



**THE COMMUNITY DEVELOPMENT BLOCK GRANT  
ENTITLEMENT PROGRAM  
2020-2024 FIVE YEAR CONSOLIDATED PLAN  
AND 2020 ACTION PLAN FOR  
CITY OF BILOXI, MISSISSIPPI**

**Adopted: 08/04/20  
Resolution No. 466-20**

**PREPARED BY  
Grace Aaron Development Consultant  
and  
the City of Biloxi Federal Programs Division**



## **2020-2024 Consolidated Plan & 2020 Action Plan for the City of Biloxi CDBG Entitlement Program**

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

#### **1. Introduction**

Pursuant to the requirements of 24 CFR Part 91, the City of Biloxi, Mississippi developed its Five-Year Consolidated Plan for the period 2020-2024 in compliance with consolidation of planning and application requirements of the U.S. Department of Housing and Urban Development (HUD) for four of its programs. Biloxi is an entitlement city for one of the four HUD programs subject to these requirements, the Community Development Block Grant (CDBG) Program.

In compliance with CDBG Program national objectives, the City of Biloxi invests most of its CDBG resources to principally benefit low- to moderate-income residents by funding projects that support at least one of the program's three broad goals: to provide decent housing; provide a suitable living environment; and expand economic opportunities.

The Five-Year 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 strategies the City will implement with available HUD resources over the 2020-2024 planning period.

The 2020 Action Plan identifies the CDBG resources expected to be available to address the needs and objectives established in the Consolidated Plan and how these resources will be invested to achieve the City's housing and community development goals and objectives, particularly as they relate to low- and moderate-income residents. Biloxi's program year runs from October 1, 2020 to September 30, 2021.

The Consolidated Plan and Annual Plan were developed with the participation of residents, elected officials, affordable housing representatives, public service providers and other stakeholders.

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

Objectives identified through the 2020-2024 Consolidated Plan and 2020 Action Plan development process are consistent with the previous Five-Year Plan and focus on using limited CDBG resources to address high priority unmet needs in the community to primarily benefit low- to moderate-income and special needs residents with the outcome of improving suitable living conditions and residents' quality of life.

Consistently, residents and nonprofit agency representatives expressed support for using CDBG and other resources to improve basic infrastructure and services, including improved public safety; improved drainage to alleviate recurring flooding in Central and East Biloxi; street, sidewalk and parks improvements; and to support public services addressing homelessness, affordable childcare services, youth education/recreation programs; and job training/workforce development activities that expand opportunities for lower income residents to earn a living wage.

The need to maximize the effective and efficient use of limited public resources also continues to be identified as a priority objective.

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

The City of Biloxi is in good standing with HUD in terms of administering its CDBG Entitlement Program. Annual objectives and goals generally are accomplished in a timely manner. Systems and procedures are in place to ensure the effective and efficient implementation of projects and programs as well as compliance with HUD regulations, policies and procedures.

Annually, the City reports past performance to HUD and the public through its Consolidated Annual Performance and Evaluation Report (CAPER), available for review in the Federal Programs Division.

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

The City of Biloxi complies with its Citizen Participation Plan throughout planning, development and implementation of its Consolidated Plan and Action Plan. Planning and development of the 2020-2024 Consolidated Plan and 2020 Action Plan were launched at a well-attended, February 18, 2020 interagency meeting. To broaden public outreach and encourage public input, the City conducted three public hearings, established a formal 30-day period for submittal of written comments and promoted completion of a community needs survey.

The City consulted with known housing, supportive public service and community development providers to update Consolidated Plan and Annual Plan information and to encourage input, especially about unmet community needs. Table 2 in Template PR-10 identifies the agencies that not only provided input into this document, but that also work with the City on an on-going basis to help address community needs.

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

The Citizen Participation attachment provides documentation of compliance with HUD's and the Biloxi Citizen Participation Plan's public participation requirements for planning and development of the Consolidated Plan and 2020 Action Plan. Instead of the usual two public hearings, the City conducted three well-attended public hearings to encourage public participation into the development process; all known public and private agencies providing public services in the City also were invited to participate in a February 18, 2020 interagency meeting to help identify and prioritize unmet, high priority community needs and other information for inclusion in the Con Plan.

A summary of community survey responses also is included in the Citizen Participation attachment as are copies of the seven written comments submitted during Plan development.

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

All comments submitted to the City were accepted and considered. Oral comments are summarized in public hearing minutes and copies of each written comment are included in the Citizen Participation Plan.

## **7. Summary**

The Mayor reserves the right to designate qualified subrecipients to assist in the City's on-going efforts to address high priority, unmet community needs through specific, HUD-eligible public service activities, subject to the approval of the Biloxi City Council and in compliance with HUD's annual budget limits on public service activities.

In response to the COVID-19 pandemic, which initially impacted the City of Biloxi in late February 2020 and continues to impact it through submittal of the 2020-2024 Consolidated Plan in August 2020, Biloxi, the State of Mississippi and the nation are experiencing a health and economic crisis. In addition to loss of life and compromised health caused by COVID-19, negative impacts that will have long-term consequences include increased foreclosures, higher levels of homelessness, business failures, high unemployment and deepening poverty.

While it is impossible to predict how the pandemic will comprehensively impact the City of Biloxi in the long run, the goals, at the time this Five-Year Consolidated Plan was submitted to HUD, the identified unmet community needs and priorities are valid and warrant the investment of CDBG resources to primarily benefit Biloxi's low- to moderate-income residents.

## 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

Agency Role	Name	Department/Agency
CDBG Administrator	BILOXI	Engineering Department, Federal Programs

Table 1 – Responsible Agencies

### Consolidated Plan Public Contact Information

Susan Pickich, Federal Programs Manager

Engineering Department

(228) 435-6269

spickich@biloxi.ms.us

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

### 1. Introduction

The City of Biloxi complied with HUD CDBG Entitlement Program regulations and policies as well as the Biloxi Citizen Participation Plan, consulting with HUD specified community representatives as well as the general public during development of the Five-Year Consolidated Plan.

In response to national, state and local social distancing restrictions enacted to help contain the coronavirus, the City developed a CDBG community needs assessment survey as a tool for housing, community development, health care and supportive service agencies to provide input in lieu of attending live consultations. Some of the agencies the City contacted for input include the Biloxi Housing Authority, Open Doors Homeless Coalition Continuum of Care, Gulf Coast Center for Nonviolence, South Mississippi AIDS Task Force, Biloxi NAACP, Back Bay Mission, Coastal Family Health Center, Moore Community House, Mental Health Association of South Mississippi, STEPS Coalition, East Biloxi Community Collaborative, the Mississippi Center for Justice and Mississippi Regional Housing Authority VIII. Input also was requested from broadband service providers, local businesses, other local units of government, disaster mitigation and transportation planners.

**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(l)).**

To enhance coordination between public and assisted housing providers and private and government health, mental health and service agencies, the City reached out by email and through letters sent via the U.S. Postal Service to invite and encourage their participation in the Consolidated Plan planning and development process. The City also sent letters requesting specific information required for inclusion in the Consolidated Plan. Follow up telephone calls were made and/or emails sent to secure necessary information and to answer agency questions.

All known local housing, public health and other public service agencies to an interagency meeting on February 18, 2020 to share information about the Consolidated and Action Plans’ 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 on-going planning efforts, funding opportunities, changes in policies or procedures, and other information that they may find useful. Because of public gathering and social distancing restrictions mandated by state and local executive orders to limit the spread of COVID-19, the City did not request meetings with individual agencies.

**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 consulted with the Open Doors Homeless Coalition Continuum of Care throughout development of the Consolidated and Action Plans. The Federal Programs Manager, who has the day-to-day responsibility of administering Biloxi’s CDBG Entitlement Program, attends meetings of the Continuum of Care and the Executive Director of the Open Doors Homeless Coalition regularly attends and provides oral and written comments at the City’s Consolidated and Action Plan public hearings.

The City works with Open Doors throughout each CDBG Program Year to address the needs of Biloxi’s homeless population, including the chronically homeless, families with children, veterans and unaccompanied youth Open Doors administers the City’s CDBG-funded public service activity to prevent and address local homelessness by providing up to three consecutive months of rent, utility and security deposit assistance. The Biloxi Police Department coordinates with the Open Doors Homeless Coalition on an on-going basis to balance public safety with needs of homeless individuals and participates in its annual Point in Time count.

**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 residents.

**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	<b>Agency/Group/Organization</b>	<b>Biloxi Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment Service-Fair Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy East Biloxi Redevelopment

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> <p>The Biloxi Housing Authority (BHA) was contacted by telephone and email and asked to provide pertinent, updated public housing information for Biloxi's 2020-2024 Consolidated Plan and 2020 Action Plan. The Executive Director shared information about the City's public housing needs, public housing inventory, impediments to fair housing, and BHA's plans for maintenance and improvements during several face-to-face meetings and numerous emails from February to July 2020.</p>
<p>2</p> <p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p> <p><b>What section of the Plan was addressed by Consultation?</b></p> <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p><b>MS Regional Housing Authority VIII</b></p> <p>Housing PHA Services - Housing Service-Fair Housing Regional organization</p> <p>Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy</p> <p>The City consulted with the Mississippi Regional Housing Authority VIII via telephone and email to request and discuss updated public housing information. Region VIII does not have any housing developments located in Biloxi but does provide public housing services to Biloxi residents. As data is not collected by City, but by County, it was not possible to provide the number of Biloxi residents served or the services provided to them.</p>
<p>3</p> <p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p>	<p>Open Doors Homeless Coalition Continuum of Care</p> <p>Housing PHA Services - Housing Services-homeless Service-Fair Housing Services - Victims Regional organization</p>

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Anti-poverty Strategy Group Homes
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Open Doors Homeless Coalition Executive Director worked with the City of Biloxi during planning and development of the Consolidated Plan and 2020 Action Plan, providing updated information, local housing and homelessness information/data and discussing ongoing strategies to address and prevent homelessness within the City of Biloxi. Impediments to fair housing, strategies to improve access to existing affordable housing in Biloxi, housing trends to expand the local affordable housing inventory while decreasing development and operation/maintenance costs also were discussed.
4	<b>Agency/Group/Organization</b>	<b>Gulf Coast Center for Nonviolence</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Regional organization

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Non-Homeless Special Needs  Economic Development  Market Analysis  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City consulted with the Executive Director of the Gulf Coast Center for Nonviolence during development of the Consolidated Plan and 2020 Action Plan by telephone, email and in face-to-face meetings. Due to the coronavirus health emergency and resulting stay-at-home restrictions and depressed economy, the projected number of persons who have or will experience domestic violence is anticipated to increase significantly during the short term. Consultation included strategies to address and fund increased need for on-going services to individuals and to families with children.</p>
5	<p><b>Agency/Group/Organization</b></p>	<p><b>Moore Community House</b></p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Services-Health  Services-Education  Services-Employment  Service-Fair Housing  Services - Victims  Services - Narrowing the Digital Divide  Business Leaders  Civic Leaders  Business and Civic Leaders</p>

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy East Biloxi Redevelopment</p>
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Moore Community House (MCH) Executive Director and Women in Construction Program Director met with the City during development of the Consolidated Plan to discuss community needs and priorities, especially in the East Biloxi area. Telephone and email communication with MCH was on-going during plan development; information and reports were shared identifying needs of low- and moderate-income residents and strategies for addressing those needs were considered. High priority needs identified are quality, affordable childcare and workforce training to support earning a living wage, especially for single, female heads of household.</p>
<p><b>6 Agency/Group/Organization</b></p>	<p><b>Back Bay Mission</b></p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Narrowing the Digital Divide Civic Leaders Neighborhood Organization</p>

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Economic Development  Market Analysis  Anti-poverty Strategy  East Biloxi Redevelopment</p>
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City consulted with Back Bay Mission by telephone, email and in meetings during development of the Biloxi Consolidated Plan. Affordable housing, homeless services, job training and employment services, fair housing issues, accessing public and private resources and programs and other topics were discussed to identify very low, low- and moderate-income residents' needs and strategies for addressing those needs.</p>

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

The City consulted with all known agency types through telephone calls, emails, public hearings and/or meetings to identify and prioritize the unmet housing and nonhousing community development needs of Biloxi. The Citizen Participation attachment includes documentation of the City's outreach to and consultation with HUD-required agencies and groups during January - July 2020 to encourage community wide participation in planning and developing the Consolidated Plan and 2020 Action Plan.

Group meetings and face-to-face conversations were impaired by state and local executive orders requiring residents to stay-at-home, restricting public gatherings and, during several weeks, closing certain businesses and public buildings including City offices, to prevent/limit the spread of COVID-19.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**  
**Table 3 – Other local / regional / federal planning efforts**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Open Doors Homeless Coalition	The Comprehensive Plan and the CDBG Strategic Plan for the City of Biloxi and Open Doors' Continuum of Care plan coordinate in terms of identifying homelessness as a high priority need that merits the short- and long-terms efforts and resources of both to address.
State of Mississippi Analysis of Impediments to Fair Housing Choice	Mississippi HOME Corporation	The State's A.I. coordinates well with Biloxi Strategic Plan component of its 2020-2024 Consolidated Plan as both identify the goal of addressing impediments to fair housing for the benefit of all residents.
Sociodemographic & Economic Snapshots of MHC	Moore Community House (MHC)	Data analysis documents high concentration of poverty in parts of East Biloxi & confirms need for affordable childcare and job training services, especially for single women with children.
2019 East Biloxi Community Collaborative Needs Assessment	East Biloxi Community Collaborative	Priorities identified in the EBCC community needs assessment parallel with the City's needs assessment confirming the need for investment of CDBG resources in East Biloxi low/mod areas to support improvement of residents' quality of life.
MS Gulf Coast Plan for Opportunity	Gulf Regional Planning Commission	Goals in the ConPlan overlap several of the six livability principles identified in the Plan for Opportunity, including supporting more transportation choices; promoting equitable, affordable housing; enhancing economic competitiveness; and expanding social opportunities. GRPC's FY19-22 TIP goals also are consistent with the strategic plan, supporting transportation improvements to address access and congestion.
Biloxi Comprehensive Plan	City of Biloxi	Goals of the ConPlan to expand access to affordable housing; to provide suitable living environments for residents; and to expand economic opportunities throughout the City overlap goals and objectives identified in the City's long-term community plan.

**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 continued to work in cooperation with the Mississippi HOME Corp. to prepare the Biloxi housing assessment and identify local and state impediments to fair housing choice. Harrison County, the cities of Gulfport and D'Iberville, the Gulf Regional Planning Commission and South Mississippi Planning and Development District also cooperated with the City of Biloxi in the effort to update pertinent Consolidated Plan information and identify strategies for addressing local and regional community needs. The Mississippi Department of Health, South Mississippi Regional Center, the Mental Health Association of South Mississippi, Coastal Family Health Clinic, Loaves and Fishes, Gulf Coast Center for Nonviolence, New Bethel CDC and Disability Connection also provided updated information helpful to Consolidated Plan development.

The City of Biloxi's Emergency Coordinator, Flood Plain Manager, Executive Planner, City Engineer, Police and Fire Chiefs, Parks and Recreation Director and Disability Coordinator were asked to provide input for inclusion in Consolidated Plan development.

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

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

The Biloxi Citizen Participation Plan (CPP) identifies the City's processes for inviting and encouraging community wide participation and input into its CDBG Entitlement Program, from five-year planning and annual project development through project/program implementation and evaluation.

The City of Biloxi complied with HUD CDBG Entitlement Program regulations and policies as well as the Biloxi Citizen Participation Plan, consulting with HUD specified community representatives as well as the general public during development of the Five-Year Consolidated Plan.

In response to national, state and local social distancing restrictions enacted to help contain the coronavirus, the City developed a CDBG community needs assessment survey as a tool for housing, community development, health care and supportive service agencies to provide input in lieu of attending live consultations. Some of the agencies the City contacted for input include the Biloxi Housing Authority, Open Doors Homeless Coalition Continuum of Care, Gulf Coast Center for Nonviolence, South Mississippi AIDS Task Force, Biloxi NAACP, Back Bay Mission, Coastal Family Health Center, Moore Community House, Gulf Coast Mental Health, STEPS Coalition, East Biloxi Community Collaborative, the Mississippi Center for Justice and Mississippi Regional Housing Authority VIII. Input

also was requested from the Biloxi Bay Area Chamber of Commerce staff and member businesses, other Biloxi-based businesses including broadband service providers, other local units of government, hazard mitigation and transportation planners.

### 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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish &amp; Vietnamese</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing Public &amp; private agencies</p>	<p>The City hosted a public, interagency meeting on Feb.18, 2020 to identify housing, supportive services and community development needs and priorities as part of the community needs assessment. In addition to the 9 agencies that participated in the meeting, two agency directors who weren't able to attend submitted written comments that are included in the Citizen Participation attachment.</p>	<p>The minutes of this meeting are attached as part of Citizen Participation documentation.</p>	<p>All comments were accepted and considered.</p>	

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	Three Public Hearings	Non-targeted/broad community	The first public hearing was held at 5:30 p.m. on Tuesday, <u>January 14, 2020</u> with 20 residents and agency representatives in attendance. The 2nd hearing was held at City Hall on 5:30 p.m., <u>May 7, 2020</u> , with 9 total people attending, which complied with the State's restriction on the size of public gatherings due to COVID-19. The 3rd hearing was held at 3 p.m. on <u>June 30, 2020</u> with 5 people attending in addition to staff and elected officials.	The minutes from public hearings and all written comments submitted are attached as part of Citizen Participation documentation.	All comments were accepted and considered.	

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>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish &amp; Vietnamese</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p> <p>all residents signed up for City's B-Mail</p>	<p>In addition to general CDBG information, current plans and reports, public information and hearing notices and the 2020-2024 Consolidated Plan and 2020 Action Plan development schedule are posted on the City's website with links to translations in Spanish and Vietnamese. B-mails (the City's version of emails) were sent to residents/businesses signed up to receive on-going City news notifying the public about the availability of this information for public review.</p>	<p>Not applicable - but information posted on the City's website &amp; sent through several B-mails most likely increased attendance at public meetings and hearings.</p>	<p>Not applicable</p>	
4	Newspaper Ad	<p>Non-targeted/ broad community</p>	<p>Availability of CDBG Entitlement Program information, Notices of Public Hearings and Availability of Public Review Drafts were published as display (nonlegal) advertisements in the local daily newspaper with general circulation.</p>	<p>Not applicable</p>	<p>Not applicable</p>	

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)
5	Community Survey	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing businesses, civic organizations	During the April 2020, a community survey was posted on the City's website, emailed to public/private agencies, religious organizations, nonprofits, civic leaders & others on the CDBG Master Mailing List, and distributed to members of the Biloxi Bay Area Chamber of Commerce to encourage input identifying and prioritizing Biloxi's unmet needs.	A summary of survey responses and comments is included in the Citizen Participation attachment.	Not applicable - all comments received were considered.	

**Table 4 – Citizen Participation Outreach**

## NA-05 Overview

### Needs Assessment Overview

The following needs assessment is based on data provided by HUD from the 2005-2009 (base year) and 2011-2015 (most recent year) American Community Surveys (ACS), and the 2011-2015 CHAS, including special compilations 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.

This Needs Assessment does not take into account the as yet unknown long-term impacts of the COVID-19 pandemic on the City's priority needs or residents' housing needs.

The City budgeted its 2020 CARES Act allocation of \$272,001 to fund a PY2019 CDBG public services activity to prevent and address an increase in homelessness in Biloxi as a result of Spring-Summer 2020

layoffs, unpaid furloughs and closure of daycare services resulting from COVID-19. This new public service activity provides up to three consecutive months of rent and utility assistance for eligible residents in anticipation of the increased need for assistance to access existing affordable housing.

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

### Summary of Housing Needs

Based on consultation with the Biloxi Housing Authority and other public 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. Almost every category of household was identified as having some type of housing need, with owner-occupied housing having the fewest. Housing cost burden is the greatest housing problem of both renters and home owners.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	44,054	44,825	2%
Households	18,558	17,735	-4%
Median Income	\$44,519.00	\$39,011.00	-12%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,495	1,935	3,080	1,475	8,755
Small Family Households	1,065	775	1,210	605	4,020
Large Family Households	230	140	195	64	330
Household contains at least one person 62-74 years of age	305	350	305	374	1,595
Household contains at least one person age 75 or older	295	255	480	159	1,069
Households with one or more children 6 years old or younger	744	348	518	280	869

**Table 6 - Total Households Table**

Data Source: 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	65	30	10	135	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	80	25	125	0	0	0	25	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	240	45	70	15	370	75	4	4	45	128
Housing cost burden greater than 50% of income (and none of the above problems)	1,035	555	570	4	2,164	285	200	115	80	680
Housing cost burden greater than 30% of income (and none of the above problems)	205	465	885	225	1,780	55	110	240	135	540

	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)	145	0	0	0	145	185	0	0	0	185

**Table 7 – Housing Problems Table**

Data 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,300	680	750	50	2,780	360	205	120	150	835
Having none of four housing problems	395	705	1,375	620	3,095	110	350	835	649	1,944
Household has negative income, but none of the other housing problems	145	0	0	0	145	185	0	0	0	185

**Table 8 – Housing Problems 2**

Data 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	615	550	535	1,700	250	90	195	535
Large Related	150	120	70	340	8	4	0	12
Elderly	288	205	125	618	130	124	98	352
Other	365	254	739	1,358	25	89	63	177

	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	1,418	1,129	1,469	4,016	413	307	356	1,076

Table 9 – Cost Burden > 30%

Data 2011-2015 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	560	295	200	1,055	140	75	75	290
Large Related	115	80	0	195	4	0	0	4
Elderly	194	80	50	324	110	55	18	183
Other	320	175	324	819	25	75	19	119
Total need by income	1,189	630	574	2,393	279	205	112	596

Table 10 – Cost Burden > 50%

Data 2011-2015 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	235	100	150	40	525	75	0	4	45	124
Multiple, unrelated family households	4	0	0	0	4	0	4	0	25	29
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	239	100	150	40	529	75	4	4	70	153

Table 11 – Crowding Information – 1/2

Data 2011-2015 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** The City of Biloxi does not have an alternate source of data for households with children present broken out by tenure and income level.  
**Comments:**

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

Identified in Table 9 among the "other" types of households, there are more single person renter households with an income between 50 - 80% of AMI with a housing cost burden greater than 30% (739) compared to those with income between 30-50% AMI (254) and 0-30% (365), for a total of 1,358 households in this category. Single person homeowners experiencing a cost burden of more than 30% total 177, with 25 having income between 0 - 30% AMI, 89 with income between 30-50% AMI and 63 with income between 50-80% AMI.

