



**COMMUNITY DEVELOPMENT BLOCK GRANT
HOME INVESTMENT PARTNERSHIP PROGRAM**

2024 ANNUAL ACTION PLAN

January 1, 2024 to December 31, 2024

(DRAFT COPY)

Presented to the U.S. Department of Housing and Urban Development
City of Hattiesburg
Department of Urban Development
Community Development Division
200 Forrest Street
Hattiesburg, MS 39401

Executive Summary

AP-05

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

1. Introduction

The City of Hattiesburg (COH) 2024 Annual Action Plan is the second Action Plan of the City's 2023-2027 Consolidated Plan. The 2024 Action Plan will continue to address the identified housing, homelessness, supportive services and non-housing community needs as the basis for the City's strategy and its use of the 2024 CDBG and HOME funds granted to the City by HUD. This year's Action Plan is the City's application of the 2024 allocations of the above-mentioned grant funds in the amounts of \$542,388.00 for CDBG Grant funds and \$281,926.47 for HOME Grant funds.

2. Summarize the objectives and outcomes identified in the Plan.

The primary objectives of the 2024 Action Plan are the same as detailed in the Consolidated Plan. The proposed projects/activities with 2024 CDBG/HOME funding will address housing concerns in a number of areas, with primary focus on: Housing Programs (Down Payment Assistance and Multifamily Residential Rehabilitation). Proposed activities also include continuation of previously established Public Facility activity. Specific goals for each area can be found in section AP-20.

3. Evaluation of past performance

The City has been faced with many challenges in meeting past objectives, particularly in the area of substantial rehabilitation of single-family homes. Challenges have included identifying and recruiting qualified eligible contractors to participate in programming as well as the increase in the cost of construction supplies which started as resulting from the COVID pandemic. Over the past four to five years, including the previous five-year Consolidated Plan, the City was able to continue its objectives in the areas of housing activities by limiting its eligible activities to primarily housing and housing related activities. The City has eliminated its waiting list. Along with CHDO partnerships, a number of rental and homeownership affordable housing opportunities were made available to residents.

The City will continue its housing activities in 2024 by utilizing its home funds for down payment assistance for eligible low income homebuyers to purchase affordable housing, utilizing its eligible CHDO's (Community Housing Development Organizations to assist in housing acquisition and/or eligible housing rehabilitation). Home funds will also assist in infrastructure development for the Briarwood Multifamily Housing Redevelopment owned and administered by Hattiesburg Housing Authority to provide up to 100 units of affordable housing for low-income citizens. CDBG funds for 2024 will be provided for the Katie Dabbs Community Center renovation. This project will convert a church into a community center. The

City utilized CDBG funds in prior years for acquisition of the property for community use in the low- and moderate-income area. The City has previously funded this project in prior years, but due to timeliness of expenditure issues prior funding was transferred to the emergency housing roof repairs program.

Currently, the City's full-time Homelessness Coordinator is vacant, however the search is active to fill the position. The position will continue to focus on outreach and documentation of homeless individuals, and partnership with other agencies to update the state's homeless management information system. The role is integral to identifying resources available across various agencies and organizations, and to connecting individuals in need to those resources. Likewise, the coordinator has become a go-to point of contact for other city departments and citizens when facing challenges related to homelessness. The City recognizes the importance of engaging an individual passionate about assisting the homeless population and the ability to assist in the administration of HOME-ARP funds allocated to the City.

4. Summary of Citizen Participation Process and consultation process

The City of Hattiesburg complies with our Citizen Participation Plan, which contains the City's policies and procedures for public involvement in the 2024 Annual Action Plan. The City's plan dictates a 15-day comment period prior to City Council approval of the CAPER.

A public notice was approved by council to be published in the Hattiesburg Post on May 9, 2024, alerting the public that City was seeking input from its citizens and local neighborhood groups and non-profit agencies as to the specific needs, ideas, and projects that will benefit the low and moderate income citizens in Hattiesburg with the utilization of the CDBG and HOME funds with the 2024 grant funding. . The notice described that a combined public hearing for the 2023 CAPER and the Proposed 2024 Annual Action Plan was set for May 30, 2024 at 6:00 p.m. at the Danny Hinton Community Center, 225 Tatum Road, Hattiesburg, MS, and public comments on the 2024 Action Plan will be accepted August 8, 2024. for input into the creation of the Annual Action Plan. The notice also provided that the draft and comment sheets were available on the city's website at www.hattiesburgms.com/communitydevelopment and physically at City Hall and the Community Development Division at 200 Forrest Street, Hattiesburg, MS. The City also sent notifications to the Community Development Division Community partners list of Neighborhood Associations and Non-Profits (citizen participation documents).

Public Hearing May 30, 2024 6:00 p.m. As this was a combined public hearing meeting, Oral and Written Comments on the CAPER, in addition to requesting citizen and agency input into the needs and goals of the plans for the 2024 Annual Action Plan.

Public Hearing May 30, 2024 -Nine persons attended the public hearing, of which three were citizens or representatives of agencies of Hattiesburg, and six were employees and representative of the City of Hattiesburg.

Karen McCarty, Consultant for the City of Hattiesburg, opened the public hearing reviewing the purpose and agenda of the dual public hearing, Ms. McCarty reviewed the proposed funding allocation and types of eligible projects and programs allowed by CDBG and HOME and explained. Karen McCarty and Dequandra explained the current projects the city has funded and including the emergency housing repair program, the public facility improvements.

Two written comments were received from, one from Judy Mellard, Executive Director, Hattiesburg Housing Authority and Arthur Siggers of Breakthrough Community Services. The written comments are attached with the Citizen Participation documents and comments and information are included as part of the Action report.

The Action Plan portion of the public hearing of May 30, 2024 ended.

