



**2015-2019 FIVE YEAR CONSOLIDATED PLAN
AND 2015 ONE YEAR ACTION PLAN
CITY OF BILOXI, MISSISSIPPI**

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Executive Summary

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

1. Introduction

As a condition of receiving Community Development Block Grant (CDBG) entitlement funds, the City of Biloxi must submit a 5-year Consolidated Plan identifying the City's housing and community development needs and priorities, and an annual Action Plan identifying how the City plans to allocate its CDBG entitlement allocation to address those priority needs. Beginning with Program Year 2015, the City of Biloxi is required to use HUD's new template for the Consolidated Plan, Action Plan and the Consolidated Annual performance and Evaluation report (CAPER), which is submitted directly through HUD's Integrated Disbursement and Information System (IDIS).

The Consolidated Plan consists of three sections: identification of housing and community development needs through data assessment; a housing market analysis; and a strategic plan that prioritizes housing and community development needs and identifies the strategies the City plans to use with available HUD resources over the five-year planning period.

The **Needs Assessment** includes:

- * Overview
- * Housing Needs Assessment
- * Disproportionately Greater Need
 - Housing Problems
 - Severe Housing Problems
 - Housing Cost Burdens
- * Public Housing
- * Homeless Needs Assessment
- * Non-Homeless Needs Assessment

- * Non-Housing Community Development Needs

The **Market Analysis** includes:

- * Overview
- * Number of Housing Units
- * Cost of Housing
- * Condition of Housing
- * Public and Assisted Housing
- * Homeless Facilities and Services
- * Special Needs Facilities and Services
- * Barriers to Affordable Housing
- * Non-Housing Community Development Assets
- * Needs and Market Analysis Discussion

The **Strategic Plan** includes:

- * Overview
- * Geographic Priorities
- * Priority Needs & Summary Table
- * Influence of Market Conditions
- * Anticipated Resources
- * Institutional Delivery Structure
- * Goals
- * Public Housing Accessibility & Involvement
- * Barriers to Affordable Housing

- * Homelessness Strategy
- * Lead-Based Paint Hazards
- * Anti-Poverty Strategy
- * Monitoring

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

The primary objective throughout development of the City of Biloxi's 2015-2019 Consolidated Plan and 2015 Action Plan was to identify the community's priority needs, especially in areas that primarily consist of low- to moderate-income residents, and to identify how City resources may most effectively be used to address those needs. Provision of basic services, including improved police and fire safety services, were identified as top priorities as was the alleviation of recurring flooding in Central and West Biloxi, street and sidewalk improvements in Central and East Biloxi, and expanded affordable public transportation throughout the City. The need to maximize the effective and efficient use of limited public resources also was identified as a priority outcome. Enhancing the City's existing recreational assets, especially Hiller Park, was also identified as a top community objective, which would expand their use by residents without incurring acquisition costs for new recreation areas. To accomplish objectives and achieve desired outcomes, the City will continue to work to improve communication with and among existing nonprofit service agencies to avoid duplication and address gaps in services.

3. Evaluation of past performance

The City of Biloxi is in good standing with HUD in terms of managing its CDBG Program, as documented by approved CAPERs and compliance with HUD's 70% expenditure requirement. Annual objectives and goals generally are accomplished. Systems and procedures are in place to ensure the effective and efficient implementation of projects as well as compliance with HUD regulations. Through its CAPER, City officials and staff annually evaluate past performance of Biloxi's CDBG entitlement program and discuss ideas for continued improvement in terms of efficiency and achieving objectives.

4. Summary of citizen participation process and consultation process

The citizen participation process began in June with an interagency meeting on June 26, 2014 to solicit input from the public and private agencies and organizations that work on an on-going basis to meet the housing and nonhousing community needs of Biloxi citizens. Letters were mailed to invite agencies that on a regular basis work to help address the housing and nonhousing needs of Biloxi residents. The meeting was well attended and considerable input was offered, as reflected in attached meeting minutes and written comments.

On July 17, 2014, the City published in a local newspaper a notice of information availability relative to its Consolidated and Action Plans and on August 21 and September 4, 2014, the City published in a local newspaper a notice of a citywide public hearing and encouraged public input. The public hearing notice was posted on the City's website, at City Hall, the Biloxi Housing Authority and four branches of the Biloxi Public Library. To broaden public participation, a special effort was made to inform nonEnglish speaking residents about the public hearing and planning process by preparing notices in English, Vietnamese and Hispanic and delivering them to local nonprofit agencies that serve Biloxi's nonEnglish speaking citizens, in addition to posting the notices in three languages at sites identified in the City's citizen participation plan. The public hearing was held on September 10 in the Biloxi Community Development auditorium. Comments were invited to be submitted orally and in writing.

On September 25, 2014, the City published a notice of availability of the Draft Consolidated and Action Plans and the public was invited to submit comments orally and in writing. The notice was posted in the same locations as the public hearing notice and also delivered in three languages to agencies serving local nonEnglish-speaking residents. All comments received in writing, or orally at the public hearing, prior to the close of business on October 27, 2014 were considered by the City in preparing final plans for submission to HUD.

Additional information of Biloxi's citizen participation process and consultation process is provided at templates PR-10 Consultation and PR-15 Citizen Participation.

5. Summary of public comments

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

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

All oral and written comments received during development of the Biloxi Consolidated Plan and 2015 Action Plan were reviewed and considered by the City.

7. Summary

Optional

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BILOXI	Community Development Department, Federal Programs

Table 1 – Responsible Agencies

Narrative

The City of Biloxi's Department of Community Development is the lead agency responsible for preparing the Consolidated Plan and for administration of the Community Development Block Grant (CDBG) Entitlement Program.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

As required by HUD regulations, the City of Biloxi consulted with public and private agencies and organizations and neighboring local units of government that provide housing and nonhousing health and other services to meet the various needs of Biloxi's low- to moderate-income residents. Agencies consulted include the Biloxi Housing Authority, Open Doors Homeless Coalition Continuum of Care, South Mississippi AIDS Task Force, the Gulf Coast Women's Center, Back Bay Mission, Mississippi Gulf Coast Habitat for Humanity, Visions of Hope, Biloxi NAACP, Gulf Coast Mental Health, Coastal Family Health Center, Moore Community House, Gulf Coast Rescue Mission, Loaves and Fishes, Mississippi Regional Housing Authority Number VIII, and neighboring local units of government.

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

To enhance coordination between public and assisted housing providers, private and governmental health, mental health and services agencies, the City of Biloxi invited all known housing, social and health services agencies to an interagency meeting on June 26, 2014 to share information about the Consolidated and Action Plan process and purpose, to begin identifying the community's current and projected needs, and to discuss ways to improve the local delivery of services to those in need. As a result of this meeting, the City of Biloxi has updated its mailing and email lists so that it may continue to inform these agencies about planning efforts, funding opportunities, changes in policies or procedures, and other information that they may find useful. Agencies involved with providing housing and related services agreed that by meeting and sharing information on an on-going basis, local programs may be better coordinated and resources maximized to reduce duplication of effort.

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 of Biloxi met frequently with the Open Doors Homeless Coalition, the designated Continuum of Care, throughout development of the Consolidated and Action Plans. In these meetings, the City and CoC discussed local and regional efforts and the limited resources available to provide housing assistance and services for homeless persons, especially chronically homeless individuals and families, families with children, veterans and unaccompanied youth. It was agreed that by working together to increase public awareness of homelessness, local efforts will have a better opportunity to meet housing and service needs. The Federal Programs Manager, who has the day-to-day responsibility of

administering the CDBG Program, attends regular meetings of the Continuum of Care and the Executive Director of the Open Doors Homeless Coalition attended and provided oral and written comments for the City's Consolidated and Action Plan public hearing. Information provided by the Continuum of Care identified the extent of the local homeless problem, as well as information for the needs assessment, resulting in the City's support for budgeting Harrison County HOME Consortium funds in 2015 for construction of rental housing for homeless persons, especially the chronically homeless, families with children, veterans and unaccompanied youth, and development of a tenant-based rental assistance program targeted to assist homeless veterans and families with children.

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 Biloxi does not receive ESG funds, but provides feedback to and supports the efforts of the Continuum of Care to administer its ESG award to best meet the needs of Biloxi citizens.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Open Doors Homeless Coalition-1
	Agency/Group/Organization Type	Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Open Doors Homeless Coalition is the local Continuum of Care and works with its member agencies, such as the Salvation Army and Back Bay Mission, to comprehensively address and end homelessness in Biloxi. Regular meeting were held and emails exchanged throughout development of the Consolidated and Action Plans. The City anticipates that this exchange of information and data will continue as it moves forward in support of developing and implementing tenant-based rental programs with funding from the Harrison County HOME Consortium. According to the HUDexchange.info, there is a known issue with the PR-10 screen. Even after receiving an emailed response to question id 38537, it was not possible to insert and save data about the agencies and organizations the City consulted with during development of the Consolidated Plan and One Year Action Plan.
2	Agency/Group/Organization	Biloxi Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Services-homeless Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has ongoing communication with the Biloxi Housing Authority and requests the agency's input on an annual basis regarding Biloxi's CDBG Action Plan as well as implementation of its Five Year Consolidated Plan. For development of the 2015-2019 Consolidated Plan, the BHA was invited to and attended the initial interagency meeting and met with the City and its consultant on several occasions to provide and discuss information for development of the needs assessment, market analysis and strategy. The City anticipates that this collaborative working relationship will continue throughout the five year period of the Consolidated Plan.
3	Agency/Group/Organization	Coastal Family Health Center
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coastal Family Health Center and the Gulf Coast Mental Health Association were invited to the initial interagency meeting for development of the Consolidated Plan and encouraged to complete questionnaires providing information about their clientele and services provided. The Coastal Family Health Center submitted written comments that were incorporated into the needs assessment.
4	Agency/Group/Organization	South MS AIDS Task Force
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The South MS AIDS Task Force was invited to and participated in the initial interagency meeting. Written comments also were submitted that provided data about clients and their needs, which was incorporated into the needs assessment.
5	Agency/Group/Organization	Back Bay Mission
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Back Bay Mission was invited to and participated in the initial interagency meeting and submitted written comments that were incorporated into the needs assessment and strategy. The City has a good working relationship with this nonprofit that provides numerous services to Biloxi's low- to moderate-income households and the homeless.

6	Agency/Group/Organization	Mississippi Center for Justice
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mississippi Center for Justice was invited to the initial interagency meeting and met with the City's consultant to provide information about its clientele and services provided. An anticipated outcome of the consultations is that the City and MCJ plan to work together to organize and conduct annual workshops to educate the public, owners of housing units and renters/buyers of Fair Housing Act regulations to alleviate housing discrimination.
7	Agency/Group/Organization	GULF COAST WOMEN'S CENTER FOR NONVIOLENCE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	While the GCWC was not able to attend the initial interagency meeting, the staff was helpful in providing the City's consultant with information during phone interviews and in written data submitted that detailed its clients and services provided. The director also submitted written comments that were considered by the City. The City anticipates continuation of its support for the efforts of this nonprofit to meet the needs of victims of domestic violence and their children.
8	Agency/Group/Organization	LIFE of South Mississippi
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>LIFE participated in the initial interagency meeting and provided information about the housing and service needs of disabled citizens, including the elderly, which were incorporated into the needs assessment and market analysis. The City will continue to work with this nonprofit to educate the public about the Americans with Disabilities Act regulations to better meet the needs of the disabled.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Open Doors Homeless Coalition	The City and the Open Doors Homeless Coalition share the goals of ending homelessness for veterans in 2015 and for families with children by 2016.

Table 3 – Other local / regional / federal planning efforts

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

The City of Gulfport, as Lead Agency for the Harrison County HOME Consortium, was invited to attend the June 26, 2014 interagency meeting and to provide input to help identify housing and community development needs in Biloxi. Harrison County and Jackson County representatives also were invited to participate and provide input into the planning and assessment process; a representative of the Harrison County Health Department attended the June 26, 2014 meeting. Invitations also were extended to the Mayors of the adjacent city to the north, D'Iberville, and to the east, Ocean Springs. The director of the South Mississippi Regional Center, which receives mental health service public funds, was invited to the meeting as well as director of the Gulf Coast Mental Health agency. Representatives of both the Biloxi Housing Authority and the Mississippi Regional Housing Authority No. VIII attended the interagency meeting and provided input into development of the Plans.

Letters with questionnaires also were sent to neighboring jurisdictions, including Harrison and Jackson County officials, requesting input into the Consolidated Plan about projects or programs that might benefit from a multijurisdictional approach. Input from business and civic leaders also was invited

during public Council meetings and the public hearing regarding planning. As of October 28, 2014, no response had been received.

The Mississippi State Department of Health, Environmental Division was very helpful in providing information about instances of Lead-Based Paint contamination reported in the City of Biloxi, which was incorporated into the Consolidated Plan.

Narrative (optional):

The social service agencies that work to meet the needs of citizens of Biloxi provide a diverse array of services and work collaboratively to maximize use of limited resources. Through coordination efforts of the Open Doors Homeless Coalition Continuum of Care, homelessness in Biloxi is beginning to be better addressed.

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

The City initiated its citizen participation process on June 26, 2014 with a well-attended interagency meeting. Agencies serving a wide variety of housing, health and social service needs were represented and provided oral and written comments; agencies were asked to complete questionnaires to identify available services and the capacity of each to meet Biloxi residents' needs.

On July 17, 2014, the City published a notice of availability of information relative to the Consolidated and Action Plan, in the City's designated legal newspaper, and posted the notice on its website as well as in City Hall, at the four branches of the Biloxi Public Library, and at the Biloxi Housing Authority. Flyers also were printed in English, Hispanic and Vietnamese and delivered to local agencies that offer English as a second language courses or that focus on serving the needs of Biloxi's nonEnglish speaking residents.

On August 21 and September 4, the City published in its local newspaper a public hearing notice inviting residents to attend and provide input into development of the Consolidated and Action Plans. The notice was posted and delivered in the same manner as the notice of information availability, described above. The notice included information about how to request special needs services. It also indicated that oral and written input was welcomed and provided information about where to mail, email, or deliver written comments not submitted at the public hearing. The public hearing was conducted at the Community Development auditorium, a handicap-accessible building generally used for public meetings. A copy of the hearing minutes is attached.

On September 25, 2014, the City published in its legal newspaper a notice of availability of the Draft Consolidated and Action Plans and invited written comments during a 30-day period ending at the close of business on October 27. This notice was posted on the City's website as well as posted or delivered to the other locations identified above. No written comments were submitted during the 30-day draft review period.

All written and oral comments offered at the initial interagency meeting, at the public hearing, and during the development process were considered by the City in developing the final plans to be submitted to HUD.

Information attached at **Citizen Participation Comments** includes referenced sign-in sheets, a sample interagency meeting notification letter and mailing list, minutes from the public hearing and interagency meeting, published public notices and written comments submitted.

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	Public Meeting	Nonprofit organizations & others	A copy of the meeting sign-in sheet, meeting notification letter and mailing list are attached to this document.	A copy of the meeting minutes summarizing comments received is attached as are a copy of written comments submitted.	Not applicable	

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)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Vietnamese, Hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was conducted on September 10, 2014 with representatives of the Open Doors Homeless Coalition, Mississippi Gulf Coast Habitat for Humanity, the Biloxi Police Department, the Gulf Coast Realtors Association and a member of the Biloxi City Council present.	A copy of the hearing minutes is attached.	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	<p>Non-English Speaking - Specify other language: Spanish and Vietnamese</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The City posted all notices that were published in the local newspaper on its website. The notices were available in English, Vietnamese and Hispanic.	Not applicable	Not applicable	

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)
4	Newspaper Ad	Non-targeted/broad community	Notices were published in the local newspaper to share information with the community about development of the Consolidated and Action Plans, include a notice of availability of information about the plan development process and purpose; a public hearing notice, that was published twice; and a notice of availability of the draft Consolidated and Action Plans.	Not applicable	Not applicable	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following needs assessment is based on data provided by HUD from the 2006-2010 American Community Survey (ACS), including special compilations (2007-2011 CHAS) prepared for HUD by the U.S. Census Bureau utilizing HUD's income category breakouts. Unless otherwise noted, all tables and data in them were built into the Consolidated Plan template and prepopulated by HUD.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

HUD's Demographics Table 1 contains a data error incorrectly identifying the number of Biloxi households in 2000 as 47,449, with a population of 50,644. The correct number of households in the City of Biloxi in 2000, according to the 2000 Census, is 19,588. When using the correct figure, this reflects a decrease of 10.7% households from 2000 to 2011, not the 63% decrease indicated by the prepopulated data.

Based on consultation with the Biloxi Housing Authority and other social service agencies that provided input into development of the Consolidated Plan, Census Data, and citizen participation, housing needs were assessed during development of the 2015-2019 Consolidated Plan. Every category of household was identified as having some type of housing need. Housing cost burden is the greatest housing problem of renters and home owners.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	50,644	44,256	-13%
Households	19,606	17,498	-11%
Median Income	\$34,106.00	\$42,529.00	25%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,060	2,235	3,020	1,405	8,785
Small Family Households *	785	665	875	380	4,355
Large Family Households *	110	135	235	55	605
Household contains at least one person 62-74 years of age	300	255	475	320	1,640
Household contains at least one person age 75 or older	245	315	249	105	915
Households with one or more children 6 years old or younger *	450	548	475	270	574
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	40	25	0	115	0	4	30	0	34
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	45	15	0	60	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	85	85	90	0	260	110	45	50	15	220
Housing cost burden greater than 50% of income (and none of the above problems)	725	585	200	0	1,510	345	125	210	95	775
Housing cost burden greater than 30% of income (and none of the above problems)	145	580	1,030	165	1,920	120	240	180	85	625

	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
Zero/negative Income (and none of the above problems)	100	0	0	0	100	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	865	755	335	0	1,955	455	175	285	110	1,025
Having none of four housing problems	355	795	1,530	810	3,490	220	510	860	485	2,075
Household has negative income, but none of the other housing problems	100	0	0	0	100	65	0	0	0	65

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

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
NUMBER OF HOUSEHOLDS								
Small Related	455	465	325	1,245	245	100	110	455
Large Related	45	49	200	294	4	35	0	39
Elderly	105	180	125	410	235	125	89	449
Other	310	565	655	1,530	100	140	185	425

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	915	1,259	1,305	3,479	584	400	384	1,368

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

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
NUMBER OF HOUSEHOLDS								
Small Related	385	160	15	560	90	15	75	180
Large Related	45	45	35	125	4	35	0	39
Elderly	65	95	30	190	180	15	4	199
Other	265	330	125	720	75	100	125	300
Total need by income	760	630	205	1,595	349	165	204	718

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	85	130	50	0	265	110	35	50	15	210
Multiple, unrelated family households	0	0	10	0	10	0	10	0	0	10
Other, non-family households	0	0	50	0	50	0	0	0	0	0
Total need by income	85	130	110	0	325	110	45	50	15	220

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

The City of Biloxi does not have an alternate source of data for households with children present broken out by tenure and income level.