Table 10 identifies that the "other" category, which includes single person households, is the second largest category, following small related households, with a cost burden of more than 50% for both renters and homeowners. Of the renter single person households, the largest number of households has an income between 50-80% AMI; the largest number of owner occupied, single person households with a cost burden more than 50% has an income between 30-50% 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.**

This information is not available.

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

Prior to COVID-19, cost overburden was the most common housing problem in the City of Biloxi, for both owners and renters. The cost of property insurance in areas of the City located south of Interstate-10 remains considerably higher than it was prior to Hurricane Katrina (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?**

Low- to moderate-income individuals and households, minorities and the elderly generally are more affected by housing cost overburdening, overcrowding and substandard housing than are those with higher incomes.

**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**

The City does not have a source for household income for Households with Children Present. Generally, extremely low-income households with a severe housing cost burden generally are more at risk of becoming homeless than are other households. Information provided by the Open Doors Homeless Coalition Continuum of Care does not include the number of Biloxi households provided with 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 Mississippi Gulf Coast cities, 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.

Through a subrecipient agreement with Open Doors Homeless Coalition, the City budgeted its CARES Act allocation of \$272,001 to fund a PY2019 CDBG public services activity to prevent and address an increase in homelessness in Biloxi as a result of COVID-19. This activity provides up to three consecutive months of rent and utility assistance for eligible residents.

## 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, 1,925 or 77% of all 2,495 households in this income category in Biloxi have one or more of the four housing problems. 100% of Hispanic, 77% of Asian, 76% of white and 75% of Black/African American households in this income category experience one or more of the four problems. The high percentage of problems for these four groups does not indicate a disproportionately greater need in comparison to the other racial or ethnic categories because there are no other racial or ethnic categories. There are no American Indian/Alaskan Native or Pacific Islander households in this income category.

**Very low income:** In the 30-50% of AMI income category, 1,460 or 75% of the 1,940 households in the City as a whole have one or more of the four housing problems. American Indian/Alaskan Native and Hispanic households are the two racial or ethnic categories at this income level with a disproportionately greater need with 100% and 90%, respectively, experiencing one or more problems. There are no Pacific Islanders at this income level.

**Low income:** In the 50-80% of AMI income category, 1,995 of 3,080 or 65% of households in the city as a whole have one or more of the four housing problems. Hispanic households with 87% and Black/African American households with 77% show a disproportionately greater need than the other racial or ethnic categories. 60% of Asian households and 55% of White households in this income category have one or more of the four problems. None of the American Indian/Alaska Native households had any of the four problems; there are no Pacific Islanders at this income level.

**Middle Income:** In the 80-100% of AMI income category, 560 of 1,469 or 38% of households in the City as a whole have one or more of the four housing problems. 50% of Hispanic households, 40% of White households and 37% of Asian households in this income category experience one or more of the four problems, which is not disproportionate compared to 38% of households citywide experiencing one or more of the same housing problems. There are no American Indian/Alaska Native or Pacific Islanders households at this income level.

### 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	1,925	240	330

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	800	124	125
Black / African American	780	100	165
Asian	120	10	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	140	0	4

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 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	1,460	480	0
White	620	310	0
Black / African American	570	115	0
Asian	60	34	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	130	15	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 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	1,995	1,085	0
White	1,000	815	0
Black / African American	585	175	0
Asian	65	44	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	210	30	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 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	560	909	0
White	410	604	0
Black / African American	90	235	0
Asian	29	49	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	20	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 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 this income category, with 100% of Hispanic households and 88% of Asian households having one or more of the four housing problems, two ethnic or racial categories show a disproportionate need in comparison to other ethnic or racial categories and compared to total households in the City. 77% of households (1,660 of 2,165) in this income category, citywide, experience one or more of the four housing problems. There are no American Indian/Alaska Native or Pacific Islander households in this income category.

**Very Low Income:** In this income category, 100% of American Indian/Alaska Native households, 54% of Black/African American households, 52% of Hispanic households and 48% of Asian households show a disproportionate need in comparison to the other ethnic or racial categories. 885 of 1,940 or 46% of total households citywide in this income category have one or more of the four housing problems. There are no Pacific Islander households in this income category.

**Low Income:** in this income category, Asian is the only ethnic or racial category that shows a disproportionately greater need than the other ethnic or racial categories, with 34 of 109 households, or 31%, experiencing one or more of the four housing problems. In the City as a whole, 870 or 3,080 (28%) households have one or more of the four housing problems. Hispanic and American Indians/Alaska Natives households in this income category have none of the four housing problems. There are no Pacific Islander households in this income category.

**Middle Income:** in this income category, Hispanic is the only ethnic or racial category that shows a disproportionately greater need than the other ethnic or racial categories with 37% of households having one or more of the four housing problems. In this income category, 200 or 14% of the City's 1,469 households experience one or more of the four housing problems. There are no American Indian/Alaskan Native or Pacific Islander households in this income category.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,660	505	330
White	655	270	125

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	690	185	165
Asian	115	15	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	140	0	4

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	885	1,055	0
White	355	575	0
Black / African American	370	315	0
Asian	45	49	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	75	70	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	870	2,210	0
White	410	1,400	0
Black / African American	344	420	0
Asian	34	75	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	240	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	200	1,269	0
White	150	869	0
Black / African American	25	300	0
Asian	10	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	25	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

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

Approximately 64% 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 21.

**Severe Housing Cost Burden:** 18% of all households in the City experience a severe housing cost burden, paying more than 50% of household income for housing. 90% of American Indian/Alaska Native and 34% of Black/African American households experience disproportionately greater need in terms of cost burden when compared to other ethnic or racial categories in Biloxi.

**Moderate Housing Cost Burden:** approximately 18% 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	11,074	3,105	3,155	385
White	8,215	1,730	1,460	125
Black / African American	1,645	770	1,260	220
Asian	450	185	145	25
American Indian, Alaska Native	4	0	35	0
Pacific Islander	0	0	0	0
Hispanic	555	315	195	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

## 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 Tables 13-21, Hispanic households seems to have greater needs in more categories than other ethnic or racial groups. The American Indian/Alaskan Native and Pacific Islander categories represent a very small number of households, but they also seem to have disproportionately greater housing needs in all of the income categories in which they're represented.

**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**

In the last five years, the Biloxi Housing Authority converted its entire Public Housing Portfolio of 908 units to the Rental Assistance Demonstration (RAD) Program. All of BHA's units now are technically Section 8, some of which are Tenant Based and some Project Based. Since the conversion from Public Housing to RAD, terminology used for public housing located within the City of Biloxi also has changed.

The HUD-provided data was reviewed by the Biloxi Housing Authority (BHA), but since the terminology no longer applies and the data does not reflect BHA's current (2019-2020) levels of service, it did not comment on this section. The Mississippi Housing Authority Region VIII, which provides Section 8 vouchers for use by in the City of Biloxi, also did not provide input.

## 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	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# 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	Program Type								
	Certificate	Mod-Rehab	Public Housing	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:

According to the Biloxi Housing Authority (BHA), residents in the units it owns and operates routinely request handicapped bars in restrooms and showers and access ramps.

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

According to BHA, 2,073 eligible families currently are on the waiting list for RAD units in Biloxi, which includes 1,777 female-headed households and 81 elderly households.

The most immediate needs of BHA's residents and 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

Affordable, quality childcare and expanded public transportation routes and services were identified as high priority, unmet needs during development of the 2020-2024 Consolidated Plan.

## NA-40 Homeless Needs Assessment – 91.205(c)

According to ACS 2014-2018 5-Year estimates, there were 21,608 total housing units in the City of Biloxi, of which 17,954 (83.1%) were occupied; the homeowner vacancy rate was estimated at 2.1% and the rental vacancy rate (for all units available to rent) was estimated at 13.1%. In 2019, Biloxi had a 5.1% vacancy rate in market-rent housing units compared to 7% in 2018 (source: 2019 Apartment Survey W.S. Loper and Associates). Census data provided in template NA-10 identifies that the majority of renter households experienced housing cost overburdening. This group may be considered precariously housed and one lost paycheck, one car repair, or one illness away from literal homelessness.

Through the robust prevention services of the Open Doors Homeless Coalition Continuum of Care (CoC), very few families become homeless in Biloxi unless they are fleeing domestic violence. In 2019, Open Doors prevented homelessness for 58 families in Biloxi. Most families who experience homelessness in Biloxi are families who are fleeing domestic violence. In 2019, 150 families accessed the Gulf Coast Center for Nonviolence in Biloxi. If homelessness is not due to domestic violence and cannot be prevented, families with children are prioritized for a hotel/motel voucher and quickly housed using rapid rehousing. In 2019, 29 families experienced homelessness in Biloxi were re-housed.

### 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)	5	0	190	170	150	60
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	8	75	123	40	50	240
Chronically Homeless Individuals	0	2	12	10	12	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	4	45	40	44	30

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				
Unaccompanied Child	0	2	18	15	18	30
Persons with HIV	0	2	14	12	8	30

**Table 26 - Homeless Needs Assessment**

Data Source Comments: Open Doors Homeless Coalition CoC

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):**

Not applicable

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	16	60
Black or African American	11	18
Asian	0	3
American Indian or Alaska Native	0	3
Pacific Islander	0	1
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	3	3
Not Hispanic	24	24

Data Source

Comments:

Source: Open Doors Homeless Coalition CoC

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

Most families who experience homelessness in Biloxi are families who are fleeing domestic violence. 150 families accessed the domestic violence shelter in Biloxi over the last year. When a family becomes homeless because they are fleeing domestic violence, the family contacts the Gulf Coast Center for Nonviolence (the Center) hotline to enter shelter. The Center provides shelter, a safety plan, individualized assessments of each family member, counseling, and child-care using a trauma informed approach. When the family leaves shelter, the Center assists the family in obtaining and maintaining housing in the community through rapid re-housing.

Veterans and their families are linked to Oak Arbor’s Supportive Services for Veteran Families (SSVF) program for prevention services as soon as an eviction becomes imminent. If a veteran and his/ her family become homeless, the family is quickly rehoused and linked to case management services. The SSVF program prevented homelessness for 3 veteran families and rehoused 4 veteran families in Biloxi.

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

The general population in Biloxi, according to the U.S. Census is 67.6% White, 21.4% Black or African American, 4.6% Asian, 0.3% Native American or Alaska Native, 0.1% Native Hawaiian or Pacific Islander, and 8.9% Hispanic or Latino. The unsheltered single adult homeless population in Biloxi, per the 2020 Point in Time Count, conducted January 28, 2020, is 71% White, 21% Black or African American, 4% Asian, 3% Native American, and 1% Native Hawaiian or Pacific Islander. 4% of the unsheltered single

adult population are Hispanic or Latino. In the sheltered population, survivors of domestic violence in DV shelter beds, 59% are White and 41% are Black or African American, per the 2020 Point in Time Count.

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

In Biloxi, the only shelter and transitional beds for persons experiencing homelessness are reserved for persons fleeing domestic violence. Periodically, if a family presents as homeless and is not fleeing domestic violence, Open Doors Homeless Coalition will provide a hotel/ motel voucher and case management. Generally, a hotel/ motel stay is 2 weeks and the family then are housed through rapid rehousing. During the 2020 Point in Time Count, conducted January 28, 2020, there were 27 people in 13 households in the Gulf Coast Center for Nonviolence shelter and transitional housing.

There are 6 units of transitional housing under development that will serve persons living with HIV.

Families, veterans, and chronically homeless persons are prioritized for housing in Biloxi. Generally, the populations are identified through outreach, receive hotel/ motel vouchers when needed, and are housed in the community within 30 days. The return to homelessness rate in Biloxi is 4.79%.

As a result of targeted efforts in Biloxi to end homelessness among veterans, end chronic homelessness, and ensure no family with children or unaccompanied young person is unsheltered, the numbers of veterans, chronically homeless persons, youth and families experiencing homelessness remain low on any given night.

Single adults make up the majority of persons experiencing unsheltered homelessness. The number of unsheltered single adults has been reduced by 29% between 2019 and 2020. Collaboration among the Biloxi Police Department, Open Doors Homeless Coalition, Back Bay Mission, Catholic Social Services, St Vincent de Paul, Mental Health Association of South Mississippi, Gulf Coast Mental Health Center, the business community, the faith community, and others led to case conferencing a by-name list on a regular basis, identifying the most vulnerable single adults experiencing homelessness, housing them using a variety of community resources, and employing case management strategies to ensure housing stability. The partnerships continue and the group expects to create additional reductions and ultimately end unsheltered homelessness in Biloxi.

**Discussion:**

Information from the Open Doors Homeless Coalition Continuum of Care indicates that while there is an increased homelessness issue in the City of Biloxi that must be addressed, it is solvable. Robust prevention activities and resources to make housing more 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:

- Medium- and long-term rental subsidies to improve access to available rental housing units to households on the verge of homelessness due to high housing cost burden;
- 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;
- Available temporary housing options that are safe and include supportive services while permanent solutions are being sought; and
- 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 public service agencies applying to HUD for 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 generally include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with drug or alcohol addictions and persons with HIV/AIDS and their families.

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

Elderly housing and supportive services 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 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, housekeeping and lawn services.

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, including job training.

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 special needs populations were determined through the citizen participation process conducted during development of the 2020-2024 Consolidated Plan and 2020 Action Plan including consultation with representatives of different agencies and group discussion during the interagency meeting hosted by the City in February 2020.

**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. The South Mississippi AIDS Task Force usually provides the requested information relative to this special needs population, but this agency currently is close for reorganization while its existing transitional facility is being rehabilitated.

**Discussion:**

As part of its effort to create a more comfortable and private residence for those diagnosed with AIDS or HIV, the South Mississippi AIDS Task Force is renovating the Augusta House from dorm-style living into six modernized apartments. Upon completion, there will be four one-bedroom apartments, one two-bedroom unit and a studio unit.

**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 are extensive and include:
- replacing dated public safety protection equipment and vehicles and improving public safety facilities in primarily low- to moderate-income service areas;
- recreation/community centers
- small business incubator(s) in East Biloxi

- redevelopment of the Main Street neighborhood between Dr. Martin Luther King, Jr. Boulevard and Division Street
- rehabilitating available buildings or constructing new buildings for use as:

1) police substations in high-crime neighborhoods to improve response time and deter illegal activities;

2) emergency and/or transitional shelters for the homeless (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth), young persons who have aged out of the foster care system and those who have returned from mental and physical institutions;

3) group home facilities for persons who are not homeless but require supportive housing including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, young persons who have aged out of the foster care system and those who have been returned from mental and physical health institutions;

4) day centers for the homeless that offer meals, showers, and access to computers and other communication resources to support pursuit of employment by the homeless;

5) workforce development and job training centers adequately equipped to support skills development

6) after-school and summer educational programs including tutoring, ESL and computer literacy classes for income eligible residents;

7) emergency response centers or health clinics that can be quickly mobilized for use as needed during natural and manmade disasters/emergencies;

8) adult day care facilities

9) senior citizen centers

10) “EnVision Center” to support consolidation of housing and supportive housing services as described in HUD CPD-18-04. This would support co-location of state and local public and private resources and programs that income-eligible residents may access to foster long-lasting self-sufficiency, such as job training and employment opportunity information, educational opportunities including after-school and ESL programming, local health care resources, federal benefits information and government services to assist in reducing the number of poverty-level families.

## How were these needs determined?

Biloxi residents identified the public facilities, public improvements, public services, housing and other supportive needs of the City of Biloxi included in this Consolidated Plan through input provided during development of the five-year CDBG planning document, which included interagency meetings, public hearings, consultations, a 30-day written comment period and a community needs survey. Needs also were determined by identifying unmet needs included in the 2015-2019 Consolidated Plan but not yet addressed.

Community needs also were identified by residents and stakeholders on an on-going basis during the Public Comment portion of each regularly-scheduled City Council meeting, conducted at a minimum of three times a 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:

Biloxi's Public improvement needs include:

- provision of water and sewer systems throughout the unserved areas of North Biloxi;
- stormwater management system improvements not included in the post-Katrina multi-year, multimillion dollar FEMA-funded capital projects;
- street improvements including lighting and ADA compliant sidewalks;
- drainage system and stormwater management improvements in Central Biloxi
- completion of Howard Avenue Streetscape Project in East Biloxi;
- construction of neighborhood roads to improve access and emergency response times;
- multimodal transportation improvements to improve safety and alleviate congestion for the driving, cycling and walking public (including designation of bike lanes and/or shared-lanes for vehicles-bicycles) and railway safety improvements;
- provision of ADA-compliant sidewalks/boardwalks for use by pedestrians and those in wheelchairs);
- rehabilitating existing City park infrastructure and updating amenities including playgrounds, lighting, shade structures/pavilions and restrooms;
- ADA access improvements on a citywide basis;
- expanded recycling services;
- shoreline stabilization measures that may include installation of living shoreline improvements or other MDMR-approved methods of controlling erosion in tidally-influenced areas;
- restoration of marshland along the shoreline of the Biloxi Channel and Back Bay of Biloxi to minimize storm impacts and reduce flooding during heavy rain events;
- restoration of bayous, creeks and stormwater runoff retention/detention areas to reduce flooding from the increasing number and severity of storms;

- The City also has great need for an additional north-south evacuation route to expedite evacuation of those living and/or working on the Biloxi Peninsula 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 natural or manmade disaster. Currently there is only one north-south connector, which is located in East Biloxi.

### **How were these needs determined?**

Public improvement needs were identified through the citizen participation process associated with development of the 2020-2024 Consolidated Plan, the 2015-2019 Consolidated Plan, the 2015, 2016, 2017, 2018, 2019 and 2020 CDBG Action Plans, the 2020 community needs survey and through 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 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 senior citizens and the disabled;
- expanded, affordable recreational programs, facilities and equipment for all ages;
- comprehensive affordable housing assistance programs to end homelessness and improve access to affordable housing in the City through rental assistance, utility and security deposit assistance, and case management services;
- Fair Housing Act and Americans With Disability Act education outreach services to eliminate discrimination and provision of affordable legal services to assist income-eligible residents with filing fair housing violations and addressing other CDBG-eligible issues;
- expanded English as a Second Language classes/programs for children and adults;
- expanded, affordable public transportation services citywide, but especially to connect low- to moderate-income residents with schools, employment hubs and daycare centers;
- early childhood education/daycare programs;
- more quality, affordable daycare centers located throughout Biloxi;
- expanded public library hours of operation;
- a variety of certified job training and workforce development programs, especially for female headed households with children;
- affordable adult daycare services;
- Increased/expanded supportive services to meet the needs of persons with HIV/AIDS, the mentally impaired, physically disabled persons, persons aging out of the foster care program, victims of domestic violence, homeless families and individuals and very-low and low-income

households (including health care, counseling, assessment, employment, affordable housing assistance, education and ESL services)

Due to the coronavirus pandemic, the City anticipates that there will be a greater need for healthcare services, mental health services, supportive housing services, unemployment assistance and comprehensive supportive services for the increased number of homeless persons.

### **How were these needs determined?**

The public service needs of Biloxi were determined from input provided by the general public and public service agency representatives at Council meetings (especially during annual budget hearings), during development of recent CDBG Action Plans, the 2015-2019 and 2020-2024 Consolidated Plans, the City's Comprehensive Plan, 2020 community needs survey and as expressed in various letters to the editor (weekly and daily local newspapers).

## **MA-05 Overview**

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

The tables in this section provide information by HUD from the American Community Survey Estimate 2011-2015 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 in 2005, 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 2019 Analysis of Impediments to Fair Housing Choice, 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

51% of the residents of Biloxi live in one-unit detached structures, according to the 2011-2015 ACS data. The next most popular residential property type is 5 - 19 unit apartment complexes, in which 16% of Biloxi residents live. In Biloxi, 42.3% of residents own their homes compared to the U.S. rate of 63.8%. The average household size has remained basically constant, with 2.42 persons per unit, according to the 2000 Census, and 2.4 persons per household, according to 2011-2015 ACS data.

Tables 26 - 35 in the next several pages identify characteristics of Biloxi's housing stock through 2011-2015 ACS and 2011-2015 CHAS data provided by HUD.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,030	51%
1-unit, attached structure	900	4%
2-4 units	1,695	8%
5-19 units	3,345	16%
20 or more units	3,065	14%
Mobile Home, boat, RV, van, etc.	1,473	7%
<b>Total</b>	<b>21,508</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	34	0%	230	2%
1 bedroom	140	2%	2,010	21%
2 bedrooms	1,390	17%	3,895	40%
3 or more bedrooms	6,390	80%	3,650	37%
<b>Total</b>	<b>7,954</b>	<b>99%</b>	<b>9,785</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Approximately 2,111 housing units in Biloxi are government-assisted affordable housing, according to the 2019 Apartment Survey. These include housing units owned and managed by the Biloxi Housing Authority and Low Income Housing Tax Credit (LIHTC) Program 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?**

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.

Considering its aging population and large low-income workforce that supports Biloxi's tourism and service industry, the City anticipates the need for additional low maintenance, affordable housing, available for purchase and/or rent. Housing that is designed and constructed to be energy efficient and to withstand the projected increase in frequency and severity of Gulf storms will be especially important to those on fixed incomes.

