

**2013 – 2017 CONSOLIDATED PLAN  
January 1, 2013 – December 31, 2017**

**2013 ANNUAL ACTION PLAN  
January 1, 2013 – December 31, 2013**



City of Hattiesburg, Mississippi  
Department of Federal and State Programs  
Community Development Division

Federal Program Year 2013, 2014, 2015, 2016, & 2017  
City of Hattiesburg Fiscal Year 2013 (partial), 2014, 2015, 2016, 2017, & 2018 (partial)  
DUNS - 07 944 8130

# Executive Summary

## ES-05 Executive Summary

### 1. Introduction

The City of Hattiesburg's 2013-2017 Consolidated Plan was developed through a coordinated community process to identify housing, homelessness, supportive service, and non-housing community needs in the City. The Plan provides a basis and strategy for the use of federal funds granted to the City by the U.S. Department of Housing & Urban Development (HUD) under the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME). The accompanying one-year Action Plan serves as the City's application for its annual entitlement allocation from HUD under these programs for 2013.

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

#### Overview

The primary objectives of the Plan for 2013-2017 are consistent with the primary objectives in the prior Consolidated Plan, which involve addressing a variety of housing concerns. Housing Rehabilitation, Emergency Repair, Acquisition/Rehabilitation, Down Payment Assistance, Affordable Housing and Demolition are some of the types of housing-related activities that are consistent with the prior plan. Over the Plan period, the City plans to address 30 Homeowner Rehabilitation projects, Rehabilitate 2 rental units for affordable housing, and create 4 new affordable housing units either for sale or rent. Plans also include the demolition of 50 vacant, dilapidated houses, and the assistance of 10 households through the Down Payment Assistance Program. The achievement of these objectives will rely in part on the City's Community Housing Development Organizations (CHDOs) and other partners in the field of housing.

Behind housing objectives, the next objective of greatest need is in the area of Homelessness and Special Needs Populations. Objectives within the Consolidated Plan that address these populations vary among several eligible types of activities. Public Service activities, Public Facility Improvement activities, and population-targeted housing activities can all benefit homeless individuals and families as well as households with special needs. Although the number and exact type of household that will benefit from these activities depends greatly on the RFP process that the City will administer (specifically in the area of Public Services and potentially Public Facilities), the City reasonably plans to serve in excess of 2,000 people.

The City's Plan also includes Infrastructure activities such as drainage, street improvements, sidewalks, and trails that would benefit low-income areas including more than 1,000 households. Commercial Rehabilitation such as the Facade Improvement Program and Economic Development activities such as the Microenterprise Program will continue to support businesses. Objectives include the facade

improvement of 5 commercial structures and Microenterprise Assistance awards to assist businesses in hopes of creating 10 jobs available to low/mod individuals.

### **3. Evaluation of past performance**

Through the public participation process, consultation with various organizations, and the experience of the City's Community Development Division staff, it is apparent that housing concerns remain the greatest community development challenge in the City of Hattiesburg. Staff receives and responds to calls daily from residents with repair issues, requests for information on purchasing a home, and soliciting resources for specific housing needs. The City has continued to operate its Housing Rehabilitation program from a list in excess of 300 households, which dates back to 2007. Simply stated, there is abundantly more need in terms of housing than there are available resources. While traction has been made in recent years with the partnership and sharing of resources between some housing organizations, there is much more work to be done to address blighting conditions; emergency, health, and safety concerns; and basic deterioration of homes where owners cannot afford to make corrections.

In the arena of the homeless and special needs populations, the City has played an active but limited role in recent years. The City has awarded Public Service grants to non-profits serving these groups and has had representation in organizations such as the Pinebelt Coalition on Homelessness and Mississippi United to End Homelessness, and has facilitated groups such as the Housing Roundtable, which includes representation from groups such as the Institute for Disability Studies. Other than participation in organizational meetings, working as a referral agent, and promoting efforts of partner agencies, the City has only limitedly funded activities by organizations that serve these populations. Throughout the development process for the Consolidated Plan, it became abundantly clear that there is significant need in the City of Hattiesburg for supportive services for agencies working with homeless individuals and families, persons living with HIV/AIDS, disabled individuals, the mentally ill, and other special needs groups. It became clear that there is also a great need for emergency shelter, transitional housing, and permanent supportive housing for these groups as well. While the City's support in these areas has been more indirect in the past, the coming years will see the City target its financial support more directly to such organizations through activities like Public Services and Public Facility Improvements.

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

The Citizen Participation Process included two advertisements in the Hattiesburg American notifying the public of a schedule of upcoming public hearings and setting a public comment period on the topic of the Consolidated Plan. The City also mailed letters to known neighborhood representatives and faith-based organizations in order to garner additional interest in the upcoming public hearings. The City held one public hearing in each of the City's five (5) wards.

Recognizing the need for input from organizations that serve low-income areas and individuals, the City sent a letter to known non-profit organizations and held an Inter-Agency Meeting to solicit input. This meeting included participation from many of the organizations that would need to provide consultation

in the development of the Plan - the Hattiesburg Housing Authority and MS Regional Housing Authority No. 8, for instance. Following the meeting and at the close of the public comment period, the City began developing a draft of the Consolidated Plan, at which time, staff consulted organizations as needed in order to ensure appropriate consultations and data were included.

## **5. Summary of public comments**

All consultations, summaries of public hearings, and written comments received are contained herein. Comments largely reinforced the approach to resource allocation that the City has instituted in prior years, with Housing Rehabilitation and Repairs topping the list of priorities. Services to, and housing for homeless populations, disabled residents, and persons living with HIV/AIDS were identified as a higher priority than in previous plans, which led to such projects and activities being identified more specifically throughout the plan. Other activities advocated by the public and by partner agencies include down payment assistance, demolition, public services, microenterprise assistance, commercial rehabilitation, public facility improvement, and infrastructure improvement.

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

All comments and views received were accepted and included in the preparation of this document. No comments were rejected for any reason.

## **7. Summary**

The City of Hattiesburg recognizes its CDBG and HOME grants as an opportunity to do great things to improve quality of life for low- to moderate-income residents and as a result, for the City as a whole. The City values the citizen participation process, and appreciates the input that residents and organizations have supplied in guiding this document. Participation in this process by the residents of low-income areas, and the organizations that regularly serve low-income households is vital to ensuring that the funds are directed to areas and programs in which they can make the greatest impact.

The City believes that the strategies and objectives set forth in this Consolidated Plan are feasible and attainable (assuming that funding remains available), and they are in accordance with the needs and desires communicated by the public that these grants are intended to serve and organizations that provide such services.

# The Process

## PR-05 Lead & Responsible Agencies

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

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

Agency Role	Name	Department/Agency
Lead Agency	HATTIESBURG	

Table 1 – Responsible Agencies

### Narrative

The lead agency, which is the entity responsible for overseeing the development of the plan, is the City of Hattiesburg through its Department of Federal & State Programs, and more specifically, its Community Development Division. The City enjoys entitlement status under the U.S. Department of Housing & Urban Development's Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs. As such, the City receives an annual, formula driven allocation of funding from each program. In addition to overseeing the planning process for the use of these federal funding sources, the City also administers the programs either directly or through partnerships with capable subrecipients.

### Consolidated Plan Public Contact Information

Questions or comments can be directed to:

Andrew Ellard, Department of Federal & State Programs

200 Forrest Street, First Floor (P.O. Box 1898)

Hattiesburg, MS 39403-1898

(601) 554-1006, AELLARD@HattiesburgMS.com

Additional contact and programmatic information can be found at [www.HattiesburgMS.com](http://www.HattiesburgMS.com).

## **PR-10 Consultation**

### **1. Introduction**

The City's program staff identified and reached out to citizens, local government representatives, public housing authorities, non-profit developers, and various social service agencies to gather input for the Consolidated Plan. The simultaneous development of an Analysis of Impediments to Fair Housing Choice by the City's consultants included consultations with many of these same organizations as well as real estate industry professionals and lenders, which provided additional input that can be considered in the development of the Consolidated Plan - particularly as it relates to housing concerns.

#### **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**

The City continues to facilitate a group known as the Housing Roundtable to discuss a variety of housing and homelessness issues. Participants include the City's Urban Development and Federal Programs Departments, Mississippi Regional Housing Authority No. 8, the Hattiesburg Housing Authority, Hattiesburg Area Habitat for Humanity, R3SM (a non-profit housing organization), as well as the City's Community Development Housing Organizations (CHDOs). Participants also include the Salvation Army and Pine Grove Behavioral Health & Addiction Services, which both serve homeless persons; the AIDS Services Coalition, which serves the homeless as well as those living with AIDS; the University of Southern Mississippi's Institute for Disability Studies, which addresses housing issues statewide; and the Hattiesburg Board of Realtors.

#### **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 City works closely with the Continuum of Care operating in Hattiesburg and the surrounding areas. The Pinebelt Homeless Coalition is the lead agency for the implementation of HUD Continuum of Care programs. Generally, individuals requiring assistance are referred to this organization. Further, the City has provided funding to the AIDS Services Coalition and Pine Grove Behavioral Health & Addiction Services.

#### **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**

The City of Hattiesburg is a part of the 71-county "balance of state" Continuum of Care. The City works with the Continuum of Care (Mississippi United to End Homelessness), and a representative from the City regularly participates in their meetings. MUTEH and its members establish guidelines, policies, etc. for the Continuum of Care. The City does not enjoy entitlement status under ESG, and as the City does

not directly undertake any activities supporting homeless persons, the City does not access or input information into HMIS.

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

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>
AIDS Services Coalition	Housing Services-Persons with HIV/AIDS Services-homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs HOPWA Strategy
Mississippi State Department of Health	Housing Services-Children Services-Health Health Agency Child Welfare Agency Other government - State	Housing Need Assessment Lead-based Paint Strategy
Salvation Army	Services-homeless	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
Southern MS Planning & Development District	Services-Education Services-Employment Planning organization	Economic Development
U. of Southern Miss. Institute for Disabilities Studies	Housing Services-Persons with Disabilities Services-Education	Housing Need Assessment Public Housing Needs

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>
	Service-Fair Housing Other government - State	Non-Homeless Special Needs
Hattiesburg Housing Authority	Housing PHA Other government - Local	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
Hattiesburg Area Habitat for Humanity	Housing Services-Education Service-Fair Housing	Housing Need Assessment
Hattiesburg Council of Neighborhoods	Civic Leaders Area Neighborhood Associations Neighborhood Organization	Housing Need Assessment Infrastructure
Oseola McCarty Youth Development Center	Services-Children Services-Elderly Persons Services-Education Services-Employment	Housing Need Assessment Lead-based Paint Strategy Economic Development
Domestic Abuse Family Shelter, Inc.	Housing Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs
DuBard School for Language Disorders	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Other government - State	Non-Homeless Special Needs
Off Campus Study Hall	Services-Children Services-Education	Public Services
Family Network Partnership	Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment	Housing Need Assessment Public Housing Needs Homelessness Strategy



<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>
	Other government - State USM - School of Social Work	Economic Development
South Mississippi Children's Center	Housing Services-Children Services-Victims of Domestic Violence Services-homeless Child Welfare Agency	Housing Need Assessment Homelessness Strategy Economic Development
MS Regional Housing Authority No. 8	PHA	Housing Need Assessment
BREAKTHROUGH COMMUNITY SERVICES	Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing	Housing Need Assessment
Forrest General Hospital (Pine Grove Behavioral Health & Addiction Services)	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Publicly Funded Institution/System of Care	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy

**Table 2 – Agencies, groups, organizations who participated**

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

The process of developing the Consolidated Plan was intended to be as open and involving as possible among the public and servicing agencies. Were any organizations left out of the process, it was certainly not intentional. The City believes that a satisfactory effort was made in notifying the public and agencies from a wide range of types/missions and that ample input was provided by such organizations to create a complete Plan.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Mississippi United to End	MUTEH is in the process of establishing a 10-year plan to end homelessness, and the City is in contact with the

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
	Homelessness	organization's chairperson, the more regional Pinebelt Coalition on Homelessness, and local organizations serving homeless persons and families.
Analysis of Impediments to Fair Housing Choice	City of Hattiesburg	The City will make an effort to address to the extent feasible, identified impediments - either directly or indirectly - as it develops the annual action plans to accompany the Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of its Consolidated Plan (91.220(l))**

The City reached out to officials in the City of Petal, Forrest County, and Lamar County during the comment period for the Consolidated Plan, and one response was received from each of those governing bodies. Lamar County identified as shared priorities the need for infrastructure, the completion of West 4th Street Project, and the continued progress of the Western Beltway Project. The City of Petal identified wastewater treatment facilities as a shared concern as wastewater from Petal is sent to Hattiesburg for treatment. Forrest County identified lagoon upgrades needed at the City/County shared industrial park, remarked that the county's ongoing road and bridge work mutually benefit the City and County, and identified funding of inmates at the Forrest County regional Jail as a common problem that needs to be addressed.

**Narrative**

Forty-nine (49) organizations were invited to attend an Inter-Agency Meeting to discuss the Consolidated Plan. This meeting was not intended to be exclusive of any organization, and there was representation at the meeting from organizations that were previously unknown to the City's Community Development staff, which was encouraging in knowing that the meeting was well publicized. Individuals representing twenty-one (21) organizations attended the meeting, and several organizations that could not send a representative still sent in comments for the Plan and/or attended later Public Hearings. Twenty-nine (29) organizations – all of which had previously been invited to the Inter-Agency Meeting – were mailed targeted questionnaires for further consultation in their areas of expertise and service. At the close of the public comment period, Community Development staff continued to make direct contact with organizations if/when certain areas of the Plan were left without necessary consultation. These methods of contact were typically by email and/or telephone.