Due to a glitch unknown by the Community Development Division, the original newspaper notice was not published. A new publication was advertised on June 27, 2024. The 2nd combined Public Hearing Notice for the CAPER and the 2024 Annual Action Plan identified that the public hearing will be held on July 15, 2024, 6:00 p.m. at the Jackie Dole Community Center 220 W Front Street and comments will be accepted until July 31, 2024. The City utilized the same process and notifications as the first public hearing.

Public Hearing July 15, 2024 - Seven employees and representatives of the City of Hattiesburg attended the public hearing, however, no citizens or community representatives attended. After the allocated wait time, the meeting was adjourned. No comments oral or written were received.

Comments for 2nd Public Hearing of 7-15-24 - No oral or written comments were received during the public hearing. As of the end of July 31, 2024, the City received __ comments.

A Public Hearing will be held on July 30, 2024, 6:00 p.m. at the Train Depot Community Room, 308 Newman Street to review the 2024 Annual Action Plan Draft and provide input on community development housing and non-housing needs. The City will consider any comments or views from citizens, and agencies in writing and or orally at the public hearing. Public comments for the 2024 Annual Action Plan will be accepted from July 30th through August 30.

5. Summary of public comments

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

Summarizing the comments received housing needs- repair and rehabilitation of substandard housing- are still perceived as the greatest need from the public hearing. Emergency/homeless shelter, supportive services, and affordable housing were identified from the meeting. The City considered these comments and all other resources available in preparing the plan.

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

The comments received were accepted and considered in regard to the creation of the 2024 Action Plan.

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 looks forward to doing more to promote participation opportunities in the future. Participation in this process by residents of low-income areas and the organizations that regularly serve low-income households is vital to ensure that funds are directed to areas and programs in which they can make the greatest impact. The City believes that the input from the hearing, other city and public meetings during the year, and daily calls to the city support the priorities in this plan.

The City believes that the strategies and objectives set forth in this Annual Action 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.

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

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

Describe the agency/entity 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	
CDBG Administrator	HATTIESBURG	Urban Development D/Community Development Division
HOPWA Administrator		
HOME Administrator	HATTIESBURG	Urban Development D/Community Development Division
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Hattiesburg's Urban Development Department/Community Development Division is responsible for the administration of both CDBG and HOME funds.

Consolidated Plan Public Contact Information

Citizens and community organizations with questions or comments related to the Consolidated Plan, Annual Action Plan, Consolidated Annual Performance & Evaluation Report, or any of the related programs should contact the City of Hattiesburg:

City of Hattiesburg
 Community Development Division
 P.O. Box 1898
 Hattiesburg, MS 39403-1898
 (601) 554-1006

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Hattiesburg encouraged participation in developing the 2024 AAP by soliciting input from the public, local government representatives, public housing authorities, non-profit agencies and various social service agencies through its traditional advertising method. Additionally, the City promoted public hearings via the City's website and Facebook in an effort to reach as many interested parties as possible.

The City of Hattiesburg's Planning Division encompasses floodplain management for the City. Representatives of county government from Forrest and Lamar counties responsible for the management of water resources, flood areas and emergency management were invited to participate and encouraged to submit comments during the annual action plan process. No response was received.

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

The City continues to participate quarterly in the Community Advisory Committee to discuss a variety of housing and homelessness issues. Participants are similar to the former Housing Round Table, which included the City's Urban Development Department, South Mississippi Housing Authority, the Hattiesburg Housing Authority, Hattiesburg Area Habitat for Humanity, R3SM (a non-profit housing organization), as well as the City's Community Housing Development 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.

The City has partnered with South Mississippi Housing Authority, to educate the community on the services the City and MRHA8 offers and promote health services by hosting a community health fair, July 23, 2024. The City also plans to partner with the Hattiesburg Housing Authority (HHA), in their efforts to substantially rehabilitate one of its properties constructed in 1940. The City continues the work to bolster mental health services by way of a Behavioral Health Court partnership with Pine Belt Mental Healthcare Resources, and through working with the Pinebelt Coalition on Homelessness to coordinate efforts toward functionally ending homelessness.

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. The City also has a full-time Homeless Advocate/Coordinator, who works actively with the coalition as well as other agencies in making proper referrals to appropriate resource agencies. In the last year, the city's coordinator has worked with the coalition to press the issue of a need for a documented plan as well as an adopted standard of care.

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

The 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. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Breakthrough Community Services, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted written comments in response to email notification and survey. Comments included addressing food desert issues, utilize designated CHDO's and incentives for construction in East Hattiesburg. .
2	Agency/Group/Organization	Hattiesburg Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted written comments in response to email notification and survey. Provided information on programs and assistance to residents and the city's partnership with the Housing Authority on Down Payment Assistance and the multifamily development.

4	Agency/Group/Organization	ASC Aids Services Coalition
	Agency/Group/Organization Type	Housing Services – Housing Services – Persons with Disabilities Services – Persons with HIV/AIDS Services – Fair Housing Services-homeless Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs – Chronically Homeless HOPWA Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in the Public Hearing. Comments focused on housing, identification of short and long term plans to assist the needs of its vulnerable citizens. transportation on demand, connecting to surrounding communities.

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

Local Agencies, non-profit organizations, local governments, neighborhood groups that the Community Development Division maintain as their informational contacts were notified by email three times requesting participation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MS United to End Homelessness	The goals are consistent, identifying the continued need to develop an effective strategic plan, secure adequate resources & stimulate improved participation of the community in the long-term efforts to address poverty, prevent homelessness and improve the quality of life for Hattiesburg residents.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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AP-12 Participation – 91.105, 91.200(c)

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

In compliance with HUD requirements, the City of reached out to encourage broad public input into development of the 2022 Action Plan. As required by its Citizen Participation Plan and HUD regulations, the City specifically reached out to consult with residents; social service agencies; public and private organizations; local businesses, industries, developers and chambers of commerce; City, County and State agency representatives; public housing residents and representatives; faith-based organizations; senior citizens and other special needs populations.