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

Housing located in close proximity to public transportation fixed routes will become more important as Biloxi's population ages and as more military retirees relocate to Biloxi to benefit from close proximity to health care services, commissary and other retail services available to them at Keesler Air Force Base.

There also will be increased need for assisted care housing and group homes to accommodate changes in the population. 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.

Affordable workforce housing located in close proximity to employment hubs and along public transportation fixed routes will continue to be needed.

**Discussion**

It is impossible to anticipate the impact COVID-19 will have on the City of Biloxi's housing stock and on residents' housing needs. With the continued spread of the coronavirus, it is anticipated that unemployment and foreclosure rates will continue to increase along with healthcare costs.

In an effort to avoid an increase in homelessness in Biloxi as a result of COVID-19, the City invested 100% of its \$272,001 CARES Act allocation to a new CDBG-CV public service activity that will provide up to three consecutive months of rent and utility assistance to eligible residents.

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

### Introduction

According to HUD provided 2011-2015 ACS data, the owner-occupied housing unit rate in Biloxi is 42.3% compared to the nationwide rate of 63.8%. 51% of Biloxi residents live in one-unit detached structures and the next most popular residential property type is 5 - 19 unit apartment complexes, in which 16% of Biloxi residents live. Biloxi's average household size has remained basically constant, with 2.42 persons per unit in 2000, according to the Census, and 2.4 persons per household, according to 2011-2015 ACS data.

The tables 28 -35 provide additional information about the characteristics of the housing stock in Biloxi from 2011-2015 ACS and 2005-2009 and 2011-2015 CHAS data provided by HUD.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	150,100	147,200	(2%)
Median Contract Rent	654	654	0%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,710	27.7%
\$500-999	5,625	57.5%
\$1,000-1,499	1,235	12.6%
\$1,500-1,999	145	1.5%
\$2,000 or more	83	0.9%
<b>Total</b>	<b>9,798</b>	<b>100.2%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	540	No Data
50% HAMFI	1,595	610
80% HAMFI	5,420	1,539
100% HAMFI	No Data	2,437
<b>Total</b>	<b>7,555</b>	<b>4,586</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$607.50	\$691.16	\$815.74	\$1,000.99	Not Known
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments: The City of Biloxi does not receive HOME funds. Market rent rates are from W.S. Loper 2019 Mississippi Gulf Coast Survey for the Biloxi area.

### 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 those on fixed incomes and low- to moderate-income households.

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

Because of COVID-19's impact on the economy, especially in terms of unemployment, housing affordability is anticipated to decrease. Legislation to suspend housing evictions, at least in the short term, is being considered that will allow some families to remain in their homes longer than they will be able to pay their mortgages or rent.

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

Not applicable - the City of Biloxi does not receive a HOME allocation; it does not plan to produce or preserve affordable housing. Through enforcement of its comprehensive code enforcement regulations, the City works to ensure existing housing inventory is maintained in compliance with applicable codes.

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

Based on data provided by HUD, 23% of owner-occupied and 46% of renter-occupied housing units in Biloxi have "one selected condition" or problem. 76% of owner-occupied housing units has no selected conditions compared to 51% of renter-occupied households who 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	1,795	23%	4,535	46%
With two selected Conditions	75	1%	270	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	40	0%
No selected Conditions	6,085	76%	4,940	51%
<b>Total</b>	<b>7,955</b>	<b>100%</b>	<b>9,785</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,530	19%	3,425	35%
1980-1999	2,815	35%	2,495	26%
1950-1979	2,820	35%	3,320	34%
Before 1950	800	10%	550	6%
<b>Total</b>	<b>7,965</b>	<b>99%</b>	<b>9,790</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 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	3,620	45%	3,870	40%
Housing Units build before 1980 with children present	1,908	24%	598	6%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 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; 45% of owner-occupied and 40% 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 homeowners' 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 45% of owner-occupied housing units were built in Biloxi before 1980 and that of these 24% or 1,908 housing units have children present. Of the 40% of renter-occupied housing units built in Biloxi before 1980, 6% or 598 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 2,506 housing units built before 1980 that have children present, 25%, or 626 units, contain lead-based paint and are occupied by low- or moderate-income families.

### Discussion

Table 36 – Vacant Units is blank because 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 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 Housing Authority Region 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 in 2014 that of its approximately 6,780 total vouchers, 2471 or 36% are used for housing in Harrison County.

### 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

	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 accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

The Biloxi Housing Authority owns and manages 13 housing communities, with a combined total of 908 housing units, all of which are well maintained.

**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 manages 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	0
Bayview Oaks at 601 Bayview Avenue	0
Bayview Place at 601 Bayview Avenue	0
Cadet Point at 200 Maple Street	0
Covenant Square at 270 Covenant Square Drive	0
Fernwood Place at 2775 Fernwood Road	0
Gulf Shore Villa at 2301 Atkinson Road	0
McDonnell Avenue at 242 McDonnell Avenue	0
Oakwood Village at 330 Benachi Avenue	0
Seashore Oaks at 1450A Beach Boulevard	0
Suncoast Villa at 1650 Perry Drive	0

**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 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:**

BHA maintains its housing developments on an on-going basis to provide a high quality living environment for its low- to moderate-income residents. Infractions of rental terms are addressed expeditiously to maintain a safe environment for all.

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

The City of Biloxi has one shelter that is owned and operated by the Gulf Coast Center for Nonviolence and is reserved for 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)	6	25	6	3	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Only Adults	0	5	6	0	0
Chronically Homeless Households	0	0	0	14	0
Veterans	0	0	0	8	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source

Source: Open Doors Homeless Coalition CoC

Comments:

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

Persons experiencing homelessness in Biloxi typically are connected to Coastal Family Health Center (CFHC) for primary health care and mental health assessment and treatment. In PY2020, the City has budgeted public services funds of \$20,000 to support Coastal Family Health Clinic's efforts to provide mental health screenings and counseling for the homeless.

The Mental Health Association of South Mississippi provides a day center that operates as peer supported environment for persons who are living with mental illness. 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 also works extensively with vocational rehabilitation services to assist disabled persons through assessments for appropriate employment training.

Gulf Coast 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 the WIN Job Center to connect clients with employment opportunities. The local service agencies also provide assistance in resume writing and interviewing skills and obtaining 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, which can accommodate up to 48 victims of domestic violence. There also are two transitional housing facilities, one serving homeless persons who have experienced domestic violence and one serving persons 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; 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 and El Pueblo in East Biloxi and the Catholic Diocese of Biloxi at its Fatima site in West Biloxi. Biloxi's homeless population also has access to a day center in Gulfport that operates as a peer supported environment for homeless persons with mental illness.

Vouchers for housing subsidies and public 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**

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.

**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 often need home health care services, home delivered meals, 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 assistance to facilitate re-entering community life after being deinstitutionalized. Persons with HIV/AIDS and their families may need subsidized housing near health care facilities and/or transportation assistance to access treatment 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 the Mississippi Center for Justice (MCJ), 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.

The City of Biloxi has a cooperative working relationship with MCJ as well as with the Mental Health Association of South Mississippi, the Open Doors Homeless Coalition and the numerous other agencies that provide housing and supportive housing services. Open Doors, as the Continuum of Care, takes the lead in coordinating the full spectrum of services available in Biloxi to ensure that all are provided appropriate housing.

**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 includes working with the Continuum of Care to avoid duplicating delivery of area services to maximize limited resources and working with the Mississippi Center for Justice on 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 residents' 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))**

In its PY2020 Action Plan, the City of Biloxi anticipates budgeting CDBG resources of approximately \$80,000 to fund high priority public service programs and activities to address the housing and supportive needs of its CDBG-eligible residents, including those who are not homeless but have other special needs.

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

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

Since the destruction of a large portion of its housing stock in 2005 by Hurricane Katrina, Biloxi residents have faced significant barriers to affordable housing, especially in East Biloxi, because of the reduced number of housing units and the increased cost of land, construction and property 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.

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

The tables in this template provide some basic information about the City of Biloxi's 2011-2015 estimated civilian workforce, its economy and residents' educational attainment, based on ASC and 2015 Longitudinal Employer-Household Dynamics data provided by HUD. 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 10,637 active duty military and civilian employees in 2014 (most current economic impact data available).

## 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	129	5	1	0	-1
Arts, Entertainment, Accommodations	4,700	14,013	36	59	23
Construction	742	689	6	3	-3
Education and Health Care Services	1,717	2,613	13	11	-2
Finance, Insurance, and Real Estate	743	943	6	4	-2
Information	260	317	2	1	-1
Manufacturing	893	578	7	2	-5
Other Services	291	346	2	1	-1
Professional, Scientific, Management Services	674	969	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	2,196	2,699	17	11	-6
Transportation and Warehousing	401	134	3	1	-2
Wholesale Trade	338	250	3	1	-2
Total	13,084	23,556	--	--	--

**Table 40 - Business Activity**

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Source:

### Civilian Labor Force

Total Population in the Civilian Labor Force	20,859
Civilian Employed Population 16 years and over	18,750
Unemployment Rate	10.18
Unemployment Rate for Ages 16-24	16.97
Unemployment Rate for Ages 25-65	6.94

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,920
Farming, fisheries and forestry occupations	720
Service	2,545
Sales and office	4,150
Construction, extraction, maintenance and repair	1,930
Production, transportation and material moving	1,040

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	18,080	83%
30-59 Minutes	2,924	13%
60 or More Minutes	700	3%
<b>Total</b>	<b>21,704</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 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	1,945	300	1,055
High school graduate (includes equivalency)	3,840	600	1,460
Some college or Associate's degree	5,685	625	1,580
Bachelor's degree or higher	4,040	70	860

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

Data Source: 2011-2015 ACS

**Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	205	490	215	615	490
9th to 12th grade, no diploma	685	365	735	875	450
High school graduate, GED, or alternative	1,850	1,280	1,505	3,135	1,745
Some college, no degree	2,935	1,550	990	2,710	1,155
Associate's degree	445	970	730	1,420	350
Bachelor's degree	255	1,235	760	1,540	745
Graduate or professional degree	0	445	420	985	595

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	32,337
High school graduate (includes equivalency)	43,850
Some college or Associate's degree	91,016
Bachelor's degree	124,149
Graduate or professional degree	296,894

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 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 sector is Arts, Entertainment & Accommodations, which includes the tourism industry and provides more civilian jobs than any other civilian industry category in Biloxi. Keesler Air Force Base is the City's largest single employer, with a combined active military and civilian workforce of 10,637, according to latest economic impact information (2014).

**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) has strengthened 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.

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. In the last five years, the Community College completed construction of a \$9 million Hospitality and Resort Management Center and soon will open a new multimillion dollar performing arts center.

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 provides 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 and around the Mississippi Coast Coliseum and Convention Center.

Created by the 2017 Tax Cut and Jobs Act, Opportunity Zones are designed to stimulate private investment in designated, low-income census tracts; the designation enables investors to temporarily defer and reduce their tax liability on investments made in privately- or publicly-managed Opportunity Funds. With three designated Opportunity Zones located in East Biloxi, the City of Biloxi is well positioned to partner with for-profit and nonprofit agencies to incentivize investment in real estate projects or in East Biloxi businesses, providing a growth opportunity especially needed in this low- to moderate-income area of the City.

Upon completion of Biloxi's \$355 million FEMA-funded infrastructure project, anticipated within the next 3 to 5 years, 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.

A proposed \$1.2 billion, 266-acre redevelopment of the former Broadwater property in Central Biloxi is estimated to provide about 1,000 construction jobs and create approximately 2,500 jobs at full operation and generate more than \$100 million in annual non-gaming, retail spending. When the project was announced in July 2020, the opening date was projected in the second quarter of 2023; it is too soon to know if increasing cases of COVID-19 that are impacting Biloxi's workforce (as well as workforces in neighboring Louisiana and Alabama) will delay this major redevelopment project.

In spite of short- and long-term economic impacts from COVID-19, the City and business community will continue to need workforce development and business infrastructure programs and services provided by local public and private 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.

**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 diversity and quality of services is enhanced and as competition for jobs increases.

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

The State of Mississippi offers a comprehensive Workforce Education Program, at little or no cost to participants, 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, the Biloxi Public School District and other local organizations offer English as Second Language classes that support efforts of Biloxi's Hispanic and Vietnamese populations to 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 residents through expanded employment and educational opportunities. By participating in these types of programs available at the local level, residents will be better prepared to enter and remain in the workforce, improving their ability to earn a living wage.

**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.**

The City was successful in efforts to have three census blocks in East Biloxi federally-designated as Opportunity Zones in LMAs of East Biloxi to encourage private investment and continues to pursue grant assistance available through RESTORE, the Gulf Coast Restoration Fund and related BP Oil Spill grant resources, as well as GOMESA, USDOT and other federal programs, to support local initiatives that will support expansion and diversification of the economy.

### **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" is 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 census data formats 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 the population is nonwhite and 51% 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 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 shown on a map attached to this document. A map also is attached identifying the majority of low- to moderate-income residents, defined at the census.

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

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

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

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

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

A strategic opportunity near one of these areas is the planned north-south extension of Highway 90 and Pass Road just west of Beauvoir Road in West Biloxi. The City has applied for but been unsuccessful in securing USDOT grant funds that is anticipated to stimulate redevelopment of West Biloxi through development opportunities with high visibility and ease of access.

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

**Describe the need for broadband wiring and connections for households in low- to moderate-income households and neighborhoods.**

Approximately 74% of households in Biloxi have a broadband internet connection, compared to 74% of households nationwide, and approximately 83% of households in Biloxi have a fixed broadband connection, compared to 89% of households nationwide (source: ASC 2014-2018).

Stay-at-home mandates and school closures in response to COVID-19 have increased the need for Internet services to support working at home and participating in distance learning.

For the purposes of this question, "concentration" is defined as an area where more than 30% of the population is nonwhite and 51% 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 identifying areas in the City of Biloxi with a majority 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 rental rates for housing 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, most of 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?**

A strategic opportunity near one of these areas is the planned north-south connector road between U.S. Highway 90 and Pass Road just west of Beauvoir Road in West Biloxi. For the past several years, the City has applied for but been unsuccessful in securing USDOT grant funds to construct this section of road that is anticipated to stimulate redevelopment of West Biloxi through improved traffic flow, expanded development opportunities with high visibility and ease of access.

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

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

Approximately 74% of households in Biloxi have a broadband internet subscription, compared to 80.4% of households nationwide, and approximately 83% of households in Biloxi own a computer, compared to 89% of households nationwide (source: ASC 2014-2018).

Stay-at-home mandates and school closures in response to COVID-19 have increased the need for access to Internet services to support working at home and participating in distance learning programs. It is

likely that there will be increased movement from traditional businesses and school campuses to digital services for work, education, medicine, shopping and entertainment. Economic forecasters predict that these changes will be significant and lasting.

While the Harrison County Library System and Biloxi's four public library branches provide Internet access and computers for use by the general public, they are only available during regular hours. These facilities were closed for several weeks during spring 2020 as part of state and local efforts to reduce the spread of coronavirus, further limiting Internet access for some residents.

The City, the Biloxi Public School District and others are exploring ways to expand public Internet access for all residents.

Information identifying the geographic location of households with broadband internet connections was not available.

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

To maintain the quality and affordability of broadband internet services, it is important to have more than one service provider.

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

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

With low elevations throughout much of the municipality and a location directly on the Gulf of Mexico, the City of Biloxi faces several increased natural hazard risks associated with climate change, including sea level rise, the increased frequency and severity of storm events and hurricanes and increased temperatures.

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

Many of Biloxi's very-low, low- and moderate-income households are located in East Biloxi on the Biloxi Peninsula where property is surrounding on three sides by water and much of it is identified by FEMA as a floodplain zone and/or velocity zone. Its low elevation increases the vulnerability of all structures to flooding, storm surges and storm damage.

The City of Biloxi requires new construction be elevated to meet post-Katrina FEMA standards, which increases the cost of construction. The cost of house insurance also is high in these areas and several national companies will not write new insurance policies for homes in low-lying areas even when the houses are raised to meet elevation requirements.

Other low- to moderate-income residential areas located in Central Biloxi enjoy higher elevations than East Biloxi but experience street flooding during severe rain events. The City's stormwater management improvements have reduced the volume of standing water and sidewalks are being constructed to improve safety of residents by giving them an alternative to walking in flooded streets.

## **SP-05 Overview**

### **Strategic Plan Overview**

To address high priority, unmet needs of Biloxi residents, as identified through the Consolidated Plan development process, the City's five-year strategy focuses on investing the majority of its CDBG entitlement funds to meet HUD's Low-Mod Area (LMA) national objective. Thus, the majority of CDBG-funded projects and activities will be located in areas in which at least 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 as an attachment to in this document that identifies the location of HUD-defined low- to moderate-income areas in the City of Biloxi.

High priority projects and activities located in LMAs may include improving public safety; providing suitable living environments; enhancing public amenities and resources; expanding job training, educational and recreational opportunities; providing, improving or expanding public facilities and infrastructure; and supporting efforts to expand eligible economic opportunities.

The City will continue to rely on the Biloxi Housing Authority and the Open Doors Homeless Coalition Continuum of Care to address local housing needs. The City will continue to support the efforts of nonprofit agencies and organizations to address homelessness and domestic violence; to provide services for those with special needs, including the elderly; and to support provision of health care and mental health care services, especially for low- and moderate-income residents.

The City also will continue to work with the Mississippi Center for Justice and other stakeholders to eliminate impediments to fair housing choice in Biloxi.

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

**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 2020-2024 will provide citywide benefit, the activities to be undertaken during Program Year 2020 and each subsequent year of this planning process will principally serve low- to moderate-income residents, as defined by HUD Census data.

CDBG-eligible activities will be selected based on significant need to address problems in these areas as expressed during the citizen participation process. Maps attached to this Plan identify the current low- to moderate-income areas in the City, as defined by HUD, as well as Census tracts by minority concentration.

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

**Priority Needs**

**Table 47 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Public Safety Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Not Applicable
	<b>Associated Goals</b>	Public Safety Improvements
	<b>Description</b>	The City and its residents have identified the high priority need to improve public safety in primarily low- to moderate-income areas by providing eligible police, fire and life safety protection equipment and vehicles. CDBG funds also may be used for eligible improvements to public safety facilities and rehabilitation of public facilities to support substations in LMAs.
	<b>Basis for Relative Priority</b>	This on-going high priority need was identified during Consolidated Plan development based on concern about maintaining and improving public safety in low- to moderate-income areas by providing modern public safety facilities and up-to-date protection and life safety equipment and vehicles.
2	<b>Priority Need Name</b>	Public Services - Natural Disasters & Emergencies
	<b>Priority Level</b>	High

<b>Population</b>	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
<b>Geographic Areas Affected</b>	Not Applicable
<b>Associated Goals</b>	Public Services-Natural Disasters & Emergencies
<b>Description</b>	Provide CDBG eligible public services to prevent, plan for and/or address natural disasters typical to the Biloxi area and emergencies. These services may include, but are not limited to, acquisition of equipment and supplies; rehabilitation and provisioning of public facilities as needed to provide natural disaster and emergency services or supplies; development and disbursement of public information/material; and healthcare and life safety support.
<b>Basis for Relative Priority</b>	Based on direct, recent experience with catastrophic hurricanes, the nation's largest oil spill disaster and the COVID-19 pandemic as well as projections for increased frequency and severity of hurricanes and other storm events, the City of Biloxi identifies support for eligible public services to prevent, plan for and address natural disasters and emergencies as a high priority to maintain a suitable living environment for primarily low- to moderate-income and special needs households.

<b>3</b>	<b>Priority Need Name</b>	Public Services-Non-Housing Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Not Applicable
	<b>Associated Goals</b>	Public Services-Non-Housing Community Development

	<b>Description</b>	High priority, unmet needs of the community may be addressed through eligible nonhousing public service activities that include, but are not limited to: providing quality, affordable childcare and elderly daycare services; supporting educational activities such as English as a Second Language, afterschool and summer educational programs for school age children; providing fair housing public education activities; supporting access to legal services to respond to fair housing violations and other CDBG-eligible issues; supporting access to affordable, quality healthcare and mental health services and supplies; improving access to public transportation services; supporting activities to address and prevent homelessness; improved access to certified job skills training activities; support services provided for victims of domestic violence, veterans, unaccompanied youth; and those aging out of the fostercare system; and supporting activities for special needs residents (including elderly and residents with mental and physical impairments).
	<b>Basis for Relative Priority</b>	Based on input provided during development of Consolidated Plan
<b>4</b>	<b>Priority Need Name</b>	Nonprofit Agency Facility Improvements
	<b>Priority Level</b>	High

	<b>Population</b> 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 Other
<b>Geographic Areas Affected</b>	Not Applicable
<b>Associated Goals</b>	Nonprofit Agency Facility Improvements
<b>Description</b>	The City may invest CDBG resources to support CDBG eligible facility improvements owned and occupied by qualified nonprofit agencies located in Biloxi that serve Biloxi residents. This may include facility rehabilitation, expansion, weatherization/energy efficiency improvements, ADA-compliance improvements, acquisition of eligible equipment; and security enhancements.
<b>Basis for Relative Priority</b>	To support continued and/or expanded delivery of high priority public services to special needs populations, limited clientele and/or low- to moderate-income Biloxi residents by Biloxi-based nonprofit agencies, the City may invest CDBG resources to improve nonprofit agency facilities in compliance with CDBG regulations and policies.
<b>5 Priority Need Name</b>	Expand Economic Opportunities

<b>Priority Level</b>	High
<b>Population</b>	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 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
<b>Geographic Areas Affected</b>	Not Applicable
<b>Associated Goals</b>	Expand Economic Opportunities
<b>Description</b>	Citizen, agency and business input provided during development of the Consolidated Plan identified the high priority need to expand and diversify economic opportunities for low- to moderate-income Biloxi residents through development and expansion of certified job skills and workforce training facilities that primarily benefit low- to moderate-income residents; CDBG eligible business incentives to bring commercial property into code compliance and to create or retain jobs that will be made available to qualified, low- to moderate-income Biloxi residents; and to support development of small-scale business incubators in LMAs to encourage business start ups and expansion.
<b>Basis for Relative Priority</b>	Input provided during development of the Consolidated Plan identified the high priority need for low- to moderate-income residents to earn a living wage by expanding and diversifying local economic opportunities.