## PR-15 Citizen Participation

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

### Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Other	Agencies that work with Low/Mod Population	June 12, 2012 - Letter notified agencies of the upcoming Interagency Meeting on the topic of the 2013-2017 Consolidated Plan. See the response/attendance information related to the Interagency Meeting.	Phone calls generated by the letter were mostly clarifying what the meeting was about. Some calls were from organizations unable to attend this meeting asking for other opportunities to comment, and they were encouraged to attend one of the upcoming Public Hearings or submit comments in writing before the deadline for public comment.		
Other	Agencies that work with Low/Mod Population	June 20, 2012 Interagency Meeting - Three staff and 26 organization representatives attended the meeting (more representatives may have attended that did not sign in).	The meeting included an overview of the City's CDBG/HOME Programs, the Consolidated Plan process, and the importance of gathering input from stakeholders and the community in general. Comments included advocacy		

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			for: Transitional Housing, Rental Subsidies, Security Deposit Assistance, Utility Assistance, Downpayment Assistance, Housing Rehabilitation, Reconstruction, New Construction of Affordable Housing, Geographically Targeted Programming, Public Service Grants, Infrastructure, Demolition, and Facility Improvements.		
Other	Minorities  Non-targeted/broad community  Churches and Neighborhood Groups	June 15, 2012 - Letters notifying individuals and faith based organizations of the upcoming Public Hearing schedule were mailed. See the response/attendance information related to the Public Hearing entries. Letters were mailed to 108 churches/faith-based organizations and 158 neighborhood representatives.	Phone calls generated by the letter were mostly clarifying the topics the hearings would cover, how our programs operate, etc. Limited comments about programming were offered by phone, but most related to housing rehabilitation needs.		
Public Meeting	Minorities  Persons with disabilities	June 28, 2012 - The first Public Hearing was held in Ward 4 at the Jackie Dole Sherrill Community Center. Three staff members and	Comments included advocacy for continuation of the Facade Improvement Program, Housing Rehabilitation in the areas of Tipton St, Briarfield Apartments,		

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Low-Income Area Residents</p>	<p>four citizens were in attendance.</p>	<p>and Lincoln St, Crime Prevention Programs for the area around Francis Street Apartments, Transportation to and Programs for youth, and Facility Improvements at the Historic Eaton School for use in Programming for the elderly and youth.</p>		
<p>Public Meeting</p>	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>July 5, 2012 - The second Public Hearing was held in Ward 5 at the Danny Hinton Community Center. Three staff members were in attendance; no citizens attended.</p>			

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Low-Income Area Residents				
Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Low-Income Area Residents	July 9, 2012 - The third Public Hearing was held in Ward 2 at the C.E. Roy Community Center. Three staff members were in attendance; no citizens attended.			
Public Meeting	Minorities Persons with disabilities	July 10, 2012 - The fourth Public Hearing was held in Ward 1 at the Lake Terrace Convention Center. Three staff members and three citizens were in attendance.	Comments included advocacy for Housing Rehabilitation, Lead and asbestos abatement in homes and in facilities of non-profits, Infrastructure improvement in low/mod areas -		

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Low-Income Area Residents</p>		<p>particularly Palmer's Crossing, Demolition of homes contributing to blight, Single Room Occupancy housing for the mentally ill, and use of Public Facilities as emergency/transitional housing for the homeless. Some of the comments received were from a citizen representing a local non-profit, and those comments are also reflected in the agency consultation section of the Consolidated Plan.</p>		
Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>July 12, 2012 - The fifth Public Hearing was held in Ward 3 at the Thames Elementary school auditorium. Two staff members and two citizens were in attendance.</p>	<p>Comments included advocacy for Demolition activities, a De-Construction/salvage approach to demolition, Housing Rehabilitation, Targeted efforts in Flood Zone areas such as Mobile-Bouie neighborhoods (Northeast Hattiesburg), Education for residents of the flood zones as to the limitations and opportunities for flood zone development and improvement, and Youth Development Programs. Citizens also voiced concern that the</p>		

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Low-Income Area Residents		blight in the flood zone areas is likely to continue because of the limited resources of the people living there now, and that future development may only come from those that can afford higher-end development, and that there is a concern that current residents may be left out or pushed out in favor of such development.		
Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Low-Income	June 8, 2012 - Public Notice advertised upcoming Public Hearings on the topic of the 2013-2017 Consolidated Plan. See the response/attendance information related to the Public Hearing entries.	Phone calls generated by the advertisement were mostly clarifying the topics the hearings would cover, how our programs operate, etc. Limited comments about programming were offered by phone, but most related to housing rehabilitation needs.		



Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Area Residents				
Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Low-Income Area Residents	June 15, 2012 - Public Notice advertised upcoming Public Hearings on the topic of the 2013-2017 Consolidated Plan. See the response/attendance information related to the Public Hearing entries.	Phone calls generated by the advertisement were mostly clarifying the topics the hearings would cover, how our programs operate, etc. Limited comments about programming were offered by phone, but most related to housing rehabilitation needs.		
Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad	September 21, 2012 - Notice of Availability of the DRAFT 2013-2017 Consolidated Plan and 2013 Action Plan was published in the Hattiesburg American.	Comments included additional advocacy for affordable housing options for homeless persons - particularly the disabled and those living with HIV/AIDS. Program staff experienced a heightened interest in the Down Payment Assistance Program through telephone inquiries and		

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	community  Residents of Public and Assisted Housing  Low-Income Area Residents		submission of applications.		

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The following Needs Assessment provides some perspective on the condition of housing in the City of Hattiesburg through a review of particular categories of comparison and through different types of housing needs. The assessment serves to compare different types of housing concerns/issues/needs by income category, by household type, by geography, and by race/ethnic group.

According to mapping data, and to the Community Development Division staff's past experience, there is a decidedly greater need for community development efforts in the City's Easternmost Wards and U.S. Census Tracts. Generally speaking – and there are certainly exceptions – there are greater concentrations of minority households and greater concentrations of lower-income households in the Eastern part of the City. This area of the City is also marked with a large area of flood zone, particularly near the Leaf River, which can be an obstacle in the area of housing and marketability.

The Needs Assessment also identifies disproportionate needs in terms of housing cost burden, deteriorating housing conditions, and severe housing problems. In general, there are some areas of need that are disproportionately greater among African-Americans than any other race/ethnicity, but in most cases much of the disproportion is comparable to the distribution among different races/ethnicities within the income category.

## NA-10 Housing Needs Assessment

### Summary of Housing Needs

Housing needs in the City of Hattiesburg are varied and are documented by CHAS data, U.S. Census data, consultation with housing and social service agencies, and citizen input. Needs exist for homeowners, renters, homeless persons, those at risk of homelessness, and people with needs for specific services and housing characteristics. Code compliant housing, affordable housing, emergency shelter, transitional housing, and permanent housing for the homeless are all existing housing needs – many of which the City has made efforts to address in the past. Data shows that overcrowding conditions, excessive housing cost burdens, and housing that lacks basic, complete kitchen and/or bathroom facilities are characteristics that some citizens face. Understandably, the largest subsection of the population facing these specific housing issues are those with extremely low household income or no income at all.

Demographics	Based Year:	Most Recent Year:	% Change
	2000	2009	
Population	44,800	51,068	14%
Households	19,268	19,845	3%
Median Income	\$24,409.00	\$28,119.00	15%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2005-2009 ACS Data

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,805	3,435	3,315	2,035	0
Small Family Households	1,145	1,490	1,070	3,790	0
Large Family Households	265	30	213	589	0
Household contains at least one person 62-74 years of age	265	400	364	249	1,069
Household contains at least one person age 75 or older	320	610	370	205	805
Households with one or more children 6 years old or younger	695	650	548	1,192	0

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

Data Source: 2005-2009 CHAS

## Housing Needs Summary Tables for several types of Housing Problems

### 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
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	20	55	0	150	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	19	0	44	30	10	0	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	50	100	60	355	0	10	40	10	60
Housing cost burden greater than 50% of income (and none of the above problems)	1,815	910	165	90	2,980	445	280	85	55	865
Housing cost burden greater than 30% of income (and none of the above problems)	150	1,265	870	134	2,419	265	175	370	215	1,025
Zero/negative Income (and none of the above problems)	335	0	0	0	335	29	0	0	0	29

**Table 7 – Housing Problems Table**

Data Source: 2005-2009 CHAS

2. Housing Problems (Households with one or more Housing problems: Lacks kitchen or bathroom, Overcrowding, 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
Having 1 or more of four housing problems	2,060	980	340	150	3,530	475	300	120	65	960
Having none of four housing problems	545	1,620	1,750	1,070	4,985	360	545	1,110	740	2,755
Household has negative income, but none of the other housing problems	335	0	0	0	335	29	0	0	0	29

**Table 8 – Housing Problems 2**

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	525	1,075	290	1,890	290	215	225	730
Large Related	140	10	29	179	40	20	4	64
Elderly	120	250	70	440	245	210	179	634
Other	1,300	865	665	2,830	170	29	50	249
Total need by income	2,085	2,200	1,054	5,339	745	474	458	1,677

**Table 9 – Cost Burden > 30%**

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	445	375	20	840	185	130	10	325
Large Related	125	10	0	135	40	20	0	60
Elderly	85	155	10	250	105	105	65	275
Other	1,255	365	145	1,765	150	29	10	189
Total need by income	1,910	905	175	2,990	480	284	85	849

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

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
Single family households	170	10	54	0	234	0	20	10	0	30
Multiple, unrelated family households	0	40	25	0	65	30	0	30	0	60
Other, non-family households	0	0	40	0	40	0	0	0	0	0
Total need by income	170	50	119	0	339	30	20	40	0	90

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

## **What are the most common housing problems?**

The most common housing problems include code compliant housing. Whether owner occupied or rental, decent, safe, sanitary housing is a genuine concern particularly in the low-income census tracts of the City. Needs range from basic repair of critical housing systems to complete rehabilitation of deteriorated structures. Many properties reach a point of deterioration at which rehabilitation is infeasible.

The City's aging housing stock is a common concern particularly in the low-income census tracts. Older homes require more maintenance and regular repairs, which may be difficult or impossible for a person to finance if their income does not allow for it. Older homes also pose a greater health risk by way of lead paint hazards and asbestos hazards.

A substantial amount of the City's land area – especially in the Eastern part of the City – is designated as a flood zone. With some minor exceptions, flood zones in the City mostly cover low-income census tracts. Development, including rehabilitation of homes in the flood zone, which requires a permit, is limited by FEMA requirements and local building codes as to the amount of work that can be done without elevating a home above the base flood elevation. This requirement hampers homeowners in the flood zone from making certain substantial repairs or upgrades to their homes. Homes that are already in significant disrepair are less likely to be rehabilitated because regulation would prohibit the permitting of substantial work. This obstacle contributes to continued deterioration of such neighborhoods.

Code compliance and decent, sanitary housing standards for rental housing are a concern as well as problems in this area are shown to impact low-income citizens to a greater degree.

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

Understandably, these housing problems impact low-income residents to a greater degree, and the lower the income of the household, the more likely they are to face these and similar housing problems. Potentially, people moving out of transitional housing into permanent living arrangements will be more likely to face such housing problems as well. Households with zero income or low, fixed-incomes are more likely to be impacted by these problems; as an example, these households may be elderly or disabled and receiving social security or disability income, and the limited amount may limit their housing options or ability to make repairs.

**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**



While there is no single description that identifies all low-income individuals and families, there are several characteristics that are common among such individuals and families. Such characteristics include training, education, and employment challenges; individuals with less education and/or no technical skills are likely to encounter challenges in finding employment other than what would be considered low-income. Likewise, training, education, and employment challenges make it more likely that an individual will be employed in part time or even temporary work, which may be more volatile. Other characteristics of low-income populations include special needs such as physical or mental disabilities.

Common needs among low-income individuals and families are: improved access to the existing network of public services available in the community, opportunities to access housing choice vouchers, services to supplement rent and utilities if/when individuals/families encounter financial hardship, housing opportunities for special needs populations, transitional housing and permanent supportive housing - particularly for families. These needs will also be common among many individuals and families that are formerly homeless and nearing the termination of any temporary assistance provided.

**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:**

n/a – The City has no such estimate.

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

The City has received no information that would lead to the obvious conclusion that a particular housing characteristic is/has been linked with instability and/or an increased risk of homelessness.

## NA-15 Disproportionately Greater Need: Housing Problems

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.

### 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	2,955	485	370
White	1,110	195	260
Black / African American	1,725	285	79
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

**Table 12 - Disproportionately Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*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%

### 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	2,715	725	0
White	940	315	0
Black / African American	1,530	410	0
Asian	55	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	120	0	0

**Table 13 - Disproportionately Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*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%

**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	1,690	1,620	0
White	800	650	0
Black / African American	715	950	0
Asian	84	0	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	60	15	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*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	575	1,460	0
White	280	780	0
Black / African American	265	620	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	20	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*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%

## NA-20 Disproportionately Greater Need: Severe Housing Problems

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.

### 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	2,540	900	370
White	1,035	275	260
Black / African American	1,395	620	79
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	4	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

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

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	1,275	2,165	0
White	440	815	0
Black / African American	720	1,220	0
Asian	15	40	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	45	75	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

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

### 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	455	2,860	0
White	120	1,330	0
Black / African American	220	1,435	0
Asian	40	44	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	60	15	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

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

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	220	1,815	0
White	120	940	0
Black / African American	75	815	0
Asian	0	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	20	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

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

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

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.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,485	3,945	4,040	370
White	6,550	1,720	1,720	260
Black / African American	4,485	2,015	2,040	79
Asian	235	79	90	0
American Indian, Alaska Native	40	15	0	0
Pacific Islander	0	0	0	0
Hispanic	155	80	130	0

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

## **NA-30 Disproportionately Greater Need: Discussion**

### **Income categories in which a racial or ethnic group has disproportionately greater need**

There are instances in Housing Problems and Severe Housing Problems that indicate a disproportionately greater representation of black/African-American households even among specific income groups. In particular, the lower the income categories (0-30% and 30-50% of AMI) were more likely to document such disproportions. This concept is addressed in more detail in previous segments of the Consolidated Plan.

### **Needs not previously identified**

The needs of low-income communities are plenty, but strictly in terms of housing, code compliant housing, safe living conditions, and weatherization are basic, physical needs in the housing stock – both owner-occupied and rental. Additionally, there is a need in the community for rental assistance (such as Section 8), as evidenced in the current shortage of such vouchers in existing programs.

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

A comparison of a map showing minority concentrations in the City of Hattiesburg and a map showing the concentration of low-income households in the City reveal glaring similarities. Particular areas (but certainly not all areas) of Wards 2, 4, and 5 are identified as low-income areas, which also may be considered “majority-minority” areas in that black/African-American population is significantly higher than white population.

