COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT PROGRAM

2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN FOR THE CITY OF BILOXI, MISSISSIPPI

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PREPARED BY
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and
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2025-2029 Consolidated Plan & 2025 Action Plan for the City of Biloxi CDBG Entitlement Program

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

1. Introduction

The City of Biloxi, Mississippi developed its Five-Year Consolidated Plan for the period 2025-2029 and 2025 Action Plan in compliance with the consolidated planning and application requirements of the U.S. Department of Housing and Urban Development (HUD), pursuant to 24 CFR Part 91. Biloxi is an entitlement city for the Community Development Block Grant (CDBG) Program, one of the four CPD programs subject to these requirements. 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 2025 Action Plan identifies the CDBG resources anticipated to be available during Program Year 2025, which runs October 1, 2025 to September 30, 2026, to address the CDBG national objectives and meet the City's community needs as prioritized in the 2025-2029 Consolidated Plan.

In addition to the needs assessment, the 5-Year Consolidated Plan includes a general housing market analysis based on HUD-provided data and a strategic plan focusing on gaps in the local housing and non-housing community development institutional structure and what categories of projects the City will support with CDBG funding to fill those gaps during the 5-year period.

The Consolidated Plan and Annual Plan were developed in compliance with applicable regulations and policies and according to Biloxi's HUD-approved Citizen Participation Plan. The City reached out to invite and encourage participation from interested residents, elected officials, affordable housing representatives, public service providers and many other potential stakeholders.

The U.S. Department of Housing and Urban Development (HUD) annually receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. HUD's ACS and CHAS are the sources of much of the data used in this document. When alternate sources of data are used, they are identified within the pertinent template.

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

Objectives identified through the 2025-2029 Consolidated Plan and 2025 Action Plan development process focus on using Biloxi's CDBG resources primarily to address high priority community needs in low- to moderate-income areas of the City. Public input provided during development of the 2025-2029 Needs Assessment emphasized the continuing need to decrease housing cost burdens and to expand access to affordable housing in Biloxi.

With annually increasing costs of living for such things as food, utilities, healthcare and transportation; annual increases in insurance premiums for homeowners; and a lack of available, affordable housing inventory, Biloxi residents will continue to suffer from housing cost burdens with anticipated outcomes that may include a decreasing number of people buying homes in Biloxi; an increasing rate of out migration for those who no longer can afford to live in Biloxi; or, in the worst case, homelessness, when residents can no longer afford to pay rent or homeowner costs for mortgage and insurance.

Throughout the citizen participation process, residents in all income categories, representatives of public service agencies and organizations and other interested stakeholders consistently expressed support for using the City of Biloxi's CDBG resources to:

- support agencies that provide affordable housing assistance and supportive services to prevent and address homelessness and to prevent near-homeless families from becoming homeless;
- continue working to improve public safety and infrastructure and to enhance public resources and amenities, especially in low-income areas;
- expand access to affordable childcare services and after school youth education/recreation programs;
- collaborate with State and local agencies/organizations to expand participation in workforce development and skill and re-skill training programs to improve residents' opportunities to secure jobs paying a living wage;
- improve drainage to alleviate recurring street flooding in Central and East Biloxi (implement low maintenance hybrid stormwater management projects, which combine gray and green infrastructure to prevent street flooding while enhancing the appearance of LMA neighborhoods);

- work with local organizations and agencies to encourage and sustain the growth and diversity of small businesses in Biloxi;
- install ADA-compliant sidewalks, unimpeded by utility poles, to provide safe pedestrian access especially in low-income neighborhoods, downtown, public parks and near Biloxi public schools;
- expand support for special needs populations and to those in protected classes under the Fair Housing Act; and
- continue to support fair housing education outreach activities.

3. Evaluation of past performance

Through its Consolidated Annual Performance and Evaluation Report (CAPER), the City annually analyzes and reports on its performance during the preceding program year to HUD; the City conducts a publicized public hearing to share CAPER information that is followed by a 15-day comment period. Following submittal of the report to HUD, the City maintains a copy available for public review in the Federal Programs Division office and on the City's website. HUD review and approval of each CAPER verifies the City's compliance with applicable HUD regulations, processes and operating procedures.

In conjunction with citizen input and progress made toward meeting goals and addressing high priority community needs, evaluation of past performance is considered by the City during project development each year. For example, since PY2018, the City has been successful in helping expand access to affordable childcare, which consistently is identified as a high priority community need. Based on past success and the on-going need, the City of Biloxi annually invests CDBG resources to support qualified public service agencies provide affordable childcare services to CDBG-eligible households.

Successful implementation of transportation improvement projects, as identified in past performance evaluations, likewise has resulted in use of CDBG resources to achieve the goals of improving suitable living environments and public safety in primarily low- to moderate-income neighborhoods. Accordingly, the City proposes to invest PY2025 CDBG funds to implement Phase III of the East Biloxi East-West Neighborhood Access Road Project.

4. Summary of citizen participation process and consultation process

In addition to publicizing and conducting two public hearings, providing public review drafts for the Consolidated Plan and Annual Action Plan, and establishing a formal 30-day written comment period, the City provides Biloxi citizens with opportunities to participate in developing the HUD-required documents through surveys, an interagency meeting and opportunities to comment during all regular meetings of the Biloxi City Council.

Biloxi's Consolidated Plan Community Needs Survey was distributed at each public hearing, the interagency meeting, mailed or emailed to those on the CDBG outreach lists, posted on the City's website, made available at each of the Biloxi Housing Authority's 13 developments and delivered to the four Public Library branches in Biloxi.

In addition, the City reached out by email and mailed letters to invite representatives of potential stakeholder groups identified by HUD to consult with the City about programs it administers, services it provides and other applicable topics. Invitations were sent in May and consultation meetings were conducted May through July 2025. A summary of consultation meetings is included in the Citizen Participation Attachment and information was incorporated throughout the Consolidated Plan, as applicable.

Following the June 2025 municipal election, letters, with brief surveys enclosed, were mailed to nearby local units of government requesting input about shared concerns and ideas for addressing them. June 2025 letters also were mailed emailed to the Biloxi Housing Authority and MRHAVIII dba South Mississippi Housing Authority requesting specific information about the number and types of vouchers and other housing assistance the Housing Authorities make available to Biloxi residents. State and regional agencies also were contacted in writing, in compliance with HUD requirements.

Agencies and organizations providing emergency shelter and/or emergency services to homeless and near-homeless individuals or families were asked to provide updates regarding facilities and services available. The MS-503 Continuum of Care supplemented that information with the 2025 Point In Time (PIT) Report specific to homeless populations (sheltered and unsheltered) counted in the City of Biloxi as well as a PIT report for the 6-county region it serves. HUD requires that information from these sources, and several other agencies/organizations, is incorporated into specific templates of the Consolidated Plan and Action Plan.

Templates PR-10 and PR-15 provide more detailed information about the citizen participation and consultation processes.

5. Summary of public comments

Template PR-10 identifies the agencies and organizations that generally provide input into development of Biloxi's CDBG Consolidated Plan and Action Plan and that work on an on-going basis with the City to help address priority community needs. During the first public hearing on April 16, 2025, several oral but no written comments were offered; at the second public hearing on June 17, 2025, several oral and one written comment were offered. A copy of written comments and oral comments, summarized in minutes for each hearing, are included in the Citizen Participation Attachment.

No written comments were submitted for the City's consideration during the designated 30-day written comment period that began June 18 and ended on July 17, 2025. Eight of the 47 agencies/organizations invited by the City requested a consultation meeting regarding specific HUD-identified topics; these meetings are summarized in a Public Outreach Overview included in the Citizen Participation Attachment.

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

All oral comments and the one written comment received by the City of Biloxi were accepted and considered.

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.

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	City of Biloxi	Engineering Department, Federal Programs Division

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Susan Pickich, Manager
Federal Programs Division
P.O. Box 429
Biloxi, MS 39533
spickich@biloxi.ms.us

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

1. Introduction

In compliance with CDBG Entitlement Program regulations and the Biloxi Citizen Participation Plan, the City reached out through published and posted notices, letters and emails to residents, representatives of agencies, organizations and other potential stakeholders identified by HUD to invite and encourage diverse participation in developing the City of Biloxi 5-Year Consolidated Plan and 2025 Action Plan.

Residents of assisted housing, low-income residents, agencies that represent special needs populations, agencies representing protected classes under the Fair Housing Act, other local units of government, the Biloxi Bay Area and the Gulf Coast Chambers of Commerce, public and social services agencies, faith-

based institutions and regional agencies, which included the Harrison County Development Commission, SMPDD, Gulf Regional Planning Commission, and others on the City's CDBG mailing and emailing lists (copies of which are included in the Citizen Participation Attachment), were invited to provide input.

Among those invited to consult individually with representatives of the City of Biloxi are the Biloxi Housing Authority, MS-503 Continuum of Care, Open Doors Homeless Coalition, Gulf Coast Center for Nonviolence, Biloxi NAACP, Back Bay Mission, Coastal Family Health Center, Moore Community House, Mental Health Association of South Mississippi, Mississippi Center for Justice, the Salvation Army - Biloxi, Steps Coalition, the Harrison County Development Commission, the United Way of South Mississippi, the Biloxi Public School District, MGCCC, Mississippi Regional Housing Authority VIII dba South Mississippi Housing Authority, several State of Mississippi departments, including the MS Secretary of State's Office, the MS Department of Marine Resources, the MS Department of Health, the MS Department of Environmental Quality and many other agencies and organizations.

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, private and governmental health, mental health and services agencies, the City of Biloxi encourages all known public and assisted housing providers, private and governmental health, mental health and service agencies to participate in developing its 5-Year CDBG Consolidated Plan and Annual Action Plan by attending CDBG public hearings, submitting written comments and/or participating in scheduled consultations with City representatives.

The City also encourages improved coordination between public and assisted housing providers and private and governmental health, mental health and services agencies by attending and encouraging other members to attend monthly program meetings hosted by the MS-503 Continuum of Care membership. The monthly meetings provide opportunities for networking and improved communication among members.

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 maintains an on-going working relationship with the MS-503 Continuum of Care, Open Doors Homeless Coalition (the CoC's Collaborative Applicant and HMIS Lead) and many other CoC member agencies. Representatives of the CoC regularly attend and participate in the City's CDBG public hearings and Open Doors annually provides Biloxi with a City-level Point In Time (PIT) Count Report in addition to the 6-county region report, both of which are beneficial to the City's efforts to understand and help address the needs of local homeless and near-homeless persons.

Throughout the CDBG program year, the City, CoC, Open Doors, GCCFN and several other agencies coordinate delivery of services to address the needs of Biloxi's homeless, particularly the chronically homeless, families with children, veterans and unaccompanied youth.

To balance the need for public safety while visiting encampments and conducting the annual Pit Count, the Biloxi Police Department and Open Doors Homeless Coalition coordinate schedules in advance to identify the most effective way to accomplish all objectives. On-going communication between the BPD and Open Doors on the day of the Count allows flexibility while maintaining the safety of all involved. Likewise, on an on-going basis, the BPD coordinates with the Continuum of Care and its member agencies prior to visits to homeless encampments as part of the overall effort to address needs.

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, as a member of the MS-503 CoC, it provides feedback to and supports the efforts of the MS-503 Continuum of Care and Open Doors, Collaborative Applicant, to administer and oversee ESG awards to best meet the needs of Biloxi residents and others in the six-county CoC service area. The City also provides input regarding HMIS fees and HMIS applications for funding and proposed revisions to policies and procedures for HMIS administration to Open Doors as HMIS lead for the CoC.

While the City of Biloxi is a member of the MS-503 Continuum of Care, allocation of ESG funds, development of performance standards for and evaluation of outcomes of projects and activities assisted by ESG funds is a collaborative effort of the CoC's Governing Council, ESG recipients, Open Doors (as Collaborative Applicant and HMIS lead) and other appropriate committees of the CoC. Likewise, development of funding, policies and procedures for the operation and administration of HMIS is a collaborative effort led by the CoC Governing Council in compliance with MS-503 CoC bylaws.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Gulf Coast Center for Nonviolence
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	GCCFN was invited by email to consult with the City and it provided an updated summary of services provided to Biloxi residents during PY2024. GCCFN applied for PY2025 public services funds. Anticipated outcome: continued good working relationship & open communication.
2	**Agency/Group/Organization**	Biloxi Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to telephoned invitation, BHA s Exec. Director consulted w/City RE: assisted housing & affordable housing needs, & fair housing education. BHA assisted with distributing notices & the needs surveys to assisted housing residents. Anticipated outcome: continued open communication & good working relationship
3	**Agency/Group/Organization**	Mississippi Center for Justice
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited by email; Exec. Director consulted w/ City; discussed priority need to continue Fair Housing Act outreach & education. Anticipated outcome: continued open communication & good working relationship.
4	**Agency/Group/Organization**	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Employment Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited by email to consult & participate in the interagency meeting & public hearings; provided input RE: homeless services, PY2025 PIT report & related data. Anticipated outcome: continued open communication & good working relationship.

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

NOTE: IDIS did not allow additional agencies to be added to Table 2.

The City consulted with all known agency types through telephone calls, emails, mailed letters of invitation, public hearings, consultations and/or the interagency meeting to identify and prioritize Biloxi's housing and non-housing community development needs.

The Citizen Participation Attachment includes documentation of the City's outreach to HUD-required agencies in addition to community organizations, citizen groups, interested residents and potential stakeholders during May - July 2025 to encourage citywide participation in planning and developing the 2025-2029 Consolidated Plan and 2025 Action Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MS-503 Continuum of Care	The goals of the City and CoC overlap in terms of addressing and preventing homelessness in the City of Biloxi.
Sociodemographic & Economic Snapshots of MHC	Moore Community House	Documents high concentration of poverty in East Biloxi areas, supporting Citys needs assessment RE: high priority need to expand access to affordable childcare & employment services, especially for single heads of households with children.
State of Mississippi Analysis of Impediments to Fa	Mississippi HOME Corporation	Goals identified in the State's A.I. coordinate with the Strategic Plan component of Biloxi s 2025-2029 Consolidated Plan; both identify the goal of addressing impediments, so all residents have access to fair housing opportunities.
2019 East Biloxi Community Collaborative Needs Ass	East Biloxi Community Collaborative	Priorities identified in the EBCC community needs assessment parallel needs identified in the Consolidated Plan needs assessment, supporting the goal to invest CDBG resources in East Biloxi low/mod areas to improve residents living environment/quality of life.

Table 3 – Other local / regional / federal planning efforts

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

The City mailed letters with questionnaires to other, nearby local units of government requesting input about shared transportation, infrastructure, community needs and other challenges that might benefit from a multijurisdictional approach. During development of the Consolidated Plan (ConPlan) and 2025 CDBG Action Plan, the City received input from the Mental Health Association of South Mississippi, the Gulf Coast Center for Nonviolence, Biloxi Housing Authority, Open Doors Homeless Coalition, the Steps Coalition, the Harrison County Development Commission, Moore Community House, the MS Gulf Coast and Biloxi Bay Area Chambers of Commerce, the South Mississippi Housing Authority, the Mississippi Center for Justice, the Women's Resource Center and the Harrison County Public Library System. A copy of input from state agencies, other local units of government and consultations is summarized and included in the Citizen Participation Attachment.

During each CDBG program year, the City works collaboratively with the Mississippi HOME Corporation, the Mississippi Center for Justice and the Biloxi Housing Authority to educate residents about their rights under the Fair Housing Act and to identify a more effective approach to addressing impediments to housing choice in Biloxi and Harrison County. The City works with these and other entities to share information about locally pertinent housing issues and housing assistance opportunities, to conduct targeted Fair Housing workshops and to share fair housing educational outreach material.

Both regional agencies, the Gulf Regional Planning Commission (GRPC) and South Mississippi Planning and Development District (SMPDD), were invited to participate in two public hearings and consult with the City regarding development of the Consolidated Plan and 2025 Annual Action Plan (AAP) and to submit written comments for consideration. The Executive Director of the Harrison County Development Commission consulted with the City during a May 28, 2025 meeting regarding economic and industrial growth and opportunities, career mentoring programs and regional issues.

The City mailed requests for information updates to the Mississippi State Department of Health and Harrison County Health Department. Letters or emails requesting information updates and inviting consultations with the City were sent to the Mental Health Association of South Mississippi, Coastal Family Health Center, Disability Connection, South Mississippi AIDS Task Force and the other public agencies and organizations that serve Biloxi residents and homeless populations.

Consultation invitations were emailed or mailed to the Mississippi Secretary of State regarding Tidelands and other public resources under his office's management; MDMR regarding land, water and coastal preserves management, stormwater management and restoring/preserving wetlands to help mitigate damage from more frequent and more severe storms; and MDEQ regarding land, water and air environmental quality. As of June 1, 2025, MDMR was the only state agency to request a consultation meeting with the City, which was conducted on May 29, 2025, a summary of which is included in the Citizen Participation Attachment.

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 its process for inviting and encouraging community participation and input into every phase of its CDBG Entitlement Program, from developing Five-Year Consolidated Plans and Annual Action Plans, to identifying specific CDBG-eligible projects and activities to be funded and implemented to achieve established goals, and to evaluating the City's performance throughout project implementation to closeout.

The City initiated the development process for its 2025-2029 CDBG Consolidated Plan and 2025 Action Plan by publishing combined notices of CDBG information availability and the public hearing schedule in the local newspaper and in its monthly "B-News" publication (mailed during the first week of each month to +11,000 households and businesses with a City water account), posting the notice on its website and in specific public buildings identified in its CPP. Subsequently, the development process schedule was emailed or mailed to known public service agencies and others on the City's CDBG email/mailing lists that include agencies representing NonEnglish speaking residents, agencies representing Fair Housing Act protected classes and agencies representing special needs populations.