6	<b>Priority Need Name</b>	Infrastructure Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Not Applicable
	<b>Associated Goals</b>	Infrastructure Improvements
	<b>Description</b>	To maintain and enhance suitable living environments primarily for low- to moderate-income residents and other qualified, CDBG beneficiaries, the City may invest CDBG resources to provide or rehabilitate public infrastructure including, but not limited to streets, drainage, and stormwater management improvements; water/sewer system improvements and to expand opportunities for eligible residents to access the Internet through installation of improved and extended fiber optics infrastructure.
	<b>Basis for Relative Priority</b>	Throughout development of the Consolidated Plan, improved infrastructure was identified as a high priority community need, especially projects that will comprehensively address street flooding, improve stormwater management and expand opportunities for eligible residents to access the Internet through installation of improved and extended fiber optics infrastructure.
7	<b>Priority Need Name</b>	Transportation Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Not Applicable
	<b>Associated Goals</b>	Transportation Improvements
	<b>Description</b>	Transportation improvements have been identified as a high priority need and may include improving traffic flow and public safety; providing or improving access to neighborhoods, public resources and redevelopment areas; enhancing suitable living environments through installation of pedestrian and bicycle amenities; and CDBG eligible railway crossing and safety improvements.
	<b>Basis for Relative Priority</b>	Residents identified multimodal transportation improvements as a high priority need during development of the Consolidated Plan.
8	<b>Priority Need Name</b>	Public Services – Housing Activities
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly 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
<b>Geographic Areas Affected</b>	Not Applicable
<b>Associated Goals</b>	Public Services-Housing Activities
<b>Description</b>	Provide support for public services activities that improve access to affordable housing in Biloxi through rent, utility and security deposit assistance for the homeless, those at risk of becoming homeless and other qualified low- to moderate-income residents.
<b>Basis for Relative Priority</b>	As identified throughout development of the Consolidated Plan, there is a significant need in Biloxi to address and prevent homelessness by improving access to existing affordable housing located in Biloxi. This is a high priority, unmet need.

**Narrative (Optional)**

Based on community needs identified and prioritized during the citizen participation process for the 2020 Action Plan and 2020-2024 Consolidated Plan, and taking into consideration the limited amount of CDBG resources available for HUD-eligible activities, the City plans to fund public facilities projects and

public service programs/activities that will provide a suitable living environment and enhance the quality of life for those households in primarily low- to moderate-income areas.

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

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

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Not applicable to City of Biloxi use of funds
TBRA for Non-Homeless Special Needs	Not applicable to City of Biloxi use of funds
New Unit Production	Not applicable to City of Biloxi use of funds
Rehabilitation	Not applicable to City of Biloxi use of funds
Acquisition, including preservation	Not applicable to City of Biloxi use of funds

**Table 48 – 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 2020 - 2024 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 approximately at the Program Year 2020 level through 2024.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvement Public Services	462,382	175,789	0	638,171	2,553,084	The City is projecting that its annual CDBG allocation and amount of program income generated in 2020 will be the same for each program year 2021-2024.

Table 49 - 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 Entitlement Program does not require a match and the City does not anticipate leveraging additional resources.

### If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, the City is not aware of any such available land except for City rights-of-way to be used for access road construction projects.

### 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
Open Doors Homeless Coalition	Continuum of care	Homelessness Planning Rental public services	Not Applicable
Biloxi Housing Authority	PHA	Planning Public Housing	NA
Moore Community House	Community/Faith-based organization	Economic Development Planning neighborhood improvements public services	NA
Back Bay Mission	Non-profit organizations	Homelessness Rental neighborhood improvements public services	NA
Gulf Coast Center For Nonviolence	Non-profit organizations	Homelessness public services	NA
Mississippi Center for Justice	Non-profit organizations	Economic Development Planning public services	NA
New Bethel CDC	Community/Faith-based organization	public services	NA
Biloxi Bay Area Chamber of Commerce	Non-profit organizations	Economic Development Planning	NA

**Table 50 - 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 residents. The Open Doors Homeless Coalition plays a major role within this system, collecting and maintaining a data base about regional homelessness that provides information about the population being served and needs addressed while identifying unmet needs. 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 better able to address homelessness in Biloxi and provide housing stability assistance to those at risk of becoming homeless.

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

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

**Table 51 - Homeless Prevention Services Summary**

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

The Open Doors Homeless Coalition manages Biloxi’s Coordinated Entry System. Through a call-in hotline, Open Doors assesses families in the region who are on the edge of homelessness. Through its robust prevention services, very few families become homeless unless they are fleeing domestic violence. During the last year, Open Doors Homeless Coalition prevented homelessness for 58 families.

If homelessness is not due to domestic violence and cannot be prevented, families with children are prioritized for a hotel/ motel voucher and quickly housed using rapid rehousing. 29 families experiencing homelessness in Biloxi were re-housed in the last year.

Open Doors Homeless Coalition, Mental Health Association of South Mississippi, and Back Bay Mission outreach to persons experiencing unsheltered homelessness. People are assessed and linked to community-based housing and services for which they are eligible. Emergency services include a day center with showers and laundry at Back Bay Mission, food services at Seashore Mission and Loaves and Fishes, and medication services at Saint Vincent de Paul. Coastal Family Health provides medical outreach and mobile health services. Gulf Coast Mental Health Center provides mental health services and referrals to the CHOICE housing program managed by Open Doors Homeless Coalition. Oak Arbor outreaches to veterans and links them to the VA healthcare system and housing resources. Persons with HIV are linked to HOPWA resources. Chronically homeless persons, unsheltered veterans, youth, and families with children are prioritized for services.

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.

**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**

The partnerships among community agencies, the faith community, the business community, and the Biloxi Police Department are a strength of the homelessness response system in Biloxi. The partners are aligned to prevent and ultimately end homelessness in Biloxi. Open Doors Homeless Coalition coordinates monthly meetings among the stakeholders to share information, discuss successes in the region, and shared challenges.

A gap exists in resources. There is a need for more rental assistance for both prevention and rapid rehousing and additional units will be needed as Biloxi grows.

**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**

By working collaboratively within the institutional structure coordinated by the Open Doors Homeless Coalition, local and regional agencies are positioned to overcome gaps in the system delivery system to address high priority needs. For instance, eliminating duplication of services allows limited funding to be used more efficiently to benefit more residents. Open Doors' regular meetings for agencies participating

in the institutional structure encourage the on-going exchange of information that supports updating and streamlining of the service delivery system in an ever changing environment.

On an on-going basis, partners in the homelessness response system in Biloxi are exploring ways to increase resources for rental assistance and affordable housing development in conjunction with the City of Biloxi.

## 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	Transportation Improvements	2020	2024	Non-Housing Community Development	NA	Transportation Improvements	CDBG: \$1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6735 Persons Assisted
2	Public Services-Non-Housing Community Development	2020	2024	Non-Housing Community Development	NA	Public Services-Non-Housing Community Development	CDBG: \$375,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
3	Public Services-Housing Services	2020	2024	Affordable Housing Homeless	NA	Public Services - Housing	CDBG: \$125,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services- Natural Disasters & Emergencies	2020	2024	Affordable Housing Homeless Non-Housing Community Development	NA	Public Services - Natural Disasters & Emergencies	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
5	Public Safety Improvements	2020	2024	Non-Housing Community Development	NA	Public Safety Improvements	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted
6	Administration	2020	2024	Administration	NA		CDBG: \$500,000	Not Applicable
7	Infrastructure Improvements	2020	2024	Non-Housing Community Development	NA	Infrastructure Improvements	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted
8	Expand Economic Opportunities	2020	2024	Expand Economic Opportunities	NA	Expand Economic Opportunities	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Nonprofit Agency Facility Improvements	2020	2024	Non-Housing Community Development	NA	Nonprofit Agency Facility Improvements	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted

Table 52 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Transportation Improvements
	<b>Goal Description</b>	<p>This goal involves improving transportation (the safe and efficient flow of vehicles, trains, pedestrians and/or cyclers) in Biloxi through investment of CDBG resources in eligible projects that may include construction and/or improvement of streets and streetscapes; alleviation of traffic congestion; transportation safety improvements; access improvements to neighborhoods, public facilities, public resources and areas being redeveloped; and installation of eligible pedestrian and bike improvements/amenities such as crosswalks, lighting, signage, ADA sidewalks and landscaping.</p> <p>This goal includes budgeting CDBG funds for railway improvements that may involve constructing or enhancing access roads; rerouting/reconfiguring existing roads; installation of signage, lighting and public safety equipment/amenities.</p>
2	<b>Goal Name</b>	Public Services-Non-Housing Community Development
	<b>Goal Description</b>	<p>Invest CDBG resources to support provision of public service activities, other than low- to moderate-income housing benefit, that address high priority, unmet needs of Biloxi residents, which may include: quality, affordable childcare services; after school and summer educational programs for school age children that may include ESL and computer classes; eligible services to limited clientele populations including victims of domestic violence; eligible services for special needs populations including the elderly, mentally and physically disabled and persons with HIV/AIDS and their families; support for certified job skills training activities; support for eligible physical and mental health care services and supplies; support for fair housing educational outreach services and CDBG eligible legal services.</p>

3	<b>Goal Name</b>	Public Services-Housing Activities
	<b>Goal Description</b>	<p>To address the high priority, unmet needs to prevent and address homelessness and improve access to affordable housing, the City may fund eligible housing services activities that include providing rent, utility and/or security deposit assistance; and emergency and transitional housing services provided by qualified nonprofit agencies for eligible residents.</p> <p>Public Service activities for Housing Services do not include assistance to support construction of new units or rehabilitation of housing.</p>
4	<b>Goal Name</b>	Public Services-Natural Disasters & Emergencies
	<b>Goal Description</b>	To plan for, prevent and respond to CDBG eligible community needs caused by natural disasters and emergencies, the City may budget CDBG resources to provide eligible public services.
5	<b>Goal Name</b>	Public Safety Improvements
	<b>Goal Description</b>	<p>The City of Biloxi places high priority on ensuring public safety and enhancing the general welfare of its residents. 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.</p> <p>The 2020-2024 Consolidated Plan provides for the use of CDBG resources to acquire new fire protection vehicles and eligible police and fire equipment to better serve and protect primarily low- to moderate-income areas. CDBG resources also may be used to rehabilitate public facilities for use as public safety substations and to purchase eligible public safety amenities.</p>
6	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	CDBG funds may be used for eligible costs to support administering and monitoring the City's CDBG Entitlement Program, including fair housing outreach and education; environmental reviews and assessments; legal and other professional services; publication of notices and material; staff and/or subrecipient training and material; and staff salary support.
7	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	To maintain and enhance suitable living environments for low- to moderate-income residents and other qualified, CDBG eligible beneficiaries, the City may invest CDBG resources to provide or rehabilitate public infrastructure including, but not limited to, streets, drainage and stormwater drainage, water/sewer systems, and broadband infrastructure in compliance with CDBG regulations and policies.

<b>8</b>	<b>Goal Name</b>	Expand Economic Opportunities
	<b>Goal Description</b>	To expand economic opportunities for Biloxi residents, the City may use CDBG resources to provide or support CDBG eligible: certified job skills and workforce training facilities; business incentives to bring commercial property into code compliance; and business incentives to create or retain jobs made available to low- to moderate-income Biloxi residents.
<b>9</b>	<b>Goal Name</b>	Nonprofit Agency Facility Improvements
	<b>Goal Description</b>	CDBG resources may be invested by the City for CDBG eligible rehabilitation activities to improve and/or expand nonprofit agency facilities owned and operated by nonprofit agencies located in Biloxi that provide high priority public services primarily to low- to moderate-income residents as identified in the Biloxi Consolidated Plan.

**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 receive HOME funds and does not anticipate providing affordable housing with its limited CDBG resources. As allowed within CDBG's 15% public services' cap, the City will support activities to improve access to affordable housing in Biloxi through rent, utility and/or security deposit assistance to the homeless, those at risk of becoming homeless and other eligible households.

**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**

Since the destruction of a large portion of its housing stock in 2005 by Hurricane Katrina, Biloxi residents have faced significant barriers to affordable housing, especially in East Biloxi, because of the reduced number of housing units and the increased cost of land, construction and property 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.

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

By continuing to allow a diversity of residential uses throughout the City, rather than clustering certain types of housing in limited areas, 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.

Working with the Mississippi Center for Justice, the City also plans to implement a 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 rent assistance services, expand availability of housing assistance vouchers, and provide grants for utilities 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 actively 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.

During PY2019-20, Open Doors will work to prevent and address increased homelessness in Biloxi caused by COVID-19 by providing rent and utility assistance for up to three consecutive months to those

eligible. This public service activity is funded through the City of Biloxi's CARES Act allocation that was added to the 2019 Action Plan through a substantial amendment during the 3rd quarter of PY2019.

**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 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.

Through assessments and collaboration, Open Doors and its partners identify and provide services and support necessary to transition to permanent housing and independent living. The continuum of care not only facilitates access to affordable housing, but provides on-going assistance to prevent those who were recently homeless from becoming homeless again.

**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.

The regional continuum of care provides affordable housing services and support to assist those who have been 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, to prevent their becoming homeless.

## **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 Regional Housing Authority and other nonprofits to educate property owners and tenants about the hazards.

All of the Biloxi Housing Authority's housing units have been assessed and abated of LBP hazards where required.

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

According to 2011-2015 ACS data and the Mississippi State Department of Health, residents of the City of Biloxi do not suffer from a high level of lead poisoning thus LBP hazards are not considered a high priority community 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.

According to 2011-2015 ACS data, the combined number of owner- and renter-occupied housing units built before 1980 that have children in the household totals 2,506.

### **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.

LBP informational brochures also made available to the public at no cost at the permit counter in the Community Development Department.

## **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 to expand local employment opportunities. While no official goals, programs or policies have been adopted, the City actively recruits new businesses on an on-going basis 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.

At this time, it is not possible to identify specific, realistic City goals, programs and policies for reducing the number of Poverty-Level Families in Biloxi due to the on-going spread of COVID-19. The City anticipates that the number of Poverty-Level Families in Biloxi will increase due to COVID-19, at least through the end of 2020.

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

As in past years, the City of Biloxi will work in coordination with the State of Mississippi, major employers, and public and private agencies to reduce the number of poverty level families.

Comprehensive support services coordinated through Open Doors include 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 housing assistance programs, the number of poverty-level families will begin to decrease as those most in need are able to enjoy housing stability and 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 will continue to use systems and procedures it has 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 Biloxi utilizes its Consolidated Plan as a comprehensive planning tool to identify and address community needs.

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

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 2020 - 2024 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 approximately at the Program Year 2020 level through 2024.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	462,382	175,789	0	638,171	2,553,084	The City is projecting that its annual CDBG allocation & amount of program income generated in 2020 will be the same for each program year 2021-2024.

Table 53 - 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 Entitlement Program does not require a match and the City does not anticipate leveraging additional resources.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

At this time, the City is not aware of any such available land except for City rights-of-way to be used for access road construction projects.

**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	Administration	2020	2024	Administration	NA	NA	\$100,000	NA
2	Transportation Improvements	2020	2024	Non-Housing Community Development	NA	Public Safety Improvements	CDBG: \$458,171	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6735 Persons Assisted
3	Public Services-Non-Housing Community Development	2020	2024	Non-Housing Community Development	NA		CDBG: \$80,000	Public Services – Non-Housing Community Development Benefit: 406 Persons Assisted

**Table 54 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Costs associated with administration of CDBG Entitlement Program including staff training and salary support, legal and other professional services; environmental review; publication of notices and material; subrecipient training & material; planning; and fair housing education and outreach

2	<b>Goal Name</b>	Transportation Improvements
	<b>Goal Description</b>	Construction of multiyear funded East Biloxi East-West Access Road Improvements, Phase II (Hopkins to Porter) and East Biloxi East-West Access Road Improvements, Phase I (Crawford to Dorries) to serve low/mod neighborhoods. Other transportation projects as funding allows.
3	<b>Goal Name</b>	Public Services-Non-Housing Community Development
	<b>Goal Description</b>	Support high priority need for nonhousing public services that include addressing and preventing homelessness; quality, early childcare programs; after school and summer educational programs for school age children including ESL; eligible legal services; expanding mental health screening and counseling for homeless in Biloxi; providing affordable, prescribed medicine to homeless in Biloxi; assisting victims of domestic violence; and certified job skills and workforce development.

## AP-35 Projects – 91.220(d)

### Introduction

For Program Year 2020, HUD allocated \$462,382 to the City; the City anticipates generating an additional \$175,789 in program income but does not anticipate having any carryover available to fund PY2020 activities.

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.

2020 Program Year activities proposed to be funded through the CDBG Entitlement Program include \$100,000 for Administration, which includes a portion of staff or consulting costs; implementation of Biloxi's 2019-2024 Assessment of Impediments to Fair Housing Choice; supplies and operating costs associated with the CDBG Entitlement Program and possibly with the CARES Act CDBG-CV allocation(s); publication of informational brochures and notices; and legal and environmental services expenses.

\$358,171 is budgeted for design and construction of a multi-year funded East Biloxi East-West Neighborhood Access Road Project, Phase II (Hopkins Boulevard to Porter Avenue); and \$100,000 is budgeted to complete Phase I of the East Biloxi East-West Neighborhood Access Road Project (Crawford to Dorries Street).

A total of \$80,000 is budgeted for six eligible public service Nonhousing Community Development services to benefit low- to moderate-income residents.

#	Project Name
1	Administration
2	East Biloxi E/W Neighborhood Access Road Project, Phase I
3	East Biloxi E/W Neighborhood Access Road Project, Phase II
4	Public Services – Non-Housing Community Development

Table 55 – Project Information

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

Allocation priorities were identified through citizen and agency participation provided throughout development of the 2020 Action Plan and 2020-2024 Consolidated Plan. 2020 Program Year resources will be used primarily to benefit low- to moderate-income residents through two major street projects and six nonhousing public service activities. With adequate funding for the planned projects provided through the CDBG Entitlement Program and program income, there are no anticipated obstacles to addressing these high-priority needs.

**AP-38 Project Summary**

<b>1</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	NA
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	CDBG funds will support the administration of the CDBG Program and will assist with cost of publishing notices, staff training, professional services, Fair Housing education outreach, legal and environmental services.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	City Engineering Department
	<b>Planned Activities</b>	CDBG funds will be used to support the eligible expenses required for administration of the CDBG Program. These funds will pay for publication of program notices, staff training, professional services, Fair Housing education outreach, legal and environmental services.
2	<b>Project Name</b>	East Biloxi E/W Neighborhood Access Road Project, Phase I
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	Transportation Improvements
	<b>Needs Addressed</b>	Public safety improvements
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	This project is a multi-year funded project with PY2020 resources budgeted for actual road construction.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 4,285 residents will benefit from this project, of whom 2,685 (62.66) are low- to moderate-income.
	<b>Location Description</b>	East Biloxi between Dorries and Crawford Streets north of the CSX Railroad tracks.
<b>Planned Activities</b>	Design and construction of a two-lane neighborhood access road; survey and legal work; right-of-way acquisition; demolition and relocation; environmental review.	
3	<b>Project Name</b>	East Biloxi East-West Neighborhood Access Road Project, Phase II
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	Transportation Improvements
	<b>Needs Addressed</b>	Public safety improvements
	<b>Funding</b>	CDBG: \$358,171

	<b>Description</b>	This multi-year funded project will improve transportation in a low- to moderate-income area as well as public safety and welfare of residents in East Biloxi through design and construction of a neighborhood access road to maintain access and improve emergency vehicle response times.
	<b>Target Date</b>	9/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 2,450 people will benefit from this project, of whom 1,325 or 54.08% are low- to moderate-income.
	<b>Location Description</b>	East Biloxi between Hopkins Boulevard and Porter Avenue north of the CSX Railroad tracks
	<b>Planned Activities</b>	Activities will include design and construction of a two-lane neighborhood access road; right-of-way acquisition; demolition and relocation; environmental review; survey and legal work.
4	<b>Project Name</b>	Public Services – Non-Housing Community Development
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	Public Services-Non-Housing Community Development
	<b>Needs Addressed</b>	Public Services-Non-Housing Community Development
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	\$80,000 is budgeted for public service - nonhousing community development activities to support six nonprofit agencies in meeting high priority, unmet community needs during Program Year 2020.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates that a total of 406 low- to moderate-income persons will benefit from these public services.
	<b>Location Description</b>	Citywide

<p><b>Planned Activities</b></p>	<p>The City will execute subrecipient agreements with qualified public service agencies to assist in providing services that address the following high priority unmet needs: 1) Moore Community House \$25,000 for early education program/child care services; 2) New Bethel CDC \$15,000 for after school and summer youth education programs; 3) MS Center for Justice \$10,000 to provide legal services for eligible residents; 4) Coastal Family Health Clinic \$20,000 to provide mental health screening and mental healthcare services primarily for homeless individuals; 5) Gulf Coast Center for Nonviolence \$5,000 to support therapeutic children's program for victims of domestic violence; and 6) St. Vincent de Paul Pharmacy \$5,000 to provide prescribed medicine to eligible homeless individuals with mental health issues.</p>
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**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**

The City does not allocate funds by geographic priorities, but invests its limited CDBG resources to maximize benefit to low- to moderate-income residents. Maps attached to this document identify low- to moderate-income areas, as defined by HUD Census data; areas of minority concentration; and the location of PY2020 projects.

HUD-eligible activities are selected for funding by the City based on the community’s priorities for addressing unmet needs as expressed during the citizen participation process.