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

Identified in Table 5 among the "other" types of households, there are more single person renter households with an income between 50 - 80% of AMI with a cost burden greater than 30% housing cost burden (655) compared to those with income between 30-50% AMI (565) and 0-30% (310), for a total of 1,530 households in this category. Single person home owners experiencing a cost burden of more than 30% total 425, with 100 having income between 0 - 30% AMI, 140 with income between 30-50% AMI and 185 with income between 50-80% AMI.

Table 6 identifies that the "other" category, which includes single person households, is the largest category with a cost burden of more than 50% for both renters and home owners. Of the renter single person households, the largest number of household has an income between 30-50% AMI; the largest number of owner occupied, single person households with a cost burden more than 50% has an income between 50-80% AMI.

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

Information not available

What are the most common housing problems?

Cost overburden is the most common housing problem in the City of Biloxi, for both owners and renters. Property insurance in areas of the City located south of Inertstate-10, which is where most of the population resides and works, is considerably higher than it was prior to Hurricane Katrina, which devastated the Mississippi Coast in 2005. Other housing problems include the need for financial and technical assistance for home repairs, especially weatherization improvements to decrease utility costs, and the need for educational programs to teach residents about budgeting, home maintenance and how to make basic home repairs. Senior and lower-income households especially need assistance for home repairs and weatherization. Based on HUD's data, overcrowding and substandard housing are minor problems compared with cost overburden.

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

According to the HUD data, low income renter households (renter households with incomes great than 50% but less than 80% of AMI) are the largest HUD category (1,030 households) affected by housing cost burden greater than 30% of income in Biloxi. There are a combined total of 1,510 renter households with household incomes below 80% of AMI with a housing cost burden greater than 50% of income.

The renter household type "other" has the largest number of households with housing cost burdens greater than 30% and greater than 50%, for households with AMI 80% or less than AMI. Crowding is more of a problem for single family renter households with household income greater than 30% but less than 50% of AMI (a total of 130 households); single family owner households experience more crowding in households with 30% or less of the AMI (110 households).

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

Extremely low income households (with 30% or of less AMI with a housing cost burden greater than 50%) with a severe housing cost burden generally are more at risk of becoming homeless. According to prepopulated data, there are 430 nonelderly, large and small family renter households, 65 elderly renter households, 180 elderly owner households, and 265 other (mostly single person) renter households in this situation in Biloxi. And, while overcrowding isn't generally a major housing-related problem in the City of Biloxi, 130 renter single family households with a household income between 30%-50% of AMI and 110 owner single family households with 30% or less AMI live in overcrowded housing situations. Information provided by the Open Doors Homeless Coalition Continuum of Care, does not include the number of Biloxi households that were provided rapid rehousing assistance.

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

The City of Biloxi does not provide estimates of its at-risk population.

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

In the City of Biloxi, severe housing cost burden and low income have been linked with instability and an increased risk of homelessness. Nonhousing characteristics linked with instability and increased risk of homelessness include unemployment, mental health issues and substance abuse.

Discussion

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

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

Extremely low income: In the 0-30% of AMI income category, 1,255 or 73% of all the 1,725 households in the City as a whole have one or more of the four housing problems. 80% of Whites, 59% of Blacks/African Americans, and 50% of Asians in this income category experience one or more problems. 83% of Hispanics and 100% of American Indians/Alaskan Natives at this income level experience one or more of the four problems, indicating a disproportionately greater need in comparison to the other racial or ethnic categories.

Very low income: In the 30-50% of AMI income category, 2,180 or 70% of all the 2,180 households in the City as a whole have one or more of the four housing problems. American Indians/Alaskan Natives and Hispanics are the only two racial or ethnic categories at this income level with a disproportionately greater need, at 100% and 89% respectively.

Low income: In the 50-80% of AMI income category, 3,150 or 55% of households of the 3,150 households in the jurisdiction as a whole have one or more of the four housing problems. Asians, at 86%, and Pacific Islanders, at 100%, show a disproportionately greater need than the other racial or ethnic categories.

Middle Income: In the 80-100% of AMI income category, 425 or 24% of the 1,760 households in the City as a whole have one or more of the four housing problems. Only Asians at 57%, or 40 households, in this income category show a disproportionate need.

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	1,255	355	115
White	890	185	40
Black / African American	275	150	40
Asian	45	10	35
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	20	0	4

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 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	1,520	660	0
White	875	445	0
Black / African American	510	155	0
Asian	35	45	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	80	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 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	1,730	1,420	0
White	1,070	890	0
Black / African American	485	335	0
Asian	95	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	35	0	0
Hispanic	15	115	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 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	425	1,335	0
White	215	830	0
Black / African American	165	375	0
Asian	40	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	90	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 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%

Discussion

Not used - optional

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

Extremely Low Income: Hispanics, with 83% of households in this income category with one or more of the four housing problems, show a disproportionate need in comparison to all other ethnic or racial categories and to total households in the City. In this income category, 1,080 or 62% of all households in the City as a whole, experience one or more of the four housing problems.

Very Low Income: In this income category, only American Indians/Alaska Natives show a disproportionate need in comparison to the other ethnic or racial categories and to the total households. 25 of 25 households, or 100%, of American Indians/Alaskan Natives in this income category experience one or more of the four housing problems. Black/African American, Asian and Hispanic household data indicates fewer households with one or more of the four housing problems than the jurisdiction as a whole, which reflects that 40%, or 885 of 2,185 total households, experience one or more of the four housing problems. Whites, at 45%, or 595 of 1,320 households, are the only ethnic or racial category reflecting a higher rate than the City as a whole besides American Indians/Alaska Natives.

Low Income: in this income category, Asians are the only ethnic or racial category that shows a disproportionately greater need than the other ethnic or racial categories, with 40 of 105 households, or 38%, experiencing one or more of the four housing problems. In this income category, 650, or 20%, of the City's 3,150 households in this category experience one or more of the four housing problems. 20% of White households in this category, 19% of Black/Native American households in this category, 8% of Hispanic households in this category and 0% in both American Indian/Alaskan Native and Pacific Islander households are identified as having one or more of the four housing problems.

Middle Income: No disproportionate needs were found in the 80-100% of AMI income category.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,080	530	115
White	760	315	40
Black / African American	255	175	40
Asian	25	30	35

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	20	0	4

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	1,300	0
White	595	725	0
Black / African American	240	425	0
Asian	15	60	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	10	75	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	650	2,500	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	405	1,555	0
Black / African American	160	660	0
Asian	40	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	35	0
Hispanic	10	120	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	80	1,680	0
White	35	1,005	0
Black / African American	45	490	0
Asian	0	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	90	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 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%

Discussion

Not used - optional

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

Approximately 70% of all Biloxi households experience a housing cost burden of less than 30% of household income for housing costs, based on the data provided by HUD in Table 17.

Severe Housing Cost Burden: 13% of all households in the City experience a severe housing cost burden, paying more than 50% of household income for housing. 86%, or 25 of 29, American Indian/Alaska Native households experience disproportionately greater need in terms of cost burden when compared to all other ethnic or racial categories in Biloxi. Hispanic households, with 2% or 20 of 809 households in this category, are the ethnic or racial category with the lowest level of need in terms of housing cost burden.

Moderate Housing Cost Burden: approximately 16% of Biloxi households experience a moderate housing cost burden, paying between 30 - 50% of household income for housing. No racial or ethnic category experiences a disproportionate burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,950	2,990	2,510	115
White	9,490	1,835	1,780	40
Black / African American	2,280	830	545	40
Asian	350	150	80	35
American Indian, Alaska Native	0	4	25	0
Pacific Islander	0	35	0	0
Hispanic	670	115	20	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Not used - optional

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

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

Based on the data by provided by HUD in Table 17, only American Indian/Alaskan Native households have a disproportionately greater need as an ethnic or racial category.

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

There is a disparity in incomes between American Indians/Alaskan Natives and Biloxi's other ethnic or racial groups.

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

The City of Biloxi is not able to identify where its American Indian/Alaskan Native residents live. According to the 2010 Census, this ethnic or racial category is comprised of 221 persons, or 0.5% of the City's total population.

While Biloxi's Asian population historically lived in East Biloxi, the devastation wrought by Hurricane Katrina (2005) resulted in the relocation of many of these households to Ocean Springs, MS and to other parts of Biloxi. Those in Biloxi's Hispanic population with lower incomes tend to reside in East and Central Biloxi, near major employment centers and in close proximity to public transportation services. Blacks/African Americans and Whites are dispersed throughout the community.

NA-35 Public Housing – 91.205(b)

Introduction

The Biloxi Housing Authority is in the process of converting its entire Public Housing Portfolio of 908 units to the Rental Assistance Demonstration (RAD) Program. This conversion will transfer the Public Housing inventory from the Public Housing Program to the Housing Choice Voucher, Project Based Voucher Program.

HUD-provided data was reviewed by the Biloxi Housing Authority and does not reflect current (2014) levels of service. BHA owns and administers 13 housing communities in the City of Biloxi that comprise a combined total of 908 housing units. BHA administers a total of 881 public housing and VASH vouchers, which includes 496 project-based, 103 tenant-based and 107 VASH vouchers.

The number of elderly public housing residents has increased from 220 to 266 and the number of disabled families has increased from 135 to 168. BHA also reported that the race of public housing residents has changed, from 270 to 326 White families; 384 to 454 Black/African American families; 85 to 84 Asian families; and 7 to 8 Pacific Islander families. Ethnicity of residents also has changed from 12 to 22 Hispanic families. This data source is BHA Operating Software.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	746	527	0	505	22	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,620	11,191	0	11,260	9,622	0
Average length of stay	0	0	2	1	0	1	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	220	62	0	61	1	0
# of Disabled Families	0	0	135	68	0	63	5	0
# of Families requesting accessibility features	0	0	746	527	0	505	22	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	270	183	0	175	8	0	0
Black/African American	0	0	384	329	0	315	14	0	0
Asian	0	0	85	12	0	12	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	7	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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	12	9	0	9	0	0	0
Not Hispanic	0	0	734	518	0	496	22	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Information about the needs of public housing applicants is not collected at the time of application. Public housing residents routinely request handicapped bars in restrooms and showers and access ramps, according to the Biloxi Housing Authority. According to BHA, there are 26 public housing units adapted for residents with sight and/or hearing impairments and 98 units adapted for residents with mobility impairments, all of which are occupied. BHA does not have a separate waiting list for accessible units, but maintains an agency-wide list that will be purged and updated in early 2015. Upon receipt of the updated information from BHA, the City of Biloxi will append it to its Consolidated Plan.

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

At the time of plan development, BHA indicated that its agency-wide waiting list included 4,265 applicants. The waiting list is anticipated to be purged in 2015 to update the information so that the actual number of those on the list that still have an interest in affordable housing may be determined and information about the number and types of families on the waiting list for public housing may be identified. This information will be appended to the City of Biloxi Consolidated Plan upon receipt of information from BHA, anticipated before June 2015.

According to BHA, the most immediate needs of public housing residents and Housing Choice Voucher holders is affordable daycare for children and public and private transportation.

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

During development of the Consolidated Plan, several nonprofit agencies indicated that affordable child care and access to public transportation are communitywide needs.

Discussion

Optional

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the 2012 Census, there are 21,278 housing units in the City of Biloxi. 51% of these units are rentals. There is a 20% vacancy rate in rental housing and more than 50% of renter households pay more than 30% of their income for housing. This group is considered precariously housed and one lost paycheck, one car repair, or one illness away from literal homelessness. Over the course of a year, over 5000 households required emergency assistance in Biloxi in order to maintain their housing, according to the Open Doors Homeless Coalition Continuum of Care (CoC). More than 1700 households experienced literal homelessness in the City of Biloxi during 2012. Literal homelessness is defined by the CoC as living in a place not meant for human habitation, such as a car, tent, abandoned building or residing in a shelter or transitional housing.

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)	0	68	920	780	700	30
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	139	2	789	500	400	60
Chronically Homeless Individuals	36	0	40	10	30	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	23	0	260	240	200	30
Unaccompanied Child	0	0	20	20	20	1
Persons with HIV	1	2	40	30	28	20

Table 26 - Homeless Needs Assessment

Data Source Comments: Information provided to the City of Biloxi in July 2014 by the Open Doors Homeless Coalition Continuum of Care.

Indicate if the homeless population is: Has No Rural Homeless

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):

Data was made available by the Open Doors Homeless Coalition Continuum of Care.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Of the 1700 households in Biloxi that experienced literal homelessness in 2012, 260 veterans and their families became homeless. When connected to rapid rehousing programs, which include the Supportive Services for Veterans and their Families Program, managed by Back Bay Mission, and the VASH Voucher Program, administered by the Biloxi Housing Authority and the Biloxi Veterans Administration, or the permanent supportive housing options offered by Back Bay Mission, veterans and their families remain homeless a short period of time. Successfully maintaining housing can be a struggle for recently-housed veterans and their families as resources for medium- and long-term rental assistance are not always available at the scale needed.

265 households, including 239 children, experienced domestic violence over the last year and were served by the Gulf Coast Women's Center for Nonviolence (GCWC). Most were in shelter and 32 families were rapidly rehoused into safe living arrangements. GCWC also served families with children who were homeless as a result of domestic violence in their six units of transitional housing and six units of permanent supportive housing.

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

Of the persons who experienced homelessness in the last year in Biloxi, 58% were white, 35% were African American, 3% were Asian and 4% were multiple races. Very few persons experiencing homelessness in Biloxi identified as Hispanic, only 2%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Within the City of Biloxi, the only shelters available during sleeping hours are reserved for individuals and families who have been impacted by domestic violence. The only available transitional housing is reserved for individuals and families who have experienced domestic violence (Gulf Coast Women's Center for Nonviolence) or are living with AIDS (South Mississippi AIDS Task Force).

There are day programs available for unsheltered persons to take showers, connect to computer and communication resources and obtain other services. The Micah Day Center, run by Back Bay Mission, served 783 unsheltered persons in Biloxi in the last year.

During the Point of Time Count, conducted January 27, 2014, 139 persons were identified as unsheltered and living in camps in the wooded areas of Biloxi. While most unsheltered persons find some sort of shelter within 60 days, even if it is not an optimal solution, they often cycle in and out of homelessness and about 25% are considered chronically homeless. While Biloxi does have permanent supportive housing for chronically homeless persons, there are not enough units nor are there enough resources to provide rapid re-housing with intensive support for the households that require individualized case management services to maintain stability.

Discussion:

Information from the Open Doors Homeless Coalition Continuum of Care clearly indicates that while there is a homelessness issue in the City of Biloxi that must be addressed, it is solvable. Robust prevention activities and resources to make housing affordable coupled with services that assist individuals and families in maintaining housing stability are crucial. In order to end homelessness in Biloxi, defined as having the systems in place to prevent homelessness or effectively manage housing crises when they occur, several things must be in place:

- 1) Medium- and long-term rental subsidies to make the vacant housing units in Biloxi affordable for renters who are on the verge of homelessness due to high housing cost burden (Biloxi's rental housing vacancy rate is about 19%);
- 2) Increase resources to fully implement a coordinated housing first strategy that includes available housing stock and intensive case management services to assist people in maintaining housing stability;
- 3) Available temporary housing options that are safe and include supportive services while permanent solutions are being sought; and
- 4) A coordinated entry point that includes common assessment tools, effective referrals and data collection and analysis that measures both client-level and system-level outcomes.

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

Introduction:

The City works cooperatively on an on-going basis with the Biloxi Housing Authority to expand permanent housing for low-income elderly persons. The City also provides support for applications to HUD requesting funding assistance to meet the other non-Homeless special needs in the community.

Describe the characteristics of special needs populations in your community:

Biloxi's special needs populations include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with drug or alcohol addictions, persons with HIV/AIDS and their families, and public housing residents.

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

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

For residents with disabilities, mental, physical or developmental, housing and supportive needs include expanded adapted, affordable housing to rent or buy located throughout the City; additional/expanded facilities and services to provide counseling and related services; funding to adapt existing housing for the physically disabled; additional transitional housing for the disabled; HUD Section 811 assisted housing for the physically disabled; recreational programs for the physically disabled; services to support re-integration of the mentally and developmentally impaired into the community following release from an institution; and more affordable housing, including group homes for residents who are mentally or developmentally disabled.

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

Persons with HIV/AIDS and their families need expanded programs to increase the affordability of housing, including utility assistance, utility/security deposit grants, rent/mortgage assistance; expanded comprehensive individual and family counseling programs; increased services to assist this special needs population with accessing and paying for medicine, transportation and home health care.

The needs of Biloxi's public housing residents include expanded resident initiatives; financial and economic education workshops and programs to assist public housing residents achieve economic independence; and additional affordable, quality daycare programs and youth programs.

The needs of Biloxi's special needs populations were determined through the citizen participation process conducted during development of the 2015-2019 Consolidated Plan and 2015 Action Plan, including the interagency meeting hosted by the City at the beginning of the development process.

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

The City of Biloxi is not an EMSA under the HOPWA Program, but the South Mississippi AIDS Task Force provided the following information relative to this special needs population. Approximately 30% of Biloxi's population with AIDS/HIV are low- to moderate-income; it is estimated that there are ten individuals residing in the City of Biloxi with HIV/AIDS and +20 living in Harrison County. The South Mississippi AIDS Task Force operates a transitional housing facility with eight units and shared common areas. This facility can accommodate 16 people and there is no limit to how long an individual (with or without family) can remain. In addition, the Task Force has five permanent housing sites and provides case management, food, counseling and other supportive services.

During calendar year 2014, from January to August, the Task Force served four individuals with HIV/AIDS and their families in the City of Biloxi, compared to a total of five during 2013 and six during 2012.

Discussion:

Optional - not used

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Public facility needs of the City of Biloxi include: providing fire stations near the Popp's Ferry-Cedar Lake intersection and in North Biloxi to serve this growing commercial/residential area; replacing dated fire protection vehicles and equipment at existing fire stations; providing police substations in high-crime neighborhoods to improve response time and deter illegal activities. Biloxi needs more emergency and transitional shelters for homeless individuals, but especially for veterans and homeless families with children; there also is need for a facility in West Biloxi that offers meals, showers, and access to computers and other communication resources to support pursuit of employment by the homeless.

Public facility needs also include provision of senior citizen facilities and community recreation center(s) in the Woolmarket area of North Biloxi as well as a permanent structure for the North Biloxi public library branch. North Biloxi Woolmarket area residents also need a City park that includes a general recreational area with playground and walking track.

How were these needs determined?

Citizens of the City of Biloxi identified the public facilities, public service and public improvement needs of the City of Biloxi through input provided during an 18-month process, which led to development of the 2009 Biloxi Comprehensive Plan. This citizens-based plan identifies and prioritizes the short- and long-term needs of the community and establishes goals and objectives for addressing them.

Also, the City requests citizen input to identify and prioritize community needs on an annual basis as part of the CDBG Action Plan development process. Needs also were identified through the citizen input process regarding development of the 2015-2019 Consolidated Plan, which included many unmet needs identified in the 2010-2014 Consolidated Plan.