## NA-35 Public Housing

### Introduction

The Hattiesburg Housing Authority is the local housing authority in the City of Hattiesburg with 120 units at each of two housing developments, and 28 single-family units at each of two additional developments for a total of 296 units.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	294	0	0	0	0	0	0

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

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	9,801	0	0	0	0	0	0
Average length of stay	0	0	5	0	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0	0



	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	43	0	0	0	0	0	0
# of Disabled Families	0	0	68	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	294	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition</b>									

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	11	0	0	0	0	0	0
Black/African American	0	0	283	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska	0	0	0	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Native									
Pacific Islander	0	0	0	0	0	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

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	0	0	0	0	0	0
Not Hispanic	0	0	294	0	0	0	0	0	0

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

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment**

### **Needs of public housing tenants and applicants on the waiting list for accessible units**

In general, the two 120-unit developments are more than 70 years old, and need to be replaced with new units. In terms of accessible units, of the 296 total units, 13 are suited as handicap-accessible units. The waiting list as of July 13, 2012 includes 337 households, of which, 22 require handicap-accessible units.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Of the households on the waiting list for public housing in the Hattiesburg Housing Authority, eight (8) are described as elderly households and 22 are described as disabled households. There is a need for 126 one-bedroom units (18 accessible), 87 two-bedroom units (3 accessible), and 124 three-bedroom units (1 accessible). Eighty-eight percent (88.5%) of the households on the waiting list are black/African-American and ten percent (10.3%) are white households. One percent (1%) is Hispanic and less than 1% is Asian.

The most immediate need of residents of public housing and Housing Choice voucher holders is availability. There are more families on the waiting list for housing than there are units that exist. Additionally, and although the Hattiesburg Housing Authority is not the issuer of Section 8 vouchers, it is necessary to point out that there are currently no Section 8 vouchers available through the issuer – the Mississippi Region No. 8 Housing Authority. The availability need for additional units pertains more to those on the waiting list than to families that are already housed in public units; the most immediate need of existing residents of public housing is updated units. The age of the existing units is such that general maintenance has become more expensive over time. Certain modernization efforts and upgrades may be deemed infeasible in favor of newer, replacement developments.

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

The unavailability of Housing Choice vouchers is a common problem to the population at large. Also common to the needs of public housing residents is the aging housing stock. Although the Hattiesburg Housing Authority maintains code compliance in its properties, the basic premise that older housing units are more expensive to maintain, more prone to costly emergency repairs, and at some point become infeasible to rehabilitate, upgrade, and modernize, is common among any aging housing stock. Finally, public housing and the City's housing stock are comparable in the sense that there is a need for affordable, code compliant housing: the Hattiesburg Housing Authority has a waiting list of families seeking the authority's code compliant units, and the data presented in previous sections of the Consolidated Plan indicate that there are a significant number of households in Hattiesburg living in conditions that are unsafe, dilapidated, and/or burdensome in terms of cost.

# NA-40 Homeless Needs Assessment

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	77	41	1,019	754	559	0
Persons in Households with Only Children	2	0	18	13	10	0
Persons in Households with Only Adults	65	83	1,278	946	701	0
Chronically Homeless Individuals	23	23	0	0	0	0
Chronically Homeless Families	3	25	0	0	0	0
Veterans	11	6	0	0	0	0
Unaccompanied Child	2	0	18	13	10	0
Persons with HIV	3	2	0	0	0	0

**Table 25 - Homeless Needs Assessment**

Data used originated from the Point in Time survey completed by Mississippi United to End Homelessness. Aggregate data was available for the sheltered/unsheltered data above, but not broken down by county or City. As such, the total count for Forrest County was compared to the total count for the entire survey. Forrest County's count represented approximately 28% of the total. This percentage was used as the factor against aggregate figures to arrive at the data above. Other data related to the number of individuals assigned to different living facilities during calendar year 2011 - emergency, transitional, permanent, etc. - was used to estimate the number experiencing homelessness, becoming homeless, and exiting homelessness. Factors such as lengths of stay less than 365 days and number of individuals placed into permanent housing arrangements were used to better define the estimates. Such estimates could not be deduced for chronic homelessness, veterans, and persons with HIV.

**Data Source Comments:**

Population includes Rural Homeless: some

### **Jurisdiction's Rural Homeless Population**

In the Hattiesburg area, rural homelessness is more "invisible" in that people strive to maintain independence. In addition, there are fewer services available to the rural homeless, and for that reason they come to the City to receive services. It is estimated that 90-95% of those represented in the Forrest and Lamar County areas receive services within the City of Hattiesburg.

### **For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction**

One characteristic of rural homelessness is individuals or families living in substandard housing, or in conditions that are not intended for human habitation. "Neighborhoods without walls" are known to exist in several undeveloped, wooded areas within the City. In general, homeless individuals and families in rural areas - both inside and outside the City limits often migrate to Hattiesburg's urban center because of the availability of services from supportive agencies.

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

n/a - Data from the 2011 Point In Time Analysis by Mississippi United to End Homelessness, the balance-of-state CoC, in which Hattiesburg is located, was utilized to complete the chart above.

## **Nature and Extent of Homelessness by Racial and Ethnic Group**

The data above would indicate that homelessness does not impact a particular race or ethnic group to a disproportionately greater extent than any other. A point of interest in the data, however, is that although a greater number of low-income residents are Black/African-American (disproportionately in some cases), there is a greater number of White individuals/households reported as homeless.

## **Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness**

The comparison of numbers between rural homeless and sheltered or unsheltered homeless within urbanized areas is difficult to make. Generally speaking, the City of Hattiesburg, being the largest and the closest urbanized area within Forrest County, boasts the most services available that benefit homeless persons. As a result, many otherwise "rural homeless" travel to the City.

In simply comparing sheltered to unsheltered homeless, there is approximately a 50/50 distribution, with an insignificantly higher percentage (less than 2%) of unsheltered persons.

## **Discussion**

n/a - Data from the 2011 Point In Time Analysis by Mississippi United to End Homelessness, the balance-of-state CoC, in which Hattiesburg is located, was utilized to complete the chart above.

## **NA-45 Non-Homeless Special Needs Assessment**

### **Characteristics of Special Needs Populations**

Special needs populations in the City of Hattiesburg are not limited to a specific demographic segment or family type. People living with HIV/AIDS, people living with disabilities (physical and/or cognitive), and the elderly living with disabilities are particular groups of special needs populations in the City, and all have varying needs depending on the specific situations of the individuals/households.

### **Housing and Supportive Service Needs and Determination**

Needs are determined largely by the organizations that service these populations directly, as they are most capable of assessing needs as they work hand-in-hand with such clients. Needs of these populations include specific housing arrangements suitable for their specific special needs, which may involve transitional housing and/or permanent housing. Supportive services for special needs populations can vary widely but include services such as counseling, case management, health services, mental/behavioral health services, etc.

### **Public Size and Characteristics of Population with HIV / AIDS**

The known population of persons living with HIV/AIDS in Forrest County is 431. 69% are male, 31% female. 72.5% are Black/African-American, 22.9% are White, and the balance is other. 2.2% are Hispanic. The total population has risen 26.4% in the last five years. According to survey data recently updated by the Mississippi Department of Health, Mississippi was declared the #6 state in the nation for the most new infections reported. Among Mississippi counties, Forrest County ranked #5.

### **Discussion**

The City of Hattiesburg recognizes that there are special needs populations in the City and the surrounding area whose needs, while partly specific to whatever special need they may have, are still largely similar to the needs of the community in general, which is a basic improvement and maintenance of quality of life. The City recognizes that whether it is housing or supportive services for special needs residents, there are opportunities in planning Community Development activities that can specifically and directly benefit special needs populations.

## **NA-50 Non-Housing Community Development Needs**

### **Public Facilities**

The City's Community Development Division partners with several non-profit organizations in executing its Action Plans, and some such agencies have facilities that can be classified as Public Facilities. Like any facilities, all are in constant need of maintenance and upkeep; some are in need of specific improvements like generators, additions, or rehabilitation; some are in need of ADA compliant access; and some are in need of environmental remediation (lead, asbestos, mold, etc.) to bring the buildings into a condition in which they are 100% functional for use. Additionally, the City's Parks & Recreation Department maintains a list of facility needs for which there are limited or no current resources; many of these facility improvements, upgrades, and additions are located in the City's low-income areas. To address all of the Parks & Recreation items would exceed \$3,000,000.

### **Need Determination**

Needs were identified in consultation with the City's Parks & Recreation Department, which oversees such areas as Community Centers, and consultation with various non-profits through the Consolidated Plan's development process.

### **Public Improvements**

There is a need for improvements to streets and drainage in particular – especially in low-income areas. Particular potential projects include drainage improvements in the Timberton Park Neighborhood, a “complete streets” implementation with expected upgrades along Country Club Road, and a Rails-to Trails project through the Dabbs Street neighborhood, extending from William Carey University to Edwards Street, and along an abandoned rail bed to downtown. Similar drainage and street improvements, as well as construction of alternate transportation/recreation opportunities are possible in other low-income areas of the City as well. There is also a mutual interest with adjoining jurisdictions to maintain and expand the wastewater system, improve and expand industrial park capabilities, and complete outstanding regional road projects. The Palmer's Crossing area, having been mentioned as a potential site for a distribution and logistics hub following the expansion of the Port of Gulfport, is an area of particular interest for infrastructure upgrades. Should plans for such a hub move forward, Public Improvements in and around such a site – regardless of where exactly it may be – could include street widening, increasing numbers of traffic lanes, construction and improvement of sidewalks, drainage improvements, corridor improvements, site development for economic development opportunities, and coordination with railroads for appropriate rail infrastructure.

### **Need Determination**

Needs were identified in consultation with the City's Engineering Department and through citizen participation.



## **Public Services**

Of all Community Development activities, the characteristics and purposes of Public Services and public service requests vary the greatest. Needs include meal programs/food banks, recreation opportunities for youth, education programs for youth, financial literacy and counseling, utility/rent/deposit assistance, support services for people living with HIV/AIDS, HIV/AIDS testing, jobs training programs, after school programs for children and youth, support services for homeless persons (varies greatly), medical services, mental/behavioral health services, lead poison screening, disability advocacy, fair housing education and housing counseling, business counseling for those seeking self-employment, adult literacy programs, programs to identify and address language/literacy disorders as early as possible in children, and day services (“day haven”) for the homeless.

## **Need Determination**

Needs were identified through consultation with various non-profits and other agencies that provide, or hope to provide the services identified.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The following Market Analysis provides information on the housing market in the City of Hattiesburg by addressing the availability of housing, the cost of housing, the condition of the housing stock, public housing opportunities, barriers to housing, and homeless and special needs facilities. The Market Analysis section also brings into the discussion, community development needs like Infrastructure and Economic Development as it identifies demographics of the economic community and the area's workforce.

Through consultation with various agencies that service homeless and special needs populations, it was evident that there is a great need for facilities such as emergency shelter, transitional housing, and permanent supportive housing for homeless individuals and their families as well as facilities for special needs households.

## MA-10 Number of Housing Units

### Introduction

Although there are some indications of need in terms of affordable housing units, there is not an abundantly clear need in terms of total housing stock. There is not a preponderance of evidence that would indicate that people/households are homeless solely because there are no available housing units. Units are available, but affordability may be a factor because of some combination of employment and/or income, availability of housing vouchers, and location conducive to employment and/or transportation.

### All rental properties by number of units

Property Type	Number	%
1-unit detached structure	19,845	65%
1-unit, attached structure	453	1%
2-4 units	2,836	9%
5-20 units	5,132	17%
More than 20 units	1,674	5%
Mobile Home, boat, RV, van, etc	598	2%
<b>Total</b>	<b>30,538</b>	<b>100%</b>

Table 26 – Rental Properties by Unit Number

Data Source: 2005-2009 ACS Data

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0%	179	2%
1 bedroom	31	0%	3,364	29%
2 bedrooms	1,357	17%	5,480	47%
3 bedrooms	6,789	83%	2,618	22%
<b>Total</b>	<b>8,204</b>	<b>100%</b>	<b>11,641</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

### Number and Targeting of Units

The Hattiesburg Housing Authority is the only public housing authority that operates within the City of Hattiesburg, and they currently have 296 units – all of which are occupied. The City of Hattiesburg’s Community Development Division, with funding through the HOME Investment Partnership Program, has constructed through partnership with other community organizations, a minimal number of housing units for low-income, first time homebuyers. The City’s programs as well as the Hattiesburg Housing

Authority target low to moderate-income households. There is no targeting of family types, although in the case of the housing authority, the type of family served from their waiting list of applicants will be determined based on the type of unit (number of bedrooms, ADA accessibility, etc.) that has become available.

### **Units Expected to be lost from Inventory**

Although the City of Hattiesburg's Community Development efforts include the demolition of housing units, these demolition projects are limited to vacant, often abandoned, dilapidated homes that are unsuitable and unsafe for occupancy. As such, these demolitions are not reducing the affordable housing inventory. Additionally, the Hattiesburg Housing Authority is undergoing efforts to begin the replacement of older units, but this process will not involve the long-term loss of affordable units.

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

The Hattiesburg Housing Authority's waiting list of applicants is one indication that the housing stock in Hattiesburg may not be fully supporting the needs of the population. While the people on the waiting list may not necessarily be homeless, it is reasonable to presume that the people on the waiting list are not comfortable or accepting of their current living situation because of some combination of 1) cost burden, 2) physical housing condition, 3) overcrowding, or 4) some other economic and/or quality of life issue. Though there are some liberties being taken in this assessment, it is reasonable to presume that if an individual's needs/desires in all of these areas were being met, they would likely not be on a waiting list for a public housing unit.

### **Need for Specific Types of Housing**

The Hattiesburg Housing Authority's significant waiting list indicates that there is a need for additional housing units. In addition to needs for traditional housing units, needs have been identified through consultation with several non-profit agencies and service providers, for particular special needs and homeless populations. These needs include single room occupancy units for mentally ill or other applicable populations, general transitional housing units (not specific to special needs groups) for individuals and families coming out of emergency shelter, and permanent affordable housing units conducive to individuals or families moving from transitional housing. The City of Hattiesburg also has a growing need for emergency shelter options for households facing homelessness.