**Rationale for the priorities for allocating investments geographically**

The City of Biloxi does not allocate its CDBG resources based on geographic distribution, but invests the funds to address high priority unmet community needs to benefit the largest number of low- to moderate-income residents as possible.

**AP-55 Affordable Housing – 91.220(g)**

**Introduction**

The City of Biloxi does not receive a HOME, ESG or HOPWA allocation. Because its CDBG allocation is invested to address high priority unmet community needs to benefit the largest number of its low- to

moderate-income residents possible, the City does not budgeted CDBG resources to produce, rehabilitate or acquire housing.

The City has not budgeted any of its PY2020 CDBG resources to support homeless, nonhomeless or special needs households in Biloxi. However, it budgeted its entire CARES Act allocation of \$272,001 to prevent and address increased homelessness in Biloxi caused by COVID-19.

Open Doors has executed a subrecipient agreement with the City to administer this PY2019 public services activity that may provide up to three consecutive months of rent and utility assistance to eligible Biloxi households that have become homeless or that are at risk of becoming homeless because of COVID-19. The City anticipates that this PY2019 public service activity will address and prevent homelessness throughout the 2020 calendar year until all funds have been expended.

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

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

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

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

**Discussion**

It was not known at the time of submittal of the 2020 Action Plan and Five-Year Consolidated Plan to HUD if additional federal resources would be allocated to the City and administered through its PY2020 CDBG Entitlement Program to mitigate housing issues caused by COVID-19.

**AP-60 Public Housing – 91.220(h)**

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

During the October 1, 2020 – September 30, 2021 program year, the Biloxi Housing Authority will continue to maintain its housing developments and encourage residents to participate in homeownership programs.

**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

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

**Introduction**

The City of Biloxi works with the Open Doors Homeless Coalition Continuum of Care and its member agencies and organizations to reduce and end homeless within the City.

**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 2020 is to continue working with the Open Doors Homeless Coalition, the Biloxi Housing Authority, Back Bay Mission, Gulf Coast Center for Nonviolence, South MS AIDS Task Force, Loaves and Fishes and other agencies and stakeholders to share information about Biloxi's homeless population and to generate private donations to meet some of their incidental needs. The City also will work with neighboring local units of government, Open Doors Homeless Coalition and others to address and prevent increased homelessness as a result of COVID-19.

The City also will support funding applications submitted by nonprofit agencies to help reduce the number of homeless persons in Biloxi and will encourage the VA to continue expediting referrals so that all 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 will continue to work with Open Doors Homeless Coalition to provide services that expand access of homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, to existing affordable housing units through rent, utility and security deposit assistance.

### **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**

Collaborating with Open Doors, the City will continue encouraging local housing services agencies to expand services to help 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. Assistance that includes rent, utility and security deposit grants, will expand access to affordable housing for low-income households as well as for 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, public 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.

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

**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 coordinated with the Biloxi Housing Authority to update the Biloxi Analysis of Impediments to Fair Housing Choice during 2019, which included a review of local land use controls such as zoning, ad valorem tax policies, building codes, fees and charges, growth limitations and policies affecting the return on residential investment. During PY2020 it will continue to work with BHA and the Mississippi Center for Justice to organize and host a public educational outreach workshop to share information about fair housing rights and issues.

Biloxi's official zoning district map allows for a mixture of single- and multi-family residential units on varying lot sizes throughout the City as well as group homes in a variety of areas. Other land use regulations support sustainability 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.

According to the most current Mississippi Gulf Coast Apartment Survey dated July 2019, Biloxi has a 5.1% market-rent apartment unit vacancy rate and a 3.7% vacancy rate among assisted apartments units located in Harrison, which the consulting firm that prepared the survey defined as "normal." There is a need for additional affordable housing, especially workforce rental housing along public transportation routes and in close proximity to major employers such as Keesler Air Force Base and Biloxi's casino resorts and for units that are adapted for seniors.

### **Discussion:**

There are not adequate resources available to assist Biloxi's low- to moderate-income residents, let alone its homeless population, in acquiring or renting available residential units; the high costs of property, construction and insurance impact housing affordability.

The current low volume of multifamily rental housing construction and continued apartment absorption has resulted in a return to market equilibrium in almost all segments of the local apartment market. In

July 2019, there were only 30 market-rent apartment units under construction in the Biloxi area, according to the 2019 Apartment Survey.

## **AP-85 Other Actions – 91.220(k)**

### **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 underserved needs.

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

The City of Biloxi will continue to work with housing developers and realtors to encourage infill housing development and to provide supportive zoning that supports a diverse range of affordable housing units throughout the City, especially to meet the needs of the elderly and those with special needs.

### **Actions planned to reduce lead-based paint 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. All of the Biloxi Housing Authority's housing units have been assessed and, where required, abated of LBP hazards.

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

### **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 that 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 rental housing assistance programs 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 residents.

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

### **Introduction:**

During PY2020, the City of Biloxi will invest the majority of its CDBG Entitlement resources in two Public Facilities Projects to improve the City's transportation system through construction of East-West Access Roads in East Biloxi to benefit primarily low- to moderate-income neighborhoods. \$80,000 is budgeted to support six non-housing public services activities that will address high priority community needs; the balance of CDBG resources is budgeted for Administrative costs associated with implementing the program.

PY2020 Projects: East Biloxi East-West Neighborhood Access Road Project, Phase II (Hopkins Boulevard to Porter Avenue) \$358,171; East Biloxi East-West Neighborhood Access Road Project, Phase I (Dorries to Crawford Streets) \$100,000; Public Services for Non-Housing activities \$80,000; and CDBG Program Administration \$100,000.

The City of Biloxi received a \$272,001 CDBG-CV allocation through the CARES Act in April 2020, which was programmed in its PY2019 Action Plan to help prevent and address increased homelessness in Biloxi caused by COVID-19. This PY2019 CDBG-eligible public services activity is being administered by the Open Doors Homeless Coalition and is providing up to three consecutive months of rent and utility assistance to eligible residents who are at risk of becoming homeless or who have become homeless because of COVID-19.

At the time the 2020 Action Plan was completed, it was not known if additional federal funds would be allocated to Biloxi to fund other CDBG-eligible projects/activities to assist in preparing for, preventing and addressing the coronavirus.

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

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

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

**Other CDBG Requirements**

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

The City of Biloxi will provide overall benefit to a minimum of 70% low- to moderate-income residents through the use of CDBG funds during the one-year period of the PY2020 Action Plan.

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>
<b>* 3. Date Received:</b> <input type="text"/>	<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>	<b>5b. Federal Award Identifier:</b> <input type="text"/>	
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>	<b>7. State Application Identifier:</b> <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> <input type="text"/>		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> <input type="text"/>	<b>* c. Organizational DUNS:</b> <input type="text"/>	
<b>d. Address:</b>		
<b>* Street1:</b> <input type="text"/>	<input type="text"/>	
<b>Street2:</b> <input type="text"/>	<input type="text"/>	
<b>* City:</b> <input type="text"/>	<input type="text"/>	
<b>County/Parish:</b> <input type="text"/>	<input type="text"/>	
<b>* State:</b> <input type="text"/>	<input type="text"/>	
<b>Province:</b> <input type="text"/>	<input type="text"/>	
<b>* Country:</b> <input type="text"/>	<input type="text"/>	
<b>* Zip / Postal Code:</b> <input type="text"/>	<input type="text"/>	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> <input type="text"/>	<b>Division Name:</b> <input type="text"/>	
<input type="text"/>	<input type="text"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> <input type="text"/>	<b>* First Name:</b> <input type="text"/>	<input type="text"/>
<b>Middle Name:</b> <input type="text"/>	<input type="text"/>	
<b>* Last Name:</b> <input type="text"/>	<input type="text"/>	
<b>Suffix:</b> <input type="text"/>	<input type="text"/>	
<b>Title:</b> <input type="text"/>		
<b>Organizational Affiliation:</b> <input type="text"/>		
<input type="text"/>		
<b>* Telephone Number:</b> <input type="text"/>	<b>Fax Number:</b> <input type="text"/>	
<input type="text"/>	<input type="text"/>	
<b>* Email:</b> <input type="text"/>		
<input type="text"/>		

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

COMMUNITY DEVELOPMENT BLOCK GRANT/ENTITLEMENT GRANTS

**\* 12. Funding Opportunity Number:**

B-20-MC-28-0001

\* Title:

COMMUNITY DEVELOPMENT BLOCK GRANT

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Cancel Attachment

Remove Attachment

**\* 15. Descriptive Title of Applicant's Project:**

The 2020 Action Plan activities: Program Administration, East Biloxi East-West Neighborhood Access Road Phase I, East Biloxi East-West Neighborhood Access Road Phase II, and Public Services.

Attach supporting documents as specified in agency instructions.

Add Attachments

Cancel Attachments

Remove Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="462,382.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="175,789.00"/>
* g. TOTAL	<input type="text" value="638,171.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

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

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

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

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Biloxi	DATE SUBMITTED 8/5/20

**CERTIFICATIONS**

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

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

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

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

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

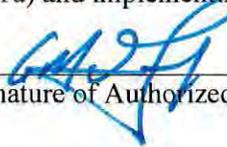
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

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

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature of Authorized Official

8/5/20  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Mayor  
\_\_\_\_\_  
Title

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

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

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

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

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

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2020** [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

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

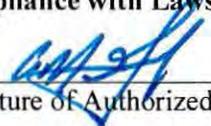
**Excessive Force** -- It has adopted and is enforcing:

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

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

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

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

  
\_\_\_\_\_  
Signature of Authorized Official

6/5/20  
\_\_\_\_\_  
Date

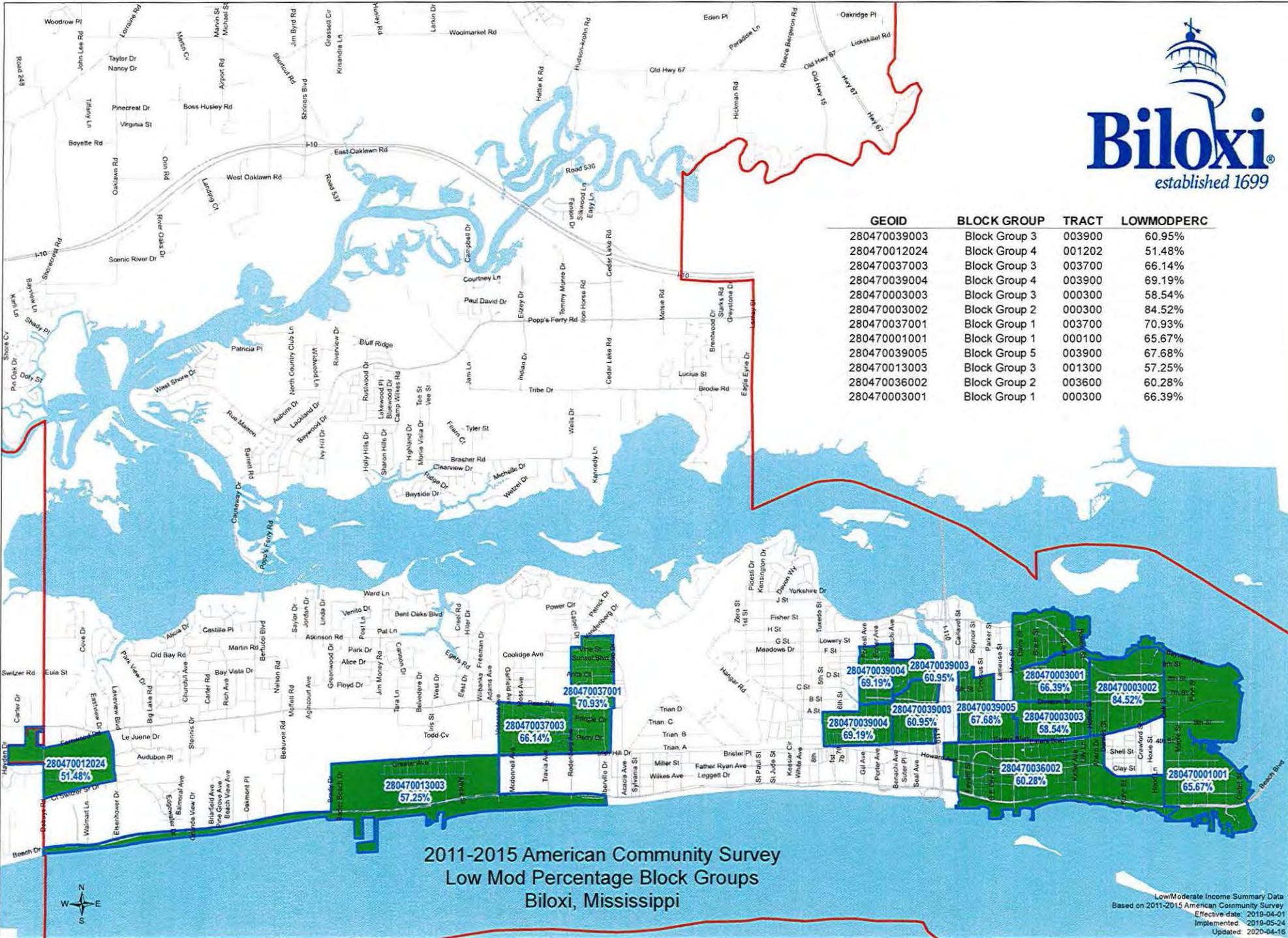
Mayor  
\_\_\_\_\_  
Title

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

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



GEOID	BLOCK GROUP	TRACT	LOWMODPERC
280470039003	Block Group 3	003900	60.95%
280470012024	Block Group 4	001202	51.48%
280470037003	Block Group 3	003700	66.14%
280470039004	Block Group 4	003900	69.19%
280470003003	Block Group 3	000300	58.54%
280470003002	Block Group 2	000300	84.52%
280470037001	Block Group 1	003700	70.93%
280470001001	Block Group 1	000100	65.67%
280470039005	Block Group 5	003900	67.68%
280470013003	Block Group 3	001300	57.25%
280470036002	Block Group 2	003600	60.28%
280470003001	Block Group 1	000300	66.39%

2011-2015 American Community Survey  
 Low Mod Percentage Block Groups  
 Biloxi, Mississippi

Low/Moderate Income Summary Data  
 Based on 2011-2015 American Community Survey  
 Effective date: 2019-04-01  
 Implemented: 2019-05-24  
 Updated: 2020-04-16

# East Biloxi E-W Neighborhood Access Rd PH II (Porter Ave to Hopkins Blvd)

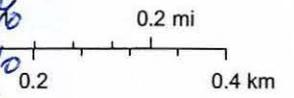


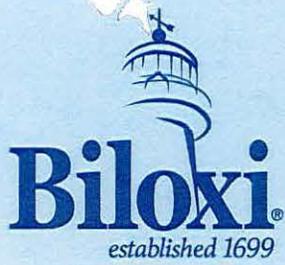
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- LMISD by Block Group
- LMISD by County Subdivision
- LMISD by Place & Consolidated City
- LMISD by County

TRACT BK		4m	4/mun	4/m%	1:9,028
39	3	685	990	0	60.95%
39	4	515	845	0	69.19%
6	1	125	615	0	20.33%
		1325	2450	54%	

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Department of Housing and Urban Development, Web AppBuilder for Esri, HERE, Garmin, INCREMENT P, NGA, USGS I

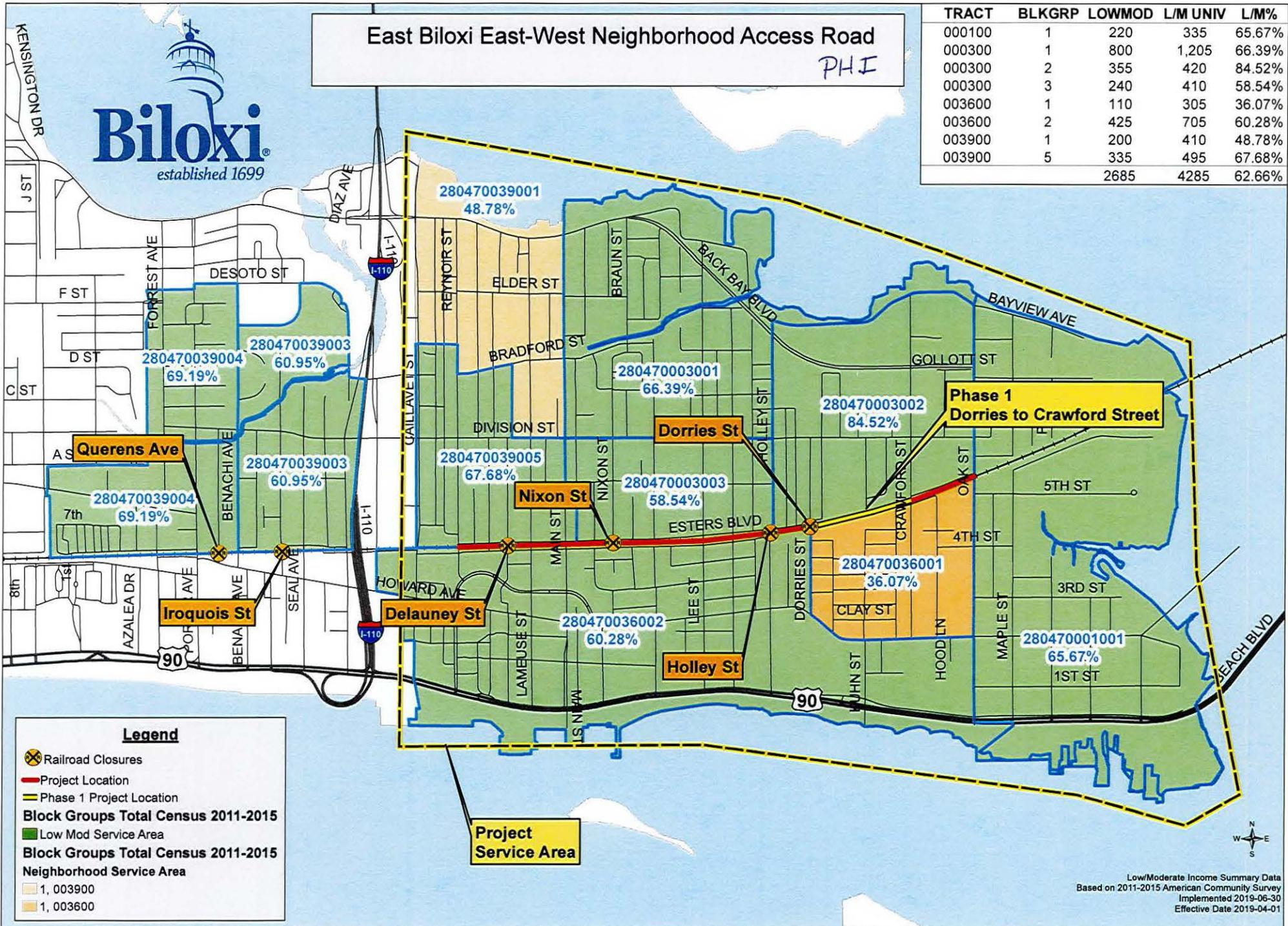




# East Biloxi East-West Neighborhood Access Road

PHI

TRACT	BLKGRP	LOWMOD	L/M UNIV	L/M%
000100	1	220	335	65.67%
000300	1	800	1,205	66.39%
000300	2	355	420	84.52%
000300	3	240	410	58.54%
003600	1	110	305	36.07%
003600	2	425	705	60.28%
003900	1	200	410	48.78%
003900	5	335	495	67.68%
		2685	4285	62.66%



**Phase 1**  
Dorries to Crawford Street

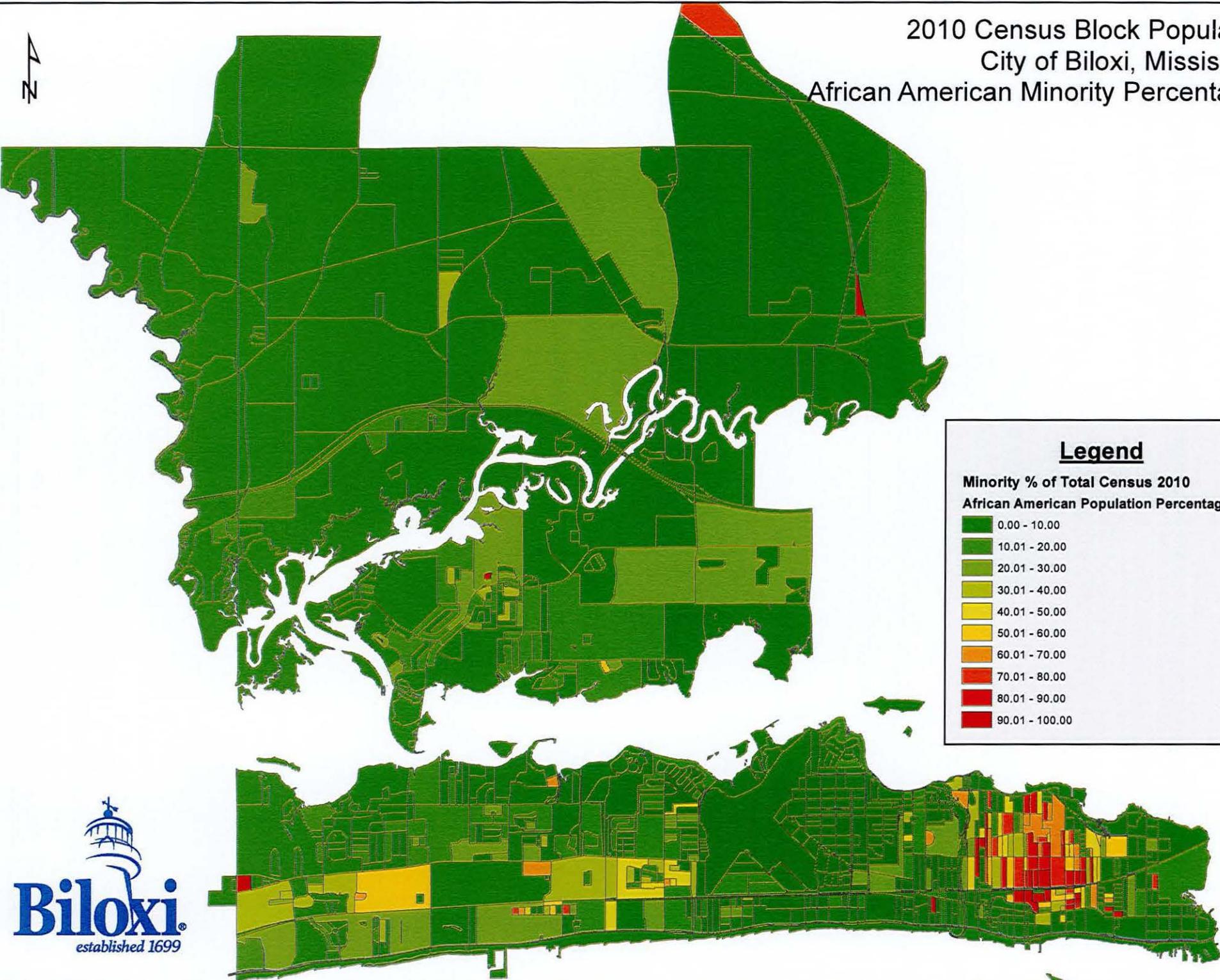
**Project Service Area**

**Legend**

- Railroad Closures
- Project Location
- Phase 1 Project Location
- Block Groups Total Census 2011-2015**
- Low Mod Service Area
- Block Groups Total Census 2011-2015**
- Neighborhood Service Area**
- 1, 003900
- 1, 003600