Additionally, the City Council provides an opportunity for citizens to provide input about community needs at each of its regularly-scheduled meetings, which are conducted at a minimum of three times each month. Individual Council Members also periodically conduct ward meetings to provide a more geographically-targeted forum for sharing information and providing input about specific area needs.

Describe the jurisdiction’s need for Public Improvements:

Public improvement needs include: provision of water and sewer systems throughout the unserved areas of North Biloxi; stormwater management system improvements throughout the City; multimodal transportation improvements to improve safety for the driving, cycling and walking public (including

designation of bike lanes and/or shared-lanes for vehicles-bicycles) and to expand affordable transportation access to daycare centers, schools and employment; provision of ADA-compliant sidewalks/boardwalks for use by pedestrians and those in wheelchairs; covered shelters for all public transportation designated pick up/drop off stops); shoreline stabilization measures that may include construction of bulkheads and/or living shoreline improvements to control erosion in tidally-influenced areas.

The City also has great need for an additional north-south evacuation route to allow evacuation of those living and/or working west of Keesler Air Force Base and south of the Back Bay of Biloxi in the event of a hurricane, railway disaster (chemical or other toxic spill on the heavily-used CSX rail line that runs east-west across the Biloxi Peninsula) or other disaster. Currently there is only one north-south connector, which is located in East Biloxi.

Other public improvements needed in the City are additional, affordable ADA-compliant housing for the disabled, elderly and frail elderly; improved lighting in and access to City parks and recreational areas; rehabilitation/repair of City tennis courts and basketball courts; provision of ADA-compliant boardwalks and trails in the City's largest park, Hiller Park, to allow the public safe access to the waterfront for recreational activities; additional public boat launches and piers in North Biloxi; and street repairs.

How were these needs determined?

Public improvement needs were identified through the citizens participation process associated with development of the Biloxi Comprehensive Plan, the 2010-2014 and 2015-2019 Consolidated Plans, the 2013, 2014 and 2015 CDBG Action Plans, and input provided by citizens at other public meetings. Ward meetings of individual Council Members frequently focus on the public improvement needs of a given geographic area of the City. "Sound offs" (recorded comments) and letters to the editors of the local weekly and daily newspapers also help identify community needs on an on-going basis.

Describe the jurisdiction's need for Public Services:

Public service needs of the City of Biloxi include expanded services for the elderly, frail elderly and the disabled; expanded, affordable recreational programs for all ages and for the disabled; comprehensive housing assistance programs to end homelessness and improve housing affordability throughout the City through rental assistance, security and utility deposit assistance, utility assistance, and case management services; Fair Housing Act and Americans With Disability Act education outreach

services/activities to eliminate discrimination; expanded English as a Second Language classes/programs; expanded, affordable public transportation services throughout the City, but especially to connect the elderly, frail elderly and disabled and low- to moderate-income residents with schools, employment hubs and daycare centers; more quality, affordable, licensed daycare services located throughout Biloxi; and expanded public library hours of operation.

In addition, the City of Biloxi needs increased services to meet the needs of persons with HIV/AIDS, the mentally impaired, and the chronic and other homeless individuals. This includes health care, counseling, housing and budgeting education services. Additional affordable healthcare services are needed for low- to moderate-income residents throughout the City.

How were these needs determined?

The public service needs of Biloxi were determined from input provided by the general public and social service agency representatives at Council meetings (especially during annual budget hearings), during development of the recent CDBG Action Plans, the 2010-2014 and 2015-2019 Five-Year Consolidated Plans, and Comprehensive Plan, and as expressed in various letters to the editor (weekly and daily local newspapers).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The tables in this section provide information by HUD from the American Community Survey Estimate 2007-2011 on the cost and other characteristics of housing in the City of Biloxi. This data overestimates the affordability of Biloxi's housing since unsubsidized units with "affordable" rents are not necessarily available to lower income households because they are already occupied by higher income households. Also, housing that is considered "affordable," may be beyond the financial reach of many lower income households because of security deposits (usually first and last months' rent) required in addition to utility deposits.

Because of Hurricane Katrina, many older homes that existed at the time of the 2000 Census no longer exist, reducing the odds of lead-based paint exposure in Biloxi housing.

According to Biloxi's Analysis of Impediments to Fair Housing Choice, 2014 Update, single- and multi-family housing is available throughout the City and generally is balanced in terms of diversity of housing types within zoning districts. Biloxi Housing Authority developments also are located in East, Central and West Biloxi post-Katrina, instead of clustered primarily in East Biloxi.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 1980 Census and the HUD-provided 2007-2011 ACS data, there has been a decrease of 415 housing units in Biloxi during the past thirty years or so. According to the 2000 Census, Biloxi had a residential vacancy rate of 11.4% for all housing types, which increased to 19.6% by the 2010 Census.

55% of the residents of Biloxi live in one-unit detached structures. The next most popular residential property type is 5 - 19 unit apartment complexes, in which 18% of Biloxi residents live. In Biloxi, 48.9% of residents own their homes and 51.1% rent. The average household size has remained basically constant, with 2.42 persons per unit in 2000, according to the Census, and more currently 2.4 persons per household, according to the 2010-2012 ACS Census Estimate.

According to the Census, there were fewer owner-occupied houses in 2010, at 8,423, than in 2000 with 9,573. The total of every type of household identified in Census data decreased between 2000 and 2010, except for the household type Female Householder, No Husband Present, which experienced a slight increase from 2,745 in 2000 to 2,765 in 2010.

The tables in the next several pages provide additional data, mostly ACS data provided by HUD, about the characteristics of housing stock in Biloxi.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,973	55%
1-unit, attached structure	938	4%
2-4 units	1,616	7%
5-19 units	3,852	18%
20 or more units	1,766	8%
Mobile Home, boat, RV, van, etc	1,530	7%
Total	21,675	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	47	1%	104	1%
1 bedroom	218	2%	1,998	25%
2 bedrooms	1,771	19%	3,239	40%
3 or more bedrooms	7,407	78%	2,714	34%
Total	9,443	100%	8,055	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Approximately 2783 housing units in Biloxi are government-assisted affordable housing. These include housing units managed by the Biloxi Housing Authority and Low Income Housing Tax Credit (LIHTC) Program units. Of the 1,296 total LIHTC units in Biloxi, 1,174 are low-income units.

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

Neither the City nor the Biloxi Housing Authority anticipates a loss in affordable housing inventory.

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

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

As discussed in the Needs Assessment, 13% of renter and homeowner households experience a severe cost burden (paying over 50% of household income for housing) and another 16% of households have a moderate housing cost burden (paying 30-50% of their household income for housing).

Describe the need for specific types of housing:

In the coming years, the City of Biloxi will see an increase in the number of seniors, due in part to an aging population but also because of the large population of military retirees that benefit from close proximity to health care services, commissary and other services available to them at Keesler Air Force Base, located in Central Biloxi. Generally, the oldest segment of the population lives on fixed budgets, with many qualifying as low- to moderate-income. Accordingly, the City anticipates a need for additional affordable housing, constructed to be low maintenance and weatherized for the area's subtropical climate. Easy access to public transportation services as well as to groceries and healthcare providers also will be important to seniors when selecting housing. Additional assisted care housing also is anticipated to be needed.

Biloxi also needs additional affordable workforce housing that is low maintenance and has direct access to public transportation services. Many who work in Biloxi's thriving tourism industry, including employees of its eight casino resorts, are low- to moderate-income, unmarried individuals with no children whose housing needs focus on affordability and safety rather than on a diversity of amenities.

There is need for additional affordable housing for Biloxi's special needs residents, especially the mentally and developmentally impaired. The City of Biloxi's Land Development Ordinance provides for group homes to support the needs of those who may benefit from the services and affordability often available through this unique residential alternative.

Discussion

Optional

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to more current 2010-2012 ACS Estimate, median rent in Biloxi was \$825, with 45.5% of households paying 35% or more of household income on gross rent.

Median selected monthly owner cost (SMOC) was identified at \$1,330 for the 4,808 housing units with a mortgage. For the 3,818 housing units without a mortgage, median SMOC was estimated at \$410. 31% of households with a mortgage spent 35% of household income on SMOC, compared to 10% of households without a mortgage.

The median 2010-2012 estimate of the value of owner-occupied housing units was \$141,200.

The Gross Rent As a Percentage of Household Income category, identified in the 2010-2012 ACS Estimate, identifies 45.5% of Biloxi renter households pay 35% or more of their income for rent. 9.4% pay 30 to 34.9% of their income for rent; 25 to 29.9% pay 14.5%. The cost of housing for these lower income residents clearly is a cost burden.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	87,700	158,400	81%
Median Contract Rent	453	695	53%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,194	27.2%
\$500-999	5,119	63.6%
\$1,000-1,499	621	7.7%
\$1,500-1,999	101	1.3%
\$2,000 or more	20	0.3%
Total	8,055	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	580	No Data
50% HAMFI	1,460	670
80% HAMFI	4,975	1,750
100% HAMFI	No Data	2,444
Total	7,015	4,864

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	669	689	828	1,065	1,135
High HOME Rent	604	648	779	892	975
Low HOME Rent	480	514	617	712	795

Table 32 – Monthly Rent

Data Source Comments: Information for this table is from HUD's website identifying 2014 HOME Program rents for the Gulfport-Biloxi MSA.

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels in the City of Biloxi, as identified in the Needs Assessment regarding housing cost burdens of Biloxi residents. Higher construction costs, including elevation requirements in flood zones, and large increases in housing insurance premiums for units located south of Interstate 10 have severely impacted the affordability of the Biloxi housing market especially for low- to moderate-income residents. According to the 2008-2012 ACS estimate, 18% of families residing in Biloxi live below the poverty line, based on their household income; 20.5% persons residing in Biloxi are below the poverty line.

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

With a vacancy rate of 19.6% for available single-family houses (2010 Census) and an 8.2% vacancy rate for market-rent apartments (June 2013 MS Gulf Coast Apartment Survey), it seems that rental rates for single-family houses and for apartments of various sizes should decrease. However, housing costs such as insurance, property taxes and utilities are anticipated to continue to increase in the South Mississippi region. Therefore, no change in the affordability of housing is anticipated; the need for expanded

government-funded programs to assist lower-income residents with housing-related costs is anticipated to grow.

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

According to the 2010-2012 ACS estimate, Biloxi's median rent is \$825, which is higher than the Fair Market Rent, and High and Low HOME rents for efficiency and one-bedroom housing units. The area median rent is also higher than the High and Low HOME Rent for two-bedroom housing units, and only \$3 more than the \$828 Fair Market Rent for two-bedroom housing units. The area median rent is less than Fair Market Rent and HOME rents for three- and four-bedroom units.

It is more cost-effective to preserve existing affordable housing than it is to build new replacement housing in the current market in Biloxi, which may impact any local plans to produce affordable housing, especially for households seeking two or fewer bedroom housing units.

Discussion

optional

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Based on data provided by HUD, 25% of owner-occupied and 46% of renter-occupied housing units in Biloxi have "one selected condition" or problem. The great majority of owner-occupied housing units has no selected conditions while 50% of renter-occupied households have no selected conditions.

However, the data provided by HUD on the condition of Biloxi housing units is limited to four housing conditions: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30%. Two of these housing conditions (numbers 3 and 4) do not address the physical condition of the housing unit.

Definitions

The City of Biloxi does not have formal, adopted definitions of "substandard condition" or "substandard condition but suitable for rehabilitation." The City reviews each request for housing rehabilitation on a case by case basis, considering the location and condition of the property as well as the owner's ability to finance the repairs. **Generally**, substandard units would be considered suitable for rehabilitation if the cost of necessary work to bring it into code compliance does not exceed 80% of the replacement value of the property. When rehabilitation exceeds 80% of replacement costs, demolition is considered.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,325	25%	3,726	46%
With two selected Conditions	179	2%	307	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,939	73%	4,022	50%
Total	9,443	100%	8,055	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,631	17%	1,865	23%
1980-1999	3,131	33%	2,429	30%
1950-1979	3,586	38%	3,390	42%
Before 1950	1,095	12%	371	5%
Total	9,443	100%	8,055	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 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	4,681	50%	3,761	47%
Housing Units build before 1980 with children present	644	7%	670	8%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Most of Biloxi's housing was constructed before 2000; 50% of owner-occupied and 47% of renter-occupied housing was built before 1979. Many of these housing units are occupied by seniors and/or low-income persons who either cannot afford to make needed repairs or who need assistance making accessibility improvements to support staying in their homes. The most prevalent housing problem in the City of Biloxi is housing cost burden, which impacts home owners' and rental property owners' ability and/or willingness to make weatherization improvements that would reduce utility costs.

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

HUD-provided data identifies that of the 50% of owner-occupied housing units were built in Biloxi before 1980 and that of these 7% or 644 housing units have children present. Of the 47% of renter-occupied housing units built in Biloxi before 1980, 8% or 670 housing units, have children present. HUD does not provide data showing the number of pre-1980 housing units by income level. A ballpark estimate is offered that of the 1,314 housing units built before 1980 that have children present, 25% or 328 units contain lead-based paint and are occupied by low- or moderate-income families.

Discussion

The Vacant Units table above was not completed as the ECon software did not allow data entry.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Biloxi Housing Authority (BHA) owns and administers 13 public housing communities in the City of Biloxi, which include a combined total of 908 units. These communities are scattered throughout Central and East Biloxi and are well maintained. BHA administers 701 Vouchers, of which 117 are project-based and 591 are tenant-based. BHA also is allocated 140 Veterans Affairs Supportive Housing Special Purpose Vouchers.

According to the Mississippi Regional Housing Authority, No. VIII, which serves the 14-county region of South Mississippi, it administers 21 assisted housing developments, none of which are located in the City of Biloxi. It does, however, provide Section 8 vouchers to eligible Biloxi residents. The number of Section 8 vouchers assisting tenants in the City of Biloxi was not available from the Region VIII administration office, but it reported that of its approximately 6,780 total vouchers, 2471 or 36% are used for housing in Harrison County in 2014.

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			792	621				357	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Biloxi Housing Authority owns and administers 13 housing communities, with a combined total of 908 housing units, within the City of Biloxi, all of which are well maintained. The Regional Housing Authority does not own or operate any public housing developments in the City of Biloxi.

Public Housing Condition

Public Housing Development	Average Inspection Score
Beauvoir Pass at 312 Agincourt Avenue	---
Bayview Oaks at 601 Bayview Avenue	94
Bayview Place at 601 Bayview Avenue	90
Cadet Point at 200 Maple Street	98
Covenant Square at 270 Covenant Square Drive	97
Fernwood Place at 2775 Fernwood Road	99
Gulf Shore Villa at 2301 Atkinson Road	95
McDonnell Avenue at 242 McDonnell Avenue	66
Oakwood Village at 330 Benachi Avenue	90
Seashore Oaks at 1450A Beach Boulevard	63
Suncoast Villa at 1650 Perry Drive	88

Table 38 - Public Housing Condition

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

None of the BHA-owned and administered public housing units are in need of restoration or revitalization.

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

In addition to working to provide safe and well-maintained living conditions for its residents, the BHA employees and Board actively solicit feedback on an on-going basis from housing authority residents regarding recommendations for improving living conditions. BHA provides residents with information about community programs and activities that may positively impact their living environment as well as about programs and activities that may improve employment, educational, health enhancement and recreational opportunities.

Discussion:

Optional

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Biloxi has one shelter, which is reserved for homeless persons who have experienced domestic violence. It has two transitional housing facilities, one serving homeless persons who have experienced domestic violence (six units of transitional housing and six units of permanent supportive housing) and one serving persons who are living with HIV/AIDS (eight units of transitional housing and five units of permanent supportive housing). Back Bay Mission also has 14 units in its permanent housing program for the chronically homeless (one year or more or who have experienced four episodes of homelessness in the last three years) and who have a diagnosed disability.

According to the Open Doors Homeless Coalition Continuum of Care, specialized programs in Biloxi that are designed to move people from homelessness to housing with appropriate services include 30 units of permanent supportive housing, all of which are occupied; rapid re-housing units that are fully occupied and serving 50 veterans and seven families of homeless veterans; and 140 VASH vouchers that provide housing subsidies and social services for homeless veterans, which are 71% occupied.

Back Bay Mission, located in East Biloxi, offers a day center for homeless individuals and families which includes shower facilities, access to laundry facilities, computer and communication equipment and other basic services.

Facilities and Housing Targeted to Homeless Households

	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)	13	0	24	22	0
Households with Only Adults	44	0	0	21	6
Chronically Homeless Households	0	0	0	25	6
Veterans	0	0	0	2	6
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data provided by the Open Doors Homeless Coalition Continuum of Care, July 2014 and Gulf Coast Rescue Mission

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

Persons experiencing homelessness in Biloxi typically are connected to Coastal Family Health Center (CFHC) for primary health care and mental health treatment. CFHC provided services for 1,046 homeless persons in 2013 and 405 persons during January to July 2014, according to the CFHC's Special Populations Director.

The Mental Health Association of South Mississippi provides a day center that operates as a peer supported environment for persons who are living with mental illness. While the center is located in Gulfport, it serves persons in need throughout Harrison County.

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

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

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

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

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

As detailed in the introduction above, the City of Biloxi has only one shelter that is reserved for homeless persons who have experienced domestic violence; this shelter can accommodate 48 people. There are two transitional housing facilities, one serving homeless persons who have experienced domestic violence and one serving persons who are living with HIV/AIDS. There are no shelters in Biloxi that meet the needs of homeless persons, chronically homeless individuals and families, families with children, veterans and their families, or unaccompanied youth.

Services for Biloxi's homeless population in all categories include primary health care and mental health treatment services at Coastal Family Health Center; access to a day center in Gulfport that operates as

peer supported environment for homeless persons with mental illness; day center services at Back Bay Mission, which include shower facilities, access to laundry facilities, computer and communication equipment and other basic services; and regular meals served by Loaves and Fishes in East Biloxi and the Catholic Diocese of Biloxi at its Fatima site in West Biloxi.

Vouchers for housing subsidies and social services assistance are available for homeless veterans and their families through the VA and Biloxi Housing Authority; the Supportive Services for Veterans and their Families Program, administered by Back Bay Mission also assists homeless veterans and the families through rapid re-housing. The Open Doors Homeless Coalition provides services to Biloxi's homeless population in general, and maintains the data system to document homeless populations and needs based in part upon the annual Point in Time Count. The Gulf Coast Rescue Mission provides emergency shelter services and can accommodate 30 men and 14 women; a large portion of persons served suffer from drug and alcohol abuse. Other than the previously-identified programs, there are no known specific service programs available in Biloxi to meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Biloxi and the social service and public agency representatives who attended the June 2014 interagency meeting regarding development of the 2015-2019 Consolidated Plan worked together to identify the special needs facilities and services for the elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addictions; person with HIV/AIDS and their families; and public housing residents.

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

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

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

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

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

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

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

Please see response to previous section.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Among the most significant barriers to affordable housing in the City of Biloxi is the high cost of land, construction and insurance. One of the ways the City has worked to counter these obstacles is by maintaining property tax rates at the same level for more than 20 years. City officials also are working with federal and state elected officials to address the cost of property insurance that is disproportionately high compared to other areas of the United States that have suffered damage from natural disasters.