## MA-15 Cost of Housing

### Cost of Housing

	Based Year:	Most Recent Year:	% Change
	2000	2009	
Median Home Value	65,400	97,800	50%
Median Contract Rent	374	478	28%

**Table 28 – Cost of Housing**

Data Source: 2005-2009 ACS Data

Rent Paid	Number	%
Less than \$500	7,016	60.3%
\$500-999	4,142	35.6%
\$1,000-1,499	263	2.3%
\$1,500-1,999	160	1.4%
\$2,000 or more	60	0.5%
<b>Total</b>	<b>11,641</b>	<b>100.0%</b>

**Table 29 - Rent Paid**

Data Source: 2005-2009 ACS Data

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	No Data	No Data
100% HAMFI	No Data	No Data
<b>Total</b>	<b>0</b>	<b>0</b>

**Table 30 – Housing Affordability**

Data Source Comments:

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	475	541	644	938	968
High HOME Rent	495	564	671	804	878
Low HOME Rent	433	464	557	643	718

**Table 31 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### **Availability of Sufficient Housing**

The waiting list for housing at the Hattiesburg Housing Authority, as well as consultations with various non-profit agencies indicate that inventory of housing may not be sufficient for extremely low income residents, including households moving through transitional housing arrangements. Inventory of housing appears to be sufficient for households of higher income levels, although there are often credit/financing obstacles for those in the low- to moderate-income segments attempting to purchase a home even though the housing cost burden to own is often less than what one might face in a comparable rental arrangement.

### **Expected Change of Housing Affordability**

Home values rose consistently in the early 2000's and spiked significantly in 2005 and 2006 following Hurricane Katrina. The troubles in the housing market and finance industry since 2009 have brought home values down. There has not been much impact to rents that would suggest they have come down in parity with home values since 2009.

### **Rent Comparison**

Median Contract Rent is below that of Fair Market Rent and HOME Rents for all categories of units with the exception of zero-bedroom units. This would indicate that the majority of rental units in Hattiesburg are more affordable than what HUD considers as a fair/allowable value for such units. In terms of impacting strategies for affordable housing activities, this does not make a considerable case to justify the City focusing on creating affordable rental activities. Although the overall strategy may include certain rental activities, it is more likely that such activities will remain a smaller part of the overall strategy.

## MA-20 Condition of Housing

### Definitions

A home with a substandard condition is one in which there is any code violation, any health or safety concern or deficiency, or one that is lacking any properly functioning system including roof, electrical, plumbing, full bathroom, and kitchen. Substandard condition but suitable for rehabilitation is a property that can be rehabilitated within the framework of the City of Hattiesburg’s Housing Rehabilitation, Repair, and Reconstruction Manual. As of 2012, the manual lists a limit on such a project at a hard cost of \$50,000. It should be noted that this manual serves the purpose of the CDBG/HOME Rehabilitation Program, which only pertains to homeowner occupied units as of 2012. Should the program and/or manual change, or should additional programs and manual components be established in the future, the definition as it relates to “suitable for rehabilitation” will naturally be the greater of any similar thresholds described.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,280	28%	5,966	51%
With two selected Conditions	56	1%	226	2%
With three selected Conditions	0	0%	32	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,868	72%	5,417	47%
<b>Total</b>	<b>8,204</b>	<b>101%</b>	<b>11,641</b>	<b>100%</b>

Table 32 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	448	5%	1,576	14%
1980-1999	1,513	18%	3,244	28%
1950-1979	4,474	55%	5,892	51%
Before 1950	1,769	22%	929	8%
<b>Total</b>	<b>8,204</b>	<b>100%</b>	<b>11,641</b>	<b>101%</b>

Table 33 – Year Unit Built

Data Source: 2005-2009 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,243	76%	6,821	59%
Housing Units build before 1980 with children present	1,943	24%	720	

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2005-2009 CHAS

### 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

**Table 35 - Vacant Units**

Data Source Comments:

### Need for Owner and Rental Rehabilitation

The history of the City’s Homeowner Rehabilitation Program indicates that there is still a great need for such work. In 2009, the City stopped taking applications for homeowner rehab when the list of applicants exceeded 300. The general condition of aging housing stock in Hattiesburg would indicate that there is likely an equal proportion of rental units in the City that are in need of rehabilitation. The promotion of homeownership and the existing, documented need for homeowner rehab justify a continued focus on homeowner rehab versus rental rehab in the future, although rental rehabilitation will be given consideration.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Approximately 13,064 housing units in the City of Hattiesburg were built prior to 1980, and thus potentially contain lead-based paint hazards. It is estimated that 53% of Hattiesburg households are low- to moderate-income, so a simplified and conservative estimate of 6,924 units contain lead-based paint hazards and are occupied by LMI families. The actual number will be somewhat lower considering that 1) all LMI families do not reside in pre-1978 homes, 2) all pre-1980 homes do not have lead-based paint hazards, and 3) the City (as should any other entity using federal funds) abides by 24 CFR Part 35, which requires lead abatement on certain rehabilitation projects.



## MA-25 Public and Assisted Housing

### Introduction

The Hattiesburg Housing Authority is the only public housing authority that operates within the City limits. The Mississippi Regional Housing Authority No. 8 operates in the region and offers Section 8 vouchers that can be used within the City, but operates no public housing units.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			296						
# of accessible units									
# of FSS participants									
# of FSS completions									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Supply of Public Housing Development

The Hattiesburg Housing Authority has two developments with 120 units each, and two developments of 28 single-family units each, for a total of 296 units. The two 120-unit developments are more than 70 years old and are in need of replacement.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Hattiesburg Housing Authority	65

Table 37 - Public Housing Condition

### Restoration and Revitalization Needs

As can be expected with aging buildings, there is a growing need for ongoing maintenance, and upgrades and rehabilitation efforts on older buildings are costly. The HHA has plans in place to begin replacing the older units in the coming years.

### Strategy of Improving the Living Environment of low- and moderate Income Families

The Hattiesburg Housing Authority has a citizen participation process by which residents are involved in the development of capital improvement plans. Additionally, the plans to replace the older housing stock would improve the living environment for residents.

## **MA-30 Homeless Facilities**

### **Introduction**

#### INVENTORIES OF FACILITIES AND SERVICES

Pine Belt Mental Healthcare - Ivy Trace Female Group Home (7); The Oaks Male Group Home (10)

- Housing and mental healthcare for adults who are mentally ill; information and referral services

Breakthrough Community Services - Mercy House Group Home (6)

- Housing, counseling, and support services for youth who are in the Custody of the State

Salvation Army - Emergency shelter with (43) beds & three (3) baby beds; three (3) family rooms for women with children

- Emergency shelter, counseling, information and referral services

Domestic Abuse Family Shelter - Emergency shelter with twenty (20) beds for women and children and an area for children

- Full service shelters for women and children who are victims of domestic abuse; information and Referral services

South Mississippi Children's Center - Emergency shelter for children ages 10-17 for eleven (11) children for up to 45 days

- Shelter, diagnostic and evaluation services; information and referral services

Christian Services - Emergency shelter, Genesis Homes - three (3) homes for families with children; Transitional Program for up to 18 months for men 18 years old and older

- Shelter, counseling, employment assistance, etc.; information and referral services

AIDS Services Coalition - Transitional housing for up to ten (10) individuals with HIV/AIDS for up to two (2) years while working towards rehabilitation

- Housing, meals, counseling, educational programs, therapy, rental assistance, nutrition assistance, referral for child care, substance abuse counseling

Pine Grove Next Step - Housing and basic care management for up to 25 males and 30 females who are chronically homeless and suffer addiction, mental illness, or disability

- Housing, basic care, mental health, vocal rehab, case management

**Special Needs Facilities and Services**

The Consolidated Plan must describe the facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Agencies such as the following provide services and facilities to assist persons who are not homeless but who require supportive services, for persons who are returning from mental and physical health institutions: The Forrest County Health Department, Lamar County Health Department, Pine Belt Mental Health Resources, AIDS Services Coalition, Mississippi Department of Rehabilitation Services, Domestic Abuse Family Shelter, Salvation Army, and Christian Services.

**Facilities Targeted to Homeless Persons**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	8	0	0	35	0
Unaccompanied Youth	35	0	95	81	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Only Adults	0	0	0	27	0
Chronically Homeless Households	0	0	64	0	0
Veterans	15	0	0	0	0

**Table 38 - Facilities Targeted to Homeless Persons**

**Data Source Comments:** Data gathered from Mississippi United to End Homelessness.

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

Pine Grove Behavioral Health & Addiction Services offers services to chronically homeless persons, which often involves health and mental health services. The University of Southern Mississippi's Institute for Disability Studies also provides case management services, which may vary depending on an individual's needs, but could include employability skills. Several agencies have expressed interest in the creation of a day haven for homeless persons, which would create a temporary address that may help in gaining employment, and may serve as a location from which other employment/employability services are provided.

**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.**

\*\*\*Basic Facility Info is listed in Introduction section above - IDIS' character limit in this box prohibited a full answer\*\*\*

Facilities and Services/Non-Homeless

The following is a listing of the agencies providing facilities and services to the non-homeless who require supportive housing and other support needs:

Agency/Facility - Services Provided

Domestic Abuse Family Shelter - Shelter for victims of Domestic Violence; Child Care; Counseling

Christian Services - Emergency Shelter; Food; Counseling; Transitional Housing; Rent and Mortgage Assistance

Salvation Army - Food; Clothing; Medicine; Shelter; Rental Assistance

AIDS Services Coalition - Assistance with: Food, lodging, counseling, rental assistance, utility assistance, assistance with medications, HIV/AIDS prevention education, nutritional assistance, Food Pantry, referrals for child care, medical services, substance abuse/drug counseling, mental health, etc. The Coalition is the only HIV/AIDS service organization providing comprehensive HIV disease specific individual services and referral.

Boys & Girls Clubs - Wide variety of Youth Development Programs; Recreation; Crisis Intervention; Substance Abuse Prevention; Public Housing; Youth Sports Program

Pine Belt Mental Healthcare - Shelter for Alcohol and Drug Abusers; Temporary shelter for Transient Men and Women; Counseling; Food; Clothing; Mental Healthcare and counseling; Case Management; Severely limited housing

Forrest & Lamar County Health Departments - Home Health Care; Testing for Persons with AIDS; Provisions of Medicine and Health Care; Testing; Immunization

MS Dept of Rehab Services - Employment assistance

Meals on Wheels - Home delivery of meals to the elderly

Christian Services - Hot meals daily; Rental assistance; Utility assistance; Clothing; Help with cost of medicine; Referral to other assistance agencies

PACE Headstart - Child Care Program designed to allow parents to seek and maintain gainful employment in part; Educational Programs

Catholic Social and Community Services - Food; Clothing; Utility Assistance; Counseling; Assistance with housing

Breakthrough Community Services, Inc. - Utility Assistance

Pine Belt Community Services - Meals Program

American Red Cross - Emergency Support Services

United Way - Financial Literacy Programs

#### Facilities and Programs for Mentally and Physically Impaired

The availability of facilities and programs to serve the mentally and physically impaired are limited. Agencies known to serve mentally and physically impaired include, but are not limited to:

- Pine Belt Mental Healthcare
- Pine Grove Next Step
- Mississippi Department of Rehabilitation Services
- LIFE of South Mississippi
- Salvation Army

- Christian Services, Inc.
- AIDS Services Coalition



## **MA-35 Special Needs Facilities and Services**

**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**

The City's interaction with several non-profit agencies that serve special needs groups serves as evidence that there is an ongoing need for such services in the City. The AIDS Services Coalition's 1-2-1 Haven House serves persons living with HIV/AIDS and provides various supportive services. Pine Grove Behavioral Health & Addiction Services serves chronically homeless populations, which often require services related to various addictions, physical health needs, and/or mental health services. Living Independently for Everyone (LIFE) serves as an advocate for people living with disabilities. Several organizations offer transitional housing options for homeless families and individuals; these organizations have case management service needs to assist their residents.

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

The staff at Forrest General Hospital is trained to screen and identify patients that may have special housing and/or related supportive service needs. A procedure created by FGH and Pine Grove Behavioral Health & Addiction Services ensures that hospital staff provides applicable referrals or involves the Pine Grove staff as needed in order to better determine and serve patients' special needs.

**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 Pinebelt Coalition on Homelessness includes representation from the City's Department of Federal Programs and the Department of Urban Development. Meetings of the coalition serve as an opportunity for appropriate City staff to become apprised of the goings on of the local agencies that directly serve the homeless and special needs populations. Collaboration at the meetings shed light on opportunities for the members – including the City – to partner for mutual purposes. In the next year, the City's Public Relations Office plans to produce a referral brochure related to local services for the homeless. Many of the Coalition members will be referenced, and the document will be a useful tool to provide to homeless individuals, the public, law enforcement, and other partner agencies. Additionally, the City's annual use of CDBG funds for Public Service activities often includes services that benefit the homeless and/or special needs populations. While specific public service activities have not been identified for 2013 and beyond (they will depend on results of an RFP process), it is a fair assumption that housing and supportive services will continue to be included. Purely in terms of housing, the City's Downpayment

Assistance Program (HOME funds) can be combined with a similar downpayment program administered by the USM Institute for Disability Studies (for dually eligible applicants).

**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))**

The Pinebelt Coalition on Homelessness includes representation from the City's Department of Federal Programs and the Department of Urban Development. Meetings of the coalition serve as an opportunity for appropriate City staff to become apprised of the goings on of the local agencies that directly serve the homeless and special needs populations. Collaboration at the meetings shed light on opportunities for the members – including the City – to partner for mutual purposes. In the next year, the City's Public Relations Office plans to produce a referral brochure related to local services for the homeless. Many of the Coalition members will be referenced, and the document will be a useful tool to provide to homeless individuals, the public, law enforcement, and other partner agencies. Additionally, the City's annual use of CDBG funds for Public Service activities often includes services that benefit the homeless and/or special needs populations. While specific public service activities have not been identified for 2013 and beyond (they will depend on results of an RFP process), it is a fair assumption that housing and supportive services will continue to be included. Purely in terms of housing, the City's Downpayment Assistance Program (HOME funds) can be combined with a similar downpayment program administered by the USM Institute for Disability Studies (for dually eligible applicants).

## **MA-40 Barriers to Affordable Housing**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City's zoning ordinance and related regulations are conducive to affordable housing development. As public policies are concerned, the only notable barrier to affordable housing has to do with development in flood zones where FEMA regulations create limitations on the value/cost of rehabilitation that can take place on existing structures. Historically, new affordable housing has not been created in flood zones when using CDBG or HOME funds because of the challenges of meeting the development requirements. The City will make it known to partner agencies and CHDOs that such new developments are possible given compliance with certain development and insurance requirements.