Low/Moderate Income Summary Data  
Based on 2011-2015 American Community Survey  
Implemented 2019-06-30  
Effective Date 2019-04-01

# 2010 Census Block Population City of Biloxi, Mississippi African American Minority Percentages



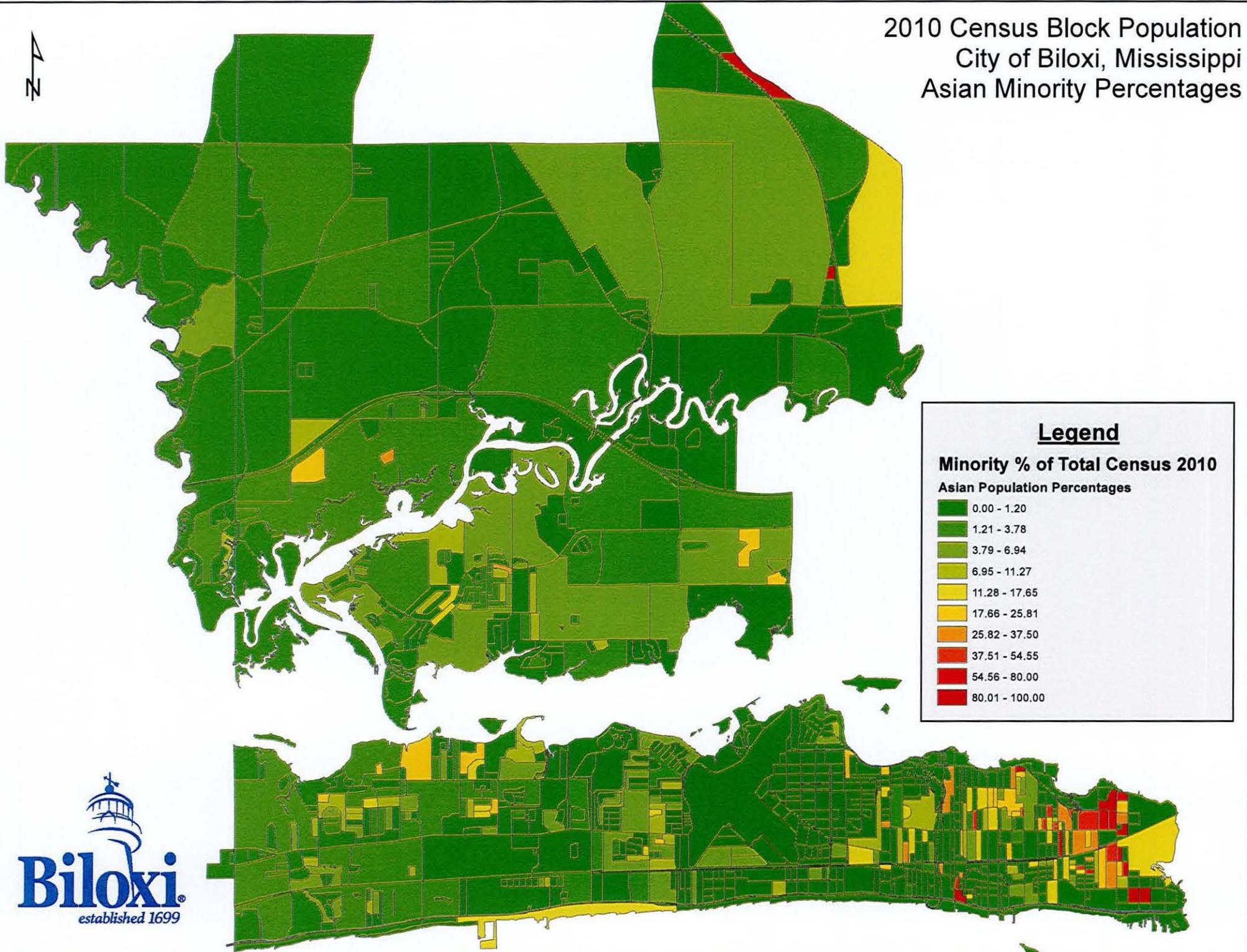
### Legend

**Minority % of Total Census 2010  
African American Population Percentages**

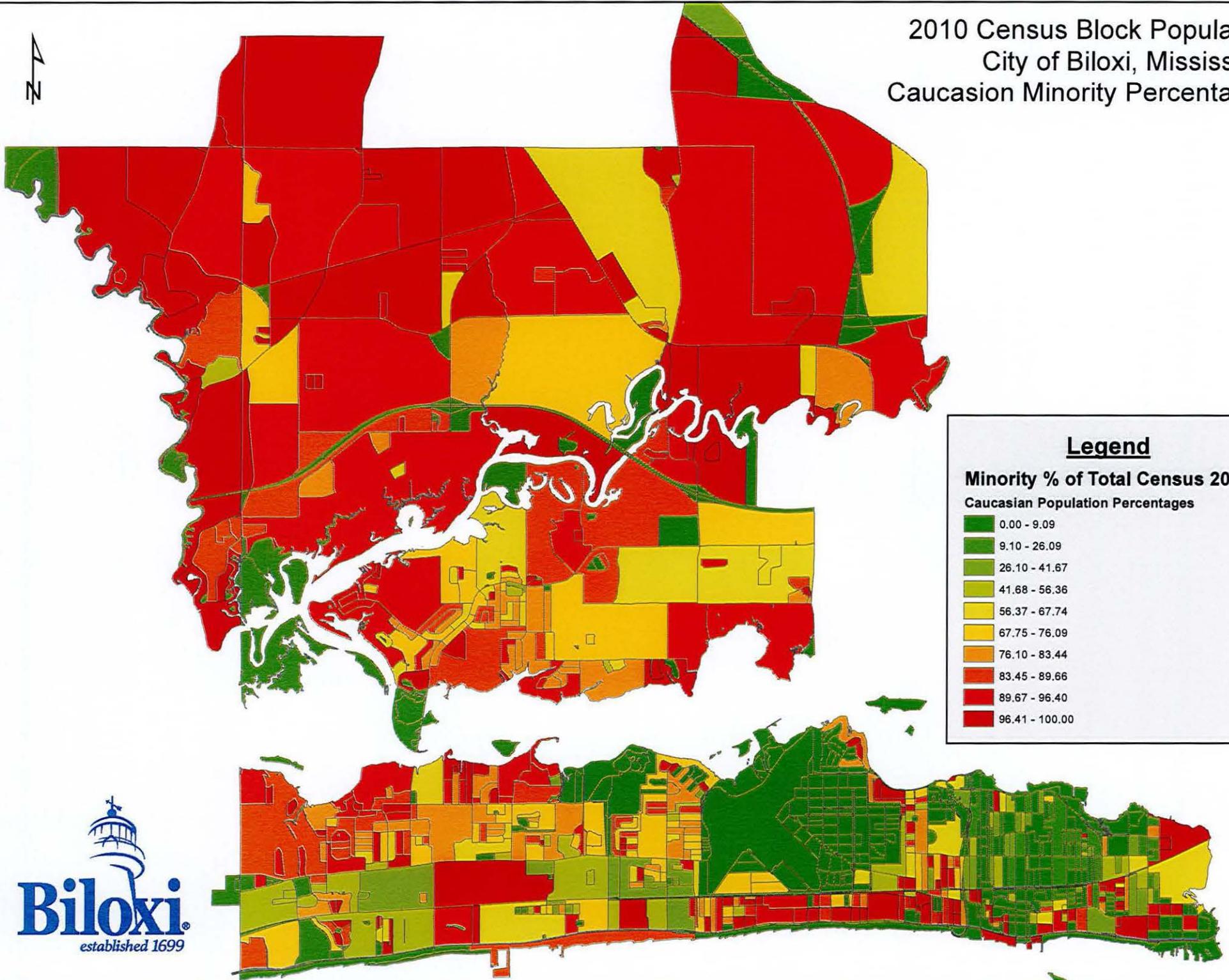
0.00 - 10.00
10.01 - 20.00
20.01 - 30.00
30.01 - 40.00
40.01 - 50.00
50.01 - 60.00
60.01 - 70.00
70.01 - 80.00
80.01 - 90.00
90.01 - 100.00



# 2010 Census Block Population City of Biloxi, Mississippi Asian Minority Percentages



2010 Census Block Population  
City of Biloxi, Mississippi  
Caucasian Minority Percentages



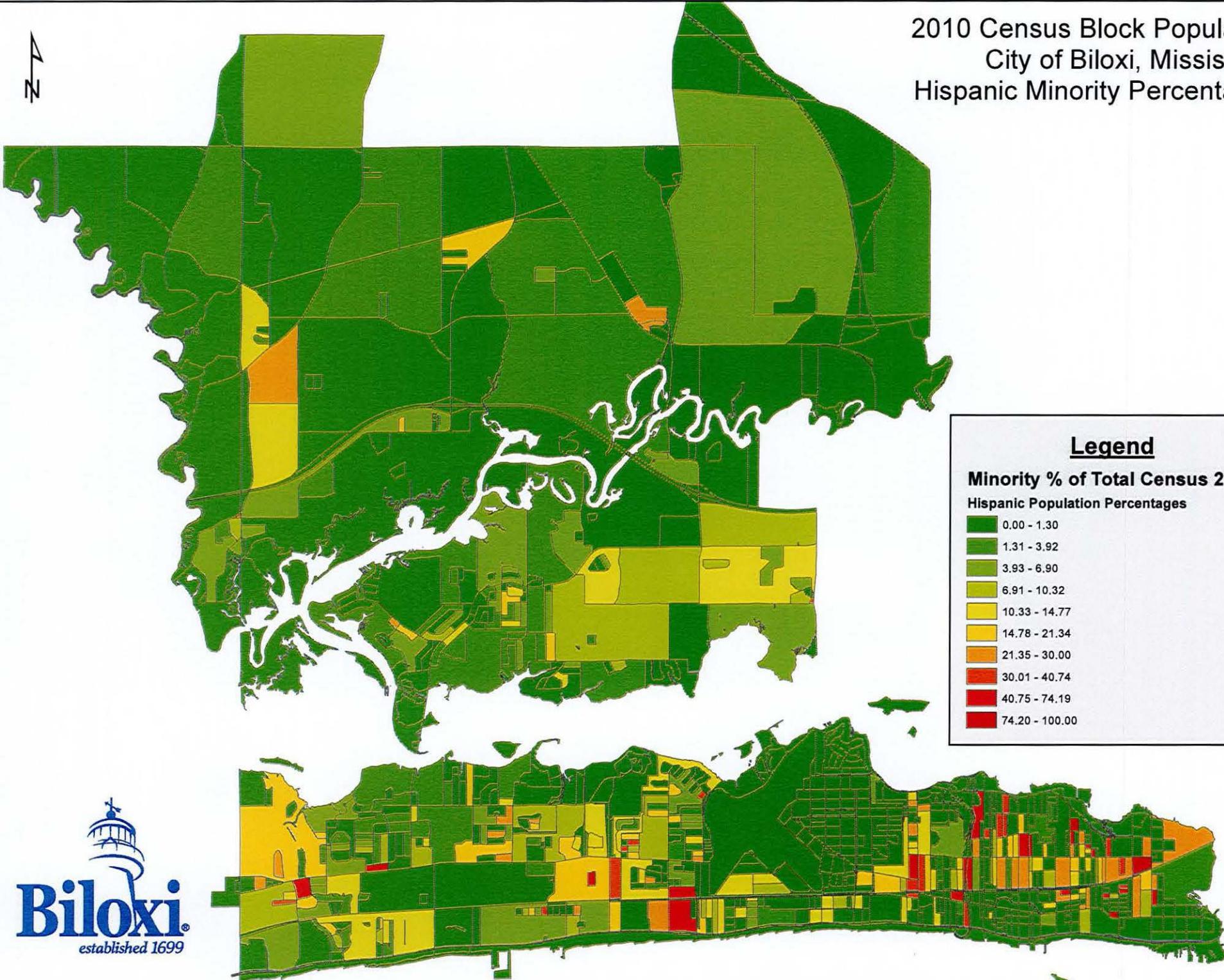
**Legend**

**Minority % of Total Census 2010**

**Caucasian Population Percentages**

0.00 - 9.09
9.10 - 26.09
26.10 - 41.67
41.68 - 56.36
56.37 - 67.74
67.75 - 76.09
76.10 - 83.44
83.45 - 89.66
89.67 - 96.40
96.41 - 100.00

2010 Census Block Population  
City of Biloxi, Mississippi  
Hispanic Minority Percentages



**Legend**

**Minority % of Total Census 2010**

**Hispanic Population Percentages**

- 0.00 - 1.30
- 1.31 - 3.92
- 3.93 - 6.90
- 6.91 - 10.32
- 10.33 - 14.77
- 14.78 - 21.34
- 21.35 - 30.00
- 30.01 - 40.74
- 40.75 - 74.19
- 74.20 - 100.00





**City of Biloxi**  
**CDBG 5-Year Consolidated Plan & 2020 Action Plan and**  
**Public Hearing #3 Minutes**  
**Tuesday, June 30, 2020 3:00 p.m.**

At 3:00 p.m., Susan Pickich, Federal Programs Division Manager, opened the City of Biloxi's third CDBG Public Hearing regarding development of the 5-Year Consolidated Plan and 2020 Action Plan. The hearing was held in the auditorium of the Community Development Department and a copy of the sign-in sheet recording those present is attached with the agenda packet.

Ms Pickich welcomed those present and asked if everyone had signed in and if anyone needed an agenda packet. She announced that the CDBG-funded John Henry Beck Park Project, which involved constructing a public restroom facility, a well-attended ribbon cutting ceremony had been held the previous week. Councilman Gines said that it was a good project and was very much needed; he reported that use of the park had increased since the restroom facility was completed.

Ms Pickich then introduced and turned the floor over to Grace Aaron, consultant with the City. Encouraging those present to ask questions as she reviewed the items on the agenda, Ms Aaron asked if anyone was not familiar with the CDBG Entitlement Program. Each of the five members of the public attending the hearing represented a local public service agency and had no questions about information on pages 1 – 3 of the agenda, summaries of the development process, CDBG Entitlement Program and examples of eligible activities.

Ms Aaron then called attention to page 4, a summary of 2020 Action Plan projected revenue and expenditures by project. Angel Greer, Executive Director of Coastal Family Health, asked if COVID-19 had any impact on PY2020 revenue anticipated to be generated from program income. Ms Pickich answered that the \$175,789 was based on historic data from previous years and the current agreement with the lessee of the CDBG-purchased property. The administration informed Ms Pickich that no decrease in program income was projected and that she should use the standard formula for determining the amount the City would usually collect during PY2020. There was a general discussion of the local impact of COVID-19, with consensus that expansion of testing was needed and in high demand.

Ms Aaron asked Ms Pickich to provide an update about the PY2020 public services budget of \$80,000 and use of funds. Ms Pickich stated that 11 agencies/organizations, requesting a total of \$460,000, had submitted applications that were in the process of being reviewed for CDBG eligibility; agency qualifications and capacity to provide services efficiently and in compliance with HUD and City regulations and policies; the priority of public services being offered; and the number of beneficiaries projected to

benefit in terms of funding level. Following the staff review, a recommendation will be made to the administration, which will make a decision about which agencies will provide high priority community services for PY2020 and the amount for each.

Ms Aaron asked if there were any other questions regarding the proposed use of PY2020 funds or other topics relating to the 2020 Action Plan or Consolidated Plan. There being none, Ms Aaron referred back to the page one agenda, explaining that the final Consolidated Plan and Action Plan is anticipated to be presented for Council adoption during the August 4 regular meeting and then submitted via IDIS to HUD prior to the August 16, 2020 deadline. Ms Pickich said that the City will accept additional written comments regarding the Consolidated Plan and Action plan until 4 p.m., Monday, July 6 although the 30-day comment period formally ended June 8.

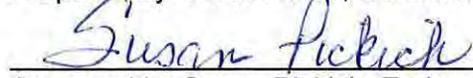
Ms Pickich asked if the 3 p.m. public hearing time was more or less convenient than the usual 5:30 p.m. time; everyone present indicated it was greatly preferred to the earlier time. It was suggested that, in the future, one public hearing be held in the late afternoon and the other in the early evening to encourage participation of a wider variety of people in the development process.

Ms Aaron asked if there were any other comments or questions. There being none, she said that following approval by the City Council the final documents will be posted on the City's website, identified on the bottom of the agenda page. Ms Pickich thanked everyone for attending, including Councilman Gines, and closed the hearing.



Prepared by Grace Aaron, Consultant

7/8/20  
Date



Approved by Susan Pickich, Federal Programs Manager

7/13/20  
Date

**CITY OF BILOXI**  
**2020-2024 CONSOLIDATED PLAN, 2020 ONE-YEAR ACTION PLAN**  
**PUBLIC HEARING #3**  
**3:00 PM TUESDAY, JUNE 30, 2020**

NAME	ORGANIZATION	PHONE	EMAIL
SUSAN PICKICH	City of BX	228-435-6269	spickich@biloxi.ms.us
Grace Avera	CoB	228-861-2994	graceinbiloxi@gmail.com
Patti Guider	DPAW Doves HC	228-205-4046	pattiguider@opentorshp.org
Uzay Mey	CFH	228 374 2424	angelgreer@coastalfamilyhealth.org
<del>Ray Lane</del>	Ray. Sullivan	228-222-5573	<del>kttoene.bellevue@gmail.com</del>
Helen Wierby	BHA	228 374 7771	hwierby@biloxi housing.org
Carol Barnett	MCH	228-669-4827	cburnett@moorecommunityhouse.org
FELIX GINES	COB	228 669 1666	fgines@biloxi.ms.us

**In compliance with federal, state and local social distancing restrictions to limit the spread of COVID-19, participation in this hearing will be limited to twenty people, including staff. Copies of the agenda packet will be posted on the City's website and available at City Hall prior to the hearing.**

**AGENDA**  
**City of Biloxi Public Hearing #3**  
**2020-2024 Consolidated Plan & 2020 Action Plan**  
**3:00 pm Tuesday, June 30, 2020**

**I. Introductions and Welcome**

**II. Purpose of Hearing & CDBG Entitlement Program Overview**

- a. 2020-2024 Consolidated Plan and 2020 Action Plan Planning and Development
- b. Community Development Block Grant (CDBG) National Objectives & Fact Sheet

**III. 2020-2024 Consolidated Plan & 2020 Action Plan Planning and Development**

2 <sup>nd</sup> Public Hearing	Thurs., May 7
Public Review Draft Available	Fri., May 8
30-Day Public Comment Period Ends	Mon., June 8
3 <sup>rd</sup> Public Hearing	Tues., June 30
City Council ConPlan & Action Plan Approval/Adoption	Tues., August 4 or 11
Submit to HUD	before Fri., August 14

**IV. 2020 Program Year Anticipated CDBG Resources and Proposed Expenditures**

HUD has notified the City that it will receive a PY2020 CDBG Entitlement allocation of \$462,382 and it projects it will generate program income of about \$175,789, based on past program years. The City does not anticipate carrying forward any funds from previous program years.

**V. Citizen Participation**

Oral and/or written comments you have concerning the City of Biloxi's housing and/or non-housing community development needs are valued and will be considered during development of the Five-Year Consolidated Plan and 2020 Action Plan.

**VI. Conclusion**

Information about the City of Biloxi's CDBG Entitlement Program is available on the City of Biloxi website: [www.biloxi.ms.us/cdbg/](http://www.biloxi.ms.us/cdbg/)

**FACT SHEET**  
**2020 ONE-YEAR ACTION PLAN**  
**FOR HOUSING AND COMMUNITY DEVELOPMENT**  
**CITY OF BILOXI, MISSISSIPPI**

**Summary**

The 2020 One-Year Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) that is designed to develop a coordinated and cooperative effort to identify housing, community development and supportive housing needs of the City of Biloxi. The Action Plan is based on prioritized needs and strategies for meeting those needs identified in the 2020-2024 Consolidated Plan.