The City of Hattiesburg complies with our Citizen Participation Plan, which contains the City's policies and procedures for public involvement in the 2024 Annual Action Plan. The City's plan dictates a 15-day comment period prior to City Council approval of the CAPER.

A public notice was approved by council to be published in the Hattiesburg Post on May 9, 2024, alerting the public that City was seeking input from its citizens and local neighborhood groups and non-profit agencies as to the specific needs, ideas, and projects that will benefit the low and moderate income citizens in Hattiesburg with the utilization of the CDBG and HOME funds with the 2024 grant funding. . The notice described that a combined public hearing for the 2023 CAPER and the Proposed 2024 Annual Action Plan was set for May 30, 2024 at 6:00 p.m. at the Danny Hinton Community Center, 225 Tatum Road, Hattiesburg, MS, and public comments will be accepted August 8, 2024 for input into the creation of the Annual Action Plan. The notice also provided that the draft and comment sheets were available on the city's website at www.hattiesburgms.com/communitydevelopment and physically at City Hall and the Community Development Division at 200 Forrest Street, Hattiesburg, MS. The City also sent notifications to the Community Development Division Community partners list of Neighborhood Associations and Non-Profits (citizen participation documents).

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Karen McCarty, Consultant for the City of Hattiesburg, opened the public hearing reviewing the purpose and agenda of the dual public hearing, Ms. McCarty reviewed the proposed funding allocation and proposed projects for the 2024 CDBG and HOME and explained the funds expended and the activities and accomplishments made during the year utilizing prior years funding.

Kathy Garner -ASC Hattiesburg commented she was impressed with the number of households the city was able to assist and that it needs to stay a priority.

No additional oral comments were made on the Action plan. All additional comments were made regarding the Action Plan.

Two written comments were received from, one from Judy Mellard, Executive Director, Hattiesburg Housing Authority and Arthur Siggers of Breakthrough Community Services. The written comments are attached with the Citizen Participation documents and comments and information are included as part of the Action report.

The Action Plan portion of the public hearing of May 30, 2024 ended.

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Comments for 2nd Public Hearing of 7-15-24 - No oral or written comments were received during the public hearing. As of the end of July 31, 2024, the City received __ comments.

Public Hearing July 30, 2024 – Draft availability of the 2024 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	City Website	Non-targeted/broad community	Starting May 7, 2024 Notices of Public Hearings, Agendas, Information Sheets and Comment Sheets	None received	N/A	
2	Email Notifications	Non-targeted/broad community Government/local Agencies/Non-Profits/Neighborhood Organizations	May 14, 2024 - Notices of Public Hearings, and requesting participation	None received	N/A	
3	Public Meeting	Non-targeted/broad community Residents of Public and Assisted Housing	May 30, 2024 – 3 representatives of local government, non-profit and housing developer attended	Comments centered on housing programs and needs, and infrastructure	N/A	
4	Notice of Publication	Non-targeted/broad community	June 27, 2024 Publication of Combined Public Hearing	None Received	N/A	

5	Public Meeting	Non-targeted/broad Community Residents of Public and Assisted Housing	July 15, 2024 - Meeting attended by City staff only	None received	N/A	
6	Email Notification	Non-targeted/broad community Government/local Agencies/Non-Profits/Neighborhood Organizations	July 15, 2024 Request input into the planning of the 2024 Annual Action Plan		N/A	
7	Public Meeting	Non-targeted/broad Community Residents of Public and Assisted Housing	July 30, 2024 Draft of 2024 Annual Action Plan			
8	City Website	Non-targeted/broad Community Residents of Public and Assisted Housing	30 day review 2024 Annual Action Plan			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	542,388	0	0	542,388	1,627,165	The expected amount for the remainder of the Con Plan is simply the proposed yearly allocations for Years 3-5 allocation of the 2023-2027 Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,936	0	0	281,936	845,808	The expected amount for the remainder of the Con Plan is simply the Year 5 allocation for Program Year2022.

Table 5 - Expected Resources – Priority Table

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

The City has no required match for either CDBG or HOME. While we do not formally identify leverage resources, our partnerships with other non-profit entities, the city’s long-term planning in lower-income neighborhoods, transit, and the like, and the city’s aggressive approach to improving infrastructure throughout the city – particularly in low-income neighborhoods – are all indirect leverage opportunities.

If appropriate, describe publicly 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. Currently the City is utilizing land acquired with prior year CDBG funds and proposed prior and current year CDBG funding to rehabilitate an old church into a community center.

Discussion

The City hopes to continue its partnerships through groups such as the MUTEH 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 is currently searching to fill the vacant position of Homeless Coordinator to work directly with the Southeast Homeless Coalition to address homeless issues, with a special emphasis on veterans and the chronic homeless population. The City will also continue to seek out funding opportunities such as those available for housing activities through the Federal Home Loan Bank, and the Mississippi Home Corporation.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Residents with Suitable Living Environment	2024	2027	Non-Housing Community Development Improve Living Environment	Citywide Low/Mod Census Tracts	Public Facilities and Resources Improvement	CDBG: \$433,910.40	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1900 Person Assisted
2	Improve Access to Affordable Housing	2024	2027	Affordable Housing	Citywide	Increase Affordable Housing Inventory/Condition	HOME : \$211,472.61	Rental units rehabilitated: 100 Household Housing Units. Direct Financial Assistance to Homebuyers: 4 Assisted