A notice was published in both the local newspaper and the City's monthly "B-News" and posted on the Biloxi website. Physical notices were posted in identified City buildings; distributed to the Biloxi Housing Authority's 13 assisted housing communities and to the four branches of the Biloxi Public Library for each of the two public hearings; availability of the Public Review Draft of the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan; and designation of a 30-day written comment period.

In addition to publishing and posting notices to invite residents and other interested stakeholders to participate in the hearings and/or review and comment on the draft plan, the City sent letters to HUD-identified public and private target groups to invite representatives' input and consultation with the City, as required.

An interagency meeting of nonprofit agencies and organizations that provide public services to Biloxi residents was held on March 19, 2025, in which 10 agency representatives participated. Available CDBG resources for PY2025 projects and activities was discussed in addition to high priority needs throughout the community.

Two public hearings were held at 5:00 p.m., the time identified as most convenient by those attending previous CDBG hearings of the City. In addition to staff, six people attended the first public hearing on Wednesday, April 16, 2025; no written comments were submitted. In addition to staff, eight people attended the second hearing on Tuesday, June 17, 2025; one written comment was submitted by Moore Community House. No written comments were submitted during the 30-day comment period. The oral comments, summarized in hearing minutes, and the one written comment offered during the second

hearing were accepted and considered by the City in developing the final document to be submitted to HUD for approval.

The Citizen Participation Attachment includes public hearing sign-in sheets, agenda packets and minutes; documentation of publication of notices and website postings; a summary of consultation meetings; copies of outreach letters/emails; a copy of the City's CDBG email/mailing lists; and a copy of the one written comment submitted to the City.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted
1	Public Meeting	Public & Private agencies	Ten agency representatives attended Biloxi s March 19, 2025 Interagency Meeting, in addition to staff.	A copy of the meeting minutes is included in the Ctz Participation Attachment.	All comments were accepted and considered by the City.
2	Public Hearing	Non-targeted/broad community	Six people attended the April 16, 2025 public hearing and eight people attended the June 17, 2025 hearing, in addition to staff. No written comments were received during the 30-day comment period.	A copy of the hearing minutes and sign-in sheets are included in the Ctz Participation Attachment. One written comment was submitted by Moore Community House and is attached.	All oral and written comments were accepted and considered by the City.
3	Newspaper Ad	Non-targeted/broad community	Not applicable; other modes of outreach were used.	Not applicable; other modes of outreach were used.	All oral and written comments were accepted and considered by the City.
4	Internet Outreach	Non-targeted/broad community	Not applicable; other modes of outreach were used.	Not applicable	All oral and written comments were accepted and considered by the City.
5	Internet Outreach	Residents, Agency Reps & other stakeholders	Not applicable; other modes of outreach were used.	Not applicable	All oral and written comments were accepted and considered by the City.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted
6	B-News Monthly Newsletter	Mailed to all with Biloxi water account	Not applicable; other modes of outreach were used.	Not applicable	All oral and written comments were accepted and considered by the City.
7	B-News Monthly Newsletter	Non-targeted/broad community	A total of 23 completed CDBG Community Needs surveys were returned to the City. A survey summary is attached.	Not applicable	Survey input was tallied and summarized; all input was accepted and considered by the City.

Table 4 – Citizen Participation Outreach

NA-05 Needs Assessment Overview

Proposed federal cuts to HUD's overall budget, which include eliminating the CDBG, HOME, HOPWA, and Permanent Supportive Housing (PSH) Programs, will impair efforts of the MS-503 Continuum of Care and many of its member agencies to assist Biloxi's homeless and near-homeless populations. The PSH Program funds account for an estimated 50% of the local CoC's funding.

According to HUD (HUD 2024 AHAR, Part 1 Point-in-Time Estimates and Housing Inventory Count), nearly 700,000 people relied on its homelessness programs for permanent housing. According to "The State of the Nation's Housing 2025," prepared by the Joint Center for Housing Studies of Harvard University, the 2024 Point-In-Time Count data identified another 771,480 people who actively experienced homelessness across the nation, which was a record high. Of those, the number of unsheltered people rose to an all-time high of 274,220.

During the Consolidated Plan citizen participation and input process, residents expressed concern about economic instability; higher costs of living; the lack of available affordable housing; and the impact of FEMA's new rating system that has led to annual increases to the cost of residential property insurance premiums.

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

Summary of Housing Needs

Based on HUD data, the population, number of households and median income of residents in the City of Biloxi increased from 2009 to 2020. Small family households suffer significantly lower median family

incomes than do large family households, possibly because more people contribute to the household's combined income in large family households. Households in the highest median family income category include fewer residents ages 62 or older and fewer children 6 years old or younger than do any of the lower median income household categories.

According to market analysis reports prepared by HUD in 2006, more than half of the Biloxi housing units damaged or destroyed by Hurricane Katrina in 2005 were occupied by households earning less than half of the median family income at that time.

Twenty years later, a comparable number of affordable housing units has not been constructed to house Biloxi's pre-Katrina population, let alone to house the 12.25% increase in population from 2010 to 2020. Biloxi was ranked 35th in the state for population growth in a recent state ranking of growth, identifying the City's population change from 44,054 residents to 49,449 (source: MSU Public.3716-215), which exacerbates the existing need for additional affordable housing units for households in all sizes and income categories.

In addition to struggling with an inadequate housing inventory, the Biloxi housing market is continuing to experience high construction costs, labor uncertainties and steadily increasing home insurance premium costs. Mississippi was ranked 8th in the 2023 Census ACS 1-year estimates data that identified the "10 States with the Highest Median Annual Property Insurance for Homes with a Mortgage."

Revised building code requirements are intended to prevent or minimize flooding and damage to houses in future storms, but the long-term benefit comes at a high price that is difficult for many existing and potential homebuyers to pay. Renters experience Biloxi's higher housing costs in the form of rental rate increases. Housing cost burdens are identified as Biloxi's most significant housing problem, followed closely by the lack of affordable housing inventory. There does not appear to be an affordable, quick fix to addressing the City's continuing need for additional affordable housing.

HAMFI is the acronym for **HUD Area Median Family Income**. Unless otherwise noted, the following tables were prepopulated by HUD.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	44,825	46,040	3%
Households	17,735	18,090	2%
Median Income	$39,011.00	$48,999.00	26%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,170	2,580	2,950	1,719	8,675
Small Family Households	610	1,015	1,060	795	3,880
Large Family Households	145	100	200	180	700
Household contains at least one person 62-74 years of age	365	560	630	299	2,070
Household contains at least one person age 75 or older	385	354	365	139	770
Households with one or more children 6 years old or younger	490	665	473	345	1,030

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	14	25	65	0	104	0	0	4	4	8
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	8	0	78	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	90	80	4	194	0	4	0	0	4

	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
Housing cost burden greater than 50% of income (and none of the above problems)	935	600	30	0	1,565	255	270	85	0	610
Housing cost burden greater than 30% of income (and none of the above problems)	185	810	965	270	2,230	135	85	175	69	464
Zero/negative Income (and none of the above problems)	110	0	0	0	110	65	0	0	0	65

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	0	0	0	0	0	0	0	0	0	0
Having none of four housing problems	0	0	0	0	0	0	0	0	0	0
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	400	685	375	1,460	30	64	84	178
Large Related	130	50	40	220	10	0	34	44
Elderly	328	360	190	878	119	114	87	320
Other	360	385	480	1,225	230	165	55	450

	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	1,218	1,480	1,085	3,783	389	343	260	992

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	180	180	30	39	0	69
Large Related	0	0	30	30	10	0	0	10
Elderly	268	170	45	483	24	69	24	117
Other	0	350	230	580	185	0	0	185
Total need by income	268	520	485	1,273	249	108	24	381

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	90	85	88	4	267	0	0	0	0	0
Multiple, unrelated family households	0	4	0	0	4	0	4	4	0	8
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	89	88	4	271	0	4	4	0	8

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

Cost Burden Tables 3, 4 and 5 include an "Other" category, which includes information about single person households. Based on HUD data, "Other" renter households in the lowest income category, 0-30% Average Median Income (AMI), experience the second highest level of housing cost burden following related small households. No households in the renter categories with 0-30% AMI experience housing cost burdens except for elderly households. However, "Other" renter households experience more cost burden than other renter households in the >30-50% AMI and >50-80% AMI categories.

More owner households in the "Other" or single category experience housing cost burdens in the 0-30% AMI compared to the three other household types, but none of the "Other" or single category households suffer from housing cost burden, unlike the elderly and small related households, in the >30-50% or >50 – 80% AMI categories.

Overcrowding at home isn't experienced by single family or "Other" renter or owner households.

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.

The City of Biloxi does not release this information.

What are the most common housing problems?

Housing costs burden is the most common housing problem experienced by residents of the City of Biloxi, impacting almost all income categories and homeowners as well as renters.

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

Renters in Biloxi appear to have more housing problems than homeowners. According to HUD data, elderly households in all income categories experience housing cost burdens regardless if they rent or own their homes.

The number of near-homeless households in Biloxi likely will increase as lower income residents, especially elderly residents on fixed incomes, struggle to make ends meet while the cost of living continues to rise.

While the City has experienced growth in low wage service and retail jobs, the local economy has not added a sufficient number of jobs to attract and retain young professionals or to pay a living wage and stimulate housing growth.

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 low-income individuals and families with children in Biloxi who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered need rental assistance, utility assistance, and possibly payment of rental in arrears in order to catch up on housing obligations and remain housed. Even if they are able to secure full-time work, their incomes likely are not sufficient to cover both the arrears and current rent payments.

Households with rapid re-housing assistance (RRH) generally receive case management services to ensure they are able to exit the program successfully. An estimated 30% of the RRH assistance recipients need longer term rental assistance and will be linked to mainstream rental assistance through the Biloxi Housing Authority (BHA). Generally, the period of RRH assistance is sufficient to move through BHA's waiting list.

Another estimated 30% of RRH recipients reconnect with family resources and 40% are able to attain and maintain employment, ending their need for housing 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 at-risk populations.

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

In Biloxi, particular housing characteristics that have been linked with instability and an increased risk of homelessness are:

- A lack of full-time employment;
- The lack of skills to obtain and maintain employment that pays a living wage;
- An illness or injury that results in a short-term or long-term disability;
- Active addiction to substances that leads to a loss of income;
- Untreated mental health issues that lead to a disruption in housing; and
- A lack of affordable child care.

Other sources identify a link between instability and increased homelessness with housing units occupied by multiple unrelated family members and overcrowded renter households.

Discussion

Like most local units of government on the Mississippi Gulf Coast, the City of Biloxi supports the work of MS-503 Continuum of Care and Open Doors Homeless Coalition (ODHC), which is the CoC's Collaborative Applicant for the annual HUD CoC Program Competition and also is the HMIS administrator. The CoC and its member agencies work collaboratively on an on-going basis to prevent and address homelessness.

However, until there is an increase in the local inventory of available affordable housing, for purchase and for rent, it is unlikely there will be an end to local homelessness. The number of near-homeless households likely will increase as lower income residents, especially elderly residents on fixed incomes, struggle to make ends meet while the costs of living continue to rise.

While the City has experienced growth in low wage service and retail jobs, the local economy has not added a sufficient number of jobs to attract and retain young professionals or to pay a living wage and stimulate housing growth. While businesses/industries and military retirees may consider postponing decisions to expand or relocate to the Mississippi Gulf Coast until more information is available to determine if the region's general market instability will be a long-term concern, the lack of adequate affordable housing for the past 20 years indicates local housing market needs are not being met.

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

Introduction

Extremely low income: In the 0-30% of AMI income category, 1,625 or 74.5% of the 2,180 households in this income category in Biloxi have one or more of the four housing problems. 115 or 79% of Hispanic, 95 or 92% of Asian, 820 or 78% of White, 535 or 68% of Black/African American and 30 or 100% of American Indian, Alaska Native households in this income category experience one or more of the four problems. There are no Pacific Islander households in this income category.

Very low income: In the 30-50% of AMI income category, 1,880 or 73% of the 2,584 households in the City as a whole have one or more of the four housing problems. American Indian/Alaskan Native and Pacific Islanders are the two racial or ethnic categories at this income level with none of the four housing problems. 1,125 or 70.5% of White households in this income category experience one or more problems, 585 or 73% of Black/African American and 130 or 89.6% of Hispanic households have one or more of these problems. 100% of the Asian households in this income category and 92% of households in the extremely low-income category experiencing one or more housing problems, seems to indicate a disproportionately greater need than other categories.

Low income: In the 50-80% of AMI income category, 1,410 of 2,955 or 47.7% of households in the City as a whole have one or more of the four housing problems. 44 or 55% of Asian households, 190 or

82.6% of Hispanic households, 340 or 54.8% of Black/African American and 810 or 40.7% of White households in this income category experience one or more of the four problems. There are no American Indian/Alaska Native or Pacific Islanders households at this income level.

Middle Income: In the 80-100% of AMI income category, 350 of the 1,714 or 20.4% of households in the City as a whole have one or more of the four housing problems. None of the 55 American Indian/Alaska Native households in this income category had any of the four problems. Hispanic households with 4 or 6%, Asian with 25 or 31.6%, Black/African American households with 64 or 23.8% and 254 or 21% of White households have one or more of the four problems. There are no Pacific Islanders 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	1,625	555	0
White	820	235	0
Black / African American	535	250	0
Asian	95	8	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	115	30	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 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 no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,880	704	0
White	1,125	469	0
Black / African American	585	215	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	15	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 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	1,410	1,545	0
White	810	1,180	0
Black / African American	340	280	0
Asian	44	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	40	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 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	350	1,364	0
White	254	944	0
Black / African American	64	204	0
Asian	25	54	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	4	63	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

100% of American Indian, Alaska Native households in the extremely low income category experience one or more of the four housing problems; there are no Biloxi households identified in the very low and low-income categories; and 100% of American Indian, Alaska Native households in the middle-income category have none of HUD's four housing problems.

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

Introduction

Extremely Low Income: In this income category, 82% of Asian and 100% of American Indian, Alaska Native households have one or more of the four severe housing problems, showing a disproportionate need in comparison to other ethnic or racial categories and compared to total households in the City. In comparison, citywide, 60% of all households in this income category have one or more of the four housing problems while 62% of White households, 56% of Hispanic households and 55% of Black/African Americans have one or more of the four problems. There are no Pacific Islander households in this income category.

Very Low Income: In this income category, 38% of households citywide have one or more of the four severe housing problems. There are no American Indian/Alaska Native or Pacific Islander households in this income category. In this income category, 35% of Black/African American households and 36% of White households have one or more of the four problems and none of the Asian households have any of the four housing problems. With 65.5% of Hispanic households in this income category experiencing one or more of the four severe housing problems, indicating a greater disparity of need in comparison to the other racial or ethnic groups and to households citywide in this income category.

Low Income: in this income category, 9% of the households in the City have one or more of the severe housing problems. 40% Asian households have one or more of the four severe housing problems compared to 6% of Hispanic households, 9% of Black/African American households and 10% of White households in this income category, indicating Asian is the only ethnic or racial category showing a disproportionately greater need than the other ethnic or racial categories in this income category. There are no American Indian/Alaskan Native or Pacific Islander households in this income category.

Middle Income: in this income category, 4% of households in the City have one or more of the severe housing problems. With 6% of Hispanic households having one or more of the severe housing problems, it is the only ethnic or racial category in this income category with the severe problems. There are no Pacific Islander households in this income category.

However, the data does not seem indicate a disproportionately greater need of Hispanic households as an ethnic or racial category because the other 63 Hispanic households in this income category have none of the four severe housing problems.

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	1,305	870	0
White	645	400	0
Black / African American	430	355	0
Asian	85	19	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	85	65	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	985	1,595	0
White	574	1,020	0
Black / African American	280	515	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	50	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	270	2,680	0
White	180	1,815	0
Black / African American	55	570	0
Asian	30	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	220	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8	1,709	0
White	0	1,194	0
Black / African American	0	270	0
Asian	0	79	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	4	63	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Based on HUD's CHAS data, no households in any one ethnic or racial category in Biloxi consistently show a disproportionately greater need, in terms of having one or more of the four severe housing problems, compared to the others, especially in the low-income categories. All ethnic and racial categories are experiencing housing needs.

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

Introduction

HUD considers households that spend more than 30% of their income on housing-related costs to be cost-burdened. Households that spend between 30% - 50% of their income on housing are considered to be severely cost-burdened. Cost-burdened households may have less money for other necessities such as food, utilities, healthcare, or savings.

Based on the 2016-2020 CHAS data prepopulated by HUD in the "Housing Cost Burden" Table below, approximately 69% of all Biloxi households experienced a housing cost burden of 30% of household income. Citywide, approximately 18% of Biloxi households experienced severe housing cost burdens, paying between 30-50% of household income for housing-related expenses.

Fewer Asian households experienced severe housing cost burdens compared to the other racial and ethnic groups, with 9.3% paying more than 50% for housing costs. 11% of Hispanics and 11.5% of White

households experienced severe housing cost burdens. 26% of American Indian, Alaska Native households spent more than 50% of their household income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,328	3,225	2,355	185
White	8,640	1,930	1,380	89
Black / African American	2,005	815	690	30
Asian	750	75	85	4
American Indian, Alaska Native	85	0	30	0
Pacific Islander	0	0	0	0
Hispanic	495	380	115	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Many Biloxi residents experience housing cost burdens and economic forecasts do not indicate whether the cost of housing, food, utilities or transportation will stabilize or decrease during the five-year period covered by this Consolidated Plan.