By allowing a diversity of residential uses throughout the City, rather than clustered in one area, Biloxi public policy - as expressed through its Land Development Ordinance - encourages development of affordable housing that includes group homes and various densities of multifamily developments as well as single-family housing on a variety of lot sizes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The tables in this section provide some basic information about the City of Biloxi's civilian workforce, its economy and its residents' educational attainment. The tourism industry, generally identified in the following table as Arts, Entertainment, Accommodations, employs more people in Biloxi than any other industry category. However, Keesler Air Force Base is the City's top employer, with 11,257 active military and civilian employees in 2013.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	141	2	1	0	-1
Arts, Entertainment, Accommodations	3,935	12,487	33	55	22
Construction	854	838	7	4	-3
Education and Health Care Services	1,434	2,738	12	12	0
Finance, Insurance, and Real Estate	766	1,056	6	5	-1
Information	266	316	2	1	-1
Manufacturing	742	483	6	2	-4
Other Services	348	403	3	2	-1
Professional, Scientific, Management Services	769	1,234	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	1,988	2,458	17	11	-6
Transportation and Warehousing	398	414	3	2	-1
Wholesale Trade	356	328	3	1	-2
Total	11,997	22,757	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	21,917
Civilian Employed Population 16 years and over	20,575
Unemployment Rate	6.12
Unemployment Rate for Ages 16-24	11.92
Unemployment Rate for Ages 25-65	4.39

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	3,824
Farming, fisheries and forestry occupations	624
Service	2,702
Sales and office	4,877
Construction, extraction, maintenance and repair	2,551
Production, transportation and material moving	911

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,382	82%
30-59 Minutes	3,308	15%
60 or More Minutes	719	3%
Total	22,409	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

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	1,869	158	1,015
High school graduate (includes equivalency)	3,884	307	1,305
Some college or Associate's degree	6,120	363	1,367

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,406	160	632

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	251	515	365	295	438
9th to 12th grade, no diploma	608	421	707	739	585
High school graduate, GED, or alternative	2,123	1,093	1,320	3,120	1,797
Some college, no degree	2,576	1,911	1,227	3,194	1,348
Associate's degree	444	891	495	726	392
Bachelor's degree	339	970	660	1,855	545
Graduate or professional degree	0	294	557	1,151	337

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,336
High school graduate (includes equivalency)	24,925
Some college or Associate's degree	29,207
Bachelor's degree	38,683
Graduate or professional degree	50,969

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Based on the Business Activity Table, the City of Biloxi's major employment sectors are: Arts, Entertainment, Accommodations comprising 30% of local employment; Education and Health Care Services providing 11% of local jobs; and Retail Trade employing 15% of local workers.

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The continued expansion of the Mississippi Gulf Coast as a tourism destination, with Biloxi as its center, will have a significant impact upon the redevelopment of East, Central and West Biloxi and upon future development in North Biloxi. Transportation enhancements are planned that will better connect residential and commercial areas and improve access to the Mississippi Coast Coliseum and Convention Center.

Implementation of Biloxi's \$355 million FEMA-funded infrastructure project during the next three to four years will have a short-term negative economic impact on the businesses located within the project areas, but upon project completion, commercial and residential development is anticipated to grow in

response to the improved functioning and capacity of water, sewer and stormwater systems, as well as improvements to roads and sidewalks damaged in Hurricane Katrina.

The City and business community will continue to need the workforce development and business infrastructure programs/services provided by local institutions of higher learning. Expanded business incubator-type facilities will support growth of the Professional, Scientific, Management Services sector of the local workforce, supporting technology transfer opportunities among business entrepreneurs; the Stennis Space Center; research programs at USM funded through the RESTORE Act and related BP Oil Spill restoration funds; and Keesler Air Force Base.

Award of the RESTORE Act funds, and related grant programs funded as a result of the BP Oil Spill, will create new local jobs through environmental restoration and enhancement projects that also may include community improvements. Specific information is not yet available detailing the application process, eligibility requirements or allowed uses of funds so it is impossible to project how this considerable amount of funds to be awarded may impact Biloxi's economy.

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

The Educational Attainment by Employment Status and Educational Attainment by Age Tables identify that only 20% of Biloxi's civilian workforce has a bachelor's degree or higher and 28% have some college or an associate's degree. While the tourism and service industries do not typically rely on a more highly-educated workforce, they generally seek experienced workers with higher education degrees to fill management positions. The need for a better educated workforce will grow as the quality of services is enhanced and as competition for jobs increases.

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

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

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

The Catholic Diocese of Biloxi and other local nonprofit agencies offer English as Second Language classes in its East Biloxi facility that supports efforts of Biloxi's Hispanic and Vietnamese populations enter the local workforce and successfully retain employment.

These workforce training initiatives support Biloxi's Consolidated Plan goals to enhance the quality of lives of its citizens through expanded employment and educational opportunities. By participating in these types of programs available at the local level, citizens are better prepared to enter and remain in the workforce, improving their ability to meet housing-related and other costs.

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

No

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

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

Discussion

As identified above, the City of Biloxi has a significant number of residents without an undergraduate college degree, which may limit their employment opportunities as demand for a better-educated, higher-skilled workforce increases, especially in the health care and education category and the professional, scientific, management services category. By encouraging these residents to take advantage of local opportunities for affordable degree programs and workforce training, the City of Biloxi will enhance the quality of its workforce.

MA-50 Needs and Market Analysis Discussion

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

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

Neither HUD-provided data nor other formats of census data supports identification of the geographic locations of concentrations of households with multiple housing problems in the City of Biloxi. However, since the primarily low- to moderate-income areas of the City are located in Central and East Biloxi, as identified in the maps attached to this document, it is not unreasonable to believe that these are the areas in which concentrations of households with multiple housing problems, including severe housing cost burden, are located.

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

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

The City of Biloxi does have areas where racial or ethnic minorities or low-income families are concentrated and these generally overlap the areas that meet HUD's definition of low- to moderate-income. The areas of concentration where racial or ethnic minorities are concentrated are identified on a map attached to this document. A map also is attached that identifies the areas in the City of Biloxi with a concentration of low- to moderate-income residents, defined at the census block level.

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

The City of Biloxi is in the process of implementing a recently-awarded Brownfields Assessment Grant Project that targets the commercial corridors of Division Street and Pass Road. As the low- to moderate-income map indicates, many of the City's low- to moderate-income citizens reside along or in close proximity to these corridors. The City anticipates that project implementation will serve as a catalyst for redeveloping under-utilized and abandoned properties located along these corridors, thus expanding employment opportunities in the area and stabilizing (perhaps improving) commercial and residential property values.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

To address the high priority needs of the community, as identified through the Consolidated Plan development process, the City's five-year strategy focuses on investing its CDBG entitlement funds to meet HUD's Low-Mod Area (LMA) national objective. Thus, CDBG-funded projects and programs will be located within areas in which more than 51% of residents have incomes below 80% of the area median income. Based on the most current data available from HUD, these areas are concentrated in East and Central Biloxi; there are no low- to moderate-income areas north of the Biloxi Back Bay.

A map is included in this document that identifies the location of HUD-defined low- to moderate-income areas in the City of Biloxi.

Biloxi's CDBG entitlement funds will focus on addressing high priority non-housing, community development needs within these LMAs, including improved police and fire protection services, construction of drainage improvements to address recurring flooding, comprehensive street and sidewalk improvements; and to expand recreational opportunities. The City will continue to rely on resources available through the Harrison County HOME Consortium and members of the Continuum of Care to address local housing needs. The City will continue to work on an ongoing basis to support the efforts of other nonprofit agencies and organizations to address homelessness, domestic violence, and discrimination in renting and/or selling housing.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Central Biloxi Drainage Improvements Project
	Area Type:	Drainage Improvements Project
	Other Target Area Description:	Drainage Improvements Project
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Central Biloxi Infrastructure Improvements Project (Greater Biloxi Subdivision area)
	Area Type:	Infrastructure Improvements including water, sewer, stormwater, drainage, streets and sidewalks
	Other Target Area Description:	Infrastructure Improvements including water, sewer, stormwater, drainage, streets and sidewalks
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Central Biloxi/Lee Chinn Fire Station ladder truck acquisition
	Area Type:	Fire Station/Equipment
	Other Target Area Description:	Fire Station/Equipment
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Central Biloxi/Pass Road
	Area Type:	Local Target area

	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	Central Biloxi/Pass Road and Hiller Park Area Sidewalk and Street Improvements Project
	Area Type:	Sidewalks and street improvements
	Other Target Area Description:	Sidewalks and street improvements
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	East Biloxi Police Substation and Meeting Room
	Area Type:	Public safety
	Other Target Area Description:	Public safety
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	East Biloxi/Division Street
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	East Biloxi/Division Street Neighborhood Facility
	Area Type:	Neighborhood Facilities
	Other Target Area Description:	Neighborhood Facilities
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
9	Area Name:	East Biloxi/Howard Avenue Streetscape Improvements
	Area Type:	Street improvements, sidewalks, tree planting
	Other Target Area Description:	Street improvements, sidewalks, tree planting
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
10	Area Name:	Hiller Park Recreational Enhancement Project
	Area Type:	Parks, Recreational Facilities
	Other Target Area Description:	Parks, Recreational Facilities
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
11	Area Name:	Petit Bois Drainage Improvements Project

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

While many of the activities to be undertaken with CDBG funds during 2015-2019 will benefit the Biloxi community as a whole, the activities to be undertaken during Program Year 2015 and each subsequent year of this planning process will principally serve low- to moderate-income residents, as defined by Census block data. HUD-eligible activities were selected based on the significant need to address problems in these areas as expressed during the citizen participation process. Maps attached to this Plan identify the low- to moderate-income areas in the City, as well as Census tracts by minority concentration.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Fire Station/Equipment
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Fire Station/Equipment
	Associated Goals	Public Safety and Welfare Public Safety Enhancement
	Description	Acquisition of a ladder truck to replace an out-dated truck is needed to improve public safety in an area of Central Biloxi with a high concentration of low- to moderate-income residents.
	Basis for Relative Priority	Existing fire protection vehicles are old and out-of-date.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Drainage Improvements Project Drainage Improvements
	Associated Goals	Public Safety Enhancement Drainage Improvements
	Description	There are several low- to moderate-income areas in the City that are in need of drainage improvements to protect residents' homes and businesses from flooding as well as to allow residents to access or leave their homes during periods of heaving rains. These much-needed drainage improvement projects will be accomplished in phases as funds are available and will include environmental review assessment, provision of engineering design services, and implementation of improvements.
	Basis for Relative Priority	The low- to moderate-income residents who live in this area of Central Biloxi have suffered from recurring flooding for many years; addressing drainage problems that flood residents' homes is a priority of the City's to improve their living environment.
3	Priority Need Name	East Biloxi Police Substation and Meeting Room
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents 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 Non-housing Community Development
Geographic Areas Affected	Neighborhood Facilities Public safety
Associated Goals	Public Safety and Welfare Public Safety Enhancement
Description	Rehabilitation of existing facility in primarily low- to moderate-income neighborhood to improve police presence, deter crime and improve community outreach to residents and business owners.
Basis for Relative Priority	Improving residents' safety and welfare through the reduction of criminal activity is a high priority of the City of Biloxi. By providing a police substation with a community meeting room in this primarily low- to moderate-income area in East Biloxi, police response times will improve, crime will be deterred and community outreach will be enhanced.

4	Priority Need Name	Sidewalk and Street Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	Infrastructure Improvements including water, sewer, stormwater, drainage, streets and sidewalks Parks, Recreational Facilities Street improvements, sidewalks, tree planting Sidewalks and street improvements Central Biloxi/Pass Road
	Associated Goals	Streets, sidewalks and lighting improvements Howard Avenue Streetscape Improvements
	Description	Street and sidewalk improvements are needed along Pass Road, in the residential area south of Hiller Park and along Howard Avenue to improve access and public safety in these primarily low- to moderate-income areas of Central and East Biloxi. These improvements are part of a comprehensive approach to improve public health and safety in these previously underserved areas.
	Basis for Relative Priority	Street and sidewalk improvements in the Pass Road and Hiller Park area will greatly improve the safety of those walking or driving to work, school, area businesses and to the City's largest recreational park. In East Biloxi, improvements to Howard Avenue also will improve the safety of those traveling to and from work and school and to access nearby businesses.
5	Priority Need Name	Hiller Park Master Plan Project
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Parks, Recreational Facilities Sidewalks and street improvements
	Associated Goals	Hiller Park Master Plan Implementation
	Description	Implementation of the City's plan to upgrade and expand recreational resources at Hiller Park, located in Central Biloxi, is identified as a community priority. The park currently is under utilized for a variety of reasons including the lack of sidewalks and lighting to allow safe access to the park; lack of lighting throughout the park to support after school and evening usage; inadequate/unsafe waterfront access for motor and non-motor boaters and those who like to fish; out-of-date restroom facilities; unsafe (cracked) basketball and tennis courts; insufficient playground equipment for the public, especially those with special needs. Currently, there are no fully-equipped playgrounds for those with special needs in the City of Biloxi or in Harrison County.
	Basis for Relative Priority	Hiller Park is the City's largest park and is centrally located on Biloxi's Back Bay in close proximity to several other primarily low- to moderate-income neighborhoods, elementary schools, the VA Medical Center and Keesler AFB housing. With comprehensive safety improvements and enhancement of existing recreational resources, Hiller Park will become a well-used community resource for those who do not have membership to a gym or recreational club and those who wish to pursue outdoor recreational activities.
6	Priority Need Name	Tenant-Based Rental Assistance
	Priority Level	Low

Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents 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>
Geographic Areas Affected	
Associated Goals	Public Safety and Welfare
Description	<p>Many who live in the City of Biloxi are in need of tenant-based rental assistance and related programs (utility and security deposit grants) to improve access to existing affordable housing. The City will continue to work with the Harrison County HOME Consortium, the Biloxi Housing Authority and other housing-related nonprofits to encourage expansion of affordable housing rental assistance services and other types of assistance to prevent homelessness.</p>
Basis for Relative Priority	<p>This is defined as a lower priority relative to other projects, based on the availability of City of Biloxi funds and the complexity of the problem(s) to be addressed. Other local and regional agencies and organizations, including the Harrison County HOME Consortium, have the expertise and resources to take the lead in addressing the need for tenant-based rental assistance in Biloxi.</p>

Narrative (Optional)

Based on community needs identified and prioritized during the citizen participation process for the 2015 Action Plan and 2015-2019 Consolidated Plan, and taking into consideration the amount of CDBG funds available for HUD-eligible activities, the City proposes to address the need for improved public safety through acquisition of fire protection equipment and rehabilitation of an existing structure to establish a police substation in East Biloxi. Both activities will primarily benefit low- to moderate-income households. In addition, the City also proposes to use a portion of 2015 Program Year funds to initiate a drainage improvement project in a primarily low- to moderate-income area in Central Biloxi that frequently experiences flooding due to an inadequate stormwater system. Activities will include an environmental assessment and engineering design.

SP-30 Influence of Market Conditions – 91.215 (b)

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)	With a high residential vacancy rate for single family and multifamily housing units, market characteristics in Biloxi are favorable for preventing homelessness, addressing chronic homelessness and expanding housing options for low- to moderate-income households as well as special needs populations. With expanded tenant based rental assistance programs, those with disproportionate housing cost burdens and/or special needs would be able to rent housing units available in existing inventory located throughout the City.
TBRA for Non-Homeless Special Needs	As identified above, expanded TBRA programs would benefit many Biloxi citizens among the non-homeless special needs population by enabling them to afford access to available inventory.
New Unit Production	With the market characteristic of high residential vacancy rates, there isn't much local demand for new unit production except for custom homes, property already under development and new construction of Group Homes and assisted care type housing units for the elderly, frail elderly and the disabled.
Rehabilitation	Because of the high cost of construction, market characteristics are favorable for residential rehabilitation assistance, especially to provide access and weatherization improvements for the elderly, frail elderly, disabled and low- to moderate-income households. Generally, it is more cost effective to rehabilitate existing housing in Biloxi than to construct new units.
Acquisition, including preservation	Because of many land owners' inflated opinion of property values, acquisition generally is not favored in the Biloxi market at this time. Acquisition of property to preserve an historic home, however, is supported by the market as Hurricane Katrina destroyed so many historic structures that those with any architectural or historic significance are at a premium.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Biloxi is a CDBG Entitlement City and, as such, receives an annual allocation of funds from HUD to address local housing and non-housing community needs. Due to federal budget constraints, Program Year 2015 - 2019 CDBG allocations are not anticipated to increase. Because of the program's many successes in meeting community needs across the country and its proven effectiveness in directly benefiting primarily low- to moderate-income households, the City of Biloxi is projecting that its annual allocation will not decrease but will remain at about the Program Year 2015 level through 2019.

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	417,323	173,029	0	590,352	2,352,388	Because of anticipated federal budget cuts, the City of Biloxi does not anticipate that its annual allocation of CDBG funds will increase. For the purposes of this Consolidated Plan, the City based its planning for 2015-2019 period based on the assumption that funding will remain at about the current level.

Table 50 - Anticipated Resources

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

The CDBG Program does not require a match and the City does not anticipate using CDBG funds to leverage other state or local funds. Staffing levels are not adequate to support time required to pursue private grant funds.

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 is not aware of any such available land. However, the Biloxi Housing Authority owns residentially-zoned property near its administrative offices on Benachi Avenue that is suitable for construction of six to eight rental housing units. The City, BHA, and the Open Doors Homeless Coalition support development of a tenant-based rental assistance program to make these new units and other existing rental units more affordable to Biloxi's homeless and near-homeless populations.

Discussion

optional

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Biloxi Housing Authority	PHA	Public Housing Rental	Jurisdiction
Open Doors Homeless Coalition	Continuum of care	Homelessness public services	Region
Back Bay Mission	Non-profit organizations	Homelessness Rental neighborhood improvements public services	Jurisdiction
Coastal Family Health Center	Non-profit organizations	public services	Region
Gulf Coast Mental Health Association	Non-profit organizations	public services	Region
GULF COAST WOMEN'S CENTER FOR NONVIOLENCE	Non-profit organizations	Homelessness Rental public services	Jurisdiction
South MS AIDS Task Force	Non-profit organizations	Homelessness Rental public services	Region
VISIONS OF HOPE, INC.	Non-profit organizations	Ownership	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	
Employment and Employment Training	X	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
Other			

Table 52 - Homeless Prevention Services Summary

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

A diverse array of services is available to homeless persons, those with HIV/AIDS and the general public in Biloxi. The Gulf Coast Mental Health Association provides mental health counseling and related services to the homeless and special needs populations in addition to the public; Coastal Family Health Clinic provides healthcare services to the homeless and special needs populations as well as to low-income residents; the South MS AIDS Task Force provides a wide variety of services to persons with HIV/AIDS and their families from housing, to employment assistance to transportation services. The Open Doors Homeless Coalition works as the local Continuum of Care to coordinate services offered by local nonprofit agencies to meet the needs of the homeless and to prevent homelessness. By conducting regular meetings where information and news is shared, Open Doors helps local and regional

agencies avoid duplication of services to maximize resources. The Mississippi Center for Justice provides legal assistance to homeless persons, those with HIV/AIDS and other special needs populations. Agencies including Back Bay Mission, Loaves and Fishes, and the Gulf Coast Rescue Mission offer meals, clothing, housing and/or employment assistance to the homeless. The Biloxi Housing Authority participates in the HUD/VASH Program and is allocated 140 HCV/VASH vouchers.