3	CHDO Set-aside	2024	2027	Affordable Housing	Citywide	Address and Prevent Homelessness: Increase Affordable Housing; Inventory/Condition.	HOME \$42,294.52	Rental units rehabilitated: 1 Household Housing Unit
4	CDBG Administration and Planning	2024	2027	Administration	City wide	Increase Affordable Housing; Inventory/Condition Public Facilities and Resources. Public Services-Non Housing Community Development; Public Services-Housing	CDBG: \$108,477.60	Other: 1 Other

5	HOME Administration and Planning	2024	2027	Administration	Citywide	Increase Affordable Housing; Inventory/Con dition	HOME : \$42,294.52	Other: 1 Other
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Table 6 – Goals Summary

Goal Descriptions

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1	Goal Name	Provide Residents with Suitable Living Environment
	Goal Description	Through this multiyear project, a former church facility that was acquired with CDBG funds in a prior year will be rehabilitated into a multi-use community center to meet area residents needs
	Goal Description	<p>Improve Access to Affordable Housing</p> <ul style="list-style-type: none"> • Multi-family residential rental rehabilitation project, income-qualified household will benefit (HOME \$161,472.61) 1005 of beneficiaries will be low-to moderate income. • Provide Financial Down payment assistance to low and moderate income to purchase affordable housing (\$50,000.00) 100% of beneficiaries will be low-to moderate income.
	Goal Description	<p>CHDO Set-aside</p> <p>Funding to be awarded to an eligible CHDO for an affordable housing activity that benefits a low income household.</p>
	Goal Description	<p>CDBG Administration and Planning</p> <p>Administration and planning funds will pay for eligible costs required to administer the CDBG Entitlement Program in compliance with federal, state and local regulations and policies. Fair housing educational outreach activities will also be supported with CDBG funds.</p>
	Goal Description	<p>HOME Administration and Planning</p> <p>Administration and planning funds will pay for eligible costs required to administer the HOME Investment Partnership Program in compliance with federal, state and local regulations and policies.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The following is a listing of projects that the City of Hattiesburg proposes to undertake using CDBG and HOME funds anticipated for 2022.

Projects

#	Project Name
1	2024 CDBG Community Center Rehabilitation Project
2	2024 HOME Multi-family Residential Rehabilitation Program
3	2024 CHDO Set-Aside
5	2024 CDBG Administration
6	2024 HOME Administration

Table 7 - Project Information

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

For the 2024 CDBG and HOME Program Years, the City of Hattiesburg's basis for allocation investments to two major projects; where they are currently prior multiyear funding projects that upon completion will have the largest impact to improving the lives of low- and moderate-income citizens of Hattiesburg with the amount of funding the City receives from the CDBG and Home programs. The CDBG Community Center is located in a low- and moderate-income neighborhood that will provide a better living and community environment for its residents and the rehabilitation of at least 100 low-income housing units owned and operated by Hattiesburg Housing Authority will provide new and or upgraded living conditions for low and very low income citizens in Hattiesburg. Obstacles to addressing underserved needs include the lack of available resources, staff and contractors to address those needs.

AP-38 Project Summary
Project Summary Information

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1	Project Name	2024 Community Center Rehabilitation Project
	Target Area	Low/Mod Census Tracts
	Goals Supported	Provide Residents with Suitable Living Environment
	Needs Addressed	Public Facility Improvement
	Funding	CDBG: \$433,910.40
	Description	<p>This multiyear project involves a former church facility and parking lot area acquired with CDBG funds in a prior year, following environmental assessment. As funds allow, PY2024 activities will include assist in completing the planning and design and construction process.</p> <p>This multi-use community center will support the needs of the project service area's residents, al majority of who are low to moderate income.</p>
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	To be determined, a majority of households located within the project service area qualify as low to moderate income.
	Location Description	1102 Dabbs Street, Hattiesburg
Planned Activities	<p>Activities in PY 2024 are a continuation of PY 2023 of completing the plans, permits, installing life safety and fire safety improvements; repairing/replacing flooring, rehabilitating the kitchen; demolishing an existing stairway, demolishing/repairing interior walls; replacing/relocating water heater, repairing/replacing the electrical system; repairing /replacing lighting, HVAC and ductwork, plumbing fixtures as needed and bathroom improvements for ADA compliance. Exterior improvements will include installing an additional exterior exit door and stairwell; and sidewalk modifications for ADA compliant access.</p>	
2	Project Name	2024 HOME Multifamily Residential Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Improve Access to Affordable Housing
	Needs Addressed	Increase Affordable Housing inventory/Condition

Funding	HOME: \$161,472.61
Description	The project involves rehabilitating an existing multifamily development to benefit low and very low-income households in compliance with HOME regulations and policies.
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	There will be a total of 100 available units upon project completion. All will be low to very low-income residents
Location Description	Allocated funding will be used for eligible infrastructure activities, i.e. water system and sewer system upgrades, drainage improvements, street improvements, and/or sidewalk construction and upgrades.