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 2016-2020 CHAS data prepopulated by HUD in Tables 13-21, Hispanic households appear to have greater housing needs in more categories than other ethnic or racial groups. American Indian, Alaskan Native households have a disproportionately greater need compared to other racial and ethnic group households in the extremely low income category, with 100% experiencing severe housing problems.

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

According to data in the preceding tables, it appears that there are households in each racial or ethnic group and in each income category that would benefit from housing assistance and/or supportive services to alleviate housing cost burdens.

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

With such a small population of American Indian/Alaska Native residents, it would be difficult for the City to identify where its American Indian/Alaskan Native residents live. According to the Census provided, this ethnic or racial category is comprised of 221 persons, or 0.5% of the City's total population.

Historically, Biloxi's Asian population lived in East Biloxi, in close proximity to seafood industry employers and public marinas. Hurricane Katrina's destruction of about 6,000 structures mainly in East Biloxi resulted in the relocation of many Asian households to Ocean Springs, MS, which sustained little damage; some families relocated to West Biloxi. Biloxi's Hispanic households tend to reside in East and Central Biloxi, near major employment centers and in close proximity to public transportation and other services. Black/African American and White households are dispersed throughout the community.

NA-35 Public Housing – 91.205(b)

Introduction

Data prepopulated by HUD in tables of the "Public Housing" template was reviewed by the Biloxi Housing Authority (BHA) at the City's request and reported the data is inconsistent with their records.

The City is required to use Integrated Disbursement and Information System (IDIS) software to submit its Consolidated Plan and Action Plan to HUD for review and approval. While IDIS does not allow the data in this template's tables to be revised, the BHA certified data is provided in the NA-35 template text boxes following the information BHA provided for use by the City to respond to HUD's public housing queries.

The Biloxi Housing Authority owns and manages 13 assisted housing communities in the City of Biloxi, 12 of which are project-based voucher assisted. The Mississippi Regional Housing Authority VIII dba South Mississippi Housing Authority does not own or manage any housing developments located in the City. It does, however, provide various housing assistance vouchers that are eligible for use within the City of Biloxi. More information about assisted housing in the City is provided in templates MA-25, SP-50 and AP-60.

According to the Biloxi Housing Authority (BHA), the "Totals in Use" Table should identify a total of 1501 vouchers, of which 1078 are Project-Based; 298 are Tenant-Based; and 125 are Special Purpose Vouchers/Veterans Affairs Supportive Housing. There are no longer any public housing units in the City of Biloxi.

The "Characteristics of Residents" Table should identify the average annual income of Total Voucher holders is $15,624; the average length of stay is 4.1; the average household size is 2; the number

homeless at admission is 30; the number of elderly program participants is 520; 521 disabled; 223 families requested accessibility features program participants with HIV/AIDS; and no DV victims. Project-Based Voucher holders' average annual income is $14,605; average length of stay is 4.26; average household size is 2; no homeless at admission; 366 elderly program participants; 379 disabled; 197 families requested accessibility features; no program participants with HIV/AIDS; and 26 were DV victims. Tenant-Based Voucher holders' average annual income is $18,137; average length of stay is 4.4; average household size is 2; 17 were homeless at admission; 87 program participants are elderly; 99 families disabled; 26 families requested accessibility features; no participants with HIV/AIDS; and 8 were DV victims. Special Purpose Voucher Veterans Affairs Supportive Housing holders' average annual income is $20,828; average length of stay is 2.3; average household size is 1; 13 were homeless at admission; 67 program participants are elderly; 43 are disabled; none requested accessibility features; none had HIV/AIDS; and none were DV victims.

The BHA-provided "Race of Residents" Table data is included in the Section 504 text box below, due to character limit per text box.

Totals in Use

	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 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				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,620	11,191	0	11,260	9,622	0

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							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:

There is a growing need for accessibility features in affordable housing by both program participants and applicants. Accessibility features most requested are grab bars in bathrooms and one-level, mobility accessible units.

Data for the "Race of Residents" Table identified by the Biloxi Housing Authority is as follows: Mainstream Vouchers: 183 White; 329 Black/African American; 12 Asian; 3 American Indian/Alaska Native; no Pacific Islanders or Other. Project-Based Vouchers: 383 White; 636 Black/African American; 64 Asian; 38 American Indian/Alaska Native; 3 Pacific Islanders; and 2 Other. Tenant-Based Vouchers: 83 White; 201 Black/African American; 14 Asian; 7 American Indian/Alaska Native; no Pacific Islanders; 1 Other. Special Purpose Voucher Veterans Affairs Supportive Housing: 66 White; 58 Black/African American; 2 Asian; 1 American Indian/Alaska Native; no Pacific Islanders; and 1 Other.

Data for the "Ethnicity of Residents" Table provided by BHA is as follows: Mainstream Vouchers: 34 Hispanic; 1342 Not Hispanic. Project-Based Vouchers: 20 Hispanic; 1058 Not Hispanic. Tenant-Based Vouchers: 14 Hispanic; 284 Not Hispanic; Special Purpose Voucher Veterans Affair Supportive Housing: no Hispanic; 125 Not Hispanic.

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

The needs are the same as for the above: there is a growing need for accessibility features in affordable housing by both program participants and applicants. Accessibility features most requested are grab bars in bathrooms and one-level, mobility accessible units.

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

The accessibility features are similar to those requested by conventional renters.

Discussion

The Biloxi Housing Authority reported that many of the households it assists are experiencing housing cost burdens just as Biloxi residents who do not qualify for assisted housing. Even with government assistance, residents have limited resources and struggle to support their families on income from minimum wage jobs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Biloxi's Homeless Needs Assessment is based on the 2025 HUD Point-In-Time (PIT) Count Report provided to the City of Biloxi by the MS-503 Continuum of Care. A total of 178 people were counted in the City during the January 2025 PIT Count, which includes 141 people who were sheltered and 37 who were unsheltered/not 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)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0

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				
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

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):

One unsheltered person was identified as chronically homeless in the Biloxi 2025 PIT Count. A total of three veterans were counted; two were unsheltered, without children, and one was sheltered, without children.

No unsheltered children (under age 18) were counted. Among the sheltered people counted, 47 children were counted.

Nature and Extent of Homelessness: (Optional)

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

Data Source Comments:

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

Based on the 2025 PIT Count in Biloxi, the City estimates there are 24 households with children, or a total of 72 people, in need of housing assistance in Biloxi on any given night. The 24 households with children counted in the 2025 PIT Count were sheltered. There were no unsheltered children counted as they are prioritized to receive housing assistance upon being identified.

The City estimates that there are no families of veterans in need of housing assistance in Biloxi as they also are prioritized to receive housing assistance when identified.

The City estimates that all of the homeless households with children are extremely low income and the adult accompanying the children may have experienced a trauma such as domestic violence or suffers from some form of mental illness.

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

Based on the 2025 PIT Count, sheltered homeless people in Biloxi generally are 49% are Black, African American or African and 38% are White. A small percentage of homeless people are Asian or Asian American; Hispanic; White and Hispanic; and Multiple Races (not Hispanic).

Based on the 2025 PIT Count, about 48% of unsheltered homeless people in Biloxi are White and 35% are Black, African American, African. The unsheltered homeless population in Biloxi tends to be more racially and ethnically diverse, including a small number of people who are American Indian, Alaska Native, Indigenous; Asian or Asian American; Hispanic; Middle Eastern or North African; and White and Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

During the 2025 PIT Count in Biloxi, 141 sheltered people were identified; 37 unsheltered people were identified. Among the sheltered homeless, four adults suffered with a serious mental illness and 18 identified themselves as adult survivors of domestic violence.

Among the unsheltered homeless, there were four adults with serious mental illness; six adults with a substance use disorder; and one adult survivor of domestic violence.

Discussion:

According to Open Doors Homeless Coalition, lead applicant for the MS-503 Continuum of Care (CoC) and administrator of the CoC's Homeless Management Information System (HMIS), the 2025 Point-in-Time Count confirmed there is an overall increase in homelessness across the region. Notably, almost 30% of the data collected on unsheltered homeless people are aged 55 and older. Across the nation, the 55 and older segment of the population is being priced out of their housing, as may be the case in Biloxi. As rents continue to increase, incomes largely remain fixed in this older age group.

Since the beginning of the pandemic, rents have increased 29.4% nationwide while housing inventory has hit a 20-year low, falling 14% in 2022 alone, according to the Joint Center for Housing Studies of Harvard University's "Housing America's Older Adults 2023." HUD has acknowledged that increasing rent costs have created an "extraordinarily challenging" condition for Americans and has led to the rise in homelessness.

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

Introduction

On an on-going basis, the City of Biloxi and Biloxi Housing Authority work cooperatively to expand availability of permanent housing for low-income elderly persons. The City also supports the efforts of local public service agencies to apply for HUD funding assistance to meet the other non-homeless special needs in the community.

Describe the characteristics of special needs populations in your community:

Biloxi's special needs populations include the elderly, frail elderly, persons with disabilities (mental, physical and 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?

Continued housing and supportive service needs of Biloxi's non-homeless special needs populations include:

- For the elderly: 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 and HUD Section 811 assisted housing for the physically disabled; recreational programs for the physically disabled; services to support re-integration of mentally and developmentally impaired persons into the community following release from an institution; and expanded access to 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 affordable programs and facilities to support successful rehabilitation, including job training; and
- For persons with HIV/AIDS and their families: the need is for 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 Consolidated Plan and 2025 Action Plan, which included consultation with representatives of applicable agencies.

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 generally provides requested information relative to this special needs population.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Biloxi is not a HOME Program entitlement city and does not administer any HOME TBRA vouchers.

Discussion

Available housing of all types and sizes, to rent and/or to buy, consistently is identified as a high priority need of all population groups in the City of Biloxi.

There is a need for more supportive services for special needs population, such as the Mental Health Association of South Mississippi's Opal Smith Drop In Center in Gulfport for those who are 18 and over with mental illnesses. Open three days each week, the center provides a safe environment for those with mental disabilities to participate with people who have similar illnesses in group activities and enjoy peer support.

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;
- retrofitting/rehabilitating community centers and other City-owned facilities to increase storm resistance, improve ventilation and security, and support more efficient operation as disaster response sites during future disaster events;
- developing a small business incubator(s) in East Biloxi or downtown;
- developing an "EnVision Center" in partnership with nonprofit agencies and organizations to consolidate 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 opportunities, educational programs including financial literacy, ESL and computer classes, local health care resources, federal benefits information and government services to assist in reducing the number of poverty-level families and local homeless populations;
- rehabilitating/reconfiguring underutilized City buildings or leased space to house one or more of the following needed programs/activities:

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

2) day centers for the homeless that offer meals, showers, and access to computers and other communication resources to support pursuit of employment and reconnection with families;

3) workforce development/job training programs so they are available in low- to moderate-income areas and encourage increased participation of residents in programs that improve their employability and possibly increase participation in the civilian labor force;

4) afterschool and summer educational programs including tutoring, ESL, financial literacy and computer literacy classes for income eligible residents of all ages;

5) adult day care facilities;

6) senior citizen centers; and

7) auxiliary emergency response offices to be located in two or three locations within existing structures with underutilized space that can be configured in to support uninterrupted City communications and response during emergency and disaster events; basic equipment and (nonperishable) supplies, including healthcare supplies/devices/equipment, would be stored on site for easy and quick access.

How were these needs determined?

Biloxi residents, agencies, organizations and other stakeholders 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 2025-2029 CDBG Consolidated Plan, which included an interagency meeting, two public hearings, consultations, a 30-day written comment period and a community needs survey. The City also identified unmet needs included in the 2020-2024 and 2015-2019 Consolidated Plans, which have not been addressed and remain high priority community needs.

On an on-going basis, residents and other stakeholders also identify community needs during the Public Comment portion of regular City Council meetings, which are 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:

- public water and sewer systems infrastructure throughout unserved areas;
- design and implementation of hybrid, low maintenance stormwater management projects that combine gray with green infrastructure to address recurring flooding, especially in residential areas in Central and East Biloxi, near public facilities and community resources;
- neighborhood street/sidewalk/street lighting improvements that are not obstructed by utility poles to improve public safety, especially for residents in wheelchairs, children and elderly;

- Biloxi Farmers Market upgrade/expansion to better meet the needs of low- and moderate-income households with limited access to transportation and fresh, affordable food;
- Main Street neighborhood redevelopment assistance for the primarily residential area between Dr. Martin Luther King, Jr. Boulevard and Division Street;
- reconstruction of neighborhood roads to improve access and emergency response times;
- multimodal transportation improvements to alleviate congestion and improve public safety for the driving, cycling and walking public (including designation of bike lanes and/or shared-lanes for vehicles-bicycles) and railroad safety improvements in public easement;
- LMA park improvements, including but not limited to ADA compliant access throughout, rehabilitation or replacement of amenities, infrastructure, restrooms, lighting, signage, covered pavilions; fencing and parking;
- additional north-south evacuation route to expedite evacuation of residents living and/or working in LMAs 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.

How were these needs determined?

Public improvement needs were identified during the citizen participation process for development of the 2025-2029 Consolidated Plan and 2025 Action Plan and during review of citizen input submitted during development of the 2020-2024 Consolidated Plan, the 2015-2019 Consolidated Plan and provided by citizens at other public meetings.

Ward meetings conducted by individual Council Members frequently focus on the public improvement needs of a given geographic area of the City and 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 housing assistance and supportive services for income-eligible special needs populations;
- expanded, affordable recreational programs, facilities and equipment for all ages;
- improving access to housing assistance programs to prevent the near-homeless from becoming homeless and case management services to help them maintain housing;
- improving access to housing assistance programs to end homelessness by collaborating with community partners to provide rent, utility and security deposit assistance, case management services and other applicable supportive services;
- coordinating Fair Housing Act and Americans With Disability Act education outreach services to eliminate discrimination and support access of income-eligible residents to legal services for filing fair housing violations and addressing other CDBG-eligible issues;

- expanded English as a Second Language and financial literacy classes/programs for all ages;
- support increased access to first-time homebuyer classes and to affordable home maintenance programs;
- expanded, affordable public transportation services citywide, especially to connect income-eligible residents with schools, employment hubs, healthcare services, daycare centers and grocery stores;
- improved access to affordable early childhood education and certified daycare programs;
- assisted access to a variety of certified job training and workforce development programs, especially for one parent households with children;
- affordable adult daycare services, especially in low- to moderate-income areas;
- expanded access to affordable programs and facilities to support successful rehabilitation, including job training, for residents with alcohol or drug addictions.

How were these needs determined?

The public service needs of Biloxi were determined from input provided during development of the 2025-2029 Consolidated Plan; by input from public service agencies/organizations; the 2025 community needs surveys; and reviewing needs identified in the 2020-2024 and 2015-2019 Consolidated Plans that have not been addressed.

As in many other cities, housing needs in Biloxi are significant. Considering and encouraging development of nontraditional housing types, such as group homes, may be part of the solution to addressing local housing needs. While the City's Land Development Ordinance allows group home facilities, perhaps other nontraditional housing types should be explored especially in terms of meeting the housing needs of the elderly, those with physical disabilities, young people who have aged out of the foster care system and those who have been discharged from institutions.

MA-05 Housing Market Analysis Overview

The City inserted data for several of the tables in the Housing Market Analysis Section that were not prepopulated by HUD with data by HUD; the City identified the source of data it inserted below the subject table in this Word version of the Consolidated Plan and 2025 Action Plan. The City also will identify its data sources in the IDIS version of this document where IDIS software allows.

The Housing Market Analysis describes housing costs and other housing characteristics in the City of Biloxi in various years; the data does not necessarily reflect current housing costs or characteristics.

Some of the housing data overestimates the availability of affordable housing in Biloxi because unsubsidized units with "affordable" rents are not necessarily made available to lower income households because they already are occupied by higher-income households. Also, housing that is

considered "affordable" by one prospective tenant or home buyer may be beyond the financial reach of certain low- to moderate-income households, especially when factoring in security and utility deposit requirements.

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. Post-Katrina, Biloxi Housing Authority assisted communities are located throughout the City instead of being clustered primarily in East Biloxi as they were prior to Katrina.

Since 2020, 94 housing units are estimated to have been built in the City of Biloxi, according to the most current source available, the 2023 ACS 5-Year Estimate Detailed Tables.

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

Introduction

There are 23,161 housing units in Biloxi of which 85% are occupied, according to 2023 ACS 5-Year Estimates Detailed Tables. The same source identifies that 52.4% of Biloxi residents live in one-unit detached structures and the next most popular residential property type remains the 5 - 19 unit apartment complexes, in which 16.4% of Biloxi residents live.

In comparison, the 2011-2015 ACS data identified 51% of Biloxi residents lived in one-unit detached structures and the next most popular residential property type was 5 - 19 unit apartment complexes, in which 16% of Biloxi residents lived.

In Biloxi, 48.6% of residents own their homes compared to the U.S. rate of 65.0%, according to ASC 2019-2023 estimates.

The average household size in the City of Biloxi has decreased slightly during this century, with 2.37 persons per housing unit, according to 2019-2023 ACS data, a decrease from 2.4 rate identified in the 2011-2015 ACS data and the 2.42 persons rate identified in the 2000 Census.

