

**City of Biloxi, Mississippi
Fiscal Year 2003
Consolidated Annual Performance Evaluation Report
Narrative Statement**

General Program Narrative

1. Assessment of Three-to Five-Year Goals and Objectives

In its 2004 program year, the City of Biloxi community development programming has continued its work in streamlining the processes for all programs in order to better address priority areas identified in its Consolidated Plan. The priority needs in Biloxi focus primarily on the low and moderate-income areas of the City. Public infrastructure – streets, drainage, water, and sewer system – in these areas is critical and is being addressed as of this year through non-CDBG program income revenues. The City has identified, through its comprehensive community development efforts, agencies that provide crucial services to the low and moderate-income communities of Biloxi, including those who are homeless. In the past, the following agencies received CDBG funding to meet the increasing needs; however, now they are funded through the City of Biloxi and include:

Area Agency on Aging	\$26,112.00
South MS Family Child Center	\$35,000.00
De L'Epee deaf Center	\$5,100.00
GCSRC	\$9,500.00
Catholic Social and Community Services	\$68,000.00
South MS AIDS Task Force	\$50,000.00
Herbert Mullins Senior Citizens Center	\$59,975.00
Moore Community House	\$100,000.00
Boys & Girls Clubs	\$110,000.00
Coastal Family Health Center	\$80,000.00
Gulf Coast Women's Center	\$122,400.00
Loaves & Fishes	\$24,000.00
Salvation Army	\$30,000.00
Red Cross	\$35,000.00
LIFE	\$17,000.00
Visions of Hope	\$15,000.00
South MS Regional Center	\$10,000.00
Girl Scouts	\$10,000.00
Boys Scouts	\$10,000.00
St. Vincent DePaul	\$35,000.00
Goodwill Industries	\$20,000.00

Back Bay Mission	\$20,000.00
Mental Health Association of MS	\$20,000.00
Interfaith Hospitality Network	\$15,000.00
New Hope Center	\$10,000.00
Center for Environmental & Economic Justice	\$15,000.00
TOTALS	\$952,087.00

Housing is also a priority of the City of Biloxi Strategic Plan. In order to address the myriad housing needs, the City has developed a multi-pronged approach addressing the rehabilitation of existing units and a downpayment assistance program, which includes intensive homeowner education. The City has also worked within the Biloxi Housing Authority for additional housing improvements in a partnership to assist in the implementation of the Housing Authority's HOPE VI Plan. Infrastructure improvements in the target areas also enhance the housing situation. The City has begun to address the need for new housing stock in the city. In a continuing effort to make sure that all available resources are tapped, the City of Biloxi joined efforts with the City of Gulfport and Harrison County to form a consortium for HOME funding. Other outreach efforts include work with local homebuilders, financial institutions, and residents. The Consortium's 2004 allocation for Biloxi was \$225,852.00 and budgeted for down payment assistance. Under the HOME Program, 8 homebuyers received down payment assistance of \$14,975 for a total of \$119,800. Four houses were rehabilitated in 2004 for a total of \$199,310.00.

The influx of economic activity through the casino industry has in many ways improved the economic picture for the residents of Biloxi. However, the need for increasing the economic development activities in low and moderate income areas, as addressed in the City's Strategic Plan, led the City to continue CDBG funding available to the Greater Biloxi Economic Development Foundation for its small loan program. Through the Revolving Loan Program of the Greater Biloxi Economic Development Foundation, the City utilizes CDBG funding to provide economic development assistance to small businesses in Biloxi. These funds are used for businesses that provide jobs to low and moderate-income persons and/or start up businesses in the low and moderate-income community. The City and Greater Biloxi Economic Development Foundation made no loans in 2004.

2. Affirmatively Furthering Fair Housing

The City of Biloxi has completed its Analysis of Impediments and, through its analysis, provides monitoring of activities throughout the community on a monthly basis. Impediments identified in the plan are:

Zoning

The unified Land Development Ordinance has been adopted and processes are streamlined and more user friendly.