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	Planned Activities	Rehabilitate existing multifamily residential units to benefit eligible low and very low income households.
3	Project Name	CHDO Set-aside
	Target Area	Citywide
	Goals Supported	Housing Programs (including Affordable Housing)
	Needs Addressed	Housing Rehabilitation Acquisition Rental Rehabilitation
	Funding	HOME: \$42,294.52
	Description	Funding to be awarded to a CHDO for an affordable housing activity that benefits a low and/or very low income household.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	One or two low and/or very-low-income household(s) depending on the activity chosen by the CHDO.
	Location Description	An eligible housing activity city-wide
	Planned Activities	Construction or rehabilitation of housing as an affordable unit.
4	Project Name	2024 CDBG Administration and Planning
	Target Area	Citywide
	Goals Supported	CDBG Administration and Planning
	Needs Addressed	Housing Public Facilities Public Infrastructure Public Services
	Funding	HOME: \$108,477.60
	Description	CDBG funds will be used to pay eligible costs associated with implementing projects and activities in compliance with applicable federal program regulations and policies.
	Target Date	12/31/2025

Estimate the number and type of families that will benefit from the proposed activities	Not applicable
Location Description	Hattiesburg City Hall 200 Forrest Street

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	Planned Activities	Administer the CDBG and HOME Entitlement Programs in compliance with HUD regulations and policies, as applicable. A portion of CDBG funds may be used to support the City's fair housing education and other educational outreach.
5	Project Name	HOME Administration and Planning
	Target Area	Citywide
	Goals Supported	HOME Administration and Planning
	Needs Addressed	Increase Affordable Housing Inventory/Condition
	Funding	HOME: \$28,196.34
	Description	HOME Investment Partnership funds will be used to pay eligible costs associated with implementing projects and activities in compliance with applicable federal program regulations and policies.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Citywide
	Planned Activities	Administer the HOME Entitlement Programs in compliance with HUD regulations and policies, as applicable.

AP-50 Geographic Distribution – 91.220(f)

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

None of the activities proposed for the 2024 Action Plan are directed geographically, meaning that there is not a prescribed area in which these activities are required to take place. Housing Rehabilitation, Emergency Repair, 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.

Geographic Distribution

Target Area	Percentage of Funds
FACADE	
Citywide	100
Low/Mod Census Tracts	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All activities are allowable Citywide. No other activity is geographically focused. 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.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

To help achieve its goals of providing suitable living environments and improving access to affordable housing for its low to moderate income residents, the City historically has invested a majority of its CDBG and HOME resources in housing rehabilitation and emergency repair programs. These activities benefit the owner occupants, improve the conditions of the City’s housing stock and enhance the general environment of lower income neighborhoods. The City also has a history of supporting first time homebuyers through its down payment assistance program that it will continue as resources and community priorities allow.

The LeadSAFE Hattiesburg Program encourages rehabilitation of housing built prior to 1979 by providing no-cost inspections to identify the presence of lead-based paint (LBP) that can permanently impair the health of children ages six and under. Educating and alleviating fears of pregnant women and parents with young children about LBP Hazards is an effective tool for protecting public health and safety while encouraging the acquisition and improvement of older houses located through the community. LeadSafe Hattiesburg also provides a variety of no-cost LBP hazard safety training courses that can lead towards EPA certification that will allow local contractors and others performing residential rehabilitation activities to perform LBP inspections, assessments and abatement.

The City propose project to assist in the major multi-family rehabilitation/reconstruction project resulting in 100 new units for eligible low to very low-income residents.

In Program Year 2024, the city will help build capacity of Community Development Organizations (CHDOs) to assist in meeting the housing needs of Hattiesburg residents.

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

Table 9 - 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 (carry over from 2023)*	*0
Rehab of Existing Units	1
Acquisition of Existing Units	1
Total	2

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The total 2024 housing goals does not include the 100 units anticipated to be reconstructed at the

multiyear multifamily project because those units were included in the prior year of 2023. Once completed the total will be 100 units and should not be added again, only the funding for the project is being added this program year.

DRAFT

AP-60 Public Housing – 91.220(h)

Introduction

Mississippi Regional Housing Authority VIII (Now South Mississippi Housing Authority) does not own or operate assisted/public housing in Hattiesburg. The Hattiesburg Housing Authority manages a diverse range of public housing developments with a mix of townhomes and single-family homes. 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

HHHA is working with the City and other partners to rehabilitate the 1940s Briarfield Homes development from 120 functionally obsolete public housing units into assisted housing units through the Rental Assistance Demonstration (RAD) Program and its associated long-term project based vouchers. Tenants currently residing at Briarfield will have a right to return to the new RAD project once it is completed, ensuring their housing needs continue to be met. Other available units in the project will be allocated to eligible individuals and households from the waiting list.

The City's funding assistance through its HOME Investment Partnerships Entitlement Program are allocated for infrastructure work within the rehabilitation project and will be used for the following:

Water system upgrades, sewer system upgrades, street improvements, drainage improvements, and sidewalk construction and upgrades. The total anticipated project cost is approximately \$28,430,011 and construction and rehabilitation work is anticipated to take 3-4 years.

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

Hattiesburg Housing Authority encourages residents to be involved in management, which includes participating in development of capital improvement plans and serving on the Resident Advisory Board (RAB). Hattiesburg Housing Authority also encourages residents to participate in homeownership opportunities and to attend on site workshops that include homeowner education and financial literacy programs, among other topics. Resident engagement initiatives include community meetings, social events and volunteer opportunities.

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

Not Applicable

Discussion

(optional)

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

Introduction

In collaboration with MUTEH, the Pine Belt Coalition on Homelessness and other local, regional and state housing service agencies, the City will continue working to address and prevent homelessness in Hattiesburg. The City will continue to pursue additional resources to support an increased number of transitional housing units and to increase the inventory of and access to permanent affordable housing throughout Hattiesburg.

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

During PY2024, the City will continue to work with its partner agencies and will support on-going efforts to reach out to homeless persons, especially unsheltered persons, and assess individual needs. The City will continue to support the annual Point in Time Count. It also will encourage local agencies and organizations to take advantage of HIMS training opportunities and use the homeless information system to comprehensively improve case management and efficiency in delivery services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter and transitional housing needs of homeless populations are met by various agencies, including MUTEH, ASC-Hattiesburg, the Domestic Abuse Family Shelter and the Shafer Center. The City of Hattiesburg does not receive an annual ESG allocation but provides input regarding use of ESG funds to benefit with emergency and transitional housing needs within the City. The City supports expanding affordable housing options and helping homeless and near homeless individuals and families achieve self-sufficiency.