Both the Action Plan and Consolidated Plan are designed by HUD to consolidate the planning and application requirements for four HUD Community Planning and Development formula grant programs, as follows:

1. The Community Development Block Grant Program (CDBG)
2. Home Investment Partnerships (HOME)
3. Housing Opportunities for People With AIDS (HOPWA)
4. Emergency Shelter Grants (ESG)

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

1. To provide decent housing;
2. To provide a suitable living environment; and
3. To expand economic opportunities.

**Community Development Block Grant Program**

Biloxi is an entitlement city under the rules of HUD's Community Development Block Grant Program (CDBG) and as such, receives an annual allocation of funding, which in Program Year 2020 is \$462,382. Biloxi does not receive an annual allocation of funds under the HOPWA, ESG or HOME programs but must work with other agencies to compete for funding from the programs.

During PY2020, the City anticipates generating program income of about \$175,789 and does not anticipate carrying forward any funds from previous program years. This brings CDBG resources anticipated to be available for Program Year 2020 to approximately \$638,171.

**Availability of Information**

Information concerning the Action Plan, the Consolidated Plan, the Assessment of Fair Housing/Analysis of Impediments to Fair Housing Choice and the Community Development Block Grant Entitlement Program can be obtained at the Biloxi Federal Programs Manager's Office, located at 214-A Delauney Street in downtown Biloxi, between the hours of 8 a.m. and 4:00 p.m., Monday through Friday.

**National Objectives of Community Development Block Grant Program**

1. Projects that principally benefit low- and moderate-income persons. A project or activity will be considered to principally benefit low- and moderate-income persons if it is designed to meet identified needs of low- and moderate-income persons.
2. Projects that prevent or eliminate slums or blight.
3. Projects designed to meet needs having a particular urgency.

**PROJECTS MUST MEET AT LEAST ONE OR MORE OF THE ABOVE NATIONAL OBJECTIVES.**

**Examples of Basic Eligible Activities for the CDBG Program**

1. Acquisition of property for a public purpose.
2. Public facilities infrastructure improvements including water improvements, wastewater improvements, solid waste improvements, streets and storm drainage improvements, etc.
3. Urgent needs and emergency grants to address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.
4. Interim assistance requiring immediate action to alleviate emergency conditions.
5. Relocation payment and assistance for permanently or temporarily displaced individuals, families, businesses and organizations, and reimbursement for loss of rental income incurred in holding housing units to be utilized by relocation of individuals and families displaced by program activities.
6. Acquisition, construction or rehabilitation of privately owned utilities.
7. Special economic development activities.
8. Public services to address high priority unmet community needs.

<b>2020 CDBG Resources*</b>	
Anticipated Entitlement Allocation	\$462,382
Anticipated Program Income	175,789
Estimated carryover funds (previously allocated but not used)	0
<b>Anticipated TOTAL:</b>	<b>\$638,171</b>

<b>2020 CDBG Expenditures</b>	
<b>Program Administration (20% HUD cap)</b>	
Administration – % of salary and/or consultant fee for program administration; publication of notices; legal and environmental review services; Fair Housing Act compliance activities; implementation of Analysis of Impediments to Fair Housing Choice and other eligible costs	\$100,000
<b>Public Services Activities</b>	
Agencies to be determined through application process	\$ 80,000
<b>Capital Projects</b>	
Complete East Biloxi East-West Neighborhood Access Road Phase I (Dorries to Crawford Streets)	\$100,000
Design and implement East Biloxi East-West Neighborhood Access Road Phase II (Hopkins Boulevard to Porter Avenue)	\$358,171
<b>Anticipated TOTAL:</b>	<b>\$638,171</b>

\* In April 2020, the City of Biloxi received a CARES Act allocation of \$272,001, which it was included in its PY2019 Action Plan, through a substantial amendment. These funds are limited to CDBG-eligible projects that help the City prepare for, address and respond to COVID-19. If all funds have not been expended by the end of Program Year 2019 (September 30, 2020), the unexpended amount may be carried forward and reprogrammed to fund PY2020 activities.





**BTV this past week**

[Monday 06/22/20](#)

[Thursday 06/25/20](#)

[Friday 06/26/20](#)

**Next Council meeting:** Tue., July 7, 6:00 pm.

- *There is no Council meeting this week.*

## Ward 5 eblast

Sunday, June 28, 2020

Good morning all...

CXS (railroad) will be repairing the asphalt at the Eisenhower Drive railroad crossing! The crossing will be **closed to traffic from Tuesday, June 30, 5:00 am, until Wednesday, July 1, 5:00 am**; repair typically is completed in 24 hours. Motorists should detour to the Debays Road railroad crossing, one block to the west.

*Paul*

Paul A. Tisdale Councilman, Ward 5  
228.297.6800 • [ptisdale1@yahoo.com](mailto:ptisdale1@yahoo.com)

### Meetings this week...

- [Develop. Review Committee \(DRC\)](#)
- Plan. Commission Thur July 2, 2:00
- [CDBG Public Hearing, Action Plan and 2020-24 Consolidated Plan](#)

### Bits & Pieces...

- City offices are closed Fri, July 3, in observance of Independence Day
- [City fireworks ordinances](#)
- [Census 2020... door-to-door begins](#)
- [July B-News](#)
- [Biloxi Schools' plan for reopening](#)
- [Weekly department reports](#)
- [See Traffic/Road closures](#)

### Who to contact for...

- City complaints or concerns  
228.435.6271, [cross@biloxi.ms.us](mailto:cross@biloxi.ms.us)
- Trash or garbage issues?  
Dial 228.701.9086  
Press 1, Waste Management (garbage)  
Press 2, Pelican Waste (trash)
- *Water, Sewer, Gas, or Drainage emergency after working hours?*  
Call BPD Dispatch: 228.392.0641

### Highlights of this past week's Council Meeting... [Video \(47:03\)](#)

- (1) Approved Resolution urging Congress to support funding to cities
- (2) Approved several [Tidelands](#) grant applications
- (3) Accepted grant funds to improve Circle Park/Porter Ave. tennis court
- (4) Accepted bid for surplus real property on Division Street
- (5) Approved preliminary engineering contract, Woolmarket sidewalks
- (6) Requested county assistance, resurface Greater Ave & Southern Ave



Beau Rivage casino, July 4, 2007, Biloxi

### Independence Day fireworks...

### [Firework ordinances](#)

The city sponsored fireworks display, supported by a host of businesses, takes place Saturday, July 4, 9:00 pm. The show is presented from a barge inside Deer Island. A fireworks-free zone will occupy the mile-long stretch between Oak Street and Biloxi Small Craft harbor. [See map](#)

### Community Development Block Grant (CDBG) Public hearing...

The final public hearing regarding development of Biloxi's 2020 Action Plan and 2020-2024 Consolidated Plan will be held at 3 p.m. on Tuesday, June 30 in the Community Development Auditorium, 676 Dr. Martin Luther King Jr. Blvd., downtown Biloxi.

### Development planned, old Breakers Inn property... [Satellite view](#)

There was a proposed development in 2016 for this property, located on the [northwest corner of Grandview Drive and Hwy90/Beach Blvd](#), that included four apartment buildings (124 units total), a four story hotel (122 units), a clubhouse, and a free standing restaurant. Those plans are being revised to place the restaurant inside the hotel and eliminate the clubhouse. The number of apartments may change. An 8 foot barrier is required along the western property line. The property is already zoned correctly for these developments; if no variances are necessary the project can move forward once the Development Review Committee reviews/approves the plans. More information as it becomes available.

## Susan Pickich

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**From:** Tom Noland <TNoland@biloxihousing.org>  
**Sent:** Thursday, June 11, 2020 10:22 AM  
**To:** Shantel McKay; Sharon Ray; Akeba Deloach; Robin Thomas; Anna Hannah; Crystal Ely; Audrea Gregory; Kristine Schell; Joseph Gresham; Ken Kitchens  
**Cc:** Helen Werby; Susan Pickich  
**Subject:** RE: Postings

*The e-mail below is from an external source. Please do not open attachments or click links from an unknown or suspicious origin.*

This information has been updated on the BHA Webpage.

Thanks,

Tom Noland  
Administrative Services Manager  
(228) 374-7771 Ext 206  
[tnoland@biloxihousing.org](mailto:tnoland@biloxihousing.org)

“Confidentiality Note: The Biloxi Housing Authority (BHA) is committed to ensuring complete confidentiality of information for our customers. To this end, the information contained in this e-mail and/or document(s) attached is for the exclusive use by the individual named above and/or their organization and may contain confidential, privileged and non-disclosable information. If you are not the intended recipient, please refrain from reading, photocopying, distributing or otherwise using this e-mail or its contents in any way. If you have received this transmission in error, please notify me immediately.”



**From:** Shantel McKay <SMcKay@biloxihousing.org>

**Sent:** Thursday, June 11, 2020 9:02 AM

**To:** Sharon Ray <SRay@biloxihousing.org>; Akeba Deloach <adeloach@biloxihousing.org>; Robin Thomas <RThomas@biloxihousing.org>; Anna Hannah <AHannah@biloxihousing.org>; Crystal Ely <CEly@biloxihousing.org>;

Audrea Gregory <AGregory@biloxihousing.org>; Kristine Schell <Kschell@biloxihousing.org>; Joseph Gresham <jgresham@biloxihousing.org>; Ken Kitchens <KKitchens@biloxihousing.org>; Tom Noland <TNoland@biloxihousing.org>

**Cc:** Helen Werby <HWerby@biloxihousing.org>; Susan Pickich (spickich@biloxi.ms.us) <spickich@biloxi.ms.us>

**Subject:** FW: Postings

Good morning,

Please pot the attached notices at your site.

Tom – please post on our website.

Thanks,

**Shantel McKay**  
Executive Assistant/HR Specialist  
Biloxi Housing Authority  
330 Benachi Avenue  
Phone (228) 374-7771 ext. 205  
Fax (228) 432-8899

**From:** Susan Pickich <[spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us)>

**Sent:** Thursday, June 11, 2020 8:54 AM

**To:** Helen Werby <[HWerby@biloxihousing.org](mailto:HWerby@biloxihousing.org)>; Shantel McKay <[SMcKay@biloxihousing.org](mailto:SMcKay@biloxihousing.org)>

**Subject:** Postings

Helen, will you please have the attached notices posted at all of your sites and on your website.

Thanks for all you help and support to the City of Biloxi.

**Susan Pickich**  
**Federal Programs Manager**  
**City of Biloxi**  
**P.O. Box 429**  
**Biloxi, MS 39533**  
**228-435-6269 Phone**  
**Ext:1036**  
**228-435-6179 Fax**  
[spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us)



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This email has been scanned by the Mailprotector Email Security System. For more information please visit <http://mailprotector.com/email>

Here are public notices involving the city's Community Development Block Grant program.

- [Notice of Public Hearing for Biloxi CDBG Program 2020-2024 Consolidated Plan and 2020 Action Plan Development \(English\) Posted June 11, 2020](#)
- [Notice of Public Hearing for Biloxi CDBG Program 2020-2024 Consolidated Plan and 2020 Action Plan Development \(Spanish\) Posted June 11, 2020](#)
- [Notice of Public Hearing for Biloxi CDBG Program 2020-2024 Consolidated Plan and 2020 Action Plan Development \(Vietnamese\) Posted June 11, 2020](#)



**NOTICE OF PUBLIC HEARING  
BILOXI COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
2020-2024 CONSOLIDATED PLAN AND  
2020 ACTION PLAN DEVELOPMENT**

Notice is hereby given that the City of Biloxi will conduct a public hearing for the purpose of affording residents of Biloxi an opportunity to:

- Present their views and proposals (orally or in writing) as to the housing, community development and supportive housing needs of the City of Biloxi and
  - Participate in the planning, development, and implementation of the Five-Year Consolidated Plan and 2020 Action Plan Component of the Consolidated Plan.
- HUD has notified the City of Biloxi it will receive a 2020 CDBG Entitlement Program allocation of \$462,382 and the City anticipates generating program income of approximately \$175,789 for 2020 CDBG program year activities.

The public hearing will be held in the Biloxi Community Development Department Auditorium located at 676 Dr. Martin Luther King, Jr. Boulevard in Biloxi, Mississippi at **3:00 p.m. Tuesday, June 30, 2020**. All interested residents 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.

Those in need of special accommodations to participate in the hearing are asked to contact Susan Pickich, Federal Programs Manager, at 228-435-6269 or [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us), at least 72 hours prior to the hearing.

In response to the Covid-19 pandemic, state and local guidelines for social distancing to help contain the Coronavirus will be complied with at the hearing. Should attendance at the hearing exceed the recommended group size, copies of all material intended to be presented will be made available for pick up instead; forms also will be provided to facilitate submittal of public comments to the City via email and through the U.S. Postal Service.

Information about Biloxi's CDBG Program and the public hearing agenda packet can be found at <http://www.biloxi.ms.us/cdbg/> on or after June 30, 2020.



**THÔNG BÁO VỀ PHIÊN ĐIỀU TRẦN CÔNG CỘNG  
CHƯƠNG TRÌNH TRỢ CẤP KHỐI CỘNG ĐỒNG BILOXI  
2020-2024 kế hoạch hợp nhất và  
2020 kế hoạch hành động phát triển**

Thông báo cho rằng thành phố Biloxi sẽ tiến hành một buổi điều trần công khai với mục đích dành cho các cư dân của Biloxi một cơ hội để:

- Trình bày quan điểm và đề xuất của họ (bằng lời nói hoặc bằng văn bản) để nhà ở, phát triển cộng đồng và nhu cầu nhà ở hỗ trợ của thành phố Biloxi

Và

-Participate trong việc lập kế hoạch, phát triển, và thực hiện kế hoạch năm năm consolidated và 2020 thành phần kế hoạch hành động của kế hoạch Consolidated.

HUD đã thông báo rằng thành phố Biloxi nó sẽ nhận một 2020 cdbg chương trình được hưởng quyền phân bổ \$462.382 và thành phố dự kiến tạo ra thu nhập chương trình của khoảng \$175.789 cho 2020 cdbg chương trình hoạt động năm.

Buổi điều trần công cộng sẽ được tổ chức tại hội trường phát triển cộng đồng Biloxi ở 676 tiến sĩ Martin Luther King, Jr. Boulevard ở Biloxi, Mississippi lúc **3:00 P.m. thứ ba, tháng sáu 30, 2020** . Tất cả các cư dân quan tâm được kêu gọi tham dự, đặc biệt là những người thấp, rất thấp, và thu nhập rất thấp, thiểu số, cư dân của nhà ở công cộng, và những người có tính di động, thị giác, và những trở ngại nghe.

Những người cần chỗ ở đặc biệt để tham gia vào buổi điều trần được yêu cầu liên hệ với Susan Pickich, giám đốc chương trình liên bang, tại 228-435-6269 hoặc [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us), ít nhất 72 giờ trước buổi điều trần.

Để đáp ứng với các đại dịch Covid-19, các hướng dẫn của tiểu bang và địa phương cho việc xã hội để giúp chứa coronavirus sẽ được tuân thủ tại buổi điều trần. Nên tham dự buổi điều trần vượt quá kích thước nhóm được đề nghị, bản sao của tất cả các tài liệu dự định sẽ được trình bày có sẵn để đón thay thế; hình thức cũng sẽ được cung cấp để tạo điều kiện nộp các ý kiến của công chúng vào thành phố qua email và thông qua bưu điện Hoa Kỳ.

Thông tin về chương trình cdbg của Biloxi và gói chương trình điều trần công cộng có thể được tìm thấy tại <http://www.Biloxi.MS.US/cdbg/> vào hoặc sau ngày 30 tháng 6, 2020.



**AVISO DE AUDIENCIA PÚBLICA  
PROGRAMA DE SUBVENCIONES PARA BLOQUES DE DESARROLLO COMUNITARIO DE BILOXI  
PLAN CONSOLIDADO 2020-2024 Y  
DESARROLLO DEL PLAN DE ACCIÓN 2020**

Se notifica que la ciudad de Biloxi llevará a cabo una audiencia pública con el propósito de ofrecer a los residentes de Biloxi la oportunidad de:

- Presentar sus puntos de vista y propuestas (oralmente o por escrito) en cuanto a las necesidades de vivienda, desarrollo comunitario y vivienda de apoyo de la Ciudad de Biloxi

Y

- Participate en la planificación, desarrollo e implementación del Plan Quinquenal consolidado y el Componente del Plan de Acción 2020 del Plan Consolidado.

HUD ha notificado a la ciudad de Biloxi que recibirá una asignación del Programa de Derechos CDBG 2020 de \$462,382 y la ciudad prevé la generación de ingresos del programa de aproximadamente \$175,789 para las actividades del año del programa CDBG 2020.

La audiencia pública se llevará a cabo en el Auditorio del Departamento de Desarrollo Comunitario de Biloxi ubicado en 676 Dr. Martin Luther King, Jr. Boulevard en Biloxi, Mississippi a las **3:00 p.m. del martes 30 de junio de 2020**. Se insta a todos los residentes interesados a asistir, en particular a los de ingresos bajos, muy bajos y extremadamente bajos, a las minorías, a los residentes de la vivienda pública y a los que tienen impedimentos de movilidad, visuales y auditivos.

A las personas que necesiten adaptaciones especiales para participar en la audiencia se les pide que se ponga en contacto con Susan Pickich, Gerente Federal de Programas, al 228-435-6269 o [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us), al menos 72 horas antes de la audiencia.

En respuesta a la pandemia Covid-19, en la audiencia se cumplirán las directrices estatales y locales para el distanciamiento social para ayudar a contener el Coronavirus. Si la asistencia a la audiencia supera el tamaño de grupo recomendado, las copias de todo el material destinado a ser presentado se pondrán a disposición para su recogida; también se proporcionarán formularios para facilitar la presentación de comentarios públicos a la Ciudad por correo electrónico y a través del Servicio Postal de los Estados Unidos.

La información sobre el Programa CDBG de Biloxi y el paquete de la agenda de audiencias públicas se puede encontrar en <http://www.biloxi.ms.us/cdbg/> el 30 de junio de 2020 o después.

# Public Notice

## NOTICE REGARDING BILOXI COMMUNITY DEVELOPMENT GRANT PROGRAM 2020-2024 CONSOLIDATED PLAN AND 2020 ACTION PLAN

Notice is hereby given that the City of Biloxi will conduct a public hearing for the purpose of affording residents an opportunity to present their views and proposals (including) as to the housing, community development and support needs of the City of Biloxi.

- Present their views and proposals (including) as to the housing, community development and support needs of the City of Biloxi
  - Participate in the planning, development and implementation of the Five-Year Consolidated Plan and 2020 Action Plan of the Consolidated Plan.
- HUD has notified the City of Biloxi 2020 CDBG Entitlement Program allocation of \$462,362 and the City generating program income of approximately \$175,789 for program year activities.

The public hearing will be held in the Community Development Department Auditorium located at 676 Dr. Martin Boulevard in Biloxi, Mississippi at 3:00 p.m. Tuesday, June 30, 2020. Residents are urged to attend, particularly those of low, very low, and income, minorities, residents of public housing, and those with physical and hearing impediments.

Those in need of special accommodations in the hearing are asked to contact Susan Pickich, Field Manager, at 228-435-6269 or spickich@biloxi.ms.us, prior to the hearing.

In response to the Covid-19 pandemic guidelines for social distancing to help contain the Coronavirus with at the hearing. Should attendance at the hearing exceed the group size, copies of all material intended to be presented will be made pick up instead; forms also will be provided to facilitate submittal of documents to the City via email and through the website.

Information about Biloxi's CDBG Program public hearing agenda packet can be found at <http://www.biloxi.ms.us/cdbg/> on June 30, 2020.

A.M. Gilich, Jr., Mayor  
/s/ A.M. Gilich, Jr.



# NOTICE OF PUBLICATION

P.O. BOX 1209  
BILOXI, MS 39533

SON & JACKSON

Notary Public of Jackson County, Mississippi, appeared **Ambra Robinson** who, being by and through her, depose and say that she is a clerk of **THE BILLOXI NEWS**, a newspaper published in Biloxi, Mississippi, and that publication of the notice, as attached, has published in said paper

on the 11 day of June 2020  
and the 25 day of June 2020

and that said newspaper has been published continuously in said county for a period of five months next prior to the first

*Ambra Robinson*  
Clerk

Subscribed before me this the 2nd day of July, 2020.

NOTARY PUBLIC

Printer's Fee: \$ 162.00

Furnishing proof of Publication: \$ 3.00

Total Cost: \$ 165.00



**CITY OF BILOXI CDBG ENTITLEMENT PROGRAM  
2020-2024 CONSOLIDATED PLAN, 2020 ACTION PLAN &  
SUBSTANTIAL AMENDMENT TO THE CITIZEN PARTICIPATION PLAN**

The City of Biloxi is in the process of developing its 2020-2024 Consolidated Plan, 2020 Action Plan and considering a substantial amendment to its Citizen Participation Plan to update public outreach and address federally-designated natural disasters/emergencies. Any comments concerning the housing and/or non-housing community development needs of Biloxi are valued and will be considered during this process.

Name JAMES JOHNSON Phone 601-407-8878

Organization Represented (if applicable) Naacp Housing chair/

Email Address jjohnson8888@gmail.com

Comments Nonprofit/city partners should consider a homeless  
(working discharge) short term resident approach under  
the squatters law to help reduce homelessness in the  
City of Biloxi. Example one month fund for  
homeless resident renewable every seven day

James Johnson  
June 8, 2020

To be considered, written comments must be submitted by 4 p.m., June 8, 2020. They may be delivered to the Federal Programs Manager at 214-A Delauney Street in downtown Biloxi; emailed to [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us); or mailed to the Federal Programs Manager at P.O. Box 429 Biloxi, MS 39533.

*Information about the City of Biloxi's CDBG Entitlement Program is available on the  
City of Biloxi website: [www.biloxi.ms.us/cdbg/](http://www.biloxi.ms.us/cdbg/)*

2017

Agenda Packet for 5-7-20 Public Hearing

Comment Form for 5-7-20 Public Hearing

2020-24 Consolidated Plan 2020A Plan Public Review Draft 05-08-20

Legal  
Municipa  
Municipa  
Parks &  
Police  
Public W

Planning / zoning  
Public Education  
Public Housing  
Public Meetings  
Transportation  
Utilities  
Voter Information 2017  
Water Quality

## Visitors

Airport

Here are public notices involving the city's Community Development Block Grant program.