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

Strengths of the service delivery system include coordination of services through the Open Doors Homeless Coalition and data base maintenance to track/record homelessness; trained staff at local agencies to provide needed services; the City of Biloxi's designation as a CDBG entitlement and access to HOME funds through the Harrison County HOME Consortium; the Biloxi Housing Authority, which has worked diligently to restore availability of public housing within the City; and the variety of agencies and organizations working to address unmet needs.

A major gap in the service delivery system is the lack of adequate resources to develop/implement a tenant-based rental program that includes security and utility deposit grants for low-income residents, special needs populations including the elderly and disabled, and homeless persons in all categories. The City has an 18% rental housing vacancy rate, but the service delivery system lacks the resources to make these units more affordable. High construction costs and high insurance premiums make it difficult for owners of housing to reduce rents.

Another gap in the system is limited and/or delayed referrals from the VA for VASH Voucher applicants; the Biloxi Housing Authority is not able to issue all of its allocation because of a lack of referrals.

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

The City of Biloxi is working in support of the Biloxi Housing Authority's and the Open Doors Homeless Coalition's efforts to develop a tenant-based rental assistance program and plans to apply to federal and state sources for funding to implement the program, which will initially target homeless veterans and families with children. The systems are in place to efficiently operate and monitor such a program, if funding through various programs can be successfully accessed.

The Biloxi Housing Authority is in the process of converting its Public Housing portfolio to the Rental Assistance Demonstration (RAD) Program in an effort to stabilize funding and preserve affordable housing. BHA is revising the Housing Choice Voucher Administrative Plan to continue to serve 80% AMI families under the RAD.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Safety and Welfare	2015	2016	Non-Housing Community Development	Central Biloxi/Lee Chinn Fire Station ladder truck acquisition	Fire Station/Equipment East Biloxi Police Substation and Meeting Room Tenant-Based Rental Assistance	CDBG: \$370,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 875 Persons Assisted
2	Public Safety Enhancement	2015	2016	Non-Housing Community Development	East Biloxi/Division Street Neighborhood Facility East Biloxi Police Substation and Meeting Room	Drainage Improvements Fire Station/Equipment East Biloxi Police Substation and Meeting Room	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1070 Persons Assisted
3	Drainage Improvements	2015	2019	Non-Housing Community Development	Central Biloxi Drainage Improvements Project Central Biloxi Infrastructure Improvements Project (Greater Biloxi Subdivision area) Central Biloxi/Pass Road	Drainage Improvements	CDBG: \$95,352	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1090 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Streets, sidewalks and lighting improvements	2016	2019	Non-Housing Community Development	Central Biloxi Drainage Improvements Project Petit Bois Drainage Improvements Project Central Biloxi Infrastructure Improvements Project (Greater Biloxi Subdivision area) Hiller Park Recreational Enhancement Project Central Biloxi/Lee Chinn Fire Station ladder truck acquisition Central Biloxi/Pass Road and Hiller Park Area Sidewalk and Street Improvements Project Central Biloxi/Pass Road	Sidewalk and Street Improvements	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Hiller Park Master Plan Implementation	2015	2019	Non-Housing Community Development	Hiller Park Recreational Enhancement Project	Hiller Park Master Plan Project	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 850 Persons Assisted
6	Howard Avenue Streetscape Improvements	2016	2019	Non-Housing Community Development	East Biloxi/Howard Avenue Streetscape Improvements	Sidewalk and Street Improvements	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
7	Public Services	2015	2019	Non-Housing Community Development			CDBG: \$0	

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Public Safety and Welfare
	Goal Description	The City of Biloxi places high priority on preserving its citizens' safety and general welfare. The goal of protecting Biloxi residents requires use of federal, state and local funds to ensure adequate police and fire staffing and provision of fully-functioning, modern equipment and technology. The 2015-2019 Consolidated Plan and 2015 Action Plan propose the use of CDBG entitlement funds to make the second of three lease payments for acquisition of a new fire truck to serve a primarily low- to moderate-income area in Central Biloxi.

2	Goal Name	Public Safety Enhancement
	Goal Description	Through rehabilitation of an existing structure to house a police substation in a primarily low- to moderate-income neighborhood of East Biloxi, the City will enhance public safety by responding more quickly to criminal activities, establishing a more visible presence to deter crime, and improving community outreach.
3	Goal Name	Drainage Improvements
	Goal Description	The City of Biloxi places high priority on protecting the well-being of its citizens, which includes protecting their homes and businesses. A primarily low- to moderate-income area in Central Biloxi suffers from recurring flooding caused by an inadequate stormwater system. To address this problem, the City proposes to use CDBG funds to design and implement drainage improvements.
4	Goal Name	Streets, sidewalks and lighting improvements
	Goal Description	During the 2015-2019 strategic plan period, the City plans to comprehensively address non-housing community development needs in the primarily low- to moderate-income areas of Central and East Biloxi. This will include street, sidewalk and lighting improvements to improve public safety for drivers and their passengers, pedestrians and cyclists.
5	Goal Name	Hiller Park Master Plan Implementation
	Goal Description	As funds allow, the City plans to implement comprehensive improvements at Hiller Park in Central Biloxi to improve public safety through enhanced lighting, signage and access and to improve public health through expanded recreational opportunities in this area that is located in close proximity to low-to moderate-income neighborhoods, the VA Medical Center and Keesler Air Force Base housing. Through nonCDBG funding sources, the City is in the process of improving access to low- to moderate-income residential areas east of Hiller Park and nonCDBG funds are being pursued to enhance and expand existing pedestrian/cyclist trails throughout the park and to enhance the public's access to the waterfront.
6	Goal Name	Howard Avenue Streetscape Improvements
	Goal Description	The City plans to complete Howard Avenue Streetscape Improvements to benefit a primarily low- to moderate-income area in East Biloxi.

7	Goal Name	Public Services
	Goal Description	The City of Biloxi is exploring the feasibility of providing public transportation assistance to the elderly and disabled on existing routes of Coast Transit Authority (CTA). The City will work in cooperation with CTA to provide a fee waiver for qualifying residents of Biloxi for a specified period. To meet community needs expressed during plan development, the City also is researching ways to expand access to affordable, licensed daycare programs and to provide special needs recreational equipment for low- to moderate-income residents.

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 does not plan to provide affordable housing during the 2015-2019 Consolidated Plan period, however it will continue to work in support of the Biloxi Housing Authority's efforts to provide housing to qualifying residents. At this time, it is anticipated that the Biloxi Housing Authority will continue to provide the current level of service for the next several years.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

The Biloxi Housing Authority meets Section 504 compliance requirements.

Activities to Increase Resident Involvements

The Biloxi Housing Authority has established resident councils at its Affordable Housing Communities and has an active Community Supportive Services Division.

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

No

Plan to remove the ‘troubled’ designation

Not Applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Among the most significant barriers to affordable housing in the City of Biloxi is the high cost of land, construction and insurance. One of the ways the City has worked to counter these obstacles is by maintaining property tax rates at the same level for more than 20 years. City officials also are working with federal and state elected officials to address the cost of property insurance that is disproportionately high compared to other areas of the United States that have suffered damage from natural disasters.

By allowing a diversity of residential uses throughout the City, rather than clustered in one area, Biloxi public policy - as expressed through its Land Development Ordinance - encourages development of affordable housing that includes group homes and various densities of multifamily developments as well as single-family housing on a variety of lot sizes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City plans to implement a Public Information Fair Housing Outreach Campaign to reduce or eliminate impediments to fair housing choice, which are a barrier to purchasing and renting affordable homes. The City also will continue to work with the Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-related nonprofit agencies to support their efforts to provide and expand Tenant Based Rental Programs, expand availability of housing assistance vouchers, and provide grants for utility and security deposits to help address disproportionately high housing costs for many low- to moderate-income individuals and households.

SP-60 Homelessness Strategy – 91.215(d)

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

The City will continue to work with the Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-support agencies to reduce and eventually eliminate homelessness in Biloxi.

Addressing the emergency and transitional housing needs of homeless persons

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

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

The City will continue to work with the Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-support agencies to reduce and eventually eliminate homelessness in Biloxi.

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 will continue to work with the Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-support agencies to reduce and eventually eliminate homelessness in Biloxi.

SP-65 Lead based paint Hazards – 91.215(i)

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

The City of Biloxi will continue to support efforts to address lead-based paint hazards and increase access to housing without these hazards by working with the Biloxi Housing Authority and other nonprofits to educate property owners about the hazards. The Biloxi Housing Authority's public housing units have all been assessed and, if required, abated of LBP hazards.

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

According to the Mississippi State Department of Health, residents of the City of Biloxi do not suffer from a high level of lead poisoning and LBP hazards are not considered a priority concern. The last reported case of a lead-based paint hazard in Biloxi, which led to an inspection by MSDH, was before Hurricane Katrina made landfall in 2005.

All applicants that are accepted into Biloxi Housing Authority programs are provided current LBP informational brochures addressing LBP hazards and prevention.

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

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

SP-70 Anti-Poverty Strategy – 91.215(j)

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

The City of Biloxi will continue to work to reduce the number of poverty-level families by redeveloping and diversifying the local economy, which will provide expanded employment opportunities. While no official goals, programs or policies have been adopted, the City actively recruits new businesses and facilitates expansion of existing businesses through an expedited development review process and the provision of technical assistance by staff throughout the development process.

The City also will continue to support participation of the Biloxi Housing Authority in the HUD/HCV/Family Self Sufficiency Program as part of its effort to reduce the number of poverty-level families.

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

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

SP-80 Monitoring – 91.230

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

The City of Biloxi has systems in place to ensure long-term compliance with CDBG Program requirements, such a system of checks and balances used for drawdown and disbursement of federal funds; internal accounting reports generated and reviewed on a regular basis to track expenditures against each Action Plan budget and to monitor timeliness compliance; an objective review and rating committee for the selection of contractors; a system for notifying minority businesses of contract opportunities; and annual audit reviews.

The City has a long and successful history of implementing its CDBG Entitlement Program to meet HUD's national goals and objectives and utilizes its Consolidated Plan as a comprehensive planning tool to identify and address community needs.

Expected Resources

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

Introduction

The City of Biloxi is a CDBG Entitlement City and, as such, receives an annual allocation of funds from HUD to address local housing and non-housing community needs. Due to federal budget constraints, Program Year 2015 - 2019 CDBG allocations are not anticipated to increase. Because of the program's many successes in meeting community needs across the country and its proven effectiveness in directly benefiting primarily low- to moderate-income households, the City of Biloxi is projecting that its annual allocation will not decrease but will remain at about the Program Year 2015 level through 2019.

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	417,323	173,029	0	590,352	2,352,388	Because of anticipated federal budget cuts, the City of Biloxi does not anticipate that its annual allocation of CDBG funds will increase. For the purposes of this Consolidated Plan, the City based its planning for 2015-2019 period based on the assumption that funding will remain at about the current level.

Table 54 - Expected Resources – Priority Table

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

The CDBG Program does not require a match and the City does not anticipate using CDBG funds to leverage other state or local funds. Staffing levels are not adequate to support time required to pursue private grant funds.

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 is not aware of any such available land. However, the Biloxi Housing Authority owns residentially-zoned property near its administrative offices on Benachi Avenue that is suitable for construction of six to eight rental housing units. The City, BHA, and the Open Doors Homeless Coalition support development of a tenant-based rental assistance program to make these new units and other existing rental units more affordable to Biloxi's homeless and near-homeless populations.

Discussion

optional

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	Public Safety Enhancement	2015	2019	Non-Housing Community Development	Central Biloxi/Lee Chinn Fire Station ladder truck acquisition	Fire Station/Equipment	CDBG: \$370,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 875 Persons Assisted
2	Public Safety and Welfare	2015	2019	Non-Housing Community Development	East Biloxi Police Substation and Meeting Room	East Biloxi Police Substation and Meeting Room	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1070 Persons Assisted
3	Drainage Improvements	2015	2019	Non-Housing Community Development	Central Biloxi Drainage Improvements Project	Drainage Improvements	CDBG: \$95,352	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1090 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Public Safety Enhancement
	Goal Description	During Program Year 2015, the City proposes to use a portion of its CDBG funds to make the second of three lease payments for acquisition of a ladder truck to be housed at the Lee Chinn Fire Station, which serves a primarily low- to moderate-income area in Central Biloxi.
2	Goal Name	Public Safety and Welfare
	Goal Description	During Program Year 2015, the City proposes to use a portion of its CDBG funds to rehabilitate an existing structure in a primarily low- to moderate-income area of East Biloxi to provide a police substation with a community meeting room to improve public safety and community outreach.
3	Goal Name	Drainage Improvements
	Goal Description	A portion of Program Year 2015 CDBG funds is proposed to be used for an environmental assessment and engineering design services to improve the drainage system in a primarily low- to moderate-income area of Central Biloxi that experiences frequent flooding.

Projects

AP-35 Projects – 91.220(d)

Introduction

HUD has identified that the City of Biloxi will receive \$417,323 in Program Year 2015 CDBG entitlement funds and the City anticipates receiving an additional \$173,029 in program income. Eligible CDBG activities must meet one of the program's three national policy objectives:

Benefit low- to moderate-income persons;

Aid in preventing or eliminating slums or blight; or

Address a need with a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community.

2015 Program Year activities proposed to be funded through the CDBG Entitlement Program include: acquisition of a ladder truck to provide fire protection services in a low- to moderate-income area of Central Biloxi (payment #2 of 3 \$370,000); Central Biloxi Drainage Improvements Environmental Review and Engineering Services (\$95,352); rehabilitation of an existing structure to house a police substation and meeting room in East Biloxi (\$50,000); and Administration (\$75,000), which includes funds to implement Biloxi's 2014 Fair Housing Outreach Strategy Update.

Projects

#	Project Name
1	Fire Station/Equipment
2	East Biloxi Police Substation
3	Central Biloxi Drainage Improvements

Table 56 – Project Information

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

Allocation priorities were identified through the City's citizen participation process conducted throughout development of the 2015 Action Plan and 2015-2019 Consolidated Plan. 2015 Program Year funds will be used to primarily benefit low- to moderate-income residents through three major projects: drainage improvements in Central Biloxi; Fire Station/Equipment acquisition; and rehabilitation of an existing structure to house a police substation in a low- to moderate-income area in East Biloxi. Low- to moderate-income residents in the Central Biloxi Project area have for years

experienced flooding problems resulting from an inadequate stormwater drainage system and from lack of public funds to replace out-dated fire protection vehicles and equipment; the East Biloxi substation will improve police response time, deter crime and enhance community outreach efforts. With adequate funding through the CDBG Entitlement Program, there are no anticipated obstacles to addressing these high-priority needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Fire Station/Equipment
	Target Area	Central Biloxi/Lee Chinn Fire Station ladder truck acquisition
	Goals Supported	Public Safety and Welfare Public Safety Enhancement
	Needs Addressed	Fire Station/Equipment
	Funding	CDBG: \$370,000
	Description	The City of Biloxi proposes to use \$370,000 of its 2015 Program Year CDBG Entitlement allocation to make the second of three lease payments to purchase a ladder truck to provide fire protection services to a primarily low- to moderate-income area of Central Biloxi. The ladder truck will be housed at the Lee Chinn Fire Station on Veterans Avenue.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The fire station in which the ladder truck will be housed is located in Central Biloxi, in an area which includes 875 households, of which 600 (68.5%) meet HUD's definition of low- to moderate-income. The area consists of a mixture of modest single family homes, multifamily apartment complexes and numerous commercial strip centers and stand alone businesses. The residents and business owners in this area will benefit from acquisition of the ladder track.
	Location Description	The Lee Chinn Fire Station, where the ladder truck will be housed, is located on the east side of Veterans Avenue.
	Planned Activities	This project involves making the second of three payments for the ladder truck.
2	Project Name	East Biloxi Police Substation
	Target Area	East Biloxi Police Substation and Meeting Room
	Goals Supported	Public Safety and Welfare Public Safety Enhancement
	Needs Addressed	East Biloxi Police Substation and Meeting Room
	Funding	CDBG: \$50,000
	Description	This project will improve public safety and welfare in a primarily low- to moderate-income area in East Biloxi through rehabilitation of an existing structure to house a police substation and community meeting room. Location of this substation in this area will improve police response times, help deter crime and will enhance community outreach efforts.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	In the area of East Biloxi that the substation will be located, there are 1070 households, of which 740 (69%) meet HUD's definition of low- to moderate-income. It is estimated that the area includes numerous elderly families and households children with a wide-range of ages.
	Location Description	The existing structure that will be rehabilitated to house the police substation and community meeting room is located immediately north of Nichols Elementary School, just north of Division Street in East Biloxi.
	Planned Activities	An existing structure will be rehabilitated to house a police substation, which will include a community meeting room.
3	Project Name	Central Biloxi Drainage Improvements
	Target Area	Central Biloxi Drainage Improvements Project
	Goals Supported	Drainage Improvements
	Needs Addressed	Drainage Improvements
	Funding	CDBG: \$93,097
	Description	The Central Biloxi Drainage Improvements Project will include Program Year 2015 CDBG entitlement funds for an environmental review and engineering design services as the first step toward alleviating recurring flooding problems in this primarily low- to moderate-income area due to an inadequate storm water drainage system.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	The area that will principally benefit from this project includes 1090 households, of which 565 (52%) are defined as low- to moderate-income. These households are estimated to include numerous elderly residents and families with school age children.
	Location Description	The project will benefit an area in Central Biloxi that has a long history of flooding due to an inadequate drainage system.
	Planned Activities	During Program Year 2015, an environmental review will be completed and engineering design will be developed to more effectively manage storm water in the project area.

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

Biloxi's 2015 Program Year CDBG Entitlement funds will be used in primarily low- to moderate-income areas in East and Central Biloxi to improve public safety and welfare and to address recurring drainage problems in a low- to moderate-income area in Central Biloxi. Within the project areas, there are concentrations of low-income households and may be minority concentrations.

Geographic Distribution

Target Area	Percentage of Funds
Central Biloxi Drainage Improvements Project	19
Petit Bois Drainage Improvements Project	0
Central Biloxi Infrastructure Improvements Project (Greater Biloxi Subdivision area)	0
Hiller Park Recreational Enhancement Project	0
Central Biloxi/Lee Chinn Fire Station ladder truck acquisition	72
East Biloxi/Howard Avenue Streetscape Improvements	0
East Biloxi/Division Street Neighborhood Facility	0
Central Biloxi/Pass Road and Hiller Park Area Sidewalk and Street Improvements Project	0
East Biloxi/Division Street	0
Central Biloxi/Pass Road	0
East Biloxi Police Substation and Meeting Room	9

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HUD's IDIS software did not allow the Consolidated Plan text/tables to be revised to delete allocation of CDBG Entitlement funds geographically. The City of Biloxi is not allocating these investments by geographic location within the City. The City's priority is to address the needs of its low- to moderate-income residents by enhancing their living environment through improved public safety and welfare, drainage improvements to alleviate recurring flooding, and improved streets and sidewalks.