The City will provide letters of support for grant applications submitted by the Pine Belt Coalition on Homelessness, ASC, the Domestic Abuse Family Shelter, Inc., the Salvation Army-Hattiesburg and other agencies and organizations to assist their efforts to provide emergency shelter and transitional housing in the City. The City also will continue working with these agencies to identify opportunities to expand local emergency shelter and transitional housing resources.

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 supports the on-going work of the agencies and organizations providing housing assistance services for all homeless populations in Hattiesburg, 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. Hattiesburg's Homeless Coordinator will continue working with housing assistance providers to assist homeless and near-homeless populations access emergency shelter, transitional and permanent housing and supportive housing services, as needed, to meet an individual's and a family's needs. The Homeless Coordinator also helps link the near-homeless with available housing resources so they may avoid becoming homeless and helps individuals and families make the transition to permanent housing and independent living, to shorten the period of time that individuals and families experience homelessness. She also works with MUTEH and the Southeast Coalition on Homelessness to facilitate access for homeless individuals and families to affordable housing units and to prevent individuals and families who were recently homeless from becoming homeless again.

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.

During PY2024, the City of Hattiesburg will continue working with MUTEH, the Pine Belt Coalition on Homelessness, the Lighthouse Rescue Mission, ASC-H, and other housing assistance providers to help meet the housing and supportive services needs of 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 so they may avoid becoming homeless.

In PY2024, the City will continue working with the Mississippi Regional Housing Authority VIII to expand the number of housing assistance vouchers available to the homeless and near-homeless in Hattiesburg and will support the Hattiesburg Housing Authority's project to rehabilitate a multifamily public housing development

Discussion

The City's HOME and CDBG Programs will continue to support housing rehab and repair activities for low- and moderate-income homeowners. Historically, many of the households served by these activities include disabled and/or senior family members. Though there are no activities proposed in the 2024 action plan for the direct purpose of serving special needs populations other than the homeless, all other activities will inevitably provide indirect benefit to other special needs populations such as those with disabilities, persons with HIV/AIDS, and the elderly.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Hattiesburg's 2019 Analysis of Impediments to Fair Housing Choice is a component of the statewide A.I., which identifies local barriers to affordable housing that will require considerable resources and many years to eliminate. By working with a growing network of housing agencies, housing assistance providers, faith-based and other nonprofit organizations and residents, the City has begun the process of eliminating affordable housing barriers and is committed to providing suitable living environments for all of its residents, particularly to low- to moderate-income individuals and households.

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 reviews and updates its policies on an on-going basis, including land use and zoning regulations, building codes, schedule of fees and charges, and it has not identified any that need to be removed or ameliorated because they serve as a growth limit, adversely affect the return on residential investment or otherwise serve as barriers to affordable housing in Hattiesburg. The City's official zoning district map allows for a mixture of single- and multi-family residential units on varying lot sizes throughout the City as well as group homes in a variety of areas. Other land use regulations support sustainability and community resilience measures; promote preservation and enhancement of natural resources; and require stormwater management to improve the living environment of residents in every ward. The City complies with current building codes, which requires compliance with Americans with Disabilities Act and Fair Housing Act provisions.

With a large number of housing units in the City constructed prior to 1979, the City not only complies with 24 CFR Part 35 in terms of lead-based paint (LBP) assessment and abatement, it also requires homeowners and rental housing owners who participate in any of Hattiesburg's housing programs likewise to comply.

Historically, lower-income housing tended to be located in areas subject to recurring flooding since they were considered less desirable and thus more affordable. Hattiesburg, like many cities across the USA, requires new housing be constructed at or above a specified base flood elevation to protect public health and minimize flood damage to property, which generally increases the cost of a home.

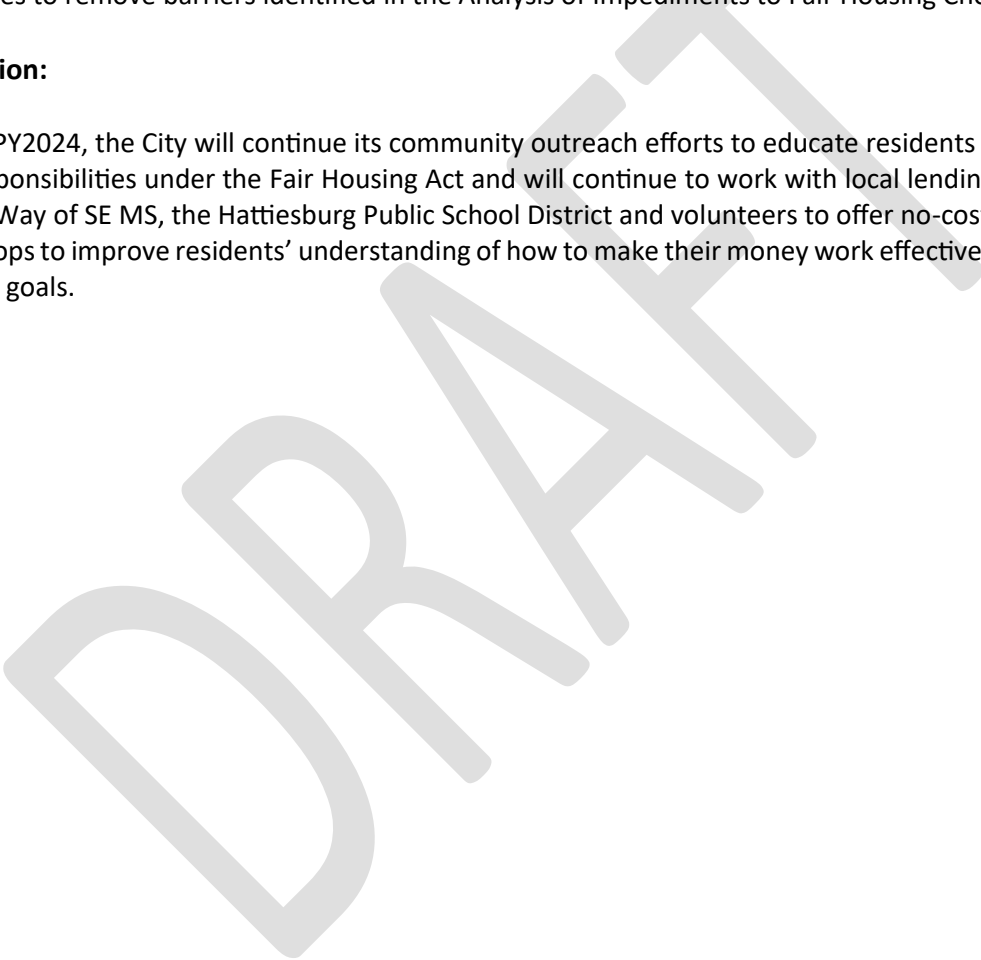
In recent years, a barrier to affordable housing was created when FEMA placed a limit on the total cost or value a homeowner may invest in repairs or rehabilitation of his/her home over a specified number of years. In some cases, this precludes homeowners from being able to protect their investment by repairing or replacing roofs and windows in between storm events. More recently, changes to the Consolidated Plan