On the next several pages, Tables 26 - 35 identify characteristics of Biloxi's housing stock. Some of these tables were prepopulated by HUD with 2011-2015 ACS and 2011-2015 CHAS data; for the tables that were not prepopulated by HUD, the City inserted more current 2019-2023 ACS data, if it was available.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,141	52%
1-unit, attached structure	1,211	5%

Property Type	Number	%
2-4 units	1,493	6%
5-19 units	3,816	16%
20 or more units	3,245	14%
Mobile Home, boat, RV, van, etc	1,255	5%
Total	***23,161***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	280	3%
1 bedroom	65	1%	2,350	23%
2 bedrooms	1,369	17%	3,545	35%
3 or more bedrooms	6,580	82%	3,889	39%
Total	***8,024***	***100%***	***10,064***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

In 2025, there were approximately 2,414 government-assisted affordable housing units in Biloxi, compared to 2,111 units in 2019. These include 1,140 housing units owned and managed by the Biloxi Housing Authority and 1,274 Low Income Housing Tax Credit (LIHTC) Program units. It does not include Keesler Air Force Base on- or off-base housing.

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

With future funding of HUD and its many housing programs currently the subject of federal debate during FY2026 budget hearings, it is not possible at this time to assess the number of units expected to be lost from the City of Biloxi's affordable housing inventory.

Neither the Biloxi Housing Authority nor the South Mississippi Housing Authority indicated they expect a loss from the affordable housing inventory through expiring vouchers.

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

Availability of housing units does not meet the needs of Biloxi's population. There is a lack of affordable, available housing inventory in almost all income categories in the City of Biloxi, as identified in the Needs Assessment. Annual increases to residential property insurance premiums, the higher costs of living, higher construction costs and a lack of residentially zoned property located outside of revised FEMA flood zones, have constrained development and severely impacted the affordability of housing throughout Biloxi.

Housing needs of Biloxi's aging population and low-income workforce, which supports the local retail and service industries, have created a significant need for additional low maintenance, affordable housing units, available for purchase and/or rent. Housing designed and constructed or retrofit to be energy efficient and more resistant to storms is especially important to those on fixed incomes.

Describe the need for specific types of housing:

Affordable workforce housing located in close proximity to major employment hubs and along the fixed routes of public transportation providers continues to be a high priority community need in Biloxi. Low maintenance housing built or retrofit to withstand the anticipated increase in severity and frequency of storms is in high demand.

There is increased need for affordable, assisted-care housing and group homes to accommodate changes in the population, such as the increased number of elderly and frail elderly households with Baby Boomers at or near retirement age. There also is need for additional affordable housing for Biloxi's special needs residents, in all categories, mentally, physically or developmentally impaired.

The City'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 type of residential alternative. In anticipation of residents' resistance to nontraditional housing, the City will consider options for public information outreach and conditions placed on nontraditional housing types, as applicable, to minimize a widespread Not In My Back Yard (NIMBY) response.

Discussion

To begin to address the needs of Biloxi's homeless and near-homeless populations, there is a need for new affordable housing construction of single family, multifamily and group homes. Infill residential development and redevelopment should be considered.

The housing needs of Biloxi's increasing aging population, its large number of military retirees and the on-going need for workforce housing have expanded housing development opportunities in Biloxi, particularly for housing that is low maintenance, storm-resistant and affordable.

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

Introduction

According to HUD 2019-2023 data, Biloxi's owner-occupied housing unit rate is 48.6%, an increase from the 42.3% rate identified in 2011-2015 ACS data provided by HUD during development of Biloxi's 2020-2024 Consolidated Plan.

The median value of owner-occupied housing units, based on 2023 ACS estimates, is $203,200. The median selected monthly owner costs with a mortgage is $1,514 and without a mortgage is $475 for the same period. Median gross rent is $1,051. The cost of housing information in the table below was prepopulated by HUD with 2005-2009 ACS (base year) and 2011-2015 ACS data.

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 Comments:

Rent Paid	Number	%
Less than $500	2,710	0.0%
$500-999	5,625	0.0%
$1,000-1,499	1,235	0.0%
$1,500-1,999	145	0.0%
$2,000 or more	83	0.0%
Total	***9,798***	***0.0%***

Table 30 - Rent Paid

Data Source Comments: Not prepopulated by HUD - City inserted 2016-2020 ACS data and will update with 2023 ACS data when available.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,780	No Data
50% HAMFI	2,295	1,175
80% HAMFI	1,250	825
100% HAMFI	No Data	5,570

Number of Units affordable to Households earning	Renter	Owner
Total	*5,325*	*7,570*

Table 31 – Housing Affordability

Data Source Comments: Not prepopulated by HUD - City inserted 2017-2021 ACS data and will update the table when 2023 ACS data is available.

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	766	896	1,117	1,446	1,540
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments: Not prepopulated by HUD. HOME rents are not applicable to the City as it does not participate in the HOME Entitlement Program.

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 increased elevation requirements in flood zones, and large annual increases in home insurance premiums for units located south of Interstate 10 have severely impacted the affordability of housing in Biloxi, 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?

The affordability of housing in Biloxi is anticipated to continue decreasing as the cost to purchase and rent housing continues to increase.

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

A comparison of HOME rents to Fair Market Rent isn't applicable to the City of Biloxi as it does not participate in the HOME Entitlement Program. Based on the current housing market, the City will continue to encourage developers to produce additional affordable housing and preserve the existing inventory of affordable housing. Low maintenance units built to withstand more frequent and more severe storms will continue to be in demand.

Discussion

Almost half of all workers in the USA earn less than the hourly wage required to afford a modest one- or two-bedroom rental home. Without long-term federal investment in proven housing affordability solutions, safe, stable, and affordable housing will continue to remain beyond the reach for millions of renters. Current City-level data could not be located, but for the Gulfport-Biloxi Metropolitan Statistical Area (MSA), fair market rent for a modest one-bedroom apartment in 2024 was $923 per month for which a worker would have to earn $17.75 per hour while the average renter wage was $14.63.

The wage necessary to afford fair market rent of $1,151 per month for a simple two-bedroom apartment in the Gulfport-Biloxi MSA was $22.13 per hour in 2024. This would require a minimum wage worker earning $14.63 per hour to work 122 hours to afford one month's rent. According to the May 2024 Regional Rental Affordability Statistics, NLIHC Report, a total of 36,106 renter households lived in the Gulfport-Biloxi MSA and earned only 30% of the $22,800 average median income and were severely housing cost burdened. These minimum wage households work in many common occupations, including home health aides, food service workers and administrative assistants.

Meanwhile, fewer residential units are being built. The post-pandemic construction boom of residential and commercial structures has stalled in response to the continuing rise of building costs — material costs alone have increased 34% since 2020, according to the National Association of Home Builders (2025) - and market instability.

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

Introduction

The tables in this template were not prepopulated with data by HUD and IDIS did not allow the City to insert data.

According to 2023 ACS data, for the "Condition of Units" Table, there were 1,555 owner-occupied units and 4,360 renter-occupied units with one selected condition. There were 6,475 owner-occupied units and 5,710 renter-occupied units with no selected condition. The City will insert data for units with two, three and four selected conditions when 2023 ACS data is available.

For the "Year Unit Built" Table, 2,650 owner-occupied units and 3,247 renter-occupied units were built between 1980 - 1999, according to 2023 ACS data. The City will insert data to complete the table when 2023 data is available.

The "Risk of Lead-Based Paint Hazard" Table was not prepopulated by HUD - the City inserted 2011-2015 ACS and 2011-2015 CHAS data and will replace it with 2023 ACS data when available. A total of 3,620

owner-occupied units and 3,870 renter-occupied units were built before 1980. 1,908 owner-occupied units and 598 renter-occupied units were built before 1980 and had children present in the household.

For the "Vacant Units" Table, which was not prepopulated by HUD, the City identified there was a total 3,467 vacant units in the City but no information was available about the number of vacant units suitable or not suitable for rehabilitation, or that were REO properties or abandoned REO properties. This information will be inserted by the City when it is available.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City defines "standard condition" in terms of compliance with applicable codes; if a structure is code compliant it is considered to be in standard condition.

"Substandard condition but suitable for rehabilitation" is defined as a structure that would require an investment of less than 50% of the structure's value to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	***0***	***0%***	***0***	***0%***

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	***0***	***0%***	***0***	***0%***

Table 34 – Year Unit Built

Data Source: 2016-2020 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	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 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 built before 2000 and 45% of owner-occupied and 40% of renter-occupied housing was built before 1980. These older homes have suffered through numerous severe storms and long summers with excessive heat and most need some type of major repair or rehabilitation, based on HUD's definitions. Many of these housing units are occupied by older residents on fixed incomes and/or by low- to moderate-income residents who already are housing cost burdened and either don't know how to make repairs or cannot afford to have them made.

Deferred maintenance issues may considerably increase the cost of repairs or rehabilitation. The rising costs of materials also impacts the affordability of rehabilitation and repairs. The price of building materials grew by 36% between February 2020 and February 2025, according to "The State of the Nation's Housing 2025," Harvard University Joint Center for Housing Studies, while the National Association of Home Builders' estimated increased costs of construction materials at a slightly lower rate of 34% since 2020.

Physically disabled and older residents need assistance with rehabilitation to adapt their houses, which may include constructing exterior access ramps, installing wider door frames to accommodate wheelchairs and grab bars in the bathrooms.

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

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 and the Mississippi State Department of Health (MSDH), Harrison County is not included among the state's high risk counties for elevated levels of lead-based paint poisoning. While MSDH no longer discloses the number of documented lead-based paint poisoning cases at a City level, residents of the City of Biloxi do not suffer from a high level of lead poisoning based on most recent LBP screening results, therefore LBP hazards are not considered a high priority community concern, at this time.

Many of the estimated 6,000 structures that existed in Biloxi at the time of the 2000 Census no longer exist, having been destroyed or damaged beyond repair in 2005's Hurricane Katrina. Many of those structures were older homes (built before 1978), which reduces the inventory of Biloxi housing likely to be of concern regarding lead-based paint exposure.

Discussion

A data source that identifies the number of vacant units in the City of Biloxi that are "Suitable for Rehabilitation" and "Not Suitable for Rehabilitation" for each of the following categories could not be located: Vacant Units; Abandoned Vacant Units; REO Properties; or Abandoned REO Properties. This information also was not available during development of Biloxi's 2020-2024 Consolidated Plan.

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

Introduction

As of July 2025, the Biloxi Housing Authority (BHA) owns and manages 13 assisted housing communities in the City of Biloxi, 12 of which are project-based assisted communities, for a combined total of units 1,140 units. BHA also administers 1,627 Vouchers, of which 908 are RAD project-based, 117 project-based and 444 tenant-based. Additionally, the BHA administers 158 Veterans Affairs Supportive Housing (VASH) Special Purpose Vouchers. The BHA also owns and manages 85 affordable market rate units and 50 Tax Credit units within the City of Biloxi.

As in template NA-35, data prepopulated in the table below was reviewed by the Biloxi Housing Authority (BHA) at the City's request; BHA reported the data is inconsistent with their records. The preceding paragraph identifies the total number of units BHA owns and manages in Biloxi and identifies the vouchers it administers by program.

The Mississippi Regional Housing Authority, No. VIII dba South Mississippi Housing Authority (SMHA) administers several assisted housing developments in the 14-county region it serves, none of which are located in the City of Biloxi. It does, however, provide various housing assistance vouchers that are eligible for use within the City of Biloxi.

The City is required to use Integrated Disbursement and Information System (IDIS) software to submit its Consolidated Plan and Action Plan to HUD for review and approval. While IDIS does not allow the data in this template's tables to be revised, the BHA certified data is inserted into the Word version of the Consolidated Plan and is provided in the NA-35 template text boxes following the information BHA provided for use by the City to respond to HUD's public housing queries.

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				1501	1078	298	125	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

BHA owns and manages 13 project-based housing developments, 12 of which are project-based voucher assisted, for a combined total of 1,140 housing units located in the City of Biloxi. All of the housing developments are well maintained.

The South Mississippi Housing Authority does not own or manage any assisted housing developments in the City of Biloxi.

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 project-based housing developments, 12 of which are project-based voucher assisted, for a combined total of 1,140 housing units located in the City of Biloxi. All of the housing developments are well maintained.

The South Mississippi Housing Authority does not own or manage any assisted housing developments in the City of Biloxi.

Public Housing Condition

Public Housing Development	Average Inspection Score
Beauvoir Pass	Pass
Bayview Oaks	Pass
Bayview Place	Pass
Cadet Point	Pass
Covenant Square	Pass
Fernwood Place	Pass
Gulf Shore Villa	Pass
McDonnell Avenue	Pass
Oakwood Village	Pass
Seashore Oaks	Pass
Suncoast Villa	Pass
Seashore Oaks Assisted Living Facility	NA
Seashore Oaks Market	NA

Table 38 - Public Housing Condition

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

While BHA units are well maintained, the agency is looking for opportunities and capital to renovate properties as they age. To extend the availability of affordable housing within the city of Biloxi, BHA monitors and proactively addresses building components reaching the end of useful life. There are challenges that exist to these efforts, such as increased insurance and construction costs. BHA continues to engage partners to assist with maintaining the current affordable housing stock.

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 and strives to provide a high-quality living environment for its residents. BHA collaborates with community partners to offer program participants opportunities for self-sufficiency and personal development. Additionally, BHA enforces its lease and/or voucher in cases of violation to maintain a safe, peaceful environment for residents.

Moreover, there is a growing need for affordable housing for moderate income families who do not qualify for the Housing Choice Voucher Program. BHA is looking to develop more units to extend the availability of affordable options to moderate income families.

Discussion

The Biloxi Housing Authority is the only public housing authority that owns and administers assisted housing developments in the City of Biloxi and it is an important partner, working with the City to provide residents with suitable living environments and numerous supportive housing services in collaboration with local nonprofit agencies and organizations.

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

Introduction

The MS-503 Continuum of Care coordinates homeless services within the six-county area of South Mississippi it serves; the Open Doors Homeless Coalition is the CoC's Lead Applicant and administrator of the Homeless Management Information System (HMIS) data system. HMIS allows trained CoC members to enter data regarding the needs and services of each homeless individual and family as well as services that have been provided. This improves efficiency of the CoC's member agencies and prevents homeless people from being assessed multiple times.

Information gathered through the annual Point in Time Count also is entered into HMIS, which reformats data for use in grant applications and reports and coordinating resources. Data available through HMIS also is used to identify trends in local homelessness within the CoC region by geographic area (such as by city) and in various categories (such as sheltered and unsheltered). The data documents on-going and increasing needs, which helps maintain public awareness of homeless individuals and families and their needs in each community and supports coordinated delivery of resources and supportive 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)	27	0	83	112	0
Households with Only Adults	22	0	14	23	0
Chronically Homeless Households	0	0	0	23	0
Veterans	0	0	0	68	0
Unaccompanied Youth	11	0	11	56	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:	The City inserted data from the MS-503 CoC Housing Inventory Report, December 2024, for the 6-county region.

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

Persons experiencing homelessness in Biloxi typically are connected with Coastal Family Health Center (CFHC) for primary health care services and mental health assessment and treatment. In the last several years, the CFHC has applied for and been awarded CDBG public services funds from the City to support their work providing no cost mental health screenings and treatment for Biloxi's homeless populations.

The Mental Health Association of South Mississippi provides a day center that operates as a peer supported environment for those who are 18 and older and living with mental illness. While the center is located in Gulfport, it serves people in need throughout Harrison County.

Both Back Bay Mission and the Mental Health Association of South Mississippi provide services to assist homeless and near-homeless persons with disabilities in accessing 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. Local service agencies also assist with resume writing, improving interviewing skills, and securing appropriate interview and 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.

The Gulf Coast Center for Nonviolence can accommodate up to 48 victims of domestic violence in its Biloxi-based shelter. There also are two transitional housing facilities in the City, 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. Families with children, veterans and their families, unaccompanied youth and other priority groups are quickly linked with local public services agencies who arrange for their shelter.

The City continues to support efforts of the Catholic Diocese of Biloxi to operate an emergency tent camp for homeless persons, which is assisted by numerous nonprofit agencies, organizations and other faith-based institutions.

Supportive services available for Biloxi's homeless populations includes primary health care and mental health assessment and treatment services at Coastal Family Health Center; day center services at Back Bay Mission, including shower facilities, access to laundry facilities, computer and communication equipment and case management; regular meals served by Loaves and Fishes and Seashore Mission in East Biloxi and the Catholic Diocese of Biloxi at its Fatima site in West Biloxi. Biloxi's non-homeless populations with mental illness have access to a day center located in Gulfport, in which they may enjoy group activities in a peer-supported environment.

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 their families through rapid re-housing. The Open Doors Homeless Coalition provides services to Biloxi's homeless youth and participates in the CHOICE Program to provide housing assistance to prevent those with mental health impairments from becoming homeless.

Open Doors also works with the MS-503 Continuum of Care as administrator of HMIS to save and maintain information from the assessments conducted when homeless individuals and families first enter the system so there are consistent records of their needs and what services have been provided to them.

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.

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

Introduction

There continues to be considerable need for an increased inventory of affordable housing of all sizes for residents in all income categories, but especially for those with those with special needs and those who are low-income. This includes Biloxi's elderly, frail elderly, residents with disabilities (mental, physical, developmental), those with substance abuse disorders, people with HIV/AIDS and their families and low-income assisted housing residents.

Having successfully marketed itself for years as one of Mississippi's certified retirement communities, the City enjoys its growing population of military retirees and their families. The increasing number of

"older adults," (now defined as 65 and over) is projected to continue outpacing growth in other age categories, as the large population of Baby Boomers enters retirement.

Between 2012 and 2022, the national population of older citizens increased by 34%, growing from 43 to 58 million. Over the same period, the number of households headed by an older adult increased from 22% to 27% of all U.S. households and the number of households headed by a person age 80 and over will more than double between 2021 and 2040, according to the 2023 report "Housing America's Older Adults" prepared by the Joint Center for Housing Studies of Harvard University.