In 2012, the City completed an Analysis of Impediments to Fair Housing Choice. Impediments/challenges identified include 1) a lack of fair housing education, 2) the unavailability of code standard affordable housing for homeownership, 3) the unavailability of code standard housing, both rental and homeownership for low- to moderate-income persons, 4) the unavailability of code standard housing, both rental and homeownership for elderly and disabled, 5) low- to moderate-income persons are un-banked or under-banked and do not understand the need for good credit ratings, 6) the lack of credit worthy low and moderate-income families limit their opportunities to purchase affordable housing and to participate in downpayment assistance programs, and 7) housing to accommodate the needs of persons with HIV/AIDS is virtually non-existent; most property owners have a fear of renting to a person with AIDS. None of these impediments to fair housing choice or affordable housing have been created by a public policy. Many of these impediments can, however, be addressed through proper planning and implementation of the CDBG and HOME Program activities described herein.

## MA-45 Non-Housing Community Development Assets

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Total Workers	Total Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	116	8	0	0	0	0	0
Construction	1,424	987	0	0	6	4	-2
Manufacturing	2,571	988	0	0	11	4	-7
Wholesale Trade	665	1,106	0	0	3	4	1
Retail Trade	3,380	4,570	0	0	14	19	5
Transportation and Warehousing	766	284	0	0	3	1	-2
Information	307	430	0	0	1	2	1
Finance, Insurance, and Real Estate	1,192	1,976	0	0	5	8	3
Professional, Scientific, Management Services	1,539	631	0	0	7	3	-4
Education and Health Care Services	5,919	8,863	0	0	25	36	11
Arts, Entertainment, Accommodations	3,762	2,580	0	0	16	10	-6
Other Services	1,031	857	0	0	4	3	-1
Public Administration	888	1,349	0	0	4	5	1
Total	23,560	24,629	0	0	99	99	0

**Table 39 - Business Activity**

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	26,184
Civilian Employed Population 16 years and over	23,560
Unemployment Rate	10.02
Unemployment Rate for Ages 16-24	38.24
Unemployment Rate for Ages 25-65	5.36

**Table 40 - Labor Force**

Data Source: 2005-2009 ACS Data

## Occupations by Sector

Management, business and financial	7,251
Farming, fisheries and forestry occupations	41
Service	4,923
Sales and office	6,269
Construction, extraction, maintenance and repair	1,751
Production, transportation and material moving	3,325

**Table 41 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,224	84%
30-59 Minutes	2,874	13%
60 or More Minutes	729	3%
<b>Total</b>	<b>22,827</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,305	164	998
High school graduate (includes equivalency)	2,928	489	1,265

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	4,827	213	1,619
Bachelor's degree or higher	5,494	263	986

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	262	272	144	428	706
9th to 12th grade, no diploma	1,129	414	343	866	710
High school graduate, GED, or alternative	3,022	1,651	1,177	1,987	1,360
Some college, no degree	7,328	1,480	1,272	2,335	970
Associate's degree	1,077	732	566	606	201
Bachelor's degree	1,324	1,507	841	1,545	770
Graduate or professional degree	117	990	706	1,194	809

**Table 44 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,952
High school graduate (includes equivalency)	17,798
Some college or Associate's degree	23,365
Bachelor's degree	30,200
Graduate or professional degree	39,766

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

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

The largest employment sectors in the City of Hattiesburg are, starting with the largest: Public Administration; Finance, Insurance, and Real Estate; Retail; Construction; and Professional, Scientific, and Management Services.

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

The City of Hattiesburg has a very diverse economy in that the economic climate of the City is not dependent on the success of any single sector. In terms of workforce, the City benefits from the presence of one public and one private university – The University of Southern Mississippi and William Carey University, respectively – as well as a branch of Pearl River Community College and private trade school, Antonelli College. Although these formal education institutions provide opportunities for individuals to further their education and in some cases, to learn a trade, there are segments of the population that may not be immediately eligible for enrollment, but would benefit from learning a trade. The City, through partnerships with local non-profits, has participated in workforce development efforts geared toward low-income individuals that wish to enter the construction field and for individuals recently released from incarceration and/or rehabilitation facilities that may benefit from employment skills training. The City has also established and implemented a Microenterprise Assistance Program through which small businesses are assisted in part as an effort to create employment opportunities for low-income residents. In terms of infrastructure needs in the business community, the Forrest County Industrial Park is a mature industrial park. To adequately service some of the remainder acreage available, minor upgrades and new extensions need to be made. Identifying new sites for industries to conduct their respective business is an ongoing process to keep the region competitive in site selection location. In that vein, there is a basic need for space/land designated for industrial use. The closer such land/space is to the City of Hattiesburg, the more of a benefit it becomes for the City as a whole, and particularly for the workforce and lower-income (or unemployed) workers that may qualify for employment opportunities at such a facility.

**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 Port of Gulfport is undergoing a major expansion project to increase its capacity to handle more containers. Hattiesburg, being approximately 60 miles north, has the ability to see new business growth opportunities. Existing industries within the region are continually making new investments in their respective businesses that is stimulating growth and adding new jobs. Over the past year, there have been a number of investments in this region that have totaled over \$700,000,000 and over 1,000 jobs.

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

A 2010 Pathfinders study showed that this region had 24,700 underemployed workers in various industries within a 40 mile radius and 52,000 with a 60 mile radius. As new employment opportunities continue to flourish in the region, workforce-training programs are available for industries to utilize as a resource to provide their workforce with the necessary skill set needed to achieve the goals of the job.

**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 Pine Belt region is home to a wide variety of entities that provide the best business models in workforce education and training through various state, federal, and community development programs. From adult education to specially designed programs for targeted business and industry, workforce development is vital to ensuring the academic, occupational and continuing education needs of the workforce and employers are met. This concept allows us an opportunity to facilitate the building of a strong workforce for the great and ever-changing needs of our business and industry community. Pearl River Community College's Lowery A. Woodall Advanced Technology Center provides computer classes, a workkeys service center, and adult learning classes; The WIN Job Center combines state, federal, and community development programs in easily accessible, one-stop service centers. These centers offer a variety of services in areas of unemployment insurance assistance, education, training, human services, and employment, and are networked throughout the state of Mississippi; Jones County Junior College's Advanced Technology Center provides Workforce Development, Adult Education, and has a Small Business Development Center.

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

Yes

**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.**

Yes, the area falls in the South Mississippi Planning Development District and is a part of their regional growth strategy. In addition to SMPDD, the Area Development Partnership outlines goals and objectives on a 5 years basis, with updates and adjustments annually. The goals and objectives are based on assessments to best increase economic development activity in the region.



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

### **Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?**

The City's Housing Rehabilitation, Repair, and Reconstruction Program has historically addressed more homes in Wards 2 and 5 than in any other areas of the City. The vast majority rehabilitation and repair projects that are taken on involve the correction of more than one housing problem, and homes that are reconstructed are done so when the cost of addressing all rehabilitation needs are prohibitively costly. Although this data does not definitively support the claim that households with multiple housing problems are concentrated in Wards 2 and 5, it can be inferred that such is the case.

### **Are there areas in the Jurisdiction where these populations are concentrated?**

A comparison of a map showing minority concentrations in the City of Hattiesburg and a map showing the concentration of low-income households in the City reveal glaring similarities. Particular areas (but certainly not all areas) of Wards 2, 4, and 5 are identified as low-income areas, which also may be considered "majority-minority" areas in that black/African-American population is significantly higher than white population. For this purpose, "concentration" refers only to actual presence/residence and does not refer to a particular threshold.

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

Neighborhoods with high concentrations of households with multiple housing problems are typically located in areas where low-income residents are concentrated. Characteristics of such neighborhoods may include vacant, blighted housing, vacant lots where demolition activities previously took place, and occupied homes - either owner-occupied or rented - that may be in deteriorating condition. As can be expected, some of the deteriorating conditions are not unnoticed by the occupants, but the owners may not have the financial resources or the skills necessary to correct maintenance issues.

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

Seemingly, every neighborhood in the City has assets that could be utilized in community development efforts. Some neighborhoods have parks where neighborhood gatherings and events could be held; some neighborhoods have schools or former school buildings that could be used as community centers, used by non-profits for programs, or converted into multi-unit housing facilities; some neighborhoods have vacant land or lots that could be converted into recreational open space, parks, or community gardens. Several neighborhoods - even some that appear purely residential - have nearby neighborhood businesses and/or land that is zoned (or could become zoned) for particular business uses that would support neighborhood businesses.

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

See the section above regarding community assets, which relates potential strategic opportunities through the use or leveraging of community assets.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Hattiesburg's strategy in addressing priority needs over the 2013-2017 Consolidated Plan period will focus largely on Housing, but will also incorporate more intentional efforts to directly impact the homeless, special needs populations, and the agencies that serve them through housing and/or supportive services. The manner through which homeless and special needs populations are served may vary and overlap with other priority needs that the City plans to address, such as Housing, Public Services, Public Facility Improvement, and potentially even Infrastructure Improvement and Economic Development efforts.

Regarding housing priorities, the Housing Rehabilitation and Repair Program will continue to address code compliant affordable housing and safety of residents. The Downpayment Assistance Program will continue to offer advantages to low/mod first time homebuyers. The City will also on a case-by-case basis consider acquisition opportunities for the purpose of furthering affordable housing, emergency shelter, transitional housing, and permanent housing. Demolition of vacant, dilapidated houses will continue to be a focus of the City's attention in the planning period, as removal blighted properties that are beyond opportunity for repair serves a multitude of purposes in community development. As a second tier among housing activities, the City may undertake Rental Rehabilitation and/or TBRA programming should market conditions influence a shift in priority.

Throughout the public participation process, it was apparent that there is an overwhelming need to address issues of homelessness and populations with a variety of special needs and to support the agencies that serve these groups. Support from the City in the Consolidated Plan period will include efforts through Public Service grants, and where appropriate, through Public Facility Improvements, housing services, and the creation of housing targeted toward the homeless and their families, and households with special needs.

The City will also consider activities impacting low/mod neighborhoods and households in general with Public Facility Improvements, Public Services, Infrastructure, Economic Development, and Commercial Rehabilitation. As a matter of strategic planning, the City has also included Urgent Needs as a priority within this plan, which may take on many forms in terms of activities should the need arise. This City of Hattiesburg, having lived through natural disasters and threats of natural disasters, recognizes the prudence in including Urgent Needs in the Consolidated Plan in order to be afforded flexibility in shifting priorities to critical needs in the aftermath of a potential disaster.

## **SP-10 Geographic Priorities**

### **Geographic Area**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically

In general, it has not been the City's practice to target investments geographically. While there are certain activities that are only allowed to take place in low- to moderate-income areas (LMA activities), activities that benefit specific low- or moderate-income household(s) (LMH or LMC) may take place anywhere, Citywide. While activities that meet LMH or LMC objectives are more flexible in terms of geographic requirement, in recent years, activities that the City has undertaken with these objectives happen to have been located in low/mod areas almost exclusively. The majority of activities undertaken by the City and its partner agencies are located in Census Tracts 001, 002, 003, 004, 005, 006, 011, and 105.

Minimally, the City does target funds designated for its Façade Improvement Program to commercial buildings in and immediately surrounding the City's downtown area. A smaller version of the Façade Program was piloted in 2012 to target the commercial corridors that lead to downtown. The basis for these activities is to eliminate slum and blight, to rehabilitate commercial structures, and to indirectly promote investment, preservation, and economic development in downtown and the surrounding commercial corridors.

The City has also entered subrecipient agreements with housing repair organizations that identified particular areas of need in which to target investment as they addressed code issues and substandard housing. The City did not require this implementation method, but recognizes the value in its intended impact.

## SP-25 Priority Needs

### Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Housing Rehabilitation	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Housing Programs (including Affordable Housing) Homeless and Special Needs Housing Units
Emergency Repair	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Housing Programs (including Affordable Housing) Homeless and Special Needs Housing Units
Demolition	High	Extremely Low Low Moderate	Demolition
Down Payment Assistance	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents	Down Payment Assistance
Acquisition	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans	Housing Programs (including Affordable Housing) Homeless and Special Needs Housing Units

		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	
Public Facility Improvement	Low	Extremely Low Low Moderate Middle Non-housing Community Development	Public Facility Improvement Homeless and Special Needs Housing Units
Infrastructure	Low	Extremely Low Low Moderate Middle Non-housing Community Development	Infrastructure
Public Services	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural	Public Services

		<p>Chronic Homelessness  Individuals  Families with Children  Mentally Ill  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</p>	
Housing - Special Needs and/or Homeless	High	<p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Rural  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic  Violence  Unaccompanied Youth</p>	<p>Public Services  Homeless and Special Needs  Housing Units</p>

		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	
Microenterprise Assistance	Low	Extremely Low Low Moderate Non-housing Community Development	Economic Development
Commercial Rehab - Facade Improvement	Low	Non-housing Community Development	Commercial Rehabilitation
Rental Rehabilitation	Low	Extremely Low Low Moderate Large Families Families with Children Elderly	Housing Programs (including Affordable Housing) Homeless and Special Needs Housing Units
Economic Development - Neighborhoods	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development	Economic Development Commercial Rehabilitation
TBRA	Low	Extremely Low Low Large Families Families with Children	Housing Programs (including Affordable Housing)



		Elderly Public Housing Residents	
Urgent Needs	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development	

**Table 46 – Priority Needs Summary**

## SP-30 Influence of Market Conditions

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	At present, the MS Regional Housing Authority No. 8 has stopped issuing section 8 vouchers. Tenant Based Rental Assistance (TBRA) is not a high priority need in the City of Hattiesburg because the Regional Housing Authority administers the program. However, should the problem of need be exacerbated in the coming years because the need for vouchers rises significantly or the Regional Authority's supply of vouchers diminish substantially, the Consolidated Plan's inclusion of TBRA would allow the City to act by establishing a program and including the funding of it in an Action Plan.
TBRA for Non-Homeless Special Needs	The market characteristics that influence the use of funds for TBRA for Non-Homeless Special Needs population would not differ significantly from the characteristics that influence decisions on using funds for TBRA in general. Data supporting a disproportionate and exacerbated need for this population may influence the City to act to establish a program targeted to this population.
New Unit Production	A market analysis by the City's CHDOs or by the City itself must indicate the need and demand for production of new housing units. The existing housing stock and presence of vacant housing and houses currently on the market present ample opportunity for organizations to bring affordable housing units on line without building new homes. Construction in planned, mixed-income, mixed-use developments may be considered favorably, but the need for a market analysis is not waived.
Rehabilitation	Historically, the largest program by funding allocation that the City administers is homeowner-occupied Rehabilitation. Typically, this program is the greatest priority as the most often defined need. Characteristics that influence the use of funds in this housing type may depend on pressing needs that arise in other priority need areas, which may reduce funds available for Rehabilitation, and needs that go unaddressed (such as when fewer people are approved for Downpayment Assistance than expected), which may increase the funds available for Rehabilitation.
Acquisition, including preservation	Acquisition by homebuyers (Downpayment Assistance) remains a priority need. Characteristics that influence its funding are largely dependent upon the number of households that apply and are approved for an award. In recent years, the use of the DPA Program has slowed considerably because of the conditions in the housing and finance industries. Improvement in the housing market and a rush of applicants and interest in the program may influence the funding of the program. Acquisition/rehab and Acquisition/construction by the City for use as affordable housing are expected to be done on a very limited, case-by-case basis.