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National Flood Insurance Program (NFIP) now factors in a structure’s proximity to water bodies that may flood, regardless of the property’s elevation, history of flooding, or whether or not it is located in a flood prone zone. Thus, both FEMA regulations and the new NFIP rating system have decreased the affordability of many residences. FEMA, the insurance industry and lending institutions that require property insurance for houses with mortgages are not able to identify how many years insurance premiums will continue to increase annually for houses not in a flood zone, not at a low elevation and not having previously flooded. As one insurance industry representative stated, the only thing that is known is that the cost of residential insurance premiums will continue to increase. Unlike construction costs and property insurance premiums, which the City has no control over, Hattiesburg property taxes have not been increased recently and permit fees and related use charges remain reasonable. The City will continue to work with the USM Institute for Disability Studies, the Mississippi Center for Justice, Mississippi Legal Services and other fair housing advocates to remove barriers identified in the Analysis of Impediments to Fair Housing Choice.

Discussion:

During PY2024, the City will continue its community outreach efforts to educate residents about their rights and responsibilities under the Fair Housing Act and will continue to work with local lending institutions, the United Way of SE MS, the Hattiesburg Public School District and volunteers to offer no-cost financial literacy workshops to improve residents’ understanding of how to make their money work effectively to achieve their housing goals.



AP-85 Other Actions – 91.220(k)

Introduction:

The City of Hattiesburg will continue working to eliminate duplication of services to maximize benefits from its investment of public resources and will continue to work collaboratively with local, regional and state agencies and organizations to meet the considerable needs of its residences in all income brackets, but particularly the needs of its very low and low-income residents and those with special needs.

Actions planned to address obstacles to meeting underserved needs

The City will continue to work with local faith-based organizations and other community organizations to identify and address obstacles to meeting underserved needs in Hattiesburg. The City also will work with local, regional, state and federal agencies to expand resources available to meet the growing needs of its very low and low-income residents and homeless populations with recent increases in inflation and interest rates.

Efforts to recruit and organize volunteers to help address some of the unmet needs of the underserved, such as assisting low-income special needs residents with minor home repairs, conducting no-cost financial literacy classes, and will be made by the City and its collaborating partners to better meet the needs of the underserved.

Actions planned to foster and maintain affordable housing

The City will research ownership of vacant lots as a first step toward exploring opportunities for residential infill development, which will depend on resource availability, zoning and overall site suitability among other things. The City will encourage owners of vacant lots with abandoned structures to sell them “as is” to a nonprofit housing organization or developer for redevelopment into affordable rental housing. The City of Hattiesburg will continue to work with housing developers and realtors to encourage infill housing development and to provide supportive zoning that supports a diverse range of affordable housing units throughout the City, especially to meet the needs of the low-income, elderly and those with special needs. The City also will continue to explore the feasibility of developing less traditional housing, including group homes and tiny or small homes. The City will invest its HOME and CDBG resources to maximize benefits provided to residents and it will continue to lobby MRHAVIII for an expanded number of housing vouchers to assist Hattiesburg residents, especially low-income, elderly and special needs populations.

Actions planned to reduce lead-based paint hazards

Hattiesburg participates in HUD’s LeadSAFE lead-based paint (LBP) hazard safety training and hazard reduction program. Through the hazard reduction program, the City offers no-cost paint inspections for income-eligible households whose homes were built before 1979 to determine if LBP is present. The City works collaboratively with MSDH and local health service providers to educate parents, pregnant women, landlords and those working in housing rehabilitation or repair businesses about LBP hazards. No-cost

brochures are available in City Hall, identifying typical sources of LBP poisoning and related information to improve awareness of this health hazard, which may permanently impair children ages six and under. Based on information from MSDH, the public education and outreach efforts of the last several years appear to be working to decrease the number of LBP poisonings across the state. During Program Year 2023, the City will continue its educational outreach effort and will continue to offer local contractors a variety of no-cost, LBP hazard safety training courses. Upon completion of the courses, participants may take an exam to become EPA-certified to conduct lead inspections, lead assessments and lead abatement.