- [2020-24 Consolidated Plan and 2020 Action Plan CDBG Draft Plan Availability Notice Posting English](#), Available May 8, 2020
- [2020-24 Consolidated Plan and 2020 Action Plan CDBG Draft Plan Availability Notice Posting Spanish](#), Available May 8, 2020
- [2020-24 Consolidated Plan and 2020 Action Plan CDBG Draft Plan Availability Notice Posting Vietnamese](#), Available May 8, 2020

Harbors/Marinas/Piers  
Human Resources  
Legal  
Municipal Clerk  
Municipal Court  
Parks & Recreation  
Police  
Public Works

## Resources

BNews Monthly

## Susan Pickich

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**From:** Shantel McKay <SMcKay@biloxihousing.org>  
**Sent:** Thursday, May 07, 2020 10:16 AM  
**To:** Sharon Ray; Akeba Deloach; Crystal Ely; Melinie Kilgore; Joseph Gresham; Audrea Gregory; Kristine Schell; Robin Thomas; Anna Hannah; Carolyn Bass; Ken Kitchens; Tom Noland  
**Cc:** Helen Werby; Felicia Snow; Susan Pickich  
**Subject:** FW: Postings and Draft ConPlan  
**Attachments:** 2020-24 ConPlan and 2020 APlan CDBG Draft Plan Availability Notice Posting English.pdf; 2020-24 ConPlan and 2020 APlan CDBG Draft Plan Availability Notice Posting Spanish.docx.pdf; 2020-24 ConPlan and 2020 APlan CDBG Draft Plan Availability Notice Posting Vietnamese.pdf; 2020-24ConPlan 2020APlan Public Review Draft 05-08-20.pdf

*The e-mail below is from an external source. Please do not open attachments or click links from an unknown or suspicious origin.*

Good morning,

Please post the attached notices at your sites.

Tom – please post the Draft 2020-24 Conplan on our website and a copy needs to be available in the lobby.

Thanks,

**Shantel McKay**  
**Executive Assistant/HR Specialist**  
**Biloxi Housing Authority**  
**330 Benachi Avenue**  
**Phone (228) 374-7771 ext. 205**  
**Fax (228) 432-8899**

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**PUBLIC NOTICE  
NOTICE OF AVAILABILITY OF DRAFT  
2020-2024 FIVE-YEAR CONSOLIDATED PLAN  
AND 2020 ONE-YEAR ACTION PLAN  
CITY OF BILOXI**

*Notice is hereby given that the City of Biloxi has prepared a draft of its 2020-2024 Five-Year Consolidated Plan and 2020 One-Year Action Plan for its Community Development Block Grant (CDBG) Program. Biloxi is an entitlement city under the CDBG Program, and therefore, expects to receive an allocation of \$462,382 from HUD in 2020 and projected program income of approximately \$69,937. HUD has indicated \$272,001 in CARES Act funds also will be allocated to the City for inclusion in its Program Year 2020 CDBG Action Plan for eligible projects.*

*The 2020-24 Consolidated Plan is a coordinated and cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, public service agencies and organizations, private groups and residents 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 2020 Action Plan sets forth activities to be carried out with CDBG and CARES Act funds, CDBG program income and other resources during the period between October 1, 2020 and September 30, 2021.*

*The draft of the 2020-2024 Consolidated Plan and 2020 One-Year Action Plan will be available for public review on Biloxi's website <http://www.biloxi.ms.us/cdbg/> and at the following locations:*

<i>Biloxi City Hall</i>	<i>140 Lameuse Street</i>
<i>Biloxi Community Development</i>	<i>676 Dr. Martin Luther King, Jr. Blvd.</i>
<i>Biloxi Housing Authority</i>	<i>330 Benachi Avenue</i>

*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 4:00 p.m. on Monday, June 8, 2020 to the Biloxi Federal Programs Division Office located at 214-A Delauney Street in Downtown Biloxi; emailed to [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us) or mailed to Federal Programs Division P.O. Box 429 Biloxi, MS 39533.*

*Information about Biloxi's CDBG Program also can be found at <http://www.biloxi.ms.us/cdbg/>*



**AVISO PÚBLICO  
AVISO DE DISPONIBILIDAD DE BORRADOR  
PLAN CONSOLIDADO DE CINCO Años 2020-2024  
Y EL PLAN DE ACCIÓN DE UN AÑO PARA 2020  
CIUDAD DE BILOXI**

*Se da aviso de que la ciudad de Biloxi ha preparado un borrador de su Plan Consolidado Quinquenal 2020-2024 y el Plan de Acción Un año 2020 para su Programa de Subvenciones por Bloques de Desarrollo Comunitario (CDBG). Biloxi es una ciudad con derecho bajo el Programa CDBG, y por lo tanto, espera recibir una asignación de \$462,382 de HUD en 2020 y los ingresos proyectados del programa de aproximadamente \$69,937. HUD ha indicado \$272,001 en fondos de la Ley CARES también se asignará a la Ciudad para su inclusión en su Plan de Acción CDBG del Año del Programa 2020 para proyectos elegibles.*

*El Plan Consolidado 2020-24 es un esfuerzo coordinado y cooperativo de la ciudad de Biloxi, otros gobiernos locales, la Autoridad de Vivienda de Biloxi, agencias y organizaciones de servicios públicos, grupos privados y residentes para identificar las necesidades de vivienda y desarrollo comunitario de las personas de bajos a moderados ingresos de Biloxi y para desarrollar una estrategia y un plan para satisfacer esas necesidades. El Plan de Acción 2020 establece las actividades que se llevarán a cabo con los fondos de la CDBG y la Ley CARES, los ingresos del programa CDBG y otros recursos durante el período comprendido entre el 1 de octubre de 2020 y el 30 de septiembre de 2021.*

*El proyecto del Plan Consolidado 2020-2024 y del Plan de Acción Un año 2020 estará naífa para su revisión pública en el sitio web de Biloxi <http://www.biloxi.ms.us/cdbg/> y en las siguientes ubicaciones:*

*Ayuntamiento de Biloxi 140 Calle Lameuse  
Biloxi Community Development 676 Dr. Martin Luther King, Jr. Blvd.  
Biloxi Housing Authority 330 Benachi Avenue*

*Los comentarios escritos se recibirán durante al menos treinta (30) días a partir de la fecha de publicación de este aviso y, por lo tanto, se pueden enviar hasta las 4:00 p.m. del lunes 8 de junio de 2020 a la Oficina de la División de Programas Federales de Biloxi ubicada en 214-A Delauney Street en el centro de Biloxi; enviado por correo electrónico a [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us) o por correo a la División de Programas Federales P.O. Box 429 Biloxi, MS 39533.*

*También encontrará información sobre el programa CDBG de Biloxi en <http://www.biloxi.ms.us/cdbg/>*



**THÔNG BÁO CÔNG KHAI  
THÔNG BÁO VỀ SỰ SẴN CÓ CỦA DỰ THẢO  
2020-2024 KẾ HOẠCH HỢP NHẤT 5 NĂM  
VÀ 2020 1-NĂM HÀNH ĐỘNG KẾ HOẠCH  
THÀNH PHỐ BILOXI**

Thông báo cho biết rằng thành phố Biloxi đã chuẩn bị một bản dự thảo của kế hoạch hợp nhất năm năm 2020-2024 và kế hoạch hành động 2020 1 năm cho chương trình trợ cấp khởi cộng đồng (CDBG) của mình. Biloxi là một thành phố được hưởng quyền lợi theo chương trình CDBG, và do đó, dự kiến sẽ nhận được một khoản phân bổ \$462.382 từ HUD trong 2020 và thu nhập chương trình chiếu khoảng \$69.937. HUD đã chỉ ra \$272.001 trong quỹ đạo luật CARES cũng sẽ được phân bổ cho thành phố để đưa vào chương trình năm 2020 CDBG hành động kế hoạch cho các dự án đủ điều kiện.

Kế hoạch hợp nhất 2020-24 là một nỗ lực phối hợp, hợp tác của thành phố Biloxi, các chính quyền địa phương khác, cơ quan nhà ở Biloxi, các cơ quan dịch vụ công và các tổ chức, các nhóm tư nhân và cư dân để xác định các nhu cầu về nhà ở và phát triển cộng đồng của những người có thu nhập thấp đến trung bình của Biloxi và phát Kế hoạch hành động 2020 đặt ra các hoạt động được thực hiện với CDBG và quỹ đạo luật CARES, thu nhập chương trình CDBG và các nguồn lực khác trong khoảng thời gian từ ngày 1 tháng 10 2020 đến ngày 30 tháng 9, 2021.

Dự thảo kế hoạch hợp nhất 2020-2024 và kế hoạch hành động năm 2020 1 sẽ có sẵn để đánh giá công khai trên trang web của Biloxi <http://www.Biloxi.MS.US/cdbq/> và tại các địa điểm sau:

*Biloxi City Hall 140 Lameuse Street*

*Biloxi cộng đồng phát triển 676 tiến sĩ Martin Luther King, Jr Blvd.*

*Biloxi Housing Authority 330 Benachi Avenue*

Các ý kiến bằng văn bản sẽ được nhận trong ít nhất ba mươi (30) ngày từ ngày công bố thông báo này và, do đó, có thể được gửi đến 4:00 chiều ngày thứ hai, ngày 08 tháng sáu, 2020 cho văn phòng chương trình liên bang Biloxi đặt tại 214-A delauney Street ở Downtown Biloxi; gửi qua email đến [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us) hoặc gửi tới bộ 39533 429 phận chương

*Thông tin về chương trình cdbg của Biloxi cũng có thể được tìm thấy tại  
<http://www.Biloxi.MS.US/cdbq/>*

# Public Notice

## PUBLIC NOTICE NOTICE OF AVAILABILITY OF DRAFT 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND 2020 ONE-YEAR ACTION PLAN CITY OF BILOXI

Notice is hereby given that the City of Biloxi has prepared a draft of its 2020-2024 Five-Year Consolidated Plan and 2020 One-Year Action Plan for its Community Development Block Grant (CDBG) Program. Biloxi is an entitlement city under the CDBG Program, and therefore expects to receive an allocation of \$462,382 from HUD in 2020 and projected program income of approximately \$69,937. HUD has indicated \$272,001 in CARES Act funds also will be allocated to the City for inclusion in its Program Year 2020 CDBG Action Plan for eligible projects.

The 2020-24 Consolidated Plan is a coordinated and cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, public service agencies and organizations, private groups and residents 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 2020 Action Plan sets forth activities to be carried out with CDBG, CARES Act funds, CDBG program income and other resources during the period between October 1, 2020 and September 30, 2021.

The draft of the 2020-2024 Consolidated Plan and 2020 One-Year Action Plan will be available for public review on Biloxi's website <http://www.biloxi.ms.us/cdbg/> and at the following locations:

Biloxi City Hall	140 Lameuse Street
Biloxi Community Development	676 Dr. Martin Luther King, Jr. E
Biloxi Housing Authority	330 Benachi Avenue

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 4:00 p.m. on Monday, June 8, 2020 to Biloxi Federal Programs Division Office located at 214-A Delauney Street in Downtown Biloxi, MS 39533. Comments may be emailed to [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us) or mailed to Federal Programs Division P.O. Box 429 E Biloxi, MS 39533.

Information about Biloxi's CDBG Program is available at <http://www.biloxi.ms.us/cdbg/>. The public hearing agenda packet also will be posted on the website.



Are you in the loop? Sign up online at [biloxi.ms.us](http://biloxi.ms.us) to receive timely email about your city and city events. For more info on the go, text BILOXI to 888-777. The B-Alert program offers timely warnings and alerts concerning traffic detours, threatening weather or other notices.

# PUBLICATION

BOX 1209  
MS 39533

JACKSON

Notary Public of Jackson County, Mississippi, and **Ambra Robinson** who, being by me duly sworn, and say that she is a clerk of said newspaper published in Harrison, Mississippi. In publication of the notice, a copy of which was published in said paper on the

07 day of MAY 2020

at said newspaper has been continuously in said county for a number of months next prior to the first

*Ambra Robinson*

Clerk

and before me this the 07 day of MAY, 2020.

*[Signature]*

NOTARY PUBLIC

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Total Cost: \$ 165.00

**PUBLIC NOTICE  
NOTICE OF AVAILABILITY OF DRAFT  
2020-2024 FIVE-YEAR CONSOLIDATED PLAN  
AND 2020 ONE-YEAR ACTION PLAN  
CITY OF BILOXI**

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*Information about Biloxi's CDBG Program also can be found at  
<http://www.biloxi.ms.us/cdbg/>*

(Insert City logo)

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Publish as a Block Ad in the Non-Legal Section on: Thursday, May 7, 2020

Send Invoice and Proof of Publication to: Susan Pickich  
City of Biloxi  
P.O. Box 429  
Biloxi, MS 39533

**City of Biloxi**  
**CDBG 5-Year Consolidated Plan & 2020 Action Plan and**  
**Citizen Participation Plan Amendment Public Hearing Minutes**  
**Thursday, May 7, 2020 5:30 p.m.**

At 5:30 p.m., Grace Aaron, consultant, opened the City of Biloxi's second CDBG Public Hearing regarding development of the 5-Year Consolidated Plan and 2020 Action Plan and a proposed amendment to update the Citizen Participation Plan for its CDBG Entitlement Program. The hearing was held in the Council Chambers of City Hall. A copy of the sign-in sheet recording those present is attached to these minutes, along with the agenda packet.

Ms Aaron welcomed those present, including Susan Pickich, Federal Programs Manager, Councilman Felix Gines/Ward 2, and Councilman Paul Tisdale/Ward 5. She then asked everyone to be sure they sign in before leaving and checked to see if anyone needed an agenda packet or draft copy of amendment to the Citizen Participation Plan. Ms Aaron encouraged those present to ask questions or comment during her presentation; she explained that the first purpose of the hearing was to discuss an update to Biloxi's Citizen Participation Plan to address citizen participation procedures during natural disasters and emergencies, including waivers of regulations and policies, and to update procedures to improve public outreach. She said the proposed changes were underlined to facilitate review of the new text.

There being no questions or comments regarding the proposed amendment, Ms Aaron moved on to the second purpose of the hearing, development of the City's 5-Year Consolidated Plan and 2020 Annual Plan. She reviewed the agenda packet fact sheet that detailed the overall CDBG program and eligible activities and resources that will be available for PY2020. Ms Aaron explained that the 2020-2024 Consolidated Plan, which identifies Biloxi's housing and nonhousing needs and priorities, will be used to guide investment of CDBG resources during the 5-year period. She encouraged those present to continue participating in the public input process by contributing oral and written comments.

Ms Aaron then reviewed the development process schedule for both the 5-Year Consolidated Plan and 2020 Action Plan, as identified in Section III of the agenda, indicating that a third public hearing will be held on June 30, 2020. Calling attention to pages 3 and 4 of the agenda packet (eligible activities and proposed PY2020 revenue and expenditures), Ms Aaron identified resources projected to be available for Program Year 2020 projects and activities.

Ms Pickich explained that funds proposed to be budgeted for public services would be divided among the agencies selected by the administration through an upcoming application process that will identify experience and qualifications by activity proposed to be provided. She said that all known public service agencies had been mailed a copy of the application and that a follow up notice will be sent identifying the application start and end dates.

Ms Aaron added that a CARES Act allocation of \$272,001 to Biloxi for certain CDBG-eligible activities would be budgeted through a PY2019 Action Plan and 2015-2019 ConPlan substantial amendment. The amendment may include budgeting additional funds for eligible public services activities that directly address needs caused by COVID-19; the public hearing for the amendment is scheduled for 5:30 p.m. on

May 19 at the Community Development Department auditorium. Mrs. Horne, New Bethel CDC, asked if undocumented residents would be eligible for public service activities funded with the CARES Act funds; Ms Aaron said she did not know but would find out.

John Joplin, Mississippi Center for Justice, said there is a need among Biloxi's low- to moderate-income residents for legal services to represent them and preserve their fair housing rights, including access to affordable housing, during the pandemic. Ms Pickich indicated that the City would contact Mr. Joplin for additional information about this new community need.

Julie Egressy, Mercy Housing, asked to have a copy of the CDBG community survey emailed to her; Ms Pickich said that it was posted on the City's website for residents to download and complete but that she would email her a copy during the following work week.

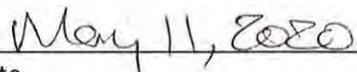
Mary Simons, Open Doors Homeless Coalition Continuum of Care, shared that Open Doors is one of three CoCs receiving CARES Act funds through the MS HOME Corp. Open Doors represents a six-county area in South Mississippi and Mrs. Simons indicated that the newly awarded funds will be used to address and prevent homelessness and to provide related support services among low- to moderate-income people who have lost their jobs or otherwise need to stay at home because of COVID-19. She said the funds will help many people but that there will be a continuing need for rental assistance and other forms of housing aid for the foreseeable future.

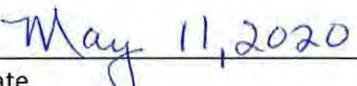
Ms. Aaron then called attention to the fourth item on the agenda, citizen participation, explaining that the City encourages citizens to provide input through written and oral comments throughout development of the 5-Year Consolidated Plan and 2020 Action Plan. She said that all written comments regarding the two documents submitted by 4 p.m. on June 8, 2020 will be considered by the City. Ms Aaron also explained a comment sheet was provided with the agenda packet to facilitate submittal of written input but that citizens aren't required to use it. She then referred to City website information provided at the bottom of the agenda sheet.

Ms Aaron then asked if there were questions or comments. There being no other questions or comments, Ms Pickich and Ms Aaron thanked everyone for attending and encouraged them to continue participating in the planning and development of the 2020-2024 Consolidated Plan and 2020 Action Plan.

  
\_\_\_\_\_  
Prepared by Grace Aaron, Consultant

  
\_\_\_\_\_  
Approved by Susan Pickich, Federal Programs Manager

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Date

**CITY OF BILOXI**  
**2020-2024 CONSOLIDATED PLAN, 2020 ONE-YEAR ACTION PLAN**  
**AND AMENDMENT TO CITIZEN PARTICIPATION PLAN**  
**PUBLIC HEARING #2**  
**5:30 PM THURSDAY, MAY 7, 2020**

NAME	ORGANIZATION	PHONE	EMAIL
JAMES JOHNSON	NAACP/Zip I	601-407-8878	j.m.johnson8888@gmail.com
KAY HORNE	NEW BILKEL CDC	228-222-5173	khorne@believe@gmail.com
Jolie Egressy	MERCY HOUSING	228- <del>896</del> <sup>896</sup> 1945	JEGRESSY@MHAHO.ORG
John Jopling	MS CENTER JUSTICE	228-702-9985	j.jopling@mscenterforjustice.org
PAUL TISDALE	City of Biloxi	228.297.6800	ptisdale1@yahoo.com
FELIX GIMES	COB	338-668-1666	fgimes@b-toxi.ms.us
Mary Simmons	ODHC	228-343-8991	marysimmons@aol.com
Susan Pickrich	COB	228-435-6269	spickrich@biloxi.ms.us
Grace Avaran	consultant for COB	228-861-2994	graceinbiloxi@aol.com

**In compliance with federal, state and local social distancing restrictions to limit the spread of COVID-19, participation in this hearing will be limited to ten people, including staff. Copies of the agenda packet will be posted on the City's website and available at City Hall prior to the hearing. Comments about the subject of this hearing will be accepted and the appropriate City staff will respond to questions.**

**AGENDA**  
**City of Biloxi Public Hearing**  
**CDBG Entitlement Program: 2020 Five-Year Consolidated Plan, 2020 Action Plan**  
**and Citizen Participation Plan Amendment**  
**5:30 pm Thursday, May 7, 2020**

**I. Introductions and Welcome**

**II. Purposes of Hearing & CDBG Entitlement Program Overview**

- a. Citizen Participation Plan Substantial Amendment - incorporates federal regulations and guidance to address natural disasters and update outreach to expand public access to CDBG Entitlement Program information
- b. 2020-2024 Consolidated Plan and 2020 Action Plan Planning and Development
- c. Community Development Block Grant (CDBG) National Objectives & Fact Sheet

**III. 2020-2024 Consolidated Plan & 2020 Action Plan Planning and Development**

Public Review Draft Available	Thurs., May 8
30-Day Public Comment Period Ends	Mon., June 8
City Council ConPlan & Action Plan Approval/Adoption	Tues., August 4 or 11
Submit to HUD	before Fri., August 14

**III. 2020 Program Year Anticipated CDBG Resources and Proposed Expenditures**

HUD has notified the City that it will receive a PY2020 CDBG Entitlement allocation of \$462,382 and it projects it will generate program income of about \$175,789, based on past program years. The City does not anticipate carrying forward any funds from previous program years. PY2020 expenditures by projects will be developed and presented prior to approval by the City and submittal to HUD.

**IV. Citizen Participation**

Oral and/or written comments you have concerning the City of Biloxi's housing and/or non-housing community development needs are valued and will be considered during development of the Five-Year Consolidated Plan and 2020 Action Plan as will comments regarding the proposed amendment to the Citizen Participation Plan.

Written comments about the Consolidated Plan and 2020 Action Plan may be delivered to Susan Pickich, Federal Programs Manager at 214-A Delauney Street in downtown Biloxi; emailed to [spickich@biloxi.ms.us](mailto:spickich@biloxi.ms.us); or mailed to Federal Programs Manager P.O. Box 429 Biloxi, MS 39533.

**V. Conclusion**

Information about the City of Biloxi's CDBG Entitlement Program is available on the City of Biloxi website: [www.biloxi.ms.us/cdbg](http://www.biloxi.ms.us/cdbg).