**Table 47 – Influence of Market Conditions**



# SP-35 Anticipated Resources

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	577,023	0	572,000	1,149,023	2,308,092	The Year 1 amount used is the 2012 amount. The expected amount for the remainder of the Con Plan is simply the Year 1 amount multiplied by 4. Also, the Program Income figure is zero, but changes in programming could potentially create Program Income. Prior Year resources listed are an estimate only based on existing resources and an approximation of expenditures to be made between the writing of the Con Plan and the end of the 2012 Program Year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily	275,957	0	352,000	627,957	1,103,828	The Year 1 amount used is the 2012 amount, which was significantly lower than the 2011 amount. Hopefully actual funding will be similar to pre-2011 funding. The expected amount for the remainder of the Con Plan is simply the Year 1 amount multiplied by 4. Also, the Program Income figure is zero, but changes in programming could potentially create Program Income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		rental rehab New construction for ownership TBRA						Prior Year resources listed are an estimate only based on existing resources and an approximation of expenditures to be made between the writing of the Con Plan and the end of the 2012 Program Year.

**Table 48 - 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 City hopes to continue its partnerships through groups such as the Housing Roundtable and the Pinebelt Coalition on Homelessness in a concerted effort to strategically address problems and mutual concerns. As in the past, the City values these and other such partnerships as community partners bring differing resources to the table - funding, volunteers, services, etc. - for mutual benefit. The City will also continue to seek out funding opportunities such as those available for housing activities through the Federal Home Loan Bank, the Mississippi Development Authority, and funding opportunities such as those generously provided in recent years by the Salvation Army. Regarding matching requirements, the City of Hattiesburg does not have a local HOME matching requirement.

**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 recently utilized its mapping capabilities to identify City and State owned property throughout the City of Hattiesburg. These properties are reviewed periodically when need arises for particular projects, and the City intends to continue this approach of utilizing property already in its inventory (when appropriate) before seeking property to purchase.

## SP-40 Institutional Delivery Structure

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
	Government	public facilities	Other
	Government	public services	Other
	Government	Economic Development	Other
	Government	Planning	Other
	Government	public facilities	Other
	Government	neighborhood improvements	Other
	Government	public services	Other
	Government	Economic Development	Other
	Government	Planning	Other
HOUSING ALTERNATIVES OF HATTIESBURG	CHDO	Ownership	Jurisdiction
	Government	public facilities	Other
	Government	public services	Other
	Government	Economic Development	Other
	Government	Planning	Other
	Non-profit organizations	Non-homeless special needs	Region
	Non-profit organizations	public services	Region
	Non-profit organizations	Economic Development	Region
COMMUNITY CONNECTIONS		Ownership	
COMMUNITY CONNECTIONS		neighborhood improvements	
BREAKTHROUGH COMMUNITY SERVICES	CHDO	Ownership	Jurisdiction
BREAKTHROUGH COMMUNITY SERVICES	CHDO	neighborhood improvements	Jurisdiction

BREAKTHROUGH COMMUNITY SERVICES	CHDO	public services	Jurisdiction
PINE BELT COMMUNITY SERVICES, INC.	CHDO	Ownership	Jurisdiction
PINE BELT COMMUNITY SERVICES, INC.	CHDO	Rental	Jurisdiction
PINE BELT COMMUNITY SERVICES, INC.	CHDO	neighborhood improvements	Jurisdiction
PINE BELT COMMUNITY SERVICES, INC.	CHDO	public services	Jurisdiction
CENTER FOR PREVENTION OF CHILD ABUSE	Non-profit organizations		Region
	Public institution	Ownership	State
	Public institution	Homelessness	State
	Public institution	Non-homeless special needs	State
	Public institution	public services	State
American Red Cross, South Central MS Chapter	Non-profit organizations	Homelessness	Region
R3SM, Inc.	Subrecipient	Ownership	Region
R3SM, Inc.	Subrecipient	neighborhood improvements	Region
United Way of Southeast Mississippi	Non-profit organizations	Non-homeless special needs	Region
United Way of Southeast Mississippi	Non-profit organizations	neighborhood improvements	Region
United Way of Southeast Mississippi	Non-profit organizations	public services	Region
Forrest General Hospital (Pine Grove Behavioral Health & Addiction Services)	Subrecipient	Homelessness	Region
Forrest General Hospital (Pine Grove Behavioral Health & Addiction Services)	Subrecipient	Non-homeless special needs	Region
Forrest General Hospital (Pine Grove Behavioral Health & Addiction Services)	Subrecipient	public services	Region

Services)			
	Non-profit organizations	Homelessness	Region
	Non-profit organizations	Non-homeless special needs	Region
	Non-profit organizations	public facilities	Region
	Non-profit organizations	public services	Region
	Non-profit organizations	Homelessness	Region
	Non-profit organizations	public facilities	Region
	Non-profit organizations	neighborhood improvements	Region
	Non-profit organizations	public services	Region
AIDS Services Coalition	Subrecipient	Homelessness	Jurisdiction
AIDS Services Coalition	Subrecipient	Non-homeless special needs	Jurisdiction
Hattiesburg Area Habitat for Humanity	Subrecipient	Ownership	Region
Southern MS Planning & Development District	Regional organization	Non-homeless special needs	Region
Southern MS Planning & Development District	Regional organization	public services	Region
Southern MS Planning & Development District	Regional organization	Economic Development	Region
Southern MS Planning & Development District	Regional organization	Planning	Region
Hattiesburg Housing Authority	PHA	Rental	Jurisdiction
Hattiesburg Housing Authority	PHA	Public Housing	Jurisdiction
South Mississippi Children's Center	Non-profit organizations	Homelessness	Region
South Mississippi Children's Center	Non-profit organizations	Non-homeless special needs	Region
South Mississippi Children's Center	Non-profit organizations	public services	Region
MS Regional Housing	PHA	Rental	Region



Authority No. 8			
MS Regional Housing Authority No. 8	PHA	Public Housing	Region

**Table 49 - Institutional Delivery Structure**

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

An assessment of the strengths in the Institutional Structure revealed that there is a large number of well-organized agencies committed to addressing the needs of Hattiesburg's low- and moderate-income persons. Hundreds of volunteers support these agencies, and literally thousands of people are served with limited facilities and funding. Most notable among gaps in the Institutional structure are the following:

- The lack of code compliant, affordable rental housing for LMI households
- The difficulty in attaining financing for potential LMI homebuyers
- The lack of programs to assist owners of rental homes to upgrade housing while keeping rents affordable
- The inadequate number of public housing units (which exacerbates the lack of affordable, code compliant housing)
- The need for additional emergency shelter, transitional housing, and permanent housing for homeless individuals and families
- The need for additional supportive services for homeless individuals and families
- The need for additional emergency and transitional housing for homeless persons with HIV/AIDS and their families
- The need for transitional and permanent housing for those with special needs i.e. drug and alcohol, mental illness, etc.
- The need for housing for persons with disabilities
- The need to expand programs to address the needs of youth who suffer from drug and alcohol abuse

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
		X	

**Table 50 - 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)**

The organizations that offer services targeted to homeless persons and persons with HIV/AIDS do not lack for clients to serve. Agencies that serve these populations are in constant need of resources - volunteers (when applicable), funding, facilities, supplies, etc.

**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**

As with the Institutional Structure in general, there is great strength in the fact that the organizations addressing homelessness and special needs are well organized. An additional strength lies in the fact that their missions are similar, yet diverse, in the specific special needs groups that they serve. This list, taken from the list above lists the gaps noted in delivery service.

- The need for additional emergency shelter, transitional housing, and permanent housing for homeless individuals and families
- The need for additional emergency and transitional housing for homeless persons with HIV/AIDS and their families

- The need for transitional and permanent housing for those with special needs i.e. drug and alcohol, mental illness, etc.
- The need for housing for persons with disabilities
- The need to expand programs to address the needs of youth who suffer from drug and alcohol abuse
- The need for additional supportive services for homeless individuals and families

**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 Consolidated Plan process requires that the City take a proactive role and a collaborative effort in the delivery of housing, supportive housing, and non-housing community development needs in Hattiesburg.

Rehabilitation and Emergency Repair programs to improve existing owner-occupied housing will continue to be the focus of the CDBG and HOME Programs. The City will additionally continue to partner with housing organizations in the arena of affordable housing development. The City will enforce housing codes to bring about improvement of substandard rental properties and will support efforts to improve the properties. The City will also support the Hattiesburg Housing Authority and the Regional Housing Authority in efforts to expand the number of units and Section 8 vouchers available in the City.

The City will continue to support efforts of agencies - particularly those participating in the Pinebelt Coalition to End Homelessness - to increase the availability of emergency, transitional, and permanent housing to accommodate the homeless, and for the expansion of supportive services to address the accompanying needs. The City will continue to support the efforts of agencies providing housing and supportive services to persons with HIV/AIDS and their families and to special needs populations. The City will also continue to support efforts to broaden housing opportunities for the disabled and to make contractors aware of ADA requirements.

The City will support efforts/programs that address the needs of at-risk youth who suffer from drug and alcohol abuse.

## SP-45 Goals Summary

### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Programs (including Affordable Housing)	2013	2017	Affordable Housing		Housing Rehabilitation Emergency Repair Acquisition Rental Rehabilitation TBRA	CDBG: \$858,092 HOME: \$1,141,806	Rental units rehabilitated: 2 Household Housing Unit  Homeowner Housing Added: 4 Household Housing Unit  Homeowner Housing Rehabilitated: 30 Household Housing Unit
Demolition	2013	2017	Demolition		Demolition	CDBG: \$250,000	Buildings Demolished: 50 Buildings
Down Payment Assistance	2013	2017	Affordable Housing		Down Payment Assistance	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
Public Facility Improvement	2013	2017	Non-Housing Community Development		Public Facility Improvement	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Infrastructure	2013	2017	Non-Housing Community Development		Infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
Public Services	2013	2017	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services Housing - Special Needs and/or Homeless	CDBG: \$325,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  Homeless Person Overnight Shelter: 100 Persons Assisted  Homelessness Prevention: 100 Persons Assisted  HIV/AIDS Housing Operations: 100 Household Housing Unit
Homeless and Special Needs Housing Units	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs		Housing Rehabilitation Emergency Repair Acquisition Public Facility Improvement Housing - Special Needs and/or Homeless	CDBG: \$300,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Rental Rehabilitation		Housing for Homeless added: 20 Household Housing Unit  Housing for People with HIV/AIDS added: 20 Household Housing Unit
Economic Development	2013	2017	Non-Housing Community Development		Microenterprise Assistance Economic Development - Neighborhoods	CDBG: \$150,000	Jobs created/retained: 10 Jobs  Businesses assisted: 10 Businesses Assisted
Commercial Rehabilitation	2013	2017	Non-Housing Community Development		Commercial Rehab - Facade Improvement Economic Development - Neighborhoods	CDBG: \$75,000	Facade treatment/business building rehabilitation: 5 Business

**Table 51 – Goals Summary**

**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)**

The City's outlined goals are estimated to serve the following through affordable housing activities:

Extremely Low-Income households - 172

- 10 Homeowner Rehabilitation activities

- 2 potential Rental Rehabilitation activities
- 100 households that could benefit from Public Facility activities geared toward housing
- 60 homeless or special needs households that could benefit from targeted activities

Low-Income households - 14

- 10 Homeowner Rehabilitation activities
- 4 Down Payment Assistance Awards

Moderate-Income households - 20

- 10 Homeowner Rehabilitation activities
- 6 Down Payment Assistance Awards
- 4 Newly Constructed Affordable Houses (homebuyer)

## **SP-50 Public Housing Accessibility and Involvement**

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

The Hattiesburg Housing Authority complies with Section 504; there is no requirement to increase accessible units.

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

The Hattiesburg Housing Authority conducts monthly resident meetings at each site. Monthly meetings follow different themes with guest speakers from varying organizations such as the city, the school district, the Red Cross, Emergency Management, etc. The Housing Authority also invites community civic organizations to attend monthly resident meetings, and encourages their interaction with residents. Annually, each site also participates in the National Night Out Against Crime.

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

No

### **Plan to remove the 'troubled' designation**

n/a



## **SP-55 Barriers to affordable housing**

### **Barriers to Affordable Housing**

The City's zoning ordinance and related regulations are conducive to affordable housing development. As public policies are concerned, the only notable barrier to affordable housing has to do with development in flood zones where FEMA regulations create limitations on the value/cost of rehabilitation that can take place on existing structures. Historically, new affordable housing has not been created in flood zones when using CDBG or HOME funds because of the challenges of meeting the development requirements. The City will make it known to partner agencies and CHDOs that such new developments are possible given compliance with certain development and insurance requirements.

In 2012, the City completed an Analysis of Impediments to Fair Housing Choice. Impediments/challenges identified include 1) a lack of fair housing education, 2) the unavailability of code standard affordable housing for homeownership, 3) the unavailability of code standard housing, both rental and homeownership for low- to moderate-income persons, 4) the unavailability of code standard housing, both rental and homeownership for elderly and disabled, 5) low- to moderate-income persons are un-banked or under-banked and do not understand the need for good credit ratings, 6) the lack of credit worthy low and moderate-income families limit their opportunities to purchase affordable housing and to participate in downpayment assistance programs, and 7) housing to accommodate the needs of persons with HIV/AIDS is virtually non-existent; most property owners have a fear of renting to a person with AIDS. None of these impediments to fair housing choice or affordable housing have been created by a public policy. Many of these impediments can, however, be addressed through proper planning and implementation of the CDBG and HOME Program activities described herein.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Hattiesburg has historically supported efforts to meet housing needs of its citizens and has been proactive in the provision of housing to its low- and moderate-income residents. In the 1938-1939 timeframe, the City created one of the first housing authorities in the State of Mississippi. The City supported the creation of the Mississippi Regional Housing Authority No. VIII and its efforts to bring Section 8 assistance to the City residents.