Planning processes for subdivision development

The Subdivision Regulations of the City of Biloxi has been adopted and processes are streamlined and more user friendly.

Transportation – housing linkage

The City of Biloxi, and the Gulf Coast as a whole, has a severe transportation problem. The City works diligently with the Metropolitan Planning Organization, the MS Department of Transportation and others involved improving transportation opportunities for all Biloxians, specifically those in low and moderate-income areas. Several options have been investigated to help in the need for improved transportation for all residents of Biloxi

PHA

The Biloxi PHA has successfully transitioned its housing programs to affirmatively further fair housing for public housing residents this year. There is still a need to improve and/or replace units in the system. The PHA is working toward a solution to these issues through the submittal of a comprehensive redevelopment program to HUD through HOPE VI funding.

Lending practices

Working with financial institutions is the area that Biloxi has put a significant energy into to address the education of and reeducation of lending institutions. The financial institutions have responded appropriately and are making “community pride” programming available in conjunction with the City’s downpayment assistance program. A problem continues to be the availability of housing stock for purchase.

Lack of informational programming

Through the Homeowner Education Program of the PRIDE program administer through a local nonprofit, the community as well as financial institutions are much more aware of fair housing issues.

3. Affordable Housing

The City of Biloxi has, as stated earlier, has continued streamlining programs to encourage the development of ways to provide more rehabilitation and more homeownership through its PRIDE program. The rehabilitation program, because of the intensive construction period being experienced on the Gulf Coast, has struggled to meet goals. Contractor availability has been very low. The goals for 2004 included the rehab of 25 units; 11 were completed and 4 additional units were substantially complete. The City continues to have projects for assistance to ADA clients for accessibility. Homeowner education programs have been very successful through

training of eighty-two low and moderate-income persons. The program assisted eight new homeowners in Biloxi for a total amount of \$60,000. The City is working to increase the number of housing units available within the price range appropriate for the program participants through work with homebuilders and financial institutions.

4. Continuum of Care

The City works closely with all social service agencies because the services provided to homeless persons and the special needs populations are significant. The South MS AIDS Task Force, the Gulf Coast Women's Center, Loaves and Fishes are recipients of public services funding through the City General Fund.

The Open Doors Continuum of Care has been formed and encompasses the six southernmost counties in the state - Hancock, Harrison, Jackson, Pearl River, George and Stone. There are four cities within the region- Gulfport, Biloxi, Moss Point and Pascagoula. The total population in the region is just under 450,000. According to the 2000 Census, this represents 16% of the population of the State of Mississippi. Two of the three most populous counties in the state are in the region (Harrison and Jackson), as are two of the three most populous cities in the state (Gulfport and Biloxi).

The Open Doors Continuum of Care effort consists of non-profit social services agencies that provide housing and services for persons and families experiencing homelessness, persons who are low and very low income, persons and families who are precariously housed, and persons with disabilities, The effort also includes representatives from city and county governments. Work is being done to establish partnerships with businesses in the region to make the continuum of care effort a true public-private partnership.

As a way to heighten assurances that the continuum of care process and strategy is effectively implemented in the region, member agencies of the Open Doors Continuum of Care are engaging in training and facilitated workshops. This will help strengthen inter-agency relationships, service coordination, comprehensive and strategic planning, and implementation of new service delivery models. It is a significant benefit that accrues to the Gulf Coast region for being a relative newcomer to continuum of care planning and implementation.

Back Bay Mission is the Open Doors Continuum of Care lead entity, Some of the other principal organizations involved in the continuum of care are Gulf Coast Women's Center for Nonviolence (the only SHP grantee in the region), South Mississippi AIDS Task Force (recipient of a HOPWA SPNS grant in 1999), Gulfport and Pascagoula Salvation Army, Mental Health Association of Mississippi, and Interfaith Hospitality Network. In 2004 the Open Doors Continuum of Care applied for a \$654,000 HUD Grant. HUD announced the funding award on January 25, 2005. The agencies who will receive funding are Back Bay Mission, Gulf Coast Women Center for Non Violence and South MS AIDS Tasks Force.