If the projections are correct, they will significantly add to the existing need for an expanded inventory of affordable, low maintenance one-story residences, available for purchase and for rent in Biloxi.

Currently, 74% of older households live in single-family homes, 87% of whom are homeowners and 37% are renters. Other special needs residents, including the frail elderly, those with disabilities, persons with substance abuse issues and those with HIV/AIDS and their families will have similar needs for low maintenance, smaller residences that have been adapted for accessibility and built to be resilient to withstand the forecast for more frequent storms with increasing severity.

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

There continues to be considerable need for an increased inventory of affordable housing of all sizes for residents in all income categories, but especially for those with special needs. This includes Biloxi's elderly, frail elderly, residents with disabilities (mental, physical, developmental), those with substance abuse issues and people with HIV/AIDS and their families.

Generally, to meet the supportive housing needs of special needs residents, low maintenance, one-story housing is needed with interior and exterior accessibility features (such as wider doorways and access ramps) requested for those with decreased mobility. Special needs households also may favor residences in close proximity to grocery stores and public transportation services if they do not have access to a vehicle or no longer drive. Frail elderly often need home health care services, home delivered meals, shopping services and an extra bedroom for a personal care attendant.

Development of group homes, permitted in the Biloxi Land Development Ordinance, may meet supportive housing needs of special needs residents participating in substance abuse rehabilitation programs as well as individual elderly residents who are self-sufficient but may benefit from the services and affordability often available through this unique residential alternative.

Persons with disabilities (mental, physical, developmental) also may benefit from development of group homes that accommodate live-in service providers and/or shared meeting space to accommodate group counseling and other services to facilitate re-entering community life after being deinstitutionalized.

Persons with HIV/AIDS and their families frequently need subsidized housing near healthcare 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 good working relationship with MCJ as well as with the MS-503 Continuum of Care, the Mental Health Association of South Mississippi, the Open Doors Homeless Coalition, the Gulf Coast Center for NonViolence and numerous other agencies that work collaboratively to ensure the supportive housing needs of those returning from institutions are met.

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)

During PY2025, the City of Biloxi will continue to support local and regional agencies, including the MS-503 CoC, Biloxi Housing Authority and the Community Care Network in providing housing and supportive services to those who are not homeless but have other special needs. This includes working to avoid duplicating delivery of services to maximize limited resources and partnering with the Mississippi Center for Justice in its public outreach campaign to educate Biloxi landlords, developers, lenders, homeowners and tenants about the Fair Housing Act and the American's with Disabilities Act regulations as they pertain to residents' rights and landlords' 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))

Through the activities to be provided by three nonprofit agencies supported through PY2025 CDBG subgrants, the City will take an active role in addressing housing and supportive services needs of its CDBG-eligible residents, including residents 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

Based on consultations with the City's Planning staff, the City's zoning and land use ordinances reasonably allow by right the location and development of single and multi-family affordable housing throughout the city. Residential regulations also allow construction of single family and multifamily housing citywide on a variety of lot sizes, with defined processes for considering conditional uses and variances. The City Planning staff participates in professional planning organization activities and continuing education opportunities, supporting their effectiveness as they consider, incorporate and adapt to federal and state regulatory and public policy changes.

The City of Biloxi partnered with the Biloxi Housing Authority and Mississippi HOME Corporation to develop the first statewide Analysis of Impediments to Fair Housing Choice in 2018 – 2019. According to the Analysis, there continues to be a need in Biloxi and throughout the state for public education about the rights of protected classes and the responsibilities of homeowners, landlords, lending institutions, realtors and others under the Fair Housing Act, as amended. Without a designated agency in Mississippi to enforce the Fair Housing Act, seeking resolution when a violation has occurred can be an arduous and expensive process.

The Mississippi Center for Justice (MCJ) and Mississippi Legal Services offer no cost assistance answering Fair Housing Act questions and assisting Biloxi residents file housing complaints with HUD. The City partners with the Biloxi Housing Authority and MCJ to sponsor an annual Fair Housing Act education workshop as part of the City's overall effort to address the lack of awareness about the Fair Housing Act protections.

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

Introduction

The tables in this template provide an overview about the City of Biloxi's estimated labor force, economy and residents' educational attainment, based on 2023 ACS 5-Year Estimates data. The 2016-2020 ACS and 2015 Longitudinal Employer-Household Dynamics data referenced as sources was not prepopulated by HUD.

Keesler Air Force Base is an important part of the City's general labor force, with a combined total of 10,208 employees (active duty and students) and 2,022 civil service workers, according to KAFB's official website.

The labor force also includes the civilian labor force, which is detailed in the "Business by Sector" table that follows. The Education and Health Care Services sector is identified as providing the highest

number of jobs at 627, with a 66.2% share of workers and 6.8% share of jobs. The business sector with the second highest number of workers is Arts, Entertainment, Accommodations, with 551 jobs and a 9.6% share of workers and 3.4% share of jobs.

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	165	107	1	3	2
Arts, Entertainment, Accommodations	3,995	551	19	13	-6
Construction	1,727	421	8	10	2
Education and Health Care Services	5,265	627	26	15	-11
Finance, Insurance, and Real Estate	959	242	5	6	1
Information	149	83	1	2	1
Manufacturing	1,066	269	5	7	2
Other Services	749	227	4	6	2
Professional, Scientific, Management Services	1,575	391	8	10	2
Public Administration	1,386	300	7	7	0
Retail Trade	2,069	349	10	9	-1
Transportation and Warehousing	1,044	343	5	8	3
Wholesale Trade	418	193	2	5	3
Total	20,567	4,103	--	--	--

Table 40 - Business Activity

Data Source Comments: HUD did not prepopulate this table with the identified data. In this IDIS version of the Consolidated Plan, the City inserted 2023 ACS 5-Year Estimates data in the Number of Workers and Number of Jobs categories, but the City could not overwrite/replace numbers populated in the Share of Workers %, Share of Jobs % and Jobs Less Workers % columns. The numbers in those three columns should be disregarded. However, in the Word version of the Consolidated Plan, the data in the three columns is valid.

Labor Force

Total Population in the Civilian Labor Force	Number of People
Civilian Employed Population 16 years and over	0
Unemployment Rate	4.60
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 41 - Labor Force

Data Source Comments: HUD did not prepopulate - City inserted available 2023 ACS data

Occupations by Sector	Number of People
Management, business and financial	7,322
Farming, fisheries and forestry occupations	0
Service	4,789
Sales and office	4,367
Construction, extraction, maintenance and repair	0
Production, transportation and material moving	2,282

Table 42 – Occupations by Sector

Data Source Comments: HUD did not prepopulate - City inserted available 2023 ACS data

Travel Time

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

Table 43 - Travel Time

Data Source Comments: HUD did not prepopulate; the City inserted 2011-2015 ACS data until 2023 ACS data is available

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,771	337	1,245
High school graduate (includes equivalency)	4,396	337	1,158
Some college or Associate's degree	5,768	511	1,742
Bachelor's degree or higher	5,243	328	1,038

Table 44 - Educational Attainment by Employment Status

Data Source Comments: HUD did not prepopulate; the City will insert 2023 ACS data when available

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	360	0	0	0	0
High school graduate, GED, or alternative	1,656	6,439	5,578	10,251	6,449
Some college, no degree	2,318	0	0	0	0
Associate's degree	0	0	0	0	0

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Bachelor's degree	640	2,091	2,287	3,090	1,978
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments: HUD did not prepopulate with data; the City will insert 2023 ACS data when available

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,228
High school graduate (includes equivalency)	33,706
Some college or Associate's degree	37,392
Bachelor's degree	48,381
Graduate or professional degree	62,500

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: HUD did not prepopulate with data City inserted ACS 2019-2023

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

Based on the Business Activity Table, above, Biloxi's major employment sectors are Education and Health Care Services with the highest number of jobs and number of workers, followed by the Arts, Entertainment and Accommodation sector, with 551 jobs and 3,995 workers.

Describe the workforce and infrastructure needs of the business community:

More focus on stimulating the civilian workforce's participation in education and skills advancement programs may be the incentive needed to help over-qualified people currently working minimum wage jobs to put in the time to move up the employment ladder. "Upskilling" the civilian workforce will support the growth of high-tech businesses and industries in Mississippi's three Coast counties. Higher skilled work generally translates to higher paying jobs, which are needed, especially for those who are severely housing cost burdened.

An important first step toward improving the quality of the civilian labor force would be to encourage those who don't have a high school diploma or equivalent to achieve what in 2025 is considered a basic level of education. Emphasizing availability of no-cost local resources to support the effort to pursue a GED may encourage some minimum wage workers to invest the time to improve their opportunity to secure a job that pays more than the minimum wage.

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.

Created by the 2017 Tax Cut and Jobs Act, Opportunity Zones are designed to stimulate private investment in designated, low-income census tracts nationwide. Subsequently, Opportunity Zones have been designated in all 50 states and the District of Columbia; the State of Mississippi approved designation of three Opportunity Zones in the City of Biloxi.

Opportunity Zone designation was intended to incentivize individuals and companies to invest equity in real estate projects or businesses in designated cities, such as Biloxi, in exchange for temporary deferment and reduction of tax liability on investments made in privately or publicly managed Opportunity Funds.

HUD has urged grantees to create and expand partnerships with eligible subrecipients/nonprofit organizations to plan and implement revitalization and rehabilitation projects that use CDBG funding assistance as a catalyst for creating jobs that pay a living wage.

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

There are a variety of employment opportunities in the City of Biloxi and Harrison County and there is concerted effort by the business community to recruit and expand businesses that require high technology skills and aptitude. There does not seem to be the same level of diversity within the current civilian labor force, in terms of qualifications and skills. Many years of implementing various workforce improvement programs, at the state and regional level, have not had a substantial impact on improving the workforce.

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 is aggressively working through its restructured workforce development office, ***AccelerateMS,*** to position the state as a key competitor by improving workforce availability and workforce capabilities. With major employers favoring states with well-organized workforce systems that deliver effective training programs, the state is cutting red tape and eliminating delays implementing specialized workforce development programs to provide new and expanding businesses with a workforce that is ready to work.

From internships and apprenticeships to hands-on technical training, work-based learning is combining classroom knowledge with real-world experience in the City of Biloxi and Harrison County as well as across the state and nation. High school students are exploring career options; those already participating in the workforce are exploring employment advancement opportunities; and employers are building the talent pipelines they need to expand their businesses.

Locally, the Harrison County Development Commission participates in work-based learning programs and supports the value of nontraditional classrooms in encouraging students to embrace lifelong learning. Through the work-based learning experience, students and adults are embracing the idea of lifelong learning as they observe the need to advance their skill sets as technology continues to evolve and markets continue to change.

Efforts such as these support the Biloxi 2025-2029 Consolidated Plan goal to expand economic opportunities by encouraging minimum wage residents to take advantage of no cost or low-cost resources to improve their opportunity to secure a job that pays 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.

Discussion

The **Workforce Investment Network** (WIN) in Mississippi operates a system of over 60 WIN Job Centers throughout the state. Each center is a one-stop resource for employment and training services for businesses and job seekers. Services provided include on-the-job training wage reimbursement; youth employment programs; foreign worker certification; Work Opportunity Tax Credit application assistance; Fidelity bonding program application assistance; job fairs; post job openings; and unemployment tax assistance.

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.

Yes, as identified in the attached maps, Central and East Biloxi are areas where more than 30% of the households have multiple housing problems and generally overlap areas where a majority of households are low- to moderate-income.

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

For the purposes of this question, "concentration" is defined as an area where more than 30% of the population is nonwhite and 51% or more of the households meet HUD's definition of low- to moderate-income.

As identified in the attached maps, the City has areas where racial or ethnic minorities are concentrated; these areas generally overlap the areas where a majority of households are low- to moderate-income.

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

Rental rates and median sales prices for housing generally are lower in the 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?

In both Central and East Biloxi areas, households have access to public transportation services, employment opportunities, public libraries, schools, faith-based institutions and a variety of commercial/retail establishments.

Are there other strategic opportunities in any of these areas?

Major transportation improvements projects have been proposed and are being implemented by the City in both Central and East Biloxi.

The City has secured a USDOT grant for a Central Biloxi project, which involves construction of a north-south connector road between U.S. Highway 90 and the southernmost end of Popp's Ferry Road. It is anticipated that the project will relieve traffic congestion throughout Central Biloxi, especially near the Coliseum, and will expand retail and business opportunities.

In East Biloxi, post-Katrina infrastructure replacement largely funded by FEMA is almost complete and work is progressing on major components of a peninsula traffic loop that will divert traffic off of U.S. Highway 90 to support more efficient flow of traffic around Point Cadet to and from the I10-Connector. Howard Avenue, once Biloxi's main east-west business corridor, has been reconstructed from Oak Street to Reynoir Avenue, supporting business and residential redevelopment in an historic low- to moderate-income area of East Biloxi.

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.

In 2023, approximately 89.7% of households in Biloxi had a broadband Internet subscription compared to 86.2% of households statewide; 95.6% of households in Biloxi had a computer, compared to 91.4% of households statewide (source: 2019-2023 ACS 5-Year Estimates).

Affordable access to broadband Internet services became a necessity for many Biloxi households during the pandemic, particularly households with school-age children, people working from home or with critical needs such as healthcare services.

The cost of fast access to residential Internet service subscriptions in Biloxi has increased 33% in the last two or three years, from $55.00 to $83.00, a significant increase in a two-year period. To support access of all Biloxi households to residential broadband Internet services, more competition among service providers capable of providing reliable service is needed.

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

To maintain quality and reduce the increasing monthly cost of basic residential broadband Internet services subscriptions, additional competition in the Biloxi broadband Internet services market is needed. Most low- to moderate-income households in Biloxi already suffer from housing cost burdens, meaning their housing-related expenses total more than 30% of their combined household incomes.

With one primary Internet service provider in Biloxi, households that already suffer from high housing-related costs (mortgage or rent, utilities, insurance, etc.) had little to no recourse when the cost of basic residential Internet service subscriptions in Biloxi increased 33% from 2023 to 2025.

No longer is access to broadband Internet services important just for gaming and following social media, households throughout the nation, the state and the City of Biloxi rely upon it to the extent that it has become a basic necessity.

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

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

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. With its southern municipal border defined by the Mississippi Sound off the Gulf of America (formerly Gulf of Mexico) and low elevations throughout the Biloxi Peninsula on which the City originally was built, Biloxi has long been aware of the hazards climate poses to its residents, businesses and industries.

With western growth through annexation in the 1970s, and northern growth through annexation in the late 1990s, the City embraced larger areas fronting the Back Bay of Biloxi and/or impacted by river flooding from the Biloxi and Tchoutacabouffa Rivers. Surrounded on so many fronts by water, the City of Biloxi was the first in the State of Mississippi to identify the need to include climate impacts and potential climate change as hazards in its state-required Hazard Mitigation Plan.

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 in post-Katrina maps as located in floodplain zones and/or velocity zones. With forecasts for more frequent and severe storms and hurricanes, the Biloxi Peninsula's low elevation increases the vulnerability of all structures to flooding, storm surges and 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 residential property insurance premiums increases annually for most households with a mortgage who live south of the Back Bay of Biloxi, driving up the cost of living in the older areas of the City. 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 recurring 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 the safety of residents by giving them an alternative to walking in flooded streets.

After Hurricane Katrina in 2005, which caused or led to the destruction of or severe damage to an estimated 6,000 structures in East Biloxi, many residents moved north of the Back Bay and built or rehabilitated houses on higher ground to suit their needs. Those who chose to live in close proximity to one of the rivers in North Biloxi generally have elevated houses and are conditioned to relocating their vehicles to higher ground when a flooding event is forecast. For many low- to moderate-income households, including the elderly and others on fixed incomes, relocation was not and is not an option.

Federal regulations now restrict rebuilding and substantially rehabilitating structures located in redesigned FEMA floodplain maps and have had a significant impact on Biloxi's lack of available, affordable housing. Use of federal funds to assist residents buying a home or rehabilitating their house generally are subject to the annually increasing costs of property insurance premiums and adherence to building codes requiring structures be elevated, which increase housing costs.

SP-05 Strategic Plan Overview

As identified during the 2025-2029 Consolidated Plan development process, the City's five-year strategy focuses on investing the majority of its CDBG entitlement resources to meet HUD's national objective to primarily benefit low- to moderate-income residents by funding projects that support the program's broad goal to provide residents with a suitable living environment.

Objectives identified through this Consolidated Plan and 2025 Action Plan are consistent with the 2020-2024 Consolidated Plan, focusing on using limited CDBG resources to address high priority community needs to primarily benefit low- to moderate-income and special needs residents with the outcomes of improving living conditions and the quality of life for residents.

High priority community needs identified during the citizen participation process include improving public safety; enhancing public parks and resources; expanding access of low- to moderate-income families to affordable housing; addressing homelessness; providing public facilities and infrastructure improvements; and supporting efforts to expand employment opportunities that pay a living wage.

The City will continue to support efforts of local and regional nonprofit agencies and organizations to:

- expand the inventory of affordable housing;
- support provision of health care and mental health care services;
- provide services for those with special needs, including the elderly;
- improve access to affordable early child care services;
- prevent and address homelessness; and
- assist those who have experienced domestic violence.

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 some public services activities undertaken with CDBG funds during 2025-2029 will provide citywide benefit, most projects and activities will principally serve low- to moderate-income households

and primarily residential areas in which at least 51% of residents are low- to moderate-income, as defined by HUD Census data.

The City of Biloxi does not allocate its CDBG resources based on geographic distribution, rather CDBG-eligible projects are considered and selected to address high priority community needs identified during the citizen participation process and on-going input from residents and stakeholders.