The Official Zoning Ordinance and Subdivision Regulations make provisions for affordable housing and provide protection to citizens by ensuring proper land use and high quality residential land development.

The City continues to implement housing rehabilitation programs to upgrade owner-occupied housing. Through its three CHDOs, the City of Hattiesburg is supporting affordable housing initiatives providing for the construction of new affordable housing and homebuyer down-payment assistance programs. These activities serve to reduce affordable housing barriers. The City has also partnered with service providers in areas of adult financial literacy, jobs training, and employability skills training - all of which address barriers individuals may have in attaining affordable housing. The City will continue to support such programs - most likely through Public Service grants.

## **SP-60 Homelessness Strategy**

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

The City of Hattiesburg actively participates in meetings of the Pinebelt Coalition on Homelessness and supports the efforts of individual organizations whose mission is to serve homeless populations. The City intends to continue this collaboration in the planning period, and intends to increase efforts in serving the homeless community by way of funding supportive services offered by appropriate agencies. Direct support will most likely come by way of Public Service grants. The City also intends to support these agencies in attaining funding for additional emergency and transitional shelter.

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

As previously stated, the City intends to continue its collaboration with organizations whose missions include services and housing for homeless persons. The City will support these agencies in competing for and attaining funding for additional emergency and transitional shelter, and may, as funding allows, consider opportunities to support new sustainable programs for emergency and/or transitional housing. More direct support for these housing needs will likely come through Public Facility Improvement activities.

### **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 Hattiesburg's partner agencies in the field of homelessness and special needs clients are well organized and maintain close working relationships. The City also facilitates a Housing Roundtable – an organization focused on a variety of housing concerns in Hattiesburg. Though the two coalitions differ somewhat in purpose, there is a great deal of overlap in both subject matter and membership. The City's intended (continued) support of the agencies within both groups are an opportunity to address transition to independent living, affordable housing, and ensuring appropriate case management, as the organizations have already proven capable of doing.

### **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 has recently supported financial literacy programs, utility assistance programs, and job/skills training programs with CDBG assistance. Forrest General Hospital has a process for identifying homeless persons and persons with substance abuse problems that may require certain case management or supportive service resources, and there is a well-organized process by which people are referred to appropriate agencies that may be able to assist. The City intends to support activities – likely through Public Service grants – that will assist all manners of homelessness, including the prevention thereof.

## **SP-65 Lead based paint Hazards**

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

All activities undertaken by the City of Hattiesburg with CDBG or HOME funds are done in accordance with 24 CFR Part 35, which dictates the assessment and abatement requirements that accompany certain activities. Rehabilitation projects to exceed \$25,000 in cost that contain LBP hazards are abated. Subrecipients and CHDOs that perform activities with HUD funding are required to follow the same requirements, and the City monitors such activities to ensure compliance. In addition to the abatement done as a part of rehabilitation activities, the City participates in housing fairs (as/when invited) sponsored by other housing agencies such as the USM Institute for Disability Studies and make presentations related to LBP hazards. The City has included as a potential activity, the identification of LBP hazards as a stand-alone housing activity. The City may also undertake the screening for lead poisoning as a Public Service should the Mississippi Department of Health dictate such a need.

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

The City of Hattiesburg has a significantly aging housing stock, with the oldest of the homes in the City distributed in concentration similar to the concentration of low-income households. The City has placed an emphasis on housing rehabilitation to improve the housing stock, save deteriorating homes, improve the lives of the homeowners, and improve the community around low-income households; in accomplishing goals in this priority area, the City is also addressing lead based paint hazards. The extent of the LBP hazards are likely higher than the extent (in sheer numbers) of homes needing rehabilitation, but the overall impact on quality of life – both immediate and lasting – of rehabilitating homes is higher than the impact that simply identifying and/or abating LBP hazards would have.

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

The environmental review process for any CDBG or HOME funded activity will dictate – according to 24 CF R Part 35 – the procedure that must be followed prior to officially committing to a project.

## **SP-70 Anti-Poverty Strategy**

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

Through CDBG Public Service grants, the City has partnered with subrecipients for purposes and programs such as adult financial literacy, utility assistance, jobs training, and employability skills training; through Microenterprise Assistance Awards, the City has supported job creation. Additionally, the Community Development Division has participated in the creation of a Bank On Hattiesburg Program to educate the un-banked and under-banked population in hopes that they may better understand how banking works and steer clear of predatory lending institutions. Public Service activities, Microenterprise activities, and the Bank On program are all activities that the City intends to carry out in the coming period.

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

The City recognizes the value of homeownership, but also recognizes the challenges that face lower-income households in achieving homeownership. As such, the City intends to continue to support efforts such as financial literacy, utility assistance, jobs training, employability skills training, Bank On, Microenterprise development, and other economic development activities, because through efforts like these, lower-income individuals and families can be afforded a hand-up and potential catalyst to help them out of poverty, toward financial independence, and possibly toward homeownership. The City also intends to continue partnerships with affordable housing agencies such as Hattiesburg Area Habitat for Humanity that offers more than a home for sale, but also individualized case management and support that is something typical mortgage lending institutions may not be capable of offering.

## **SP-80 Monitoring**

**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**

It is the City's policy to monitor all subrecipients – Public Service providers, Microenterprise award recipients, Emergency Repair agencies, Rehabilitation agencies, and CHDOs on an annual basis. On a case-by-case basis, the simplicity of an agreement and the scope of services may only justify a desk monitoring of documents, but most agreements/agencies will be monitored on site annually. Monitoring will ensure compliance with federal, state, and local law as well as adherence to the performance expectations contracted in the agreement. The City's Community Development Division staff will monitor its own performance in the course of creating the annual Consolidated Annual Performance & Evaluation Report, and will reflect on the outcomes, achievements, and shortcomings in the creation of each year's Annual Action Plan.

### **Minority Business Outreach**

The City of Hattiesburg engages in outreach to minority and women-owned businesses through strategic partnerships with other organizations at the state and local levels. Beginning in 2009, and most recently in 2011, the City partnered with the Mississippi Development Authority to host a Model Contractor Development Workshop. This workshop targeted disadvantaged businesses and covered a range of topics including but not limited to business structure, business accounting, business finance, bonding and developing proposal/bids. In 2012, the City partnered with MDOT to sponsor a "Meet-the-Prime" event for DBE contractors to network with larger contractors in the state and find out about subcontracting opportunities. The city continues to partner with the Area Development Partnership (a regional economic development organization) in an effort to identify disadvantaged businesses and develop services and programs to increase capacity. The ADP maintains a Minority Business Directory and targets these businesses with its loan programs and other support services.

Also, during the 2011 program the City sponsored a Section 3 meeting with Kansas City Southern Railroad and various minority contractors aimed at identifying potential contractors for its rail improvement project. It should be noted that this project is funded by a HUD TIGER grant. The City's Community Development Division also maintains a Section 3 registry as a part of its Section 3 Plan.

For the purposes of both CDBG and HOME rehabilitation and reconstruction, the City develops a list of Qualified Eligible Contractors (QEC). Of the six contractors on the 2011 QEC, five were minority-owned business. All of the City's solicitations are placed on the Small Business Development Center's website which provides an additional mechanism through which DBEs can be reached.

The City will continue these strategic partnerships aimed ensuring the participation of DBEs and benefiting Section 3 businesses and individuals through the 2013-2017-plan period.



## Expected Resources

### AP-15 Expected Resources

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	577,023	0	572,000	1,149,023	2,308,092	The Year 1 amount used is the 2012 amount. The expected amount for the remainder of the Con Plan is simply the Year 1 amount multiplied by 4. Also, the Program Income figure is zero, but changes in programming could potentially create Program Income. Prior Year resources listed are an estimate only based on existing resources and an approximation of expenditures to be made between the writing of the Con Plan and the end of the 2012 Program Year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily	275,957	0	352,000	627,957	1,103,828	The Year 1 amount used is the 2012 amount, which was significantly lower than the 2011 amount. Hopefully actual funding will be similar to pre-2011 funding. The expected amount for the remainder of the Con Plan is simply the Year 1 amount

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		rental new construction Multifamily rental rehab New construction for ownership TBRA						multiplied by 4. Also, the Program Income figure is zero, but changes in programming could potentially create Program Income. Prior Year resources listed are an estimate only based on existing resources and an approximation of expenditures to be made between the writing of the Con Plan and the end of the 2012 Program Year.

Table 52 - 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 City hopes to continue its partnerships through groups such as the Housing Roundtable and the Pinebelt Coalition on Homelessness in a concerted effort to strategically address problems and mutual concerns. As in the past, the City values these and other such partnerships as community partners bring differing resources to the table - funding, volunteers, services, etc. - for mutual benefit. The City will also continue to seek out funding opportunities such as those available for housing activities through the Federal Home Loan Bank, the Mississippi Development Authority, and funding opportunities such as those generously provided in recent years by the Salvation Army. Regarding matching requirements, the City of Hattiesburg does not have a local HOME matching requirement.

**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 recently utilized its mapping capabilities to identify City and State owned property throughout the City of Hattiesburg. These

properties are reviewed periodically when need arises for particular projects, and the City intends to continue this approach of utilizing property already in its inventory (when appropriate) before seeking property to purchase.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Programs (including Affordable Housing)	2013	2017	Affordable Housing		Housing Rehabilitation Emergency Repair Acquisition	CDBG: \$121,619 HOME: \$208,362	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
Demolition	2013	2017	Demolition		Demolition	CDBG: \$50,000	Buildings Demolished: 10 Buildings
Down Payment Assistance	2013	2017	Affordable Housing		Down Payment Assistance Acquisition	HOME: \$40,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
Public Services	2013	2017	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Homeless Person Overnight Shelter: 20 Persons Assisted Homelessness Prevention: 20 Persons Assisted HIV/AIDS Housing Operations: 20 Household Housing Unit
Homeless and Special Needs Housing Units	2013	2017	Affordable Housing Homeless		Housing Rehabilitation Acquisition	CDBG: \$200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Non-Homeless Special Needs		Public Facility Improvement Housing - Special Needs and/or Homeless Rental Rehabilitation		Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 33 Beds Housing for Homeless added: 15 Household Housing Unit Housing for People with HIV/AIDS added: 15 Household Housing Unit
Economic Development	2013	2017	Non-Housing Community Development		Microenterprise Assistance	CDBG: \$30,000	Jobs created/retained: 2 Jobs Businesses assisted: 2 Businesses Assisted

**Table 53 – Goals Summary**

## Projects

### AP-38 Project Summary

#### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
CDBG Administration		Housing Programs (including Affordable Housing) Demolition Down Payment Assistance Public Services Economic Development	Housing Rehabilitation Emergency Repair Demolition Down Payment Assistance Acquisition Public Facility Improvement Infrastructure Public Services Housing - Special Needs and/or Homeless Microenterprise Assistance Commercial Rehab - Facade Improvement Rental Rehabilitation Economic Development - Neighborhoods TBRA Urgent Needs	CDBG: \$115,404
CDBG Housing Programs		Housing Programs (including Affordable Housing) Demolition Down Payment Assistance	Housing Rehabilitation Emergency Repair Demolition Down Payment Assistance	CDBG: \$121,619

			Acquisition Housing - Special Needs and/or Homeless Rental Rehabilitation	
CDBG Demolition		Demolition	Demolition	CDBG: \$50,000
CDBG Public Services		Public Services	Public Services	CDBG: \$60,000
CDBG Microenterprise Assistance		Economic Development	Microenterprise Assistance	CDBG: \$30,000
HOME Administration		Housing Programs (including Affordable Housing) Down Payment Assistance	Housing Rehabilitation Down Payment Assistance Rental Rehabilitation TBRA	HOME: \$27,596
HOME Housing Programs		Housing Programs (including Affordable Housing)	Housing Rehabilitation Acquisition	HOME: \$208,362
HOME Down Payment Assistance		Down Payment Assistance	Down Payment Assistance	HOME: \$40,000
CDBG Homeless and Special Needs Housing Units		Housing Programs (including Affordable Housing) Homeless and Special Needs Housing Units	Housing Rehabilitation Acquisition Public Facility Improvement Housing - Special Needs and/or Homeless Rental Rehabilitation	CDBG: \$200,000

**Table 54 – Project Summary**

## AP-35 Projects

### Introduction

The following is a listing of projects that the City of Hattiesburg proposes to undertake using CDBG and HOME funds anticipated for 2013.

#	Project Name
1	CDBG Administration
2	CDBG Housing Programs
3	CDBG Demolition
4	CDBG Public Services
5	CDBG Microenterprise Assistance
6	HOME Administration
7	HOME Housing Programs
8	HOME Down Payment Assistance
9	CDBG Homeless and Special Needs Housing Units

**Table 55 – Project Information**

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

The allocation of funding is in keeping with the priority needs identified in the Consolidated Plan. Housing issues - rehabilitation, code compliance, demolition, affordability - being the greatest priority identified, it is allocated the greatest amount of funding. The second greatest need identified being related to homelessness and special needs populations, the City intends to address those needs through its Public Service grants and internal activities.



## AP-50 Geographic Distribution

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

With the exception of the Facade Improvement Program, none of the activities proposed for the 2013 Action Plan are directed geographically, meaning that there is not a prescribed area in which these activities are required to take place. Microenterprise Assistance, Housing Rehabilitation, Emergency Repair, Demolition, Down Payment Assistance, and other Affordable Housing activities are allowable Citywide. However, these activities have historically taken place in areas of low-income and minority concentration. Such areas include the greater portion of Wards 2, 4, and 5, which are better identified by U.S. Census tracts 001, 002, 003, 004, 005, 006, 011, and 105. Public Service grants are likewise, not directed geographically, but tend to be centered in low-income areas by virtue of the clients that the agencies serve. The Facade Improvement Program is directed to the downtown area as a program policy in an effort to continue the revitalization of the historic downtown.

### Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The only activity/priority that is geographically driven in the 2013 Action Plan is the Facade Improvement Program, which is focused by program policy on the downtown area in an effort to continue the revitalization of the historic downtown. It is possible that procedures may change in the future regarding the approach taken to address housing rehabilitation, which could allow for a geographic focus. Such a focus would be based on findings of concentrations of need in low-income areas and/or based on a concerted effort by the City and/or partner agencies to create an impact on a particular neighborhood or area.

## Affordable Housing

### AP-55 Affordable Housing

One Year Goals for the Number of Households to be Supported	
Homeless	68
Non-Homeless	239
Special-Needs	35
Total	342

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	4
Acquisition of Existing Units	82
Total	87

**Table 58 - One Year Goals for Affordable Housing by Support Type**

### Discussion

The figures provided above are taken from the total goals from all activities/projects anticipated within the 2013 Action Plan with the exception of Administrative activities, Demolition activities, and Economic Development Activities. To a large degree, the goals for each category of household or housing project type are unknown because they will vary depending on the type of Public Service projects undertaken and the number and type of projects undertaken to address Homeless & Special Needs Housing. The numbers above are a tabulation of each type as listed in the goals outlined earlier in the Action Plan.

As an example, "Acquisition of Existing Units" has a goal of 82, which is a tabulation of (4) proposed Down Payment Assistance acquisitions and the goals outlined for Homeless & Special Needs Housing (15 Households Assisted through low/mod housing, 33 transitional/emergency shelter beds created, 15 Housing Units for Homeless persons, and 15 Housing Units for people living with HIV/AIDS). These are all listed under "Acquisition of Existing Units," but may just as likely occur under "Rehab of Existing Units" or "Production of New Units," depending upon projects proposed. Additionally, the proportion of Homeless, HIV, Transitional, Emergency Shelter, etc. that make up a proposed project will dictate how/where accomplishments are reported. Different facility types having different services, policies, and turnover percentages, will additionally alter the outcome.

## **AP-60 Public Housing**

### **Introduction**

The Hattiesburg Housing Authority manages 296 Public Housing units in the City of Hattiesburg.

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

The City of Hattiesburg stands ready to support the Hattiesburg Housing Authority in any way possible, particularly as the HHA seeks to replace many of its older units in the coming years.

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

The Housing Authority will continue to host monthly resident meetings at each of its developments to engage its residents. Guest speakers will be scheduled as appropriate to bring residents valuable information related to the City, the schools, civic service agencies, or others as may be pertinent. The HHA will also continue to host National Night Out Against Crime events as an opportunity to engage residents.

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

n/a

## **AP-65 Homeless and Other Special Needs Activities**

**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 Hattiesburg actively participates in meetings of the Pinebelt Coalition on Homelessness and supports the efforts of individual organizations whose mission is to serve homeless populations. The City intends to continue this collaboration in 2013, and intends to increase efforts in serving the homeless community by way of funding supportive services offered by appropriate agencies. Direct support will most likely come by way of Public Service grants. The City also intends to support these agencies in attaining funding for additional emergency and transitional shelter.

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

As previously stated, the City intends to continue its collaboration with organizations whose missions include services and housing for homeless persons. The City will support these agencies in competing for and attaining funding for additional emergency and transitional shelter, and may, as funding allows, consider opportunities to support new sustainable programs for emergency and/or transitional housing. More direct support for these housing needs will likely come through Public Facility Improvement activities, which may be more feasible in future years.

### **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 Hattiesburg's partner agencies in the field of homelessness and special needs clients are well organized and maintain close working relationships. The City also facilitates a Housing Roundtable – an organization focused on a variety of housing concerns in Hattiesburg. Though the two coalitions differ somewhat in purpose, there is a great deal of overlap in both subject matter and membership. The City's intended (continued) support of the agencies within both groups are an opportunity to address transition to independent living, affordable housing, and ensuring appropriate case management, as the organizations have already proven capable of doing.

### **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 has recently supported financial literacy programs, utility assistance programs, and job/skills training programs with CDBG assistance. Forrest General Hospital has a process for identifying homeless persons and persons with substance abuse problems that may require certain case management or supportive service resources, and there is a well-organized process by which people are referred to appropriate agencies that may be able to assist. The City intends to support activities – likely through Public Service grants – that will assist all manners of homelessness, including the prevention thereof.

## **AP-75 Barriers to affordable housing**

### **Introduction**

Hattiesburg has historically supported efforts to meet housing needs of its citizens and has been proactive in the provision of housing to its low- and moderate-income residents. In the 1938-1939 timeframe, the City created one of the first housing authorities in the State of Mississippi. The City supported the creation of the Mississippi Regional Housing Authority No. VIII and its efforts to bring Section 8 assistance to City residents.

The Official Zoning Ordinance and Subdivision Regulations make provisions for affordable housing and provide protection to citizens by ensuring proper land use and high quality residential land development.

### **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's zoning ordinance and related regulations are conducive to affordable housing development. As public policies are concerned, the only notable barrier to affordable housing has to do with development in flood zones where FEMA regulations create limitations on the value/cost of rehabilitation that can take place on existing structures. Historically, new affordable housing has not been created in flood zones when using CDBG or HOME funds because of the challenges of meeting the development requirements. The City will make it known to partner agencies and CHDOs that such new developments are possible given compliance with certain development and insurance requirements.

### **Discussion**

The City continues to implement housing rehabilitation programs to upgrade owner-occupied housing. Through its three CHDOs, the City of Hattiesburg is supporting affordable housing initiatives providing for the construction of new affordable housing and homebuyer down-payment assistance programs. These activities serve to reduce affordable housing barriers. The City has also partnered with service providers in areas of adult financial literacy, jobs training, and employability skills training - all of which address barriers individuals may have in attaining affordable housing. The City will continue to support such programs - most likely through Public Service grants.

## **AP-85 Other Actions**

### **Actions planned to address obstacles to meeting underserved needs**

Several of the City of Hattiesburg's CDBG and HOME funded activities seek to address underserved needs by way of affordable housing, housing rehabilitation, and assistance to non-profit organizations with such missions, among others. The City will continue these efforts in the coming years, and will also continue work in areas of obstacles pertaining to affordable housing.

### **Actions planned to foster and maintain affordable housing**

The City, having updated its Analysis of Impediments to Fair Housing Choice in 2012, has identified particular challenging areas related to affordable housing and housing choice. In this planning period, the City will continue to make its Down Payment Assistance Program available, will continue to promote the Bank On Hattiesburg Program, and will continue to address code compliance in an effort to continue improving housing stock.

### **Actions planned to reduce lead-based paint hazards**

Through the City's ongoing Housing Rehabilitation, Emergency Repair, and other housing activities, the City and its partners comply with 24 CFR Part 35, which often requires lead-based paint abatement. These activities will be continued in 2013 along with the potential for addressing LBP hazards in housing as a stand-alone activity.

### **Actions planned to reduce the number of poverty-level families**

The City will continue to support non-profits and public efforts to improve adult financial literacy, and will continue to promote Bank On Hattiesburg in an effort to address the high number of households in the area that are either un-banked or under-banked and may rely on predatory lenders and other non-traditional financial institutions.

### **Actions planned to develop institutional structure**

The City plans to continue facilitating the Housing Roundtable, participating in the Pinebelt Coalition on Homelessness, and participating with other similar organizations as the opportunity arises. The City will also continue to support agencies in the area as they may have opportunities to compete for grants that serve the needs identified in the City's Consolidated Plan or other opportunities that are of a community benefit.

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

As stated previously, the City will continue to participate with the Housing Roundtable and the Pinebelt Coalition on Homelessness, and will continue to encourage agencies that have a mutual interest to participate as well.



## Program Specific Requirements

### AP-90 Program Specific 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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

#### 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:  
  
The City of Hattiesburg is not required to provide a local match to the HOME funding allocated to eligible activities. However, the City does seek out other public and private grants from time-to-time to complement its Community Development efforts. All activities/investments undertaken in whole or in part with HOME funding will comply with 24 CFR Part 92.
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:

**Section A. Principal Residence/Period of Affordability** - The HOME program requires that a property assisted under a homeownership program be used as the owner’s principal residence for a designated time period known as the period of affordability. The “period of affordability” is based on the amount of HOME assistance provided for the property, regardless of source (i.e. City, MDA). *Because the City administers homeowner-occupied rehabilitation and repair programs with CDBG funds in the same manner as it does with HOME funds, it applies periods of affordability in a like manner regardless of program.* The applicable periods of affordability are as follows:

**PERIOD OF AFFORDABILITY TABLE**

<u>Amount of HOME Assistance</u>	<u>Minimum Period of Affordability</u>
<\$15,000	5 Years
\$15,000 - \$40,000	10 Years
>\$40,000	15 Years
New Construction (rental)	20 years

The HOME program requires that the assisted property be subject to resale restrictions or recapture provisions, as cited in CFR 92.254(a)(5), for the period of affordability. The option that applies to a particular property will be identified prior to the assistance being provided to the homebuyer.

**Section B. Recapture Provisions** - The City of Hattiesburg will primarily use the recapture option, which would secure the amount of HOME funds that remain in the project (i.e. homebuyer assistance) by a silent second mortgage and promissory note. Therefore, if the assisted homebuyer sells the home during the applicable period of affordability, the City shall recover HOME homebuyer assistance funds from the net proceeds of sale, as specified in CFR 92.254(a)(5)(ii). Recapture of HOME funds will be handled as follows: First, the amount of HOME assistance covered under the mortgage and promissory note will be reduced pro-rata each complete month the homebuyer has owned and occupied the house, based on the following schedule:

**Housing Rehabilitation and New Construction Affordability Period Program Guidelines**

The AFFORDABILITY period begins for CDBG and HOME on the day of the home repair or rehabilitation has been completed and closed out or the new home has closed. Homebuyers or Homeowners that transfer ownership through sales, disposal, or abandonment prior to expiration of the affordability period will be required to repay a percentage of the CDBG or HOME direct subsidy based on a pro-rata basis. This percentage of the subsidy to be repaid is determined by the length of time the Homeowner has occupied the home in relation to the period of affordability (i.e., the City would forgive 50 percent of the subsidy amount for an owner who sold the home half-way through the ten year period of affordability and the City would recapture the remaining 50 percent).

**Exceptions** - The affordability restriction may terminate upon the occurrence of any of the following events: foreclosure, death of a grant recipient, transfer in lieu of foreclosure or an FHA insured

mortgage to HUD. The affordability restriction shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

The affordability restriction can be transferred to a new owner-occupant if the property is sold to a new purchaser that meets the City of Hattiesburg's eligibility criteria stated within these guidelines, and the proposed new owner-occupant is eligible and agreeable to the terms of the affordability restriction. Such an arrangement must follow the process and regulations of a "Resale Provision," which carries with it certain unique requirements. Eligibility must be determined and documents submitted to the Department of Federal and State Programs prior to closing on the home. New purchasers must be low- or moderate-income as defined by HUD and occupy the property as the family's principal residence.

Affordability Enforcement - A lien will be placed on the property in the form of a recorded deed of trust with the City of Hattiesburg. The deed of trust will take a second to the original instrument of the lender financing the property. The lien will be canceled after the period of affordability expires.

In those cases where a homebuyer engages in a voluntary sale without substantiation of compelling economic circumstances, the City will require a full repayment of the pro-rated amount of HOME assistance.

In those cases where the City is made aware the sale of the property is involuntary (a sale due to foreclosure, loss of income, job transfer or similar circumstances), the downpayment, principal payments, and cost of capital improvements made by the homebuyer since purchase would be calculated. If the sum of these investments, plus the prorated amount due the City, exceeds the net proceeds of sale, the homebuyer would be allowed to recover his or her investment in the property first, with the remainder being paid back to the City. Such an amount would be considered payment in full. The homebuyer would be allowed to keep any net proceeds left after recovery of their investment and repayment of HOME assistance to the City.

In cases where a homebuyer violates the terms and conditions of the second mortgage and/or promissory note, (e.g., sells the property on a Land Contract without the approval of the City or uses the property for rental purposes), the City reserves the right to require the full repayment of the pro-rated amount of HOME assistance.

**Section C. Resale Provisions** - Where appropriate, the City may utilize resale requirements on a project-by-project basis in accordance with 24 CFR 92.254 (a.)(5.)(i.) These requirements would ensure a HOME assisted property that does not continue to be the principal residence of the assisted homebuyer for the required period of affordability will be made available for subsequent purchase only to a low-income household that will occupy the property as their principal residence. The requirements would also allow the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and require that the housing remain affordable to a reasonable range of low-income homebuyers.

**Section D. CHDOs** – The City may enter agreements with CHDOs acting in the role of developer, sponsor, or owner as is appropriate for a given project. CHDOs undertaking acquisition and/or rehabilitation/reconstruction activities under a homebuyer program may be assisted with HOME funds for both a development subsidy and for homebuyer assistance. The total HOME assistance would be secured by a mortgage and promissory note prior to the housing developer's use of HOME funds for acquisition and/or rehabilitation/construction. Upon sale to a homebuyer, this mortgage and promissory note would be discharged, with the HOME funds distributed as follows:  
Development subsidy (forgiven by City).

The homebuyer assistance may be in the form of a reduced sale price, downpayment/closing cost assistance, or another eligible form of assistance, and would be described in the Agreement between the City and the housing developer. The homebuyer assistance would be secured by a silent second mortgage and promissory note from the homebuyer to the City or where applicable, a covenant running with the land, deed restriction or other similar mechanism for the applicable period of affordability. The recapture provisions in Section B would apply if the assisted homebuyer sells the home or otherwise does not continue to occupy the home as their principal place of residence during the applicable period of affordability.

**Section E. City Programs and Other Projects** - The City of Hattiesburg may use HOME funds for the acquisition and/or rehabilitation/construction of properties for resale to homebuyers. Additionally, the City, its subrecipients, or CHDOs may engage in Rental activities if/when allowed by the Action Plan. The recapture provisions in Section B would apply to all such programs with the understanding that reference to “Homebuyer” may imply “Property Owner” in activities such as Rental where the owner is not the occupant (or is not the only occupant).

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 answers to question #2 above.

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 City of Hattiesburg has no such plans to refinance the existing debt of any such property. Should plans arise for such an activity, plans and guidelines will be established, and the Consolidated/Action Plan would be amended accordingly following the existing Citizen Participation Plan.

## **Discussion**

The aggregate use of CDBG funds in 2013 will be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.