As part of its LBP educational outreach program, the City also will continue to participate in the Mississippi State Department of Health's Mississippi Lead Poisoning Prevention and Healthy Homes Program (MLPPHP) to achieve the goal of reducing the number of children exposed to lead and other environmental hazards by increasing public awareness and facilitating prevention activities

Actions planned to reduce the number of poverty-level families

While the issue of poverty is far more complex than any one symptom or circumstance, financial literacy and an understanding of traditional banking and traditional (non-predatory) lending can at least serve as pieces to the puzzle of fighting poverty. Efforts like this are beneficial to people of any income group.

Actions planned to develop institutional structure

The City plans to continue facilitating meetings with various housing agencies, and participating in the Community Action Agency, the Southeast Coalition on Homelessness, and other similar organizations as the opportunity arises. The City will continue to assess the group for gaps in representation and work to close those gaps by bringing other valuable participants to the discussion.

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

The City of Hattiesburg will continue to collaborate with the HHA, MRHA VIII, Mississippi Home Corp, local service providers and community groups to eliminate duplication of services, more comprehensively address public and private affordable housing issues and invest its limited resources to maximize benefits to residents. The City will continue to collaborate with other agencies and organizations to educate residents, in both public and private housing, about their rights under the Fair Housing Act and responsibilities of landlords to respond to reasonable requests.

Discussion:

By continuing to share and efficiently use resources, eliminating duplication of services and expanding the community's network of supportive services agencies, organizations and volunteers, the City of Hattiesburg is making progress toward addressing high priority needs. Through continued collaboration, work will continue to improve and expand delivery of supportive services and housing assistance to Hattiesburg's low- to moderate-income households throughout the City.

The Consolidated Plan development process has re-enforced awareness of the community's extensive needs and prioritization of those needs has been constructive. Implementation of projects and activities identified through this process will improve living environments for residents, particularly the low- and moderate-income households with improved access to affordable housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

In Program Year (PY) 2024, the City was awarded a CDBG allocation of \$542,388.00 and a HOME Investment Partnership allocation of \$281,936.47 from HUD. It does not anticipate generating any program income in PY2024. The City anticipates it will carry forward an estimated \$1,320,919.00 in previously allocated but unexpended CDBG funds and an estimated \$1,443,517 in previously allocated but unexpended HOME funds and reallocating some of the funds to support PY2024 projects through a proposed substantial amendment to the Consolidated Plan and Annual Action Plans. The City identifies its overall benefit period to be one year, 2024.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

The City has no other forms of investment beyond FY 2022 HOME allocation, \$331,710.

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:

HOME PROGRAM – RECAPTURE PROVISIONS

In all HOME Homebuyer activities, the City of Hattiesburg employs Recapture as the method by which HOME investment is protected for the period of affordability. The HOME investment to be protected is described as the “direct subsidy,” which includes the HOME investment that enabled the homebuyer to purchase a property. Direct subsidy includes two components:

- 1) Downpayment assistance, closing costs or other HOME assistance provided directly to the homebuyer, and;
- 2) The difference between the fair market value and a reduced sales price which is attributable to HOME development assistance.

These two components will be added together to identify the direct subsidy amount to be protected by the Recapture provisions.

Specifically, the City imposes Recapture requirements in accordance with 24 CFR 92.254 (a)(5)(ii)(A)(2), whereby there is a reduction of the amount subject to recapture, pro rata, over the course of the affordability period.

In practice, the City will calculate the number of months that a beneficiary has satisfied the applicable affordability period and will divide that number by the total number of months of the applicable affordability period. The resulting percentage is the proportion of the affordability period that has been satisfied. The total award amount will be multiplied by this percentage. The resulting dollar amount is the portion of the award that reduces any amount subject to recapture. The City may only recapture funds if/when there are net proceeds from which an amount can be recaptured.

Example: A Homebuyer received HOME assistance in the amount of \$10,000, with an applicable affordability period of 5 years (60 months). After 20 months, the beneficiary sells the house. The City will determine that 20 months of the affordability period was satisfied, which is 33.3% of the total period (20/60). Multiplying \$10,000 (total award) by 33.33% (portion satisfied) equals \$3,333. The total award can be reduced by this amount (\$10,000 - \$3,333) to arrive at the amount to be

recaptured - \$6,667. This \$6,667 is the maximum amount that can be recaptured and is subject to what net proceeds are available at sale. If only \$2,000 in net proceeds is available at sale, only \$2,000 will be recaptured. If \$20,000 in net proceeds is available at sale, only \$6,667 will be recaptured.

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

The City acknowledges the provision of 24 CFR 92.254 (a)(5)(ii) that allows subsequent buyers to assume the remaining affordability period should the subsequent buyer be determined income-eligible for HOME purposes. This assumes that the new buyer does not receive any HOME assistance in the acquisition of the unit. Subsequent purchase by a buyer using HOME assistance in the acquisition will result in applicable recapture for the selling party and the establishment of a new affordability for the new buyer based on the details of their own HOME assistance. In the event of foreclosure (or death) during the affordability period, the Deed Restriction filed at project completion will trigger and the City will recapture funds if/when there are net proceeds from which an amount can be captured.

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

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Based on the HOME Affordable Homeownership, the City will determine 95% of the median area purchase price set forth at CFR 92.254 (a)(2)(iii). For single-family housing, this does not exceed \$148,000.00. Eligible applicants for the City's DPA and Rehabilitation Programs are low and very-low income residents of the City. The City uses a number of public forums and events to promote its programs and to solicit applicants. Information may be obtained in the Community Development office Monday-Friday from 8:00 am to 5:00 pm. For CHDO Set-Aside funds, the eligible applicants are local not-for-profit housing development organizations that can meet HOME CHDO requirements. These agencies are solicited through a Request for Proposal process.

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