Geographic Distribution

Target Area	Percentage of Funds
Not applicable	Not applicable

Table 47 - Geographic Priority Areas

Rationale for the priorities for allocating investments geographically

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

Discussion

In compliance with HUD's 15% cap on public service funding, the City generally subgrants CDBG funds to support efforts of qualified nonprofit agencies and organizations to help meet community need for high priority services and programs. Some of these public services provide benefit on a citywide basis while others are limited to benefitting residents within a specific area of the City, as determined by the nature of the activity.

Maps attached to this Plan identify the current low- to moderate-income areas in the City as well as areas of minority concentration, as defined by HUD data. The geographic locations of PY2025 projects also are identified.

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

Acronyms Used in the Priority Needs Table
LMI – low- to moderate-income (which is defined by HUD based on Census data)
LMA – an area in which a majority (at least 51%) of households qualify as low- to moderate-income

Priority Needs

1	**Priority Need Name**	Improved Public Facilities and Resources
	Priority Level	High

	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents, Individuals, Mentally Ill, Chronic Substance Abuse, veterans, Unaccompanied Youth, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Substance Abuse Issues, Persons with HIV/AIDS and their Families, Victims of Domestic Violence, Non-housing Community Development
	Geographic Areas Affected	Not applicable
	Associated Goals	Improve Public Facilities and Resources
	Description	Improved Public Facilities and Resources is a high priority need & may include, but is not limited to, rehabilitating City-owned facilities & resources, such as buildings, parks & recreation areas, for the primary benefit of Biloxi's low- to moderate-income residents. It also may include rehabilitating, reconfiguring & otherwise adapting public facilities & resources as needed to prepare for and during federally-declared natural & manmade disasters & emergencies to protect & maintain public health & safety. This category may overlap with Public Services – Natural & Manmade Disasters & Emergencies as both focus on expeditiously addressing needs during federally-declared natural & manmade disasters & emergencies to protect & maintain public health & safety by providing quarantine space, providing coordinated entry centers & other needed facility & resource improvements. (Public services activities focus on services offered, such as healthcare & transportation, & material goods offered, such as masks & food, while Improved Public Facilities and Resources involves physically changing a building or physical space.)
	Basis for Relative Priority	Improvements to Public Facilities and Resources consistently are identified through citizen input as high priority community needs during development of Consolidated Plans and Annual Action Plans. Projects that expand, update and/or improve access to public facilities, parks, recreation areas enhance all residents' quality of life, but are particularly beneficial to low- to moderate-income residents, those with special needs and homeless populations. The City's CDBG resources also may support projects that improve public facilities or resources to improve facilities owned, operated and maintained by nonprofit agencies/organizations located and operating in Biloxi. Projects also may include adapting public facilities and resources to comply with current ADA standards and requirements or to otherwise enhance or expand access or use of public property for the primary benefit of low- to moderate-income households, as CDBG eligible.
2	**Priority Need Name**	**Public Services - Non-Housing**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Chronic Substance Abuse, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other

	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services - Non-Housing
	Description	Non-Housing public services may include but aren't limited to expanding access to affordable healthcare services and equipment; improving access to affordable early child care and daycare programs; expanding employment training/skills development programs; meeting non-housing needs of those with mental, physical and developmental impairments; access to English As a Second Language, financial literacy and computer literacy classes for all ages; expanded access to transportation services for those aging out of foster care, those being released from institutions, those with special needs and Limited Clientele; supporting fair housing educational outreach efforts; and many other services.
	Basis for Relative Priority	This is defined as a high priority based on unmet community needs for a wide variety of services. Public services are capped at 15% of the combined total of the CDBG allocation and program income generated in the prior program year. Nonprofit agencies and organizations provide a considerable amount of services to lower-income, special needs, Limited Clientele, near homeless, homeless populations and others in Biloxi. Through an annual competitive application process, Biloxi awards CDBG subgrants to nonprofits with experience and qualifications to deliver activities/services identified as high priority community needs. Funds are administered in compliance with a written subgrant agreement between the City and nonprofit, identifying the service and quantifiable benefit to be provided.
3	**Priority Need Name**	**Public Services - Housing**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Chronic Substance Abuse, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services - Housing
	Description	Limited assistance to pay rent, utilities (excluding City-owned utilities) and/or security deposits to prevent low- to moderate-income households from becoming homeless and other CDBG-eligible housing services
	Basis for Relative Priority	Based on HUD housing data, housing cost burden is the most common housing problem in Biloxi; housing costs in Biloxi for many low- and moderate-income households in Biloxi, cost more than 50% of a household's combined incomes, reducing available resources for other necessities such as food and gas.
4	**Priority Need Name**	**Public Health and Safety Improvements**

	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Improve Public Health and Safety
	Description	To achieve the goal of providing suitable living environments for its low- to moderate-income residents, Public Health and Safety Improvements are needed in Biloxi. This may include acquisition of fire and life safety protection and prevention equipment and vehicles that serve primarily LMA service areas. CDBG funds also may be used for eligible improvements to public safety facilities and rehabilitation of public facilities to support substations in LMAs. Improving the exterior of dilapidated or vacant buildings located in primarily residential areas also may qualify as CDBG-eligible to improve public health and safety (actual and perceived) of residents in LMA neighborhoods.
	Basis for Relative Priority	Citizen input during development of each Annual Action Plan identifies the need for fire and life safety protection/services, especially in LMAs. Public health and safety may include but isn't limited to assisting with exterior improvements to buildings, such as removing obsolete signage and other CDBG-eligible activities, to enhance the actual and perceived public health and safety in primarily residential LMAs.
5	**Priority Need Name**	**Public Services - Natural and Manmade Disasters & Emergencies**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Public Services - Disasters and Emergencies
	Description	Provide CDBG eligible public services to prevent, plan for and/or address federally-designated manmade and natural disasters typical to the Biloxi area and emergencies. These services may include, but are not limited to, acquisition of equipment and supplies; provisioning public facilities to provide disaster and emergency services or supplies; developing and distributing public information/material; and offering healthcare and life safety support.

	Basis for Relative Priority	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 has a high priority need for public services to support planning and preparing for natural and manmade disasters and emergencies and to protect the public health and safety during and after disasters and emergencies, especially for low- to moderate-income, Limited Clientele and special needs households.
6	**Priority Need Name**	**Infrastructure Improvements**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Improve Infrastructure
	Description	Infrastructure improvements include but aren't limited to construction and reconstruction of portions of water, sewer and drainage systems, streets, sidewalks and stormwater management projects in LMAs.
	Basis for Relative Priority	Infrastructure improvements are needed in various LMI neighborhoods, especially in areas that experience recurring street flooding or slow drainage. Unobstructed sidewalks that support use by pedestrians and those in wheelchairs are needed in East and Central Biloxi LMI neighborhoods and downtown.
7	**Priority Need Name**	**Expand Economic Opportunities**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Public Housing Residents, Chronic Homeless, Veterans, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Expand Economic Opportunities
	Description	Expanding economic opportunities may include but isn't limited to projects to assist income-eligible business owners create or retain jobs; support the growth of income-eligible small businesses; provide job skills training/workforce development; improve owner-occupied commercial buildings - exterior and signage.

	Basis for Relative Priority	The basis is residents' need for increased employment opportunities that pay a living wage.
8	**Priority Need Name**	**Improve and Expand Access to Affordable Housing**
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Veterans, Victims of Domestic Violence, Unaccompanied Youth, 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, Other
	Geographic Areas Affected	Not applicable
	Associated Goals	Provide Suitable Living Environments
	Description	This goal involves developing and implementing housing assistance programs and projects for the benefit of qualified low- to moderate-income individuals and households on a citywide basis. Projects may include but aren't limited to emergency repairs and rehabilitation for owner-occupied LMI households; weatherization improvements, as CDBG-eligible, for owner-occupied LMI housing; access improvements and interior adaptations, as CDBG-eligible, for elderly and special needs owner-occupied households; down payment assistance program, as CDBG-eligible. Subgrants also may be awarded to qualified and experienced nonprofit agencies to develop and implement CDBG-eligible housing projects for the primary benefit of CDBG-eligible LMI, special needs and/or Limited Clientele individuals and households on a citywide basis. Subrecipient agreements between the City and publicly-procured professional services providers will identify the project scope, budget, term, CDBG and state requirements and the City's special conditions, if applicable.
	Basis for Relative Priority	There is considerable need for code-compliant, affordable housing in the City of Biloxi.

Table 48 – Priority Needs Summary

Narrative (Optional)

The 2019 City of Biloxi/Biloxi Housing Authority Analysis of Impediments to Fair Housing Choice identifies "Recommended Actions to be Taken" that overlap with and support identification of High Priority Need #2 for Non-Housing Public Services that may include supporting affordable afterschool and summer programs that include youth and special needs recreation programs; ESL, financial literacy and computer literacy programs for all ages; and Fair Housing Act education outreach and awareness.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Not applicable to the City of Biloxi.
TBRA for Non-Homeless Special Needs	Not applicable to the City of Biloxi.
New Unit Production	Not applicable to the City of Biloxi.
Rehabilitation	Participation of qualified and experienced nonprofit to administer federal subgrant; the price of rehabilitation materials; and availability of reliable, skilled labor will influence use of Biloxi's CDBG public service funds to support housing rehabilitation activities.
Acquisition, including preservation	Not applicable to the City of Biloxi.

Table 49 – Influence of Market Conditions

The City does not receive an allocation from HOME or other HUD-funded housing programs that fund new housing construction or access housing vouchers. Historically, the City does not invest its limited CDBG resources on acquiring housing as its priority is to maximize the number of LMI residents who benefit from each of its CDBG-funded project.

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 help address local housing and non-housing community needs. HUD allocated PY2025 CDBG Entitlement Program funds of $409,375 to the City of Biloxi and the City anticipates generating an additional $191,270 that will be available to budget to support PY2025 projects.

The City also anticipates carrying over an estimated $70,102 in previously allocated but not used funds, available to be reallocated to support PY2025 projects and activities.

Due to proposed cuts in federal funding and uncertainty about the future of the CDBG Entitlement Program, it is not possible to identify a true "expected amount available for remainder of the ConPlan" in Table 47, below. Program Year 2026 - 2029 CDBG allocations are not anticipated to be awarded. The CDBG Entitlement Program has had many successes in meeting community needs across the country and has proven its effectiveness in directly benefiting primarily low- to moderate-income households; the City of Biloxi projects that its annual CDBG allocation will not be eliminated but may be decreased.

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	409,375	191,270	70,102	670,747	1,600,000	The expected amount is optimistically based on 2026-2029 annual CDBG allocations of $400,000.

Table 50 - Anticipated Resources

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

The CDBG Entitlement Program does not require leveraging or matching of funds.

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

If applicable, the City will contribute City-owned rights-of-way and easements to support CDBG-funded projects.

Discussion

Program Year 2025 allocation priorities were identified through citizen, agency and consultation input provided during development of the 2025 Action Plan and 2025-2029 Consolidated Plan. PY2025 resources will be invested primarily to benefit low- to moderate-income residents through the phased,

multi-year neighborhood street access project and public service activities that include housing and non-housing activities.

The on-going obstacle to meeting underserved community needs in Biloxi is the continued lack of public and private resources made available to comprehensively address significant affordable housing, public facility and resources improvements, and high-priority public services needs of low- to moderate-income residents.

The City's CDBG annual budget is funded through two sources: the PY2025 CDBG Entitlement allocation and available program income generated but not previously committed to another project. As identified in the preceding AP-15 template, Biloxi's annual CDBG budget is insufficient to fully fund construction of one two-lane neighborhood access road project without structuring it into three one-year phases.

The increasing number of households experiencing severe housing cost burden, the growing number of near-homeless individuals and families, the sustained level of local homelessness and poverty, as well as the high number of residents in Biloxi's civilian labor force who are employed in low-wage service jobs, suggest that economic obstacles have created community needs that are beyond local efforts and resources to fully address without state and federal assistance.

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
Back Bay Mission	Community/Faith-based organization	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public services	Region
Biloxi Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
Coastal Family Health Center	Non-profit organizations	Homelessness public services	Region
Gulf Coast Women's Center for Nonviolence	Regional organization	Homelessness Ownership Rental public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Mississippi Center for Justice	Non-profit organizations	Ownership Planning Rental	State
Moore Community House	Community/Faith-based organization	Economic Development Planning neighborhood improvements public services	Jurisdiction
Open Doors Homeless Coalition	Continuum of care	Homelessness Planning public services	Region
Gulf Coast Mental Health Association	Non-profit organizations	Homelessness Non-homeless special needs Planning public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Most of the City of Biloxi's institutional delivery system is comprised of nonprofit agencies and organizations that work collaboratively on an on-going basis to meet the needs of the underserved in the City and region. MS-503 Continuum of Care plays a major role within this system, supported by the Open Doors Homeless Coalition as Lead Applicant and HMIS administrator, maintaining the homeless data base for the 6-county region as well as data at the city and county levels, which support planning and efficient delivery of services and resources. The MS-503 also hosts monthly program and membership meetings that support networking and collaboration.

NOTE: IDIS did not allow all of those in the institutional delivery system to be added to the table.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X

Street Outreach Services			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

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

By working within the institutional structure coordinated by MS-503 Continuum of Care, local and regional agencies are positioned to address high priority needs and are experienced in overcoming periodic gaps that occur. Comprised of many experienced nonprofit agencies and organizations, the CoC members work collaboratively to meet needs of homeless individuals and families, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Services targeted to homeless people and people with HIV/AIDS have the same access to resources available through the MS-503 CoC and its member agencies. In the same manner that homeless people with mental illness would be linked to the Mental Health Association of South Mississippi, homeless people with HIV/AIDS would be linked to the South Mississippi AIDS Task Force for resources specific to their needs.

As lead applicant of the CoC, the Open Doors Homeless Coalition plays a major role in meeting needs of the region's homeless youth and, as a participant in CHOICE, provides housing assistance to those with mental health impairments to prevent them from becoming homeless. Open Doors also administers MS-503 CoC's Homeless Management Information System (HMIS) database, in which the region's homeless information is stored and maintained. Through the HMIS system, data may be organized into useful reports about populations being served and needs being addressed while unmet needs are identified.

With adequate resources, this institutional structure of coordinated local and regional agencies would be effective in addressing homelessness in Biloxi and providing housing stability assistance to those at risk of becoming 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 nonprofit agencies and organizations, faith-based institutions, individual residents, and the Biloxi Police Department are a strength of the homeless response system in Biloxi. And, while all transportation services needs aren't met due to lack of resources, Coast Area Transit is considered a strength in the service delivery system. CTA provides considerable services to underserved populations in Biloxi with the resources it has available. It provides free transportation to homeless populations, the elderly and those with special needs during storm evacuations and other emergencies; it also provides pre-scheduled special assistance to the frail elderly and those with special needs.

The MS-503 CoC has extensive services available to homeless people, including those with special needs. Several members of the CoC are nonprofit healthcare or mental health care agencies with long histories of success through collaboration and coordinating use of limited resources.

Agencies and organizations coordinate services and resources to eliminate duplication of services, which allows more efficient use of resources to benefit more residents. Monthly meetings hosted by MS-503 CoC encourage an on-going exchange of information, which supports efforts to keep the service delivery system updated and streamlined in the ever changing homeless management environment.

In addition to the urgent need for an expanded inventory of local affordable housing for families of all sizes and income categories, there also continues to be considerable need for rental assistance programs with longer terms to support homelessness prevention, housing stability and rapid rehousing.

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

In spite of ongoing efforts of many dedicated agencies and organizations, two major gaps in the institutional structure and service delivery system prevent MS-503 Continuum of Care from achieving success in preventing or addressing local homelessness. They are 1) inadequate funding to address local needs; and 2) an insufficient inventory of local transitional and affordable housing for those in need of shelter.

A local strategy for overcoming these gaps has not been identified.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities and Resources	2025	2029	Non-Housing Community Development Public Facilities and Resources	Improved Public Facilities and Resources	CDBG: $250,000	Public Facility and Resources Improvements other than LMI Housing Benefit: 500 Persons Assisted
2	Improve Infrastructure	2025	2029	Non-Housing Community Development	Infrastructure Improvements	CDBG: $500,000	Public Facility or Infrastructure Activities for other than LMI Housing Benefit:2000 Persons Assisted
3	Improve Public Health and Safety	2025	2029	Improve Public Health and Safety	Public Health and Safety Improvements	CDBG: $250,000	Public Health & Safety Projects other than LMI Housing Benefit: 500 Persons Assisted
4	Improve and Expand Access to Affordable Housing	2025	2029	Affordable Housing	Improve and Expand Access to Housing	CDBG: $100,000	LMI Housing Programs & Projects: # Housing Units Assisted: 10
5	Public Services - Non-Housing	2025	2029		Public Services - Non-Housing	CDBG: $100,000	Public service activities other than LMI Housing Benefit: 100 Persons Assisted
6	Public Services - Housing	2025	2029	Affordable Housing	Public Services - Housing Improve and Expand Access to Housing	CDBG: $100,000	Public service activities for LMI Housing Benefit: 100 Households Assisted
7	Public Services - Disasters and Emergencies	2025	2029	Prepare, Prevent and Respond to Disasters and Emergencies	Public Services - Natural and Manmade Disasters &	CDBG: $100,000	Public service activities other than LMI Housing Benefit: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
8	Expand Economic Opportunities	2025	2029	Expand Economic Opportunities	Expand Economic Opportunities	CDBG: $100,000	Businesses assisted: 5 Businesses Assisted
9	Administration and Planning	2025	2029	Administration and Planning		CDBG: $500,000	Other: 1 Other (placeholder)

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Improve Public Facilities and Resources
	Goal Description	This goal involves improving public facilities and resources to primarily benefit low- to moderate-income (LMI) residents. This may include expanding the variety of and/or upgrading park and recreational resources in low- to moderate-income areas (LMAs); adapting public facilities and resources to meet recreational needs of Limited Clientele and special needs residents; and reconfiguring/ improving existing City-owned facilities to support a variety of uses.
2	**Goal Name**	Improve Infrastructure
	Goal Description	This goal involves improving infrastructure to benefit low- to moderate-income households in primarily residential areas, which may include but isn't limited to: water, sewer and drainage system improvements; stormwater drainage improvements including hybrid gray and green projects, especially in areas with recurring street flooding; reconstructing sidewalks to address obstructions that compromise the safety of pedestrians and those in wheelchairs; and roadway projects to improve safe access to public facilities and resources in LMAs. This goal includes budgeting CDBG funds to alleviate traffic congestion in LMAs; installing public improvements near railroad tracks/crossings that may involve lighting, signage and constructing or reconfiguring existing roads.
3	**Goal Name**	Improve Public Health and Safety
	Goal Description	This goal involves improving the Public Health and Safety of Biloxi residents to improve living environments, primarily in LMAs and neighborhoods. This may include but is not limited to acquisition of fire prevention and protection equipment, vehicles and facility improvements. This also may include installation of CDBG-eligible pedestrian and bike amenities/ improvements such as lighting, signage, crosswalks, ADA sidewalks and supportive streetscape improvements/landscaping.