Discussion

Three projects will be implemented during Program Year 2015, which are rehabilitating an existing structure in East Biloxi to provide a police substation to deter crime, improve police response times and enhance community outreach efforts (\$50,000); to make the second of three lease payments to acquire

a ladder truck to improve fire protection in a primarily low- to moderate-income area in Central Biloxi (\$370,000); and to provide drainage improvements to alleviate recurring flooding in a low- to moderate-income area also in Central Biloxi (\$95,353). The balance of Program Year 2015 funds (\$75,000) will be used for Administrative costs associated with implementing the CDBG Entitlement Program and to implement the Biloxi 2014 Fair Housing Outreach Strategy that was adopted as a part of the City's 2014 Update to its Analysis of Impediments to Fair Housing Choice.

The HUD Desk Guide for Using IDIS indicates that completing the Geographic Distribution chart is only required if geography was used to determine funding allocation priorities, which it wasn't for the City of Biloxi as stated above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Biloxi will continue to support the efforts of the Biloxi Housing Authority, the Open Doors Homeless Coalition Continuum of Care, Back Bay Mission, Mississippi Gulf Coast Habitat for Humanity and other nonprofit housing-related agencies that work to provide affordable housing in Biloxi.

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

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

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

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

Discussion

The City of Biloxi is allocating its 2015 Program Year CDBG Entitlement funds to three non-housing community development projects that will improve the public safety and welfare of more than 3,000 households in East and Central Biloxi.

The City will support applications for funding assistance from area nonprofits, such as the Open Doors Homeless Coalition, Back Bay Mission, the Gulf Coast Women's Center for Nonviolence and others, to address housing and special needs challenges in the community.

AP-60 Public Housing – 91.220(h)

Introduction

Optional

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

The Biloxi Housing Authority will complete its RAD conversion to sustain affordable housing in the City of Biloxi.

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

The Biloxi Housing Authority will continue to support its Resident Councils and the FSS Program to encourage public housing residents to become more involved in management and participate in home ownership.

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

Optional

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 Biloxi's one-year goal for Program Year 2015 is to continue to work with the Biloxi Housing Authority, Back Bay Mission, Gulf Coast Women's Center for Nonviolence, South MS AIDS Task Force, Harrison County HOME Consortium, Loaves and Fishes and the Open Doors Homeless Coalition to share information about Biloxi's homeless population to generate private donations to meet some of their incidental needs.

The City also will support funding applications submitted by these nonprofit agencies to help reduce the number of homeless persons in Biloxi and will work with the Biloxi Housing Authority to encourage the VA to expedite referrals so that all 140 VASH Vouchers may be issued to benefit homeless veterans.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to participate as an active member of the Open Doors Homeless Coalition Continuum of Care and will support efforts of Open Doors and its other member organizations to expand emergency shelter and transitional housing inventories in Biloxi.

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 Biloxi will continue to support the efforts of the Biloxi Housing Authority to issue all of its VASH Vouchers to benefit homeless veterans by encouraging the VA to expedite referrals. The City also will continue to support efforts to develop and implement a tenant-based rental program with Harrison County HOME Consortium funding, which includes utility and security deposit grants, to make existing rental housing more affordable to the homeless and near homeless.

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's ongoing efforts to support development and implementation of a tenant-based rental program with Harrison County HOME Consortium funding, to include utility and security deposit grants, will make existing rental housing more affordable to the homeless as well as to low-income individuals and families and those being discharged from publicly-funded institutions and systems of care.

The City of Biloxi will continue to support the public and private agencies that address housing, health, social services, employment, education and youth needs by endorsing their applications for funding assistance and providing technical assistance as feasible with the City's limited staff and resources. The City also will continue to support the Biloxi Housing Authority's ongoing Community and Supportive Services activities and programs.

Discussion

Optional

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

Introduction:

Optional

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

The City of Biloxi updated its Analysis of Impediments to Fair Housing Choice in 2014, which included a review of local land use controls including zoning, ad valorem tax policies, building codes, fees and charges, growth limitations and policies affecting the return on residential investment. The current zoning 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 measures and provide for density bonuses when combined with natural resource preservation and/or other public benefits. Mixed use zoning is permitted in the central business area. The City has adopted the latest version of the International Building Code, which requires compliance with Americans With Disabilities Act and Fair Housing Act provisions. There are no specific growth limitations or other public policies in place that would affect return on residential investment. Unlike construction costs and insurance premiums, property taxes in Biloxi have not increased during the past 20 years. With an 18% residential rental vacancy rate, Biloxi has an abundance of affordable housing. There just are not sufficient resources available to assist Biloxi's low-to moderate-income residents, let alone its homeless population, in accessing these homes because of the high costs born by owners for construction and insurance.

Discussion:

Optional

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Biloxi will continue to work with other local units of government and area nonprofits to share information about the needs of underserved members of the community in an effort to encourage private support to address these needs.

Actions planned to foster and maintain affordable housing

The City of Biloxi is not planning a property tax increase in an effort to maintain affordable housing. It will continue to work with housing developers and realtors to consider infill housing development and to provide a diverse range of affordable housing units throughout the City, especially to meet the needs of the elderly and those with special needs.

Actions planned to reduce lead-based paint hazards

The City will continue to share information about LBP hazards as part of its fair housing outreach strategy to education the public. Information about LBP hazards also will continue to be shared by the Biloxi Housing Authority with voucher holders.

Actions planned to reduce the number of poverty-level families

Through its business development and recruitment efforts, the City continue to work on redeveloping Biloxi and expanding the local economy to create a diversity of full-time and part-time jobs. By expanding employment opportunities, the City will help reduce the number of poverty-level families in Biloxi.

Actions planned to develop institutional structure

By continuing to participate as an active member of the Open Doors Homeless Coalition, the City will stay informed about the activities and services of area nonprofits who play a role in the institutional structure. Staff will maintain ongoing communications with the Biloxi Housing Authority and others as it encourages development and implementation of a tenant-based rental program to make existing rental housing stock more accessible to low- to moderate-income households as well as the homeless.

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

Participation in the Open Doors Homeless Coalition Continuum of Care activities and meetings will

enhance coordination between public and private housing and social service agencies. The annual Point in Time homeless population count and other programs are supported by numerous agencies, including the City of Biloxi. Food, clothing and toy drives are well coordinated by community agencies to maximize their impact on underserved citizens.

Discussion:

Optional

Program Specific Requirements

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

Introduction:

During Program Year 2015, the City of Biloxi will invest its CDBG Entitlement allocation in three non-housing community development projects that will primarily benefit low- to moderate-income persons residing in East or Central Biloxi. The second of three payments will be made to acquire a ladder truck to be housed at the Lee Chinn Fire Station in Central Biloxi; an environmental review will be conducted and engineering plans developed for a drainage improvement project in Central Biloxi; and an existing structure in East Biloxi will be converted into a police substation that will include a community meeting room.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion:

The City of Biloxi has identified the one-year period, 2015, for determining Overall Benefit of CDBG funds to persons of low- to moderate-income.

Attachments

Public Notice

NOTICE OF AVAILABILITY OF DRAFT 2015-2019 FIVE-YEAR CONSOLIDATED PLAN AND 2015 ONE-YEAR ACTION PLAN CITY OF BILOXI

Notice is hereby given that the City of Biloxi has prepared a draft of its 2015-2019 Five-Year Consolidated Plan and 2015 One-Year Action Plan for its Community Development Block Grant (CDBG) and HOME Programs.

Biloxi is an entitlement city under the CDBG Program, and therefore, expects to receive an allocation of approximately \$415,068 from HUD in 2015 and program income of an estimated \$173,029. As a member of the Harrison County HOME Consortium, Biloxi anticipates receiving an allocation of \$114,690 in HOME funds.

The 2015-2019 Consolidated Plan is a coordinated and cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, social service agencies, private groups and other interested citizens to identify the housing and community development needs of the low- to moderate-income persons of Biloxi and to develop a strategy and plan for meeting those needs. The 2015 Action Plan sets forth activities to be carried out with CDBG funds and program income, HOME funds and other resources during the period between January 1, 2015 and December 31, 2015.

The draft of the 2015-2019 Consolidated Plan and 2015 One-Year Action Plan are available for public review on Biloxi's website Biloxi.ms.us and at the following locations:

Biloxi City Hall	140 Lameuse Street
Biloxi Community Development	676 Dr. Martin Luther King, Jr. Blvd.
Biloxi Public Library	580 Howard Avenue
West Biloxi Library	2047 Pass Road
Margaret Sherry Library	2141 Popp's Ferry Road
Woolmarket Library	8455 Woolmarket Road
Biloxi Housing Authority	330 Benachi Avenue

Oral or written comments will be received for at least thirty (30) days from the date of publication of this notice and, therefore, can be submitted until 5:00 P.M. on Monday, October 27, 2014 to the Biloxi Community Development Office at 676 Dr. Martin Luther King, Jr. Boulevard, Biloxi, MS 39530.

Mayor A.J. Holloway and the Biloxi City Council
George Lawrence • Felix Gines
• Dixie Newman • Robert L. Deming III • Paul Tisdale
• Kenny Glavan • David Fayard

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P.O. #20147025

PROOF OF PUBLICATION

P.O. BOX 1209
BILOXI, MS 39533

**STATE OF MISSISSIPPI
COUNTY OF HARRISON**

Before me, the undersigned Notary Public of Harrison County, Mississippi, personally appeared **VICKI L. FOX** who, being by me first duly sworn, did depose and say that she is a clerk of **THE BILOXI-D'IBERVILLE PRESS** newspaper published in Harrison County, Mississippi, and that publication of the notice, a copy of which is hereto attached, has been made in said paper 1 time in the following numbers and on the following dates of such paper, viz:

Vol. 42 No. 16 dated the 25 day of September 2014

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

Vicki L. Fox
Clerk

Sworn to and subscribed before me this the 25th day
of September, 2014.

Michelle Cole
NOTARY PUBLIC



Printer's Fee: \$ 300.00

Furnishing proof of Publication: \$ _____

Total Cost: \$ 300.00

PROOF OF PUBLICATION

Public Notice

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533

NOTICE OF PUBLIC HEARING

BILOXI COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
2015-2019 CONSOLIDATED PLAN AND
2015 ONE-YEAR ACTION PLAN

Notice is hereby given that the City of Biloxi's Department of Community Development will conduct a public hearing for the purpose of affording citizens of Biloxi an opportunity to:

Present their views and proposals (orally or in writing) as to the housing needs, community development needs, and supportive housing needs of the City of Biloxi and to provide citizens an opportunity to participate in the planning, development, and implementation of the Five-Year Consolidated Plan and 2015 One-Year Action Plan Component of the Consolidated Plan.

The City of Biloxi expects to receive a 2015 CDBG Entitlement Grant of approximately \$415,068 and program income of approximately \$178,029 for 2015 CDBG program year activities. The City of Biloxi also expects to receive approximately \$114,609 in FY2015 HOME Program funds through the Harrison County HOME Consortium.

The public hearing will be held at the Dr. Martin Luther King, Jr. Municipal Building located at 676 Dr. Martin Luther King, Jr. Boulevard in Biloxi, Mississippi at 5:30 p.m. on Wednesday, September 10, 2014. All interested citizens are urged to attend, particularly those of low, very low, and extremely low income, minorities, residents of public housing, and those with mobility, visual, and hearing impediments.

If you are in need of special accommodations, please notify Susan Pickich, Federal Programs Manager, at 228-435-6280 or P.O. Box 508, Biloxi, MS 39533, at least 48 hours prior to the hearing.

A.J. Holloway, Mayor
/s/ A. J. Holloway

Mayor A.J. Holloway and the Biloxi City Council
George Lawrence • Felix Glies
• Dixie Newman • Robert L. Deming III • Paul Tisdale
• Kenny Glavan • David Fayard

Are you in the loop? Sign up online at biloxi.ms.us
to receive timely e-mail about your city and city events.



Public of Harrison County,
L. FOX who, being by me
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day of August 2014
day of September 2014

said newspaper has been
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L. FOX
Clerk

me this the 4th day
2014.

[Signature]

NOTARY PUBLIC

Printer's Fee: \$ 540.00

of Publication: \$ _____

Total Cost: \$ 540.00

CITY OF BILOXI
 2015 ONE-YEAR ACTION PLAN AND 2015-2019 FIVE-YEAR CONSOLIDATED PLAN
 PUBLIC HEARING
 WEDNESDAY, SEPTEMBER 10, 2014 5:30 PM

NAME	ORGANIZATION	PHONE	EMAIL
Jerry Creel	City of Biloxi	435-6280	jcreel@biloxi.ms.us
Janice Johnson	CB	861-2999	janicejohnson@cb.com
Joan Petrick	COB	435-6375	spencer@biloxi.ms.us
Rene Tisdale	City of Biloxi	228-297-1820	rtisdale@biloxi.com
Mary Johnson	Open Biloxi	228-749-8997	Mary.Simons@biloxi.com
Bridget Beck	Citizen	228-209-3454	Featherbridget@yahoo.com
Stacy Montgomery	B.P.A.	728-435-6100	stacy@bpa.com
Adelle Lyons	Habitat for Humanity	228-313-3841	alyons@hfh.org

**MINUTES OF 2015 CDBG ONE-YEAR ACTION PLAN AND 2015-2019 CONSOLIDATED PLAN
PUBLIC HEARING
THURSDAY, SEPTEMBER 10, 2014**

On Thursday, September 10, 2014 at 5:30 p.m., Susan Pickich and Grace Aaron opened the City of Biloxi's Community Development Block Grant (CDBG) and HOME Program Public Hearing regarding the City's proposed 2015 Action Plan and 2015-2019 Consolidated Plan. Susan Pickich is Federal Programs Manager for the City and Grace Aaron is a consultant who assists the City with in applying for and administering federal- and state-funded grant programs.

Ms Pickich welcomed those in attendance and made sure everyone had signed in and picked up an agenda packet. Indicating that the agenda followed information provided in the attached Fact Sheet, Ms Pickich stated the three national objectives of the CDBG Program and reviewed the Fact Sheet information that further detailed the CDBG Program and eligibility activities for use of funds. Ms Aaron stated that as part of the Action Plan and Consolidated Plan development process, comments also were welcomed regarding the City's Citizen Participation Process, which is a written procedure to ensure public input to help identify the community's needs and priorities for use of CDBG funds. Ms Aaron then indicated that input also was being requested regarding the City's Update of its Analysis of Impediments to Fair Housing Choice.

Ms Pickich then reviewed the 2015 Action Plan and 2015-2019 Consolidated Plan development schedule and explained that the City encourages citizens to provide comments and recommendations for use of federal funds through its citizen participation process, indicating that all written comments must be received by 5 p.m. on October 27, 2014 to be considered in development of Biloxi's 2015 Plans. She pointed out the printed information on the last page of agenda packet regarding where and how written comments should be submitted. Ms Aaron asked if there were any questions regarding information reviewed thus far; there were no questions.

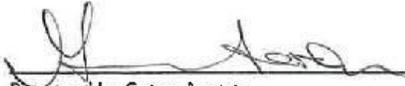
Ms Pickich then presented an overall of how 2015 CDBG and HOME Consortium allocations are proposed to be used, indicating that HUD has released data identifying new low- to moderate income areas in the City of Biloxi, and then invited oral comments. Paul Tisdale, Councilman, asked which agency is responsible for collecting data about Biloxi's homeless population; Mary Simons, Director of the Open Doors Homeless Coalition, was present and answered that her organization is responsible. She then provided a short overview of the services provided by the agency that is the designated Continuum of Care for South Mississippi.

Adele Lyons, Mississippi Gulf Coast Habitat for Humanity, asked if HOME Program funds may be used in flood zones; SPickich answered that the City has requested a determination from the HUD Field Office. Ms Lyons stated that her office get a lot of calls requesting funding assistance for residential rehabilitation activities, including access and weatherization improvements. Ms Lyons said there is a need for more public funds to be made available to meet this community need. She then asked about the status of the Salvation Army's proposal to build a large homeless shelter; discussion ensued and information was offered that while the funding for the building seems to be in place, there are administrative tasks to be accomplished in addition to final site selecting decision.

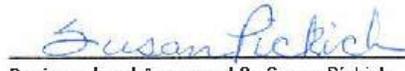
Rodney McGilvary, Deputy Police Chief for Biloxi, asked about the Point in Time Homeless count and about chronic verses periodic or temporary homeless data, which Mary Simons also answered. He stated that the BPD has regular interaction with the chronic homeless who frequently are disruptive.

Ms Pickich asked if there were any additional comments and informed those present that the input offered during the hearing would be shared with the administration for their consideration and that minutes of the hearing would be a part of the final 2015 Action Plan and 2015-2019 Consolidated Plan document.

There being no additional comments, Ms Pickich reminded everyone of the 5 p.m., October 27, deadline for submitting written comments and thanked everyone for attending. The hearing was closed at 6:30 p.m.


Prepared by Grace Aaron

9/12/14
Date


Reviewed and Approved By Susan Pickich

9/12/14
Date

CITY OF BILOXI
2015 ONE-YEAR ACTION PLAN AND
2015-2019 FIVE-YEAR CONSOLIDATED PLAN

The City of Biloxi is in the process of developing its 2015 One-Year Action Plan and 2015-2019 Five-Year Consolidated Plan. Any comments you may have concerning the housing and/or non-housing community development needs of the City of Biloxi are valued and will be considered during this process.

Name: *Gina McKnight, Resource Development Director* Phone: 228.436.3809

Organization Represented (if applicable): *Gulf Coast Women's Center for Nonviolence*

Address: *Post Office Box 333, Biloxi, Mississippi 39533*

Comments: *The Gulf Coast Women's Center firmly believes that there needs to be more emergency shelter opportunities in Biloxi. This can be accomplished by the city making funds available to the agencies who provide services to the homeless or those at risk of becoming homeless. The City of Biloxi has provided funding for the Gulf Coast Women's Center for Nonviolence for almost four decades; however, in 2013 the city declined to provide funding. This lack of funding not only reduces the amount of services we can provide to the homeless or those at risk of becoming homeless but without the city's financial support it also reduces the amount of federal grant money the Center can seek.*

To be considered in development of Biloxi's 2015 One-Year Action Plan and 2015-2019 Consolidated Plan, comments must be received by 5 p.m. on Monday, October 27, 2014. Written comments may be delivered or mailed to the Federal Programs Division, Biloxi Community Development Department, 676 Dr. Martin Luther King, Jr. Boulevard Biloxi, MS 39530 or faxed to (228) 435-6188, Attention: Federal Programs Division.