In October of 2004, the City of Biloxi formed a Mayor's Task Force on Homelessness to address the homelessness issues in our city. The Federal Government has set an ambitious goal of ending chronic homelessness by 2012, and has challenged every city in America to develop individual "blue-prints" to end homelessness accordingly. Biloxi was the first city in the State of Mississippi to undertake this important effort. The city plans to have 10action plan in place by the end of 2005.

5. Other actions

The City of Biloxi, on an annual basis through its General Fund monies, strives to address those issues related to under served populations and gaps in institutional structures. Last year, the City had budgeted \$952,087 for social service agencies through its General funds monies. Affordable housing continues to be a difficult task to further because of the boom in population caused by the gamin industry that makes housing more expensive. The City is working closely with the Housing Authority – in addition to its General Fund allocation of \$1,000,000- in 2000, implementation of its HOPE VI grant which is specifically geared toward improved and more affordable housing. The Biloxi Housing Authority has developed a comprehensive plan to increase resident involvement and to further improved housing for public housing residents. In order to decrease the number of persons living at or below the poverty level, the City of Biloxi continues to attract diversified businesses for job creation in commercial areas.

6. Leveraging Resources

The City participates with a large number of agencies toward meeting the goals of its Consolidated Plan. Through the Department of Community Development of the City of Biloxi, grant opportunities are now reviewed to determine their applicability to goals and objectives of the Consolidated Plan.

In the area of human services, the City worked closely with providers to assist them in determining possible areas of working together and cost sharing as well as information sharing. The City of Biloxi, through its General Fund resources, provided \$952,087 to social service agencies serving the low and moderate-income areas.

7. Citizen Comments

No citizen comments were received.

8. Self-Evaluation

The myriad of programs is having an impact on the low and moderate-income community. There is a greater awareness in the community of the programming offered. Internally, the City has worked to coordinate its efforts with other service providers. The City's rehabilitation program has been reviewed, guidelines analyzed, and improved to allow

more timely and more quantitative assistance through the program. More coordination is occurring on capital projects. This will allow, once again, for a more timely completion of projects. The continuing issue of program income generated through gaming has been a major emphasis for the community development staff this program year. Because of the phenomenal program income received over the last five years, the City has had difficulty meeting spending ratios. With the construction boom continuing in Biloxi, keeping capital projects on target will continue to be a challenge.

Administration of programs is working. Disbursements are timely; actual expenditures are vouchered. Education of all CD staff on IDIS was continued in program year 2004.

Adjustments to the programming include a continuing effort to streamline and administratively address programs concerns. Through this effort, CDBG funding will get to the programs – housing, economic development, infrastructure, and public services - in a more expeditious manner.

CDBG Entitlement Narrative

1. Relationship of use of CDBG funds to priorities

The City's Consolidated Plan and funding for priorities go hand in hand.

2. Changes in program objectives

The City of Biloxi did not have a change in its program objectives.

3. Efforts to carry out planned actions

As discussed earlier, the City has encountered impediments in implementing some of its programs due to the extraordinary level of growth occurring in the area. Staff coordination has improved significantly to monitor this situation and make efforts to insure planned activities are on target. The City has worked with non-profit agencies in providing certificates of consistency as requested that meet the goals of the Consolidated Plan.

4. Exclusivity of use of funds

The City of Biloxi used CDBG funds exclusively in meeting the three national objectives of the Community Development Block Grant Program.

5. Rehabilitation of occupied real property

The City's rehabilitation program is the only program that has dealt with owner occupied housing this year. Homeowners are not displaced through this program unless lead abatement is required. The City has relocation guidelines in place to address this issue.

6. Economic development activities

Through the Revolving Loan Program of the Greater Biloxi Economic Development Foundation, the City utilizes CDBG funding to provide economic development assistance to small businesses in Biloxi. These funds are used for businesses that provide jobs to low and moderate-income persons and/or start up businesses in the low and moderate-income community.