4	**Goal Name**	Improve and Expand Access to Affordable Housing
	Goal Description	This goal involves developing and implementing housing assistance programs and projects for the benefit of LMI individuals and households on a citywide basis. Projects may include but aren't limited to CDBG-eligible emergency repairs and rehabilitation for owner-occupied LMI households; weatherization improvements for owner-occupied LMI housing; access improvements and interior adaptations for elderly and special needs owner-occupied households; a down payment assistance program. CDBG subgrants may be awarded to qualified and experienced nonprofit agencies to develop and implement CDBG-eligible housing programs and projects for the primary benefit of qualified, LMI, special needs and/or Limited Clientele individuals and households on a citywide basis. Subrecipient agreements between the City and publicly-procured professional services providers will identify the project scope, budget, term, CDBG and state requirements and the City's special conditions, if applicable.
5	**Goal Name**	Public Services - Non-Housing
	Goal Description	During the 5-year period covered by this Consolidated Plan, the City may subgrant CDBG public services funds to qualified, experienced nonprofit agencies to support CDBG-eligible non-housing activities primarily for the benefit of LMI, special needs and Limited Clientele residents. The goal is to address high priority, unmet needs that may include but aren't limited to: providing physical and mental healthcare services; expanding access to affordable early childcare services; assisting residents with special needs; supporting educational after school and summer programs for school-age children.
6	**Goal Name**	Public Services - Housing
	Goal Description	During the 5-year period covered by this Consolidated Plan, the City may subgrant CDBG public services funds to qualified, experienced nonprofit agencies to support CDBG-eligible housing activities primarily for the benefit of LMI, special needs and Limited Clientele residents. The goal is to address high priority, unmet needs that may include but aren't limited to: CDBG-eligible rent and/or utility assistance and/or deposits programs for the CDBG-qualified households; and other similar CDBG-eligible activities.
7	**Goal Name**	Public Services - Disasters and Emergencies
	Goal Description	During the 5-year period covered by this Consolidated Plan, the City may subgrant CDBG public services funds to qualified, experienced nonprofit agencies to support CDBG-eligible public service activities to help LMI residents prepare for, prevent and respond to federally-declared natural and manmade disasters and emergencies. Information about CDBG-eligible activities in this regard will be identified by HUD.

8	**Goal Name**	Expand Economic Opportunities
	Goal Description	This goal involves planning and implementing programs and projects to expand economic opportunities in Biloxi through CDBG-eligible activities that primarily benefit LMI residents. This may include but isn't limited to projects that retain or create jobs made available to LMI residents; rehabilitating the exterior of commercial structures owned by resident(s) and located in primarily residential LMAs; supporting LMI small business startups and expansions by qualified City residents; and assisting qualified nonprofit agency or agencies develop a small business incubator in East Biloxi to support LMI businesses, as may be eligible.
9	**Goal Name**	Administration and Planning
	Goal Description	During the 5-year period covered by this Consolidated Plan, an amount not to exceed HUD's cap may be expended for costs to administer the CDBG Entitlement Program that may include but aren't limited to: a portion of staff salaries; publication of legal notices; supplies; material to support Fair House Act education outreach; costs to prepare or update the AFFH or Analysis of Impediments to Fair Housing Choice (as specified by HUD); CDBG-eligible planning; professional service contract fees for legal, administrative, environmental review and engineering design services; and surveys (not tied to a project).

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 of Biloxi is not a HOME Entitlement Program participant and, since constructing and acquiring houses aren't CDBG-eligible activities, the City has no plans to provide affordable housing to its residents at this time.

As allowed within CDBG's 15% public services' cap, the City supports improving access to affordable housing in Biloxi through its CDBG-funded public services activities that provide rent, utility and/or security deposit assistance on behalf of 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 its Resident Advisory Board to provide input into programs and activities. The Family Self-Sufficiency Program also provides families an opportunity to identify programs that will assist in the elimination of barriers or obstacles impeding personal growth and improvement.

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

No

Plan to remove the 'troubled' designation

Not applicable to the Biloxi Housing Authority.

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

Based on consultations with the City's Planning staff, the City's zoning and land use ordinances reasonably allow by right the location and development of single and multi-family affordable housing throughout the city. Residential regulations also allow construction of single family and multifamily housing citywide on a variety of lot sizes, with defined processes for considering conditional uses and variances. The City Planning staff participates in professional planning organization activities and continuing education opportunities, supporting their effectiveness as they consider, incorporate and adapt to federal and state regulatory and public policy changes.

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 variety 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.

As federal funding allows, the City also will continue to work with the MS-503 Continuum of Care, Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-related nonprofit agencies to support 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.

Discussion

The City of Biloxi partnered with the Biloxi Housing Authority and Mississippi HOME Corporation to develop the nation's first statewide Analysis of Impediments to Fair Housing Choice in 2018 – 2019. During development of the Analysis, it was apparent that the lack of understanding about tenants' rights and responsibilities of landlords, homeowners, lending institutions and realtors under the Fair Housing Act serves as a barrier to affordable housing choice in Biloxi. In response, the City now partners with the Mississippi Center for Justice and the Biloxi Housing Authority to sponsor at least one Fair Housing Act Workshop annually and invites homeowners, landlords, lending institutions, realtors and others to attend, in addition to residents.

Without a designated agency in Mississippi to enforce the Fair Housing Act, educating residents about their rights and seeking resolution when a violation occurs can be an arduous and expensive process.

SP-60 Homelessness Strategy – 91.215(d)

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

As federal funding permits, the City will continue to support work of the MS-503 CoC, the Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission and other housing-support agencies to reduce and eventually eliminate homelessness, especially unsheltered homelessness, in Biloxi.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to work with the MS-503 CoC, the Gulf Coast Center for Nonviolence, Back Bay Mission, Open Doors Homeless Coalition, Biloxi Housing Authority, Back Bay Mission, South MS AIDS Task Force and other housing-support agencies to expand availability of emergency shelter and transitional housing to meet the emergency and transitional 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.

As federal funding allows, the City will continue to support the work of the MS-503 CoC and its member agencies to support homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) as they 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.

Through assessments and collaboration, MS-503 CoC and its partners identify and provide services and support necessary for individuals and families to successfully transition to permanent housing and ultimately independent living. The CoC 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 supports efforts of the MS-503 Continuum of Care and its member agencies to help low-income individuals and families, 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, from becoming homeless by offering them affordable housing services and support.

Many local public services agencies work collaboratively, such as Open Doors and the Mental Health Association of South Mississippi, to assist people living with mental illness access housing and case management services while they maintain connection with community mental health resources. When a person has been homeless or is at imminent risk of homelessness and has a history of hospitalizations, agencies work through the CHOICE program to ensure that person can live in affordable housing while continuing to access healthcare services.

SP-65 Lead Based Paint Hazards – 91.215(i)

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

During PY2025, the City of Biloxi will continue supporting efforts of the Mississippi State Department of Health (MSDH) and the Harrison County Health Department to improve public awareness of hazards posed by lead-based paint (LBP) poisoning, especially to children ages 6 and under and pregnant women.

Federal regulations require LBP be contained or removed from residential units built before 1979 before they are rehabilitated because Mississippi has no law requiring the remediation of LBP.

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

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 and the Mississippi State Department of Health (MSDH), Harrison County is not included among the state's high risk counties for elevated levels of lead-based paint poisoning. While MSDH no longer discloses the number of documented lead-based paint poisoning cases at a City level, residents of the City of Biloxi do not suffer from a high level of lead poisoning based on most recent LBP screening results, therefore LBP hazards are not considered a high priority community concern, at this time.

According to 2011-2015 ACS data, there are a combined total of 2,506 owner- and renter-occupied housing units in the City that were built before 1979 and have children in the household. The data does not identify how many of the 2,506 households include children ages six and younger.

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

Biloxi building codes require lead-based paint testing for rehabilitation of residential units built before 1978-79 and, if LBP positive, property owners are required to abate and properly dispose of LBP chips/dust or to contain the LBP in compliance with applicable standards.

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

The Harrison County Health Department continues to share information with residents, especially those with children ages six and under and with pregnant women, to improve their awareness of the hazard it poses.

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

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

While no official goals, programs or policies have been adopted, the City works to recruit new businesses on an on-going basis and facilitates expansion of existing businesses through a focused development review process and the provision of technical assistance by staff throughout the development process.

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

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

Public services available to residents living in poverty include access to career counseling, timely information about available employment opportunities, assistance preparing resumes, completing applications and improving interview skills, and accessing appropriate clothing and child care services for job interviews.

These and other supportive services fill gaps in the local service delivery system that are not filled when the basic need for housing is met. The supportive services improve the employability of those working to break the cycle of poverty by securing and retaining jobs that pay a living wage.

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 Federal Programs Division self-monitors administration of the CDBG Program on an on-going basis to ensure Internal Controls are adhered to and checks and balances maintained. In addition to annually evaluating its performance administering the CDBG Entitlement Program through development of the CAPER, the City's Federal Programs annually reviews its CDBG Entitlement Program SOPs and forms to ensure they're up to date with HUD and state regulations, policies and procedures.

Effective program administration and on-going self-monitoring by Federal Programs Division (FPD) staff ensure the City's compliance with HUD's requirements for timeliness of expenditures, as substantiated by the HUD expenditure rating formula. HUD applies the formula to Biloxi on August 1st each year to measure the rate of expenditures for the first ten months of the program year. If the City is not in compliance as of August 1, FPD is required to develop and comply with a HUD-approved Workout Plan

that, at a minimum, includes additional monthly reporting to HUD during the next program year and potential withholding of funds if the City remains in noncompliance for two consecutive years.

In compliance with its SOPs and HUD's "Managing CDBG - Subrecipient Oversight" guide, the City monitors its CDBG public service subrecipients on-site on an annual basis; it also uses the subrecipient agreement checklist in HUD's guide to ensure each subrecipient agreement complies with HUD requirements.

At least once annually, Federal Programs staff also review the actions identified in the 2019 City of Biloxi-Biloxi Housing Authority Analysis of Impediments to Fair Housing Choice and discuss progress made and how additional progress can be achieved in the upcoming program year.

The Federal Programs staff work on an on-going basis with its public housing agency partners, which include BHA and the Mississippi Center of Justice, to organize and conduct an annual Fair Housing Act workshop as part of their collaborative education outreach efforts.

The City complies with HUD and State of Mississippi requirements for minority business outreach and with applicable labor, civil rights and other policies and regulations as directed by HUD and/or the state.

The CDBG Entitlement Program also is included in the scope of the City's annual audit, which provides an objective review of how the federal funds are administered on an on-going basis.

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

Introduction

The City of Biloxi is a CDBG Entitlement City and, as such, receives an annual allocation of funds from HUD to help address local housing and non-housing community needs. HUD allocated PY2025 CDBG Entitlement Program funds of $409,375 to the City of Biloxi and the City anticipates generating an additional $191,270 that will be available to budget to support PY2025 projects. The City also anticipates carrying over an estimated $70,102 in previously allocated but not used funds, available to be reallocated to support PY2025 projects and activities.

Due to proposed cuts in federal funding and uncertainty about the future of the CDBG Entitlement Program, it is not possible to identify a true "expected amount available for remainder of the ConPlan" in the table, below. Program Year 2026 - 2029 CDBG allocations are not anticipated to be awarded. The CDBG Entitlement Program has had many successes in meeting community needs across the country and has proven its effectiveness in directly benefiting primarily low- to moderate-income households; the City of Biloxi projects that its annual CDBG allocation will not be eliminated but may be decreased.

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	409,375	191,270	70,102	670,747	1,600,000	The expected amount is optimistically based on 2026-2029 annual CDBG allocations of $400,000.

Table 54 - Expected Resources – Priority Table

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

The CDBG Entitlement Program does not require leveraging or matching of funds.

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

If applicable, the City will contribute City-owned rights-of-way and easements to support CDBG-funded projects.

Discussion

Program Year 2025 allocation priorities were identified through citizen, agency and consultation input provided during development of the 2025 Action Plan and 2025-2029 Consolidated Plan. PY2025 resources will be invested primarily to benefit low- to moderate-income residents through the phased, multi-year neighborhood street access project and public service activities that include housing and non-housing activities.

The on-going obstacle to meeting underserved community needs in Biloxi is the continued lack of public and private resources made available to comprehensively address significant affordable housing, public facility and resources improvements, and high-priority public services needs of low- to moderate-income residents.

The City's CDBG annual budget is funded through two sources: the PY2025 CDBG Entitlement allocation and available program income generated but not previously committed to another project. As identified in the Anticipated Resources Table, above, Biloxi's annual CDBG budget is insufficient to fully fund

construction of one two-lane neighborhood access road project without structuring it into three one-year phases.

The increasing number of households experiencing severe housing cost burden, the growing number of near-homeless individuals and families, the sustained level of local homelessness and poverty, as well as the high number of residents in Biloxi's civilian labor force who are employed in low-wage service jobs, suggest that economic obstacles have created community needs that are beyond local efforts and resources to fully address without state and federal assistance.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Infrastructure	2025	2026	Improve Infrastructure	Infrastructure Improvements	CDBG: $485,747	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2450 Persons Assisted
2	Public Services - Housing	2025	2026	Affordable Housing	Public Services - Housing	CDBG: $20,000	Public service activities for Low/Moderate Income Housing Benefit: 48 Households Assisted
3	Public Services - Non-Housing	2025	2026		Public Services - Non-Housing	CDBG: $65,000	Public service activities other than Low/Moderate Income Housing Benefit: 96 Persons Assisted
4	Administration and Planning	2025	2026	Administration and Planning		CDBG: $100,000	Other: 1 Other (place holder)

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Infrastructure
	Goal Description	Construct multiyear East Biloxi East-West Neighborhood Access Road Improvements Project, Phase III (Querens to Graham Street) to serve a low/mod income neighborhood in which 2,450 total people reside, of whom 1,325 or 54.08% are low- to moderate-income. This project will improve the public health and safety of residents, preserve neighborhood access and improve emergency vehicle response times. This goal overlaps with the recommendation in Biloxi's Analysis of Impediments to Fair Housing Choice to improve transportation services in low/mod income areas.
2	Goal Name	Public Services - Housing
	Goal Description	During Program Year 2025, the City budgeted $20,000 to support a public services – housing program provided by Back Bay Mission to help address homelessness in Biloxi through emergency rental assistance, utility assistance and/or security deposit assistance. (Use of CDBG funds to assist with paying for City-owned utility services or deposits is not eligible.)
3	Goal Name	Public Services - Non-Housing
	Goal Description	During Program Year 2025, the City budgeted $65,000 to support public services provided by qualified nonprofit agencies to benefit low- to moderate-income residents by addressing high priority non-housing community needs: 1) Gulf Coast Center for Nonviolence: $20,000 to support a Therapeutic Early Childcare Program for children who have experienced domestic violence; anticipated benefit to 15 Limited Clientele children 2) Mental Health Association of South Mississippi: $15,000 to expand access to mental health services primarily for homeless people, those with substance abuse issues and other eligible residents in need of psychiatry services; anticipated benefit to 25 Limited Clientele residents 3) Moore Community House: $30,000 to support an affordable early childhood education program; anticipated benefit to 56 LMI children
4	Goal Name	Administration and Planning
	Goal Description	Reimburse eligible costs necessary to administer the City's CDBG Entitlement Program including staff salary support, legal and other contracted professional services; environmental review; publication of notices and material; supplies; subrecipient training & material; planning; and public outreach.

AP-35 Projects – 91.220(d)

Introduction

For Program Year 2025, HUD allocated $409,375 to the City of Biloxi. The City expects to generate an estimated $191,270 in program income and estimates $70,102 in previously budgeted but unexpended CDBG funds will be carried over and available to support PY2025 activities.

2025 Program Year activities proposed to be funded through the Biloxi CDBG Entitlement Program include:

$485,747 for Phase III of the multi-year East Biloxi East-West Neighborhood Access Road Project for

construction of the portion of the access road located between Querens and Graham Street.

$20,000 for Public Services – Housing activities to support Bay Back Mission's program to prevent and address homelessness through rental, utilities and security deposit assistance.