CITY OF BILOXI
2015 ONE-YEAR ACTION PLAN AND
2015 – 2019 FIVE-YEAR CONSOLIDATED PLAN

The City of Biloxi is in the process of developing its 2015 One-Year Action Plan and 2015-2019 Five-Year Consolidated Plan. Any comments you may have concerning the housing and/or non-housing community development needs of the City of Biloxi are valued and will be considered during this process.

Name Adele Lyons Phone (228) 313-3841

Organization Represented (if applicable) Habitat for Humanity of the MS Gulf Coast (HFHMGC)

Address 2214 34th Street, Gulfport, MS 39501

Comments HFHMGC offers affordable housing opportunities to hard working families on the MS Gulf Coast that have faced obstacles to homeownership. Since Katrina, HFHMGC has completed 234 new homes, rehabbed and repaired another 552 including 41 weatherization and energy efficiency projects. The new homes are sold at an affordable price to the families who carry a mortgage on the home. HFHMGC continues to complete rehabs on homes that were damaged in Katrina through MDA's Neighborhood Home Program. The participants in this program registered back in 2011. No new homes can be added. Our service area is Harrison, Jackson and Stone counties.

HFHMGC receives numerous call weekly from families seeking assistance to repair and rehab their homes. These families do not have funds to cover the costs of these repairs. HFHMGC is not able to assist these families as we have no funding source for these projects. Many of the calls come from veterans, senior citizens and grandparents raising grandchildren. It is very sad to have to tell them we cannot help. While we try to offer them referrals to other agencies that could help that list is very short.

I would strongly encourage the City of Biloxi to consider 2 options.

1. A rehab program for owner occupied homes for seniors, low income and veterans similar to the program that was in place prior to Katrina and similar to the program that the City of Gulfport has just started.
2. A weatherization and energy efficiency program to help lower the utility bills for seniors, low income and veterans that occupy and own their homes.

To be considered in development of Biloxi's 2015 One-Year Action Plan and 2015 – 2019 Consolidated Plan, comments must be received by 5 p.m. on Monday, October 27, 2014. Written comments may be delivered or mailed to the Federal Programs Division, Biloxi Community Development Department, 676 Dr. Martin Luther King, Jr. Boulevard Biloxi, MS 39530 or faxed to (228) 435-6188, Attention: Federal Programs Division

CITY OF BILOXI
INTERAGENCY MEETING AGENDA
HUD 2015-2019 FIVE-YEAR CONSOLIDATED PLAN AND
2015 ONE-YEAR ACTION PLAN

THURSDAY, JUNE 26, 2014 10 A.M.

I. Introductions and Welcome

II. Overview (see handouts)

- HUD Planning & Application Requirements (CDBG, HOME, HOPWA & ESG Programs)
- CDBG National Objectives and HOME Program Intent
- CDBG & HOME Basic Eligible Activities

III. 2015-2019 Five-Year Consolidated Plan

IV. 2015 One-Year Action Plan Development

Development Schedule (see Development Process hand out for more details)	
Public Hearing	Sept. 10, 2014 at 5:30 PM
2015 One-Year Action Plan Draft Available	Sept. 25, 2014
30-Day Public Comment Period Ends	Oct. 27, 2014 at 5 PM
City Council Approval/Adoption	Nov. 4, 2014
Submit to HUD	Nov. 13, 2014

Anticipated 2015 Program Year CDBG and HOME Consortium Funds

CDBG	
Anticipated 2015 Entitlement	\$415,068
Anticipated 2015 Program Income	<u>\$185,487</u>
Total	\$600,555
HOME Consortium	
Anticipated 2015 Consortium Allocation	\$114,690

V. Feedback on Agency and Community Needs

Questionnaires and Comment Forms

NOTE: The City has initiated an update to its Analysis of Impediments to Fair Housing Choices & Outreach Strategy; please plan to attend a 10 a.m. meeting on July 16, 2014 in the Community Development Auditorium to provide your input. Meeting reminders will be mailed.

City of Biloxi Five-Year Consolidated Plan and 2015 One-Year Action Plan
 Interagency Meeting
 Thursday, June 26, 2014 10 a.m.

Name	Organization	Phone Number	Email Address
Grace Anderson	CoB	861-2994	grocein@biloxi@aol.com
Justin Furbish	CoB	435-6275	spicknick@biloxi-MSU
Christine Woodell	LIFE	257-17003	cwoodell5@aol.com
Patricia Rayford	Dep. of Human Services	897-5600	Patricia.Taylor@msd.ms.gov
Kim Allison	LIFE	388-2401	Kallison.life@gmail.com
Helen Werby	BIHA	3747771	hwerby@biloxihousing.org
Kerney Washington	Back Bay Mission	832-0361	Kerney@backbaymission.org
Steve Mabeck	Visions of Hope Inc.	435-9200	stevem@visionsofhope.net
Jill Sping	MS CENTER FOR JUSTICE	495-7284	jsping@mscenterforjustice.org
Christy Dumas	Coastal Family Health Center	831-2444	cdumas@coastalfamilyhealth.org
Jessie Billups	MS Regional Housing Auth.	831-2992	jessie@mrha.org
Margaret Heleand	Catholic Charities	874-6588	mlelearn@biloxicatholic.org
Lerna Youngblood	SMART	985-1214	lyoungblood@smart.com
Felice O'Garra	City Council	601-681-1666	fgarra@biloxi.ms.us

Agency reps who arrived late but didn't sign in:

- Mary Simons, Open Doors Cont. of Care
- Patricia House Board Member (housing for homeless families)



June 11, 2014

Community Development
Department
Jerzy Creel, Director

Barbara Marshall
Jackson County Administrator's Office
P.O. Box 998
Pascagoula, MS 39568

Dear Ms Marshall:

The City of Biloxi is in the initial stages of developing its Five-Year Consolidated Plan and 2015 One-Year Action Plan for Housing and Community Development Programs. You represent an organization whose input is important in the consolidated planning process and, as such, are asked to attend a planning meeting at which time the formal planning process will be initiated. The meeting is scheduled for Thursday, June 26 at 10 a.m. in the Biloxi Community Development Auditorium located at 676 Dr. Martin Luther King, Jr. Boulevard.

The Five-Year Consolidated Plan and 2015 One-Year Action Plan are being prepared in accordance with U.S. Department of Housing and Urban Development rules and regulations that consolidate planning and application requirements for four formula grant programs:

- Community Development Block Grants (CDBG)
- Home Investment Partnership (HOME)
- Emergency Shelter Grants (ESG)
- Housing Opportunities for Persons With Aids (HOPWA)

This consolidated planning process replaces all HUD Community Planning and Development (CPD) planning application requirements with a single submission and satisfies the minimum statutory requirements for these four CPD formula grants.

Program statutes set forth three basic goals, each of which must primarily benefit low- and very low-income persons:

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

The consolidated planning process offers the City of Biloxi an opportunity to identify and work with citizens groups, public agencies, nonprofit organizations and others to develop a coordinated program to identify development strategies for meeting housing and community development needs and for

676 Dr. Martin Luther King, Jr. Blvd.
P.O. Box 508
Biloxi, MS 39535
228-435-6260
Fax: 228-435-6100

Visit online at:
biloxi.gov

developing programs that will minimize and/or eliminate duplication of efforts and insure maximum benefit from limited dollars.

The 2015 One-Year Action Plan will include a list of activities and funding allocations for the use of the City of Biloxi's 2015 CDBG entitlement and its annual HOME fund entitlement allocations.

Thank you in advance for your participation in this important meeting and for assisting the City of Biloxi with the development of its Five-Year Consolidated Plan and the 2015 One-Year Action Plan for Housing and Community Development.

Sincerely,

Susan Pickich
Federal Programs Manager

Delane Krause
Catholic Social & Community Services
1790 Popp's Ferry Road
Biloxi, MS 39532

Mr. David Morrow
Gulf Coast Community Action Agency
P. O. Box 519
Gulfport, MS 39502

Loaves & Fishes
P. O. Box 233
Biloxi, MS 39533

Mr. Sam Burke
St. Vincent DePaul Community
Pharmacy
P. O. Box 1238
Biloxi, MS 39533

Major Terry Ray
Salvation Army – Biloxi
P. O. Box 9
Biloxi, MS 39533

Ms. Sandra Morrison
Gulf Coast Women's Center
P. O. Box 333
Biloxi, MS 39533

Reverend Thomas J. Mims, Director
Gulf Coast Rescue Mission
P. O. Box 4531
Biloxi, MS 39533-4531

Mr. Joe Meadows, Admin. Director
Kare Center
2279 Atkinson Road
Biloxi, MS 39531

Rev. James Black
Center for Environmental Justice
336 Rodenberg Suite B
Biloxi, MS 39531

Mr. Bobby Hensley, Executive Director
Biloxi Housing Authority
P. O. Box 447
Biloxi, MS 39533

Mr. Jessie Billups
MS Regional Housing Authority
P. O. Box 2347
Gulfport, MS 39505-2347

Ms. Virginia Evans Adolph
Harrison Co. Health Department
P. O. Box 3749
Gulfport, MS 39505

Teresa Youngblood
South MS AIDS Task Force
P. O. Box 8009
Biloxi, MS 39534-8009

Ms. Karen McCarty
City of Gulfport
P. O. Box 1780
Gulfport, MS 39502

Mayor Connie Moran
City of Ocean Springs
P. O. Box 1800
Ocean Springs, MS 39564

Ms. Cathy Dumal
Coastal Family Health Center
P. O. Box 475
Biloxi, MS 39533-0475

Mr. Jay Huffstatter
American Red Cross
P. O. Box 4514
Biloxi, MS 39535

Kay Harris
Back Bay Mission
1012 Division Street
Biloxi, MS 39530

Carol Buracik, Director
Moore Community House
P. O. Box 205
Biloxi, MS 39533

Harold Nerto
Department of Human Services
P.O. Box 3400
Gulfport, MS 39505

David Sykes, Director
Boys & Girls Club
11975 B Seaways
Gulfport, MS 39502

Mr. Jeff Bennett
Gulf Coast Mental Health
1600 Broad Avenue
Gulfport, MS 39501

Ms. Kay Duceault
Mental Health Assoc. of South MS
2436 Pass Road Suite C
Biloxi, MS 39531

Mr. Greg Crapo
De l'Epee Deaf Center
1450 North Street
Gulfport, MS 39507

Mr. Ford Lassiter
South MS Regional Center
3170 West Railroad Street
Long Beach, MS 39560

Ms. Sarah Landry
Mercy Housing & Human Dev., Inc.
1010 Ford Street
Gulfport, MS 39507

Ms. Janice Greer
Meals On Wheels & Human Resources
Agency
842 Commerce Street
Gulfport, MS 39502

Ms. Maggie Leleaux
CSCS
800 Division Street
Biloxi, MS 39530

Ms. Kay Miller Carter
Mayor's Awareness Committee
P. O. Box 429
Biloxi, MS 39533

Mr. Alan Sudduth
Jackson County Administrator
P. O. Box 998
Pascagoula, MS 39568

Ms. Pam Ulrich
Harrison County Administrator
P. O. Box CC
Gulfport, MS 39502

Mayor Rusty Quave
City of D'Iberville
P. O. Box 6519
D'Iberville, MS 39540

Ms. Sarah Walker
Visions of Hope
P. O. Box 1211
Biloxi, MS 39533-1211

Kim Allison
LIFE of South Mississippi
2030 Pass Road - C
Biloxi, MS 39531

Biloxi Public Schools
160 St. Peters Street
Biloxi, MS 39530

Ms. Aletha Burge
United Way of South Mississippi
P. O. Box 2128
Gulfport, MS 39503-2128

Mr. Jerry Creel, Community Dev.
City of Biloxi
P. O. Box 508
Biloxi, MS 39533-0508

John Jopling
MS Center for Justice
963 Division Street
Biloxi, MS 39530

Ms. Barbara Marshall
Jackson County Administrator's
Office
P. O. Box 998
Pascagoula, MS 39568

Macy Simons
Open Doors Homeless Coalition
11975 Seaway Road Suite B220
Gulfport, MS 39503

Christie Yoste
Interfaith Hospitality Network
P.O. Box 8562
Biloxi, MS 39535

Kenny Washington
Back Bay Mission
1012 Division Street
Biloxi, MS 39530

Christine Woodell
LIFE of South Mississippi
6201 JF Douglas Drive
Ocean Springs, MS 39564

**MINUTES OF 2015 ONE-YEAR ACTION PLAN and 2015-2019 CONSOLIDATED PLAN
INTERAGENCY MEETING
THURSDAY, JUNE 26, 2014**

On Thursday, June 26, 2014 at 10:00 a.m., Susan Pickich, Biloxi Federal Programs Manager, and Grace Aaron, Consultant, opened the City of Biloxi's Community Development Block Grant (CDBG) and HOME Program Interagency Meeting to initiate the process for developing the City's 2015 Action Plan and 2015-2019 Consolidated Plan.

Ms Pickich introduced herself and Ms Aaron and made sure everyone had signed in and picked up an agenda packet and comment form. Ms Aaron then asked those in attendance to introduce themselves and identify the services provided by their agency. The attached sign-in sheet identifies those in attendance. Councilman Felix Gines, Ward 2, introduced himself and explained he was there to listen rather than to provide input.

Ms Aaron then proceeded with providing an overview of the HUD-funded Community Development Block Grant and HOME Programs, calling attention to the handouts attached to the agenda. She reviewed the goals and eligibility requirements for the programs and identified the functions of the Consolidated and Action Plans; she then called attention to the list of programs affected by the Consolidated Plan requirement.

As there were no questions at that point, Ms Aaron proceeded to explain that the City is required by HUD to prepare the 2015 One-Year Action Plan and Five-Year Consolidated Plan in a new format that includes four major components: citizen participation; needs assessment; market analysis; and strategic plan development. The new format requires submittal via the internet, but hard copies of the draft and final documents will still be made available to the public in addition to being available for review on the City's website.

She then reviewed the development schedule and process, as well as information about anticipated 2015 program funds. The City of Biloxi anticipates receiving a CDBG entitlement allocation of \$415,068 and a HOME Consortium allocation of \$114,690 in program year 2015, and generating \$185,487 in program income.

Ms Aaron explained that the City encourages citizens to provide comments and recommendations for use of federal funds through its citizen participation process, indicating that all written comments regarding the 2015 Action Plan and 2015-2019 Consolidated Plan must be received by 5 p.m. on October 27, 2014 to be considered in development of Biloxi's Plans. She said that the information provided on the bottom of the Comment Form identifies where and how written comments should be submitted. Ms Pickich indicated that a public hearing is scheduled for Thursday, September 10, 2014 at 5:30 p.m. to receive oral and written comments about the Five-Year Consolidated Plan and 2015 One-Year Action Plan. Ms Aaron asked if there were questions regarding information reviewed thus far; there were none.

Ms Pickich circulated the mailing list of those invited to participate in the meeting and asked that it be updated as applicable, to be sure the City has the correct information. Ms Aaron then reviewed the

Homeless Questionnaire handout, explaining its purpose in providing current information for the planning and analysis process of plan development. She asked that the completed questionnaires be returned to the City by Friday, July 11, 2014 to allow time for the City to follow up on information provided, if necessary.

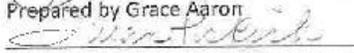
Teresa Youngblood, with South Mississippi AIDS Task Force, asked if all 2014 funds had been obligated at this time. Ms Pickich answered that yes, 2014 funds were obligated and that the annual Action Plan development process, which is now underway for the 2015 Program Year, is the most effective time to request budget support through the City's HUD-funded programs.

Virginia Adolph, Harrison County Health Department, said that access to available services is frequently a problem for Biloxi residents as several agency providers (SNAP was used as example) are located in Gulfport. By addressing transportation access problems, Biloxi's low- to moderate-income residents would be better served.

Ms Aaron thanked Ms Adolph for her input and then asked if there were questions regarding the questionnaire, the comment form or the process for providing oral or written comments regarding development of the 2015 One-Year Action Plan and Five-Year Consolidated Plan. Kenny Washington, Back Bay Mission, asked if data for the questionnaire should be provided for the 2014 calendar year to date and Ms Aaron answered that the City wanted the most current information available, so yes, but it also would like data for the most-recently completed year regardless of whether or not it's a calendar or fiscal year. Certain questions indicate a specific time period for which the information is requested. Ms Aaron explained, pointing out question 9 on the form.

Christie Yoste, Interfaith Hospitality Network, said they don't have any current data as their nonprofit, which provides housing to homeless families with children, has only recently re-established itself due to lack of operating funds. Ms Pickich reassured her that the City would like to have any information they are able to provide. Ms Aaron also pointed out that not all of the questions would apply to all agencies represented at the meeting and asked representatives to indicate "Not Applicable" on the form in those instances.

Ms Pickich stated that the comments offered during the development process will be shared with the administration for their consideration and minutes of this and other meetings will be a part of the final 2015 Action Plan and 2015-2019 Consolidated Plan documents. She then asked if there were any additional comments or questions. There being no additional comments, Ms Pickich asked everyone to please submit their completed questionnaires by July 11 and thanked everyone for attending.


Prepared by Grace Aaron

Reviewed and Approved By Susan Pickich

6/30/14
Date
6/30/14
Date

Agenda packet, sign-in sheet, comment form and homeless questionnaire attached.

CITY OF BILOXI
2015 ONE-YEAR ACTION PLAN AND
2015-2019 FIVE-YEAR CONSOLIDATED PLAN

The City of Biloxi is in the process of developing its 2015 One-Year Action Plan and 2015-2019 Five-Year Consolidated Plan. Any comments you may have concerning the housing and/or non-housing community development needs of the City of Biloxi are valued and will be considered during this process.

*Comments
 included
 by Council
 in City
 of Biloxi
 is included
 in
 annual
 review
 agenda*

Name Mary Simon Phone 228 393 3991

Organization Represented (if applicable) Open Home Homeless Coalition

Address 11975 Seaway Rd #5220 Apt. #115 3203

Comments Open Home Homeless Coalition is in full support of efforts to prevent and end homelessness in the City of Biloxi. Particularly, rental assistance coupled with services and rental education will have a large positive impact.

Regarding services for homeless persons, a coordinated assessment and prioritization of needs must be used as well as the a good request of community input to ensure that resources must be used and connected to appropriate services.

To be considered in development of Biloxi's 2015 One-Year Action Plan and 2015-2019 Consolidated Plan, comments must be received by 5 p.m. on Monday, October 27, 2014. Written comments may be delivered or mailed to the Federal Programs Division, Biloxi Community Development Department, 676 Dr. Martin Luther King, Jr. Boulevard Biloxi, MS 39530 or faxed to (228) 435-6188, Attention: Federal Programs Division.

Prevention services are needed as well.

Mailing Address
for all
correspondence:
Post Office Box 475
Biloxi, MS 39533



Administrative Offices
1046 Division Street
Biloxi, MS 39530
Phone (228) 374-2494
Fax (228) 374-2713
www.coastalfamilyhealth.com

7/8/14

To: Susan Pickich, Federal Programs Manager
City of Biloxi

From: Cathy Dumas, Development Director
Coastal Family Health Center

RE: Five Year Consolidated Plan – Homeless Questionnaire

Hi Susan,

This is the information requested by the form you handed out at the planning meeting.
We do not provide any housing, only healthcare, but this may help with your planning...I hope so.

How many Biloxi residents have you served: 2014: year to date = 405 homeless: I was able to get this
from the new Special Population Director, but she does not have prior years.

The following are from the Uniform Data System (UDS) for Harrison, Hancock and Jackson Counties:
Basically, the majority of homeless patients are seen in Biloxi and Gulfport Clinics.

For all Coastal Counties in 2013, CFHC provided services to homeless: 919 males and 1,398 females
Total =2,317

For all Coastal Counties In 2012, CFHC provided services to homeless: 1,301 males and 1,718 females
Total =3,019

The UDS only reports by CFHC total on homeless (Katherine (CFD) may be able to break this down
somehow but she is tied up right now with grants) Maybe you can use this information to your
advantage.

Cathy

COASTAL FAMILY HEALTH CENTER is a private non-profit corporation owned by a volunteer
Board of Directors representative of the community and patient's needs.
Our Mission Statement:

The purpose of the Coastal Family Health Center is to provide quality health care and social
services to all persons regardless of economic status with the understanding that the term "health"
is an inclusive one that seeks to improve the quality of life of its whole community.



Moore Community House, Inc.

PHONE: (228) 436-6601

FAX: (228) 436-6605

email: moorehouse@cableone.net

684 WALKER STREET

BILOXI, MISSISSIPPI 39530

July 1, 2014

Susan Pickich
Community Development Department
City of Biloxi
P. O. Box 508
Biloxi, MS 39533

Dear Susan,

I regret I was unable to attend the June 26 meeting on the Biloxi Five Year Consolidated Plan and the 2015 One Year Action Plan in Biloxi's CDBG program. Please accept this input from Moore Community House.

The needs of east Biloxi are multiple and primarily economic. As an organization with a mission to respond to the needs of low-income women and young children, Moore Community House has created two programs that research shows make the most strategic and positive difference in moving a low-income family closer to self-sufficiency: quality, affordable early childhood education and job training that leads to higher paying employment. These services are critical for our community as represented by the significant waiting lists for our services. Our Early Head Start program enrolls 104 children and has a waiting list of 125. The Women in Construction program offers 8 week classes for 20 women at a time and has a waiting list of over 100 women.

Quality, affordable early childhood education has a two-fold positive impact for low-income families. First, it provides immediate economic improvement in that it makes it affordable and, therefore, possible for a low-wage earning parent to go to work and remain employed. Child care is expensive, often costing more than 20% of a single parent's entire minimum wage income. And low-wage work is inflexible, not tolerating absence from work due to child care arrangements that fall apart. So providing reliable and affordable services makes it possible for low wage earning parents to work. Secondly, it improves long-term outcomes for children. While quality early childhood education improves outcomes for all children, it has proven to make the biggest positive difference for low income children. These outcomes include higher educational attainment, reductions in risky behaviors thus preventing the need for expensive interventions, delayed parenthood, and higher earning power. MCH provides these services for 104 children ages birth to three, Monday through Friday, 7:00am to 5:15pm, year-round.

Job training for higher paying jobs has a positive impact in that it allows individuals to earn more money to better meet the economic needs of their families. When this pathway is opened to women is also has an immediate and positive impact on single-mother headed families, and it has a positive impact on the larger economic and social environment by making it less discriminatory. MCH provides eight-week classes for 20 women students all throughout the year.

To summarize, Moore Community House provides and encourages the City to support and include in the CDBG Consolidated Plan and One Year Action Plan 1) affordable child care to support parental employment and early childhood education, and 2) job training for women leading to higher paying jobs.

If you have any questions or need additional information, please contact me.

Thank you,



Carol Burnett
MCH Executive Director

CITY OF BILOXI
FIVE-YEAR CONSOLIDATED PLAN AND 2015 ONE-YEAR ACTION PLAN
COMMENT FORM

The City of Biloxi is in the process of developing its Five-Year Consolidated Plan and 2015 One-Year Action Plan to apply for Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds for the fiscal year 2015. Any comments you have concerning the housing and/or community development needs of the City are appreciated and will be considered in development of the Plan.

Name: Kenny Washington Phone: 228 432-0301
Organization: Back Bay Mission
Email address: Kywash@backbaymission.org
Mailing Address: 1012 Division Street Biloxi, MS 39530

Comments: There is a great need for shelters and
transitional housing in the Biloxi community. We
receive telephone calls as well people stopping by
our office searching for shelter or transitional
house. The shelters would be utilized by
individuals and families who have been displaced
because of loss of job, reduction of hours
at work, injury at work. These individuals
are seeking a hand up not a hand out.



NOTE: To be considered in development of Biloxi's 2015 One-Year Action Plan and Five-Year Consolidated Plan, written comments must be submitted before the end of the comment period at 5 PM, October 27, 2014.

Written comments may be delivered or mailed to:
Federal Programs Division, Biloxi Community Development Department
676 Dr. Martin Luther King, Jr. Boulevard
Biloxi, MS 39530
or Faxed to: (228) 415-6188 Attention: Federal Programs Division

PROOF OF PUBLICATION

P.O. BOX 1209
BILOXI, MS 39533

**FORMATION
BILOXI'S
ATED PLAN
N PLAN**

Planning, develop-
ment, Year Consolidated
Plan Consolidated Plan
required by the U.S.
Department of the Interior
available for review.

but are not limited
to

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Info to the Five-Year
Consolidated Plan at the Department
of the Interior at 676 Dr. Martin
Luther King, Jr. Blvd., N.W.,
Washington, D.C. 20540, from
9:00 a.m. and 5:00 p.m.,
Monday through Friday, or by
mail to the



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SEAL)

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Before me, the undersigned Notary Public of Harrison County, Mississippi, personally appeared **VICKIL L. FOX** who, being by me first duly sworn, did depose and say that she is a clerk of **THE BILOXI-D'IBERVILLE PRESS** newspaper published in Harrison County, Mississippi, and that publication of the notice, a copy of which is hereto attached, has been made in said paper 1 time in the following numbers and on the following dates of such paper, viz:

Vol. 42 No. 06 dated the 17 day of July 2014

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

Wanda J. Jax
Clerk

Sworn to and subscribed before me this the 17th day of July, 2014.

Michelle Carter
NOTARY PUBLIC

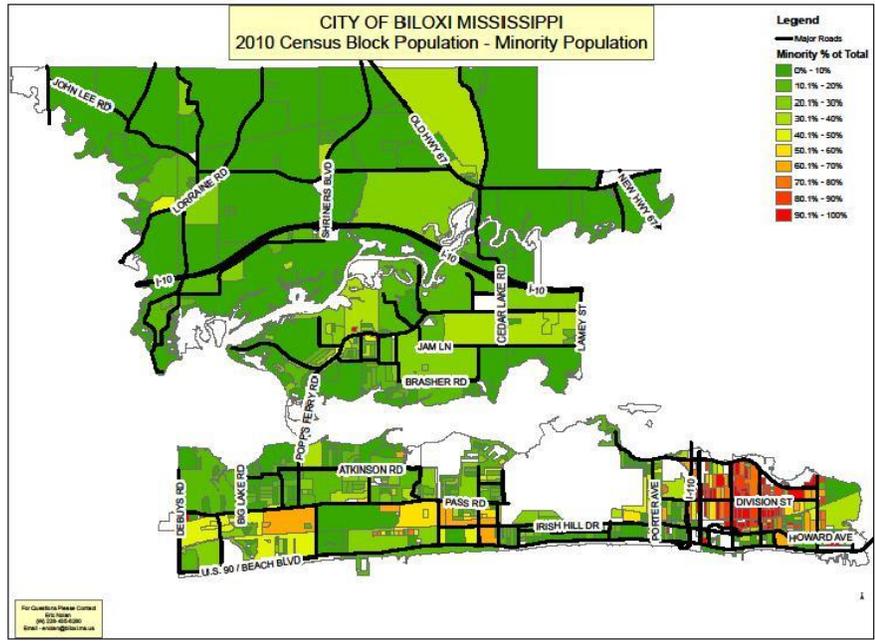


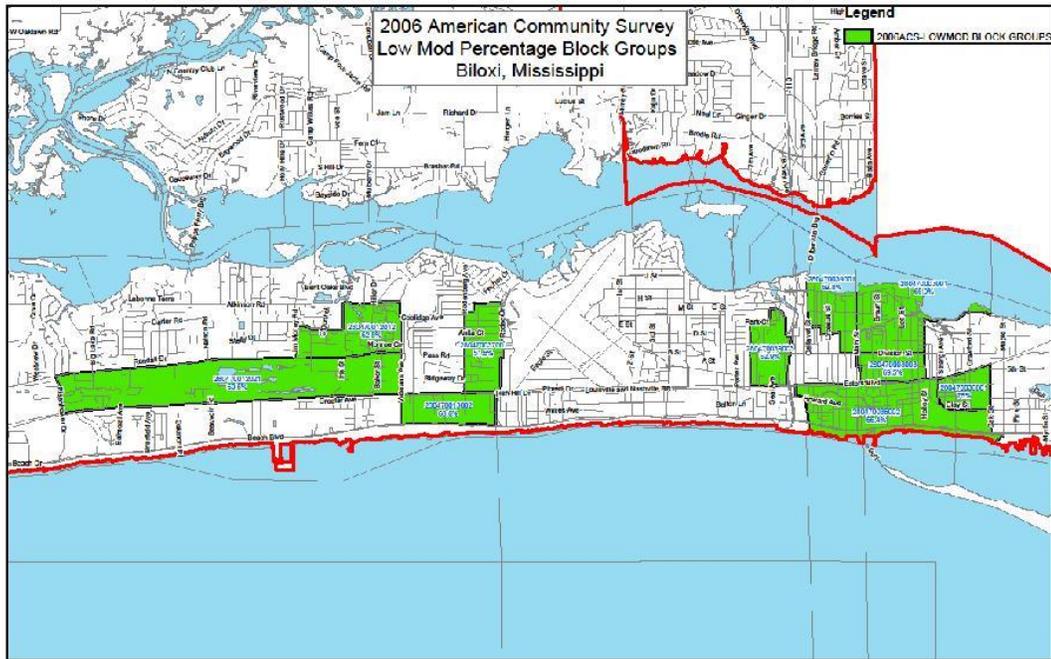
Printer's Fee: \$ 240.00

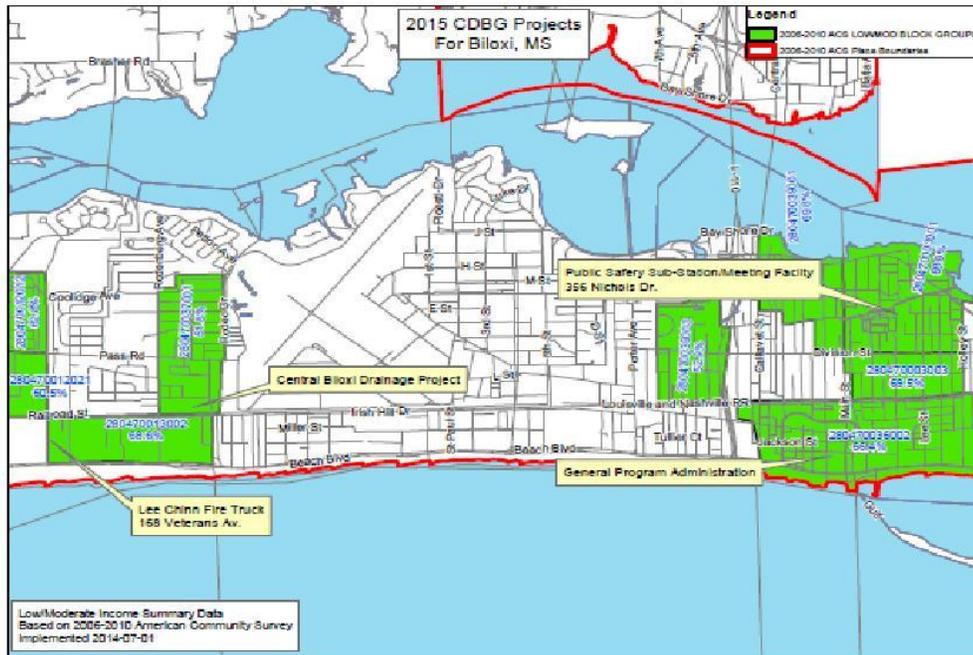
Furnishing proof of Publication: \$ _____

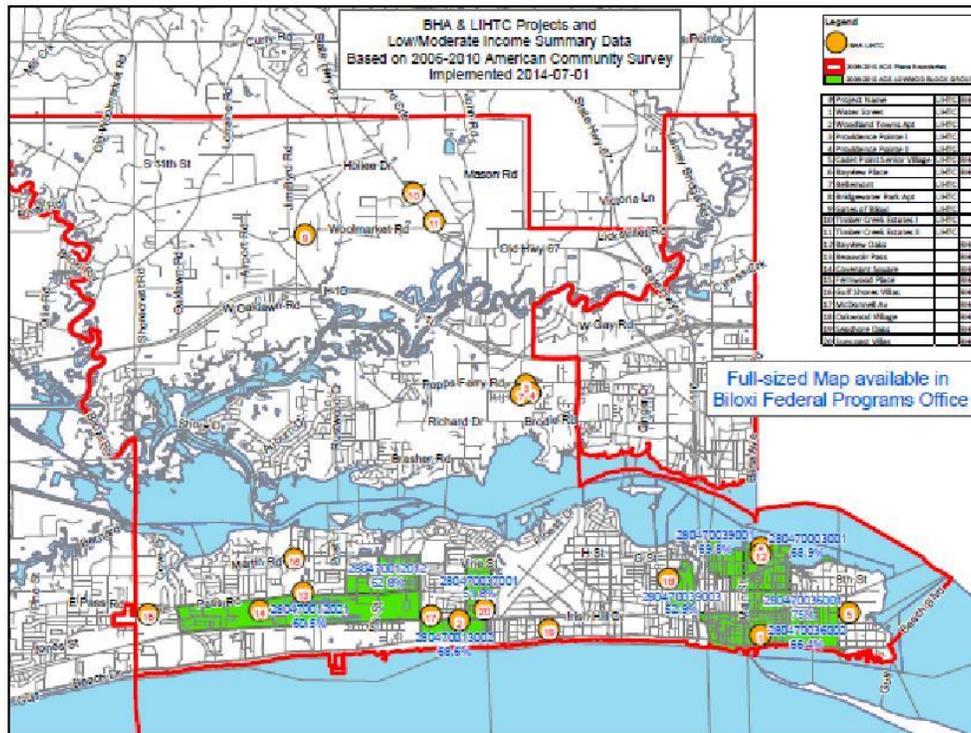
Total Cost: \$ 240.00

Grantee Unique Appendices









Grantee SF-424's and Certification(s)

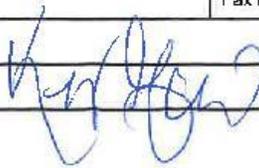
OMB Number: 4040-0004
Expiration Date: 01/31/2009

Application for Federal Assistance SF-424		Version 02
<p>*1. Type of Submission:</p> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<p>*2. Type of Application * If Revision, select appropriate letter(s)</p> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation *Other (Specify) _____ <input type="checkbox"/> Revision		
3. Date Received:		4. Applicant Identifier:
5a. Federal Entity Identifier: B-15-MC-28-0001		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: City of Biloxi		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 64-6000153		*c. Organizational DUNS: Duns # 072610058
d. Address:		
*Street 1: <u>140 Lameuse Street</u>		
Street 2: _____		
*City: <u>Biloxi</u>		
County: <u>Harrison County</u>		
*State: <u>Mississippi</u>		
Province: _____		
*Country: <u>U.S.A.</u>		
*Zip / Postal Code: <u>39530</u>		
e. Organizational Unit:		
Department Name: Community Development		Division Name: Federal Programs
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <u>Ms.</u>	*First Name: <u>Susan</u>	
Middle Name: <u>G.</u>		
*Last Name: <u>Pickich</u>		
Suffix: _____		
Title: <u>Federal Programs Manager</u>		
Organizational Affiliation: Municipality		
*Telephone Number: 228-435-6275		Fax Number: 228-435-6188
*Email: <u>spickich@biloxi.ms.us</u>		

Application for Federal Assistance SF-424	Version 02
<p>*9. Type of Applicant 1: Select Applicant Type: C. City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>*Other (Specify)</p>	
<p>*10 Name of Federal Agency: U.S. Department of Housing and Urban Development</p>	
<p>11. Catalog of Federal Domestic Assistance Number: 14.218</p> <p>CFDA Title: Community Development Block Grant/Entitlement Grants</p>	
<p>*12 Funding Opportunity Number: B-15-MC-28-0001</p> <p>*Title: Community Development Block Grant</p>	
<p>13. Competition Identification Number: _____</p> <p>Title: _____</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.): Biloxi, Harrison County, Mississippi</p>	
<p>*15. Descriptive Title of Applicant's Project: Community Development Block Grant Program - The City of Biloxi will fund the following activities through its CDBG Entitlement Program: Program Administration; Fire Truck/Equipment; Central Biloxi Drainage Design and Environmental Assessment; and Police Substation/Meeting Room.</p>	

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OMB Number: 4040-0004
Expiration Date: 01/31/2009

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
*a. Applicant: 4th	*b. Program/Project: 4th	
17. Proposed Project:		
*a. Start Date: 01/01/2015	*b. End Date: 12/31/15	
18. Estimated Funding (\$):		
*a. Federal	417,323	
*b. Applicant		
*c. State		
*d. Local		
*e. Other		
*f. Program Income	173,029	
*g. TOTAL	590,352	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____. <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E. O. 12372		
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions		
Authorized Representative:		
Prefix: Mr.		*First Name: Kenny
Middle Name:		
*Last Name: Glavan		
Suffix:		
*Title: Acting Mayor		
*Telephone Number: 228-435-6254		Fax Number: 228-435-6129
*Email: mayor@biloxi.ms.us		
*Signature of Authorized Representative: 		*Date Signed: 4/7/15

Authorized for Local Reproduction

Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424 Version 02

***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

Not Applicable

CERTIFICATIONS

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

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

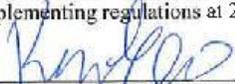
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-773, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

4/7/15

Date

Specific CDBG Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

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

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2015 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

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

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

Compliance with Laws -- It will comply with applicable laws.


Signature/Authorized Official

4/7/15
Date

Acting Mayor
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

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

 4/7/15
Signature/Authorized Official Date

Acting Mayor _____
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

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

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.


Signature/Authorized Official 4-7-15
Date

Acting Mayor _____
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

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

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

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

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

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

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

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

4-7-15

Date

Acting Mayor

Title

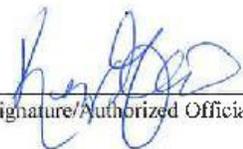
HOPWA Certifications

The HOPWA grantee certifies that:

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

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

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

4-7-15

Date

Acting Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

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

Appendix - Alternate/Local Data Sources