$65,000 Public Services – Non-Housing activities to support three nonprofit agencies' efforts to address high priority needs that include expanded access to an early childhood education program; expanded access to a therapeutic children's program for those who have experienced domestic violence; and expanded access to mental health services for Limited Clientele residents.

$100,000 for Administration & Planning costs.

Annually, the City invites local nonprofit agencies to submit applications for public services funds, which are limited by HUD to no more than 15% of the total of the City's combined allocation plus the amount of program income generated the previous year. Award of funds is based on a competitive application process that includes consideration of the qualifications and experience of nonprofit agencies administering CDBG or similar federally-funded programs.

#	Project Name
1	East Biloxi E/W Neighborhood Access Road Project, Phase III
2	Public Services - Housing
3	Public Services - Non-Housing
4	Administration and Planning

Table 56 – Project Information

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

Program Year 2025 allocation priorities were identified through citizen, agency and consultation input provided during development of the 2025 Action Plan and 2025-2029 Consolidated Plan. PY2025 resources will be invested primarily to benefit low- to moderate-income residents through the phased, multi-year neighborhood street access project and public service activities that include housing and non-housing activities.

The on-going obstacle to meeting underserved community needs in Biloxi is the continued lack of public and private resources made available to comprehensively address significant affordable housing, public facility and resources improvements, and high-priority public services needs of low- to moderate-income residents.

The City's CDBG annual budget is funded through two sources: the PY2025 CDBG Entitlement allocation and available program income generated but not previously committed to another project. As identified

in the AP-15 template, Biloxi's annual CDBG budget is insufficient to fully fund construction of one two-lane neighborhood access road project without structuring it into three one-year phases.

The increasing number of households experiencing severe housing cost burden, the growing number of near-homeless individuals and families, the sustained level of local homelessness and poverty, as well as the high number of residents in Biloxi's civilian labor force who are employed in low-wage service jobs, suggest that economic obstacles have created community needs that are beyond local efforts and resources to fully address without state and federal assistance.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	**East Biloxi E/W Neighborhood Access Road Project, Phase III**
	Target Area	Not applicable
	Goals Supported	Improve Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: $485,747.00 (Sources of funds budgeted for Phase III of the East-West Neighborhood Access Road Project include $224,375 from the PY2025 allocation, $191,270 program income to be generated and $70,102 carryover from previously allocated but unexpended funds or additional program income generated but not budgeted.)
	Description	This multi-year funded project improves transportation in a low- to moderate-income area and the public health and safety of residents in East Biloxi through design and construction of a neighborhood access road to maintain connectivity and improve emergency vehicle response times.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Based on HUD data, the City estimates that 2,450 people will benefit from this project, of whom 1,325 or 54.08 % are low- to moderate-income.
	Location Description	East Biloxi between Hopkins Boulevard and Porter Avenue north of the CSX Railroad tracks
	Planned Activities	Phase III activities involve construction of the section of the two-lane neighborhood access road between Querens and Graham Streets.
2	**Project Name**	**Public Services - Housing**
	Target Area	Not applicable
	Goals Supported	Public Services - Housing
	Needs Addressed	Public Services - Housing
	Funding	CDBG: $20,000.00
	Description	This public service housing activity supports Back Bay Mission s emergency rent, utilities and security deposit assistance program to prevent and address homelessness. (City-owned utilities and deposits are not eligible to be paid with CDBG funds.)
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates a total of 48 homeless or near-homeless individuals or households will benefit from this public service. Limited Clientele
	Location Description	Citywide
	Planned Activities	The City will execute a subrecipient agreement with Back Bay Mission to define the scope of work, use of CDBG funds and applicable CDBG and City requirements. Fair Housing Act information will be shared with program beneficiaries during the project period, as recommended in the Biloxi-BHA Analysis of Impediments to Fair Housing Choice.
3	**Project Name**	**Public Services - Non-Housing**
	Target Area	Not applicable
	Goals Supported	Public Services - Non-Housing
	Needs Addressed	Public Services - Non-Housing
	Funding	CDBG: $65,000.00
	Description	Public service non-housing community development activities will support three nonprofit agencies efforts to address high priority, unmet community needs during Program Year 2025.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates a total of 96 low- to moderate-income residents will benefit from these public services.
	Location Description	Citywide
	Planned Activities	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 $30,000 for early childhood education program; 2) Gulf Coast Center for Nonviolence $20,000 to support a therapeutic children's program for children who have experienced domestic violence; and 3) Mental Health Association of South Mississippi $15,000 to expand access to mental health services for homeless people, those with substance abuse issues and/or those in need of psychiatric services.
4	**Project Name**	**Administration and Planning**
	Target Area	Not applicable
	Goals Supported	Administration and Planning
	Needs Addressed	Not applicable
	Funding	CDBG: $100,000.00
	Description	CDBG funds will support administration of the CDBG Entitlement Program in compliance with applicable federal and state requirements. Eligible expenses may include, but are not limited to, publication and printing costs; supplies; staff salaries and professional contract services; and Lead-Based Paint and Fair Housing Act education outreach.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable

	Location Description	Biloxi Federal Programs Division Office Engineering Department 314-A Delauney Street Biloxi, MS 39530
	Planned Activities	CDBG-eligible administrative activities to ensure compliance with applicable regulations, procedures and policies for planning, implementing and monitoring the CDBG Entitlement Program.

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. Attached maps identify low- to moderate-income areas, as defined by HUD Census data; areas of minority concentration; and the location of PY2025 projects.

Target Area	Percentage of Funds
Not applicable	0

Table Geographic Distribution

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 possible.

Public service activities proposed to be accomplished with PY2025 CDBG funds will provide citywide benefit, while other CDBG-funded projects will principally benefit residential areas in which at least 51% of households qualify as low- to moderate-income, as defined by HUD Census data.

Discussion

Maps attached to this Plan identify the current low- to moderate-income areas in the City as well as areas of minority concentration, as defined by HUD data. The geographic locations of PY2025 projects also are identified.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Biloxi is not a participant in the HOME, ESG or HOPWA Entitlement Programs and does not receive an annual allocation of funds from those programs. Because its CDBG Entitlement Program allocation is invested to address high priority unmet community needs to benefit the largest number of low- to moderate-income residents possible, the City historically has not budget CDBG resources to construct, rehabilitate or acquire housing.

In response to inviting CDBG-eligible public services agencies to submit applications for PY2025 CDBG public services subgrants, one of the four applicants requested support for its emergency rent, utility and security deposit assistance program to help prevent and address homelessness. The two tables below identify the same 48 households anticipated to benefit from this public services - housing activity.

One Year Goals for the Number of Households to be Supported	
Homeless	48
Non-Homeless	0
Special-Needs	0
Total	48

Table One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	48
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	48

Table One Year Goals for Affordable Housing by Support Type

Discussion

The City of Biloxi is not an entitlement under the HOME Program and does not have resources available to construct/produce new residential units or acquire existing residential units. As a CDBG Entitlement Program participant, the City historically has invested its limited CDBG resources to address high priority unmet community needs that benefit the largest number of low- to moderate-income residents possible.

Rather than annually assisting three or four households with down payment assistance or homeowner rehabilitation projects, it tends to fund projects with a broader impact such as low- to moderate-income neighborhood road projects and improvements to City parks located in low- to moderate-income areas.

AP-60 Public Housing – 91.220(h)

Introduction

During PY2025 (October 1, 2025 – September 30, 2026), the Biloxi Housing Authority (BHA) will continue maintaining its Biloxi-based housing developments and encouraging residents to participate in homeownership programs.

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

During PY2025, BHA will continue supporting its Resident Advisory Board and Family Self-Sufficiency Program to encourage participation in workforce development and sufficiency programs. Residents will be encouraged to attend 2025-2026 workshops conducted by agency partners designed to empower them through financial literacy and credit management classes, essential tools for homeownership opportunities. Additionally, training will cover various aspects of the Fair Housing Act and how to report violations.

BHA will continue its mission of providing quality housing options for program participants in both its assisted housing developments and the tenant-based voucher program. BHA will continue responding in a timely manner to repair request it receives and partnering with participating landlords to ensure appropriate maintenance of tenant-based assisted units.

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

The Biloxi Housing Authority will continue supporting its Resident Advisory Board, the Family Self-Sufficiency Program and other opportunities for resident involvement and participation in programs that encourage better financial outcomes and homeownership.

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

Subject to continued federal funding of local housing assistance programs, one of the City of Biloxi's PY2025 goals is to continue working with the MS-503 Continuum of Care, its Lead Applicant, the Open Door Homeless Coalition, and other member agencies and organizations to increase awareness of the housing and supportive services needs of the local homeless populations and to assist them in generating increased private donations of funds and other resources to meet local needs.

The City's second annual goal is to continue supporting the efforts of the Catholic Diocese of Biloxi and its volunteers to organize and operate a tent camp for homeless individuals and families on property owned by the church in East Biloxi. This may include but is not limited to continuing to provide public safety and other services on an on-going basis.

As its third one-year goal, the City also will work with the Biloxi Housing Authority to expand access to housing-assistance vouchers for homeless persons (especially unsheltered persons) and to prevent near-homeless residents from becoming homeless.

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

As part of the City's goal to continue supporting the efforts of MS-503 Continuum of Care and its member agencies to reach out to homeless individuals and families, the City will assist MS-503 CoC by sharing information about locations of unsheltered homeless populations, assist with the 2026 annual PIT Count, and otherwise be available to assist as requested and appropriate. During one of the first interactions between homeless individuals or families and Open Doors or other agency representatives is completing an assessment of the housing, supportive and special needs of the individual or family. That information is entered into HMIS and maintained to expedite delivery of services and linkages to best meet short-term needs and longer-term housing, employment and other needs.

The City also will reach out to the local and regional housing industry to encourage the expansion of the existing affordable housing inventory, especially the need for transitional and permanent, affordable housing units for qualified homeless and low-income individuals and families in Biloxi.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to work with the Biloxi Housing Authority to expand access to housing-assistance vouchers for homeless persons (especially unsheltered persons) and to prevent near-homeless residents from becoming homeless.

The City also will provide letters of support for grant applications developed by the MS-503 Continuum of Care, the Gulf Coast Center for Nonviolence, Open Doors Homeless Coalition, the Mental Health Association of South Mississippi and other agencies to support their efforts to provide emergency shelter and transitional housing in the City.

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

In PY2025, the City will continue to work collaboratively with the MS-503 Continuum of Care and its member agencies and organizations to access federal, state and other resources to:

- expand the local inventory of transitional housing units and affordable permanent housing units to meet the needs of those who currently are homeless as well as to prevent individuals and families who recently were homeless from becoming homeless again; and
- expand access of homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth to rent, utility and security deposit assistance programs and other supportive housing services.

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

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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs, the City of Biloxi will work collaboratively with the MS-503 Continuum of Care and its member agencies and organizations to access federal, state and other resources to adequately fund:

- rent, utility and security deposit assistance programs in Biloxi to help low-income households, especially extremely low-income individuals and families, avoid becoming homeless; and
- expansion of the local inventory of transitional and permanent affordable housing units to be made available to low- and very low-income households and those who are being discharged from publicly funded institutions or 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 grant applications for funding assistance and providing technical assistance as feasible with the City's limited staff and resources.

Discussion

The City will continue to support the Biloxi Housing Authority's ongoing Community and Supportive Services activities and programs. It also will reach out and encourage developers to explore tax incentives available through development in Biloxi's three designated Opportunity Zones, all of which

are located in East Biloxi, to incentivize construction and rehabilitation of affordable housing for purchase and/or for rent to meet the needs of low- and very low-income residents.

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

Introduction

The City's most current Analysis of Impediments to Fair Housing Choice (A.I.) was developed in partnership with the Biloxi Housing Authority (BHA) in 2019 as a component of the statewide A.I. It identifies local barriers to affordable housing that the City, BHA and other agencies continue working to address.

Supported by a growing network of housing agencies, housing assistance providers, faith-based institutions and other nonprofit organizations and residents, the City and BHA will continue working in PY2025 to make progress toward eliminating affordable housing barriers. In partnership with the Mississippi Center for Justice and the Biloxi Housing Authority, the City will continue co-hosting an annual Fair Housing Act education workshop as part of its outreach efforts; the workshop is conducted by the Mississippi Center for Justice with a different focus each year.

The City is committed to providing fair access to housing for all of its residents.

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

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 currently is permitted in the central business area.

Biloxi officials and planning staff are aware of the City's inadequate inventory of affordable housing to meet residents' needs and are considering how best to address the lack of available housing in the near term, especially the need for affordable housing units for sale or available for rent. Consideration of zoning changes to encourage development of nontraditional housing types, such as tiny house clustered developments, residential "compounds," which include 4 - 6 residential units with maximum size limits and shared green space; group homes for those aging out of the foster care system or the elderly; and construction of backyard "mother-in-law cottage" rental units allowed as a conditional use in certain single family zoning districts, have successfully addressed the lack of affordable housing inventory in other cities.

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 affect return on residential investment.

The City reviews its fee schedule and charges for City services on an annual basis to ensure they're reasonable and in line with actual costs. Unlike construction costs and residential property insurance premiums, property taxes in Biloxi have not increased in more than 20 years.

There continues to be high demand for one story, storm resistant, low maintenance housing units adapted to support older residents, for rent or purchase, and for workforce housing for rent along regular public transportation routes and in close proximity to major employers such as Keesler Air Force Base and Biloxi's casino resorts.

Discussion:

With increasing housing costs and the limited inventory of affordable housing, many of Biloxi's low- to moderate-income households are suffering from housing cost burdens that exceed 50% of the households' combined incomes. The impact of proposed federal housing program cutbacks and elimination will exacerbate current problems, increasing the numbers of near homeless and homeless families in Biloxi.

AP-85 Other Actions – 91.220(k)

Introduction

During CDBG Program Year 2025, the City of Biloxi will continue working to eliminate duplication of services to maximize benefits from investment of public resources and will work collaboratively with local, regional, state and federal agencies and organizations to meet the considerable needs of its residents in all income brackets, but particularly the needs of its very low- and low-income residents.

Actions planned to address obstacles to meeting underserved needs

Lack of adequate resources, including funding, from federal, state and other sources is the most significant obstacle to meeting underserved needs in the City of Biloxi. To address the continued need for federal, state and other funding assistance, the City will continue to:

- work collaboratively with the MS-503 Continuum of Care and its member agencies and organizations to maximize the use of available resources during PY2025; and
- support grant applications requesting funding to address underserved needs prepared and submitted by appropriate nonprofits to federal, state and other funding sources.

Actions planned to foster and maintain affordable housing

The City of Biloxi will continue to support efforts of the Biloxi Housing Authority to manage and maintain its assisted housing developments and will support efforts to expand availability of housing assistance vouchers for use by Biloxi residents and veterans.

In CDBG Program Year 2025, the City will continue to offer a downtown housing grant program as part of the local effort to address the significant need for affordable rental housing for Biloxi's workforce. Through this program, grants are awarded to owners of structures in a designated area as an incentive to redevelop them into affordable housing units to be made available for rent to low- and moderate-income workers.

As resources allow, the City will research ownership of vacant lots as a first step toward exploring opportunities for residential infill development, subject to owners' willingness to sell, zoning and overall site suitability among other things. The City will encourage owners of vacant lots with or without abandoned structures to sell them "as is" to nonprofit housing organizations, such as Habitat for Humanity, or developers for redevelopment into affordable rental housing(s).

The City also will encourage housing developers and realtors to consider infill housing development opportunities and it will consider zoning text amendments that support development of a diverse range of affordable housing unit types throughout the City, especially to meet the needs of low-income residents, including underemployed workers in the service industry, those with special needs and the elderly.

The need to expand Biloxi's inventory of housing units for sale and for rent is considerable, particularly in areas in close proximity to major employers. Infill development/redevelopment is an option for significantly adding to the housing inventory without the usual need to acquire a large tract of land in a desirable area.

Actions planned to reduce lead-based paint hazards

During PY2025, the City will continue to participate in the Mississippi State Department of Health's Healthy Choice Communities Program to improve parents' and caregivers' awareness about the permanent damage that may result from lead-based paint poisoning, especially in children ages six and under and in pregnant women.

Biloxi building codes require lead-based paint testing for rehabilitation of residential units built before 1978-79 and, if LBP positive, property owners are required to abate and properly dispose of LBP chips/dust or to contain the LBP in compliance with applicable standards.

Collaboration with the Harrison County Health Department, Biloxi Housing Authority and other local nonprofits to share LBP poisoning information also will continue.

Actions planned to reduce the number of poverty-level families

To help reduce the number of poverty-level families in Biloxi during Program Year 2025, the City will:

- encourage poverty-level residents who can work to participate in local workforce training and job skills/reskill programs to improve employability and opportunities to secure jobs that pay a living wage;
- work with the Biloxi Public Library Branches/Harrison County Public Library System and Biloxi Public School District to promote no-cost use of library software and computers (or access software remotely with a personal computer) to complete job applications, practice taking pre-employment and college entrance exams, prepare for job interviews and other employment and education related programs;
- encourage those without a high school diploma or equivalent to complete their GEDs (also available through public library software) and explore requirements for certificate and two-year programs to expand employment opportunities;
- partner with local banks, credit unions, lending institutions and others to sponsor financial literacy programs for teens and adults;
- encourage those with high school degrees and some job experience to review information available on HUD's website StrongFamilies@pih.hud.gov, regarding no-cost employment services of the SkillUp Coalition, a 501(c)(3) nonprofit that helps those without college degrees secure employment through non-degree pathway;
- continue to collaborate with MS-503 Continuum of Care and its member agencies, faith-based institutions and others to meet the basics needs of poverty-level families as they struggle to improve their living environments; keep their children in school; and work to secure employment that pays a living wage; and
- 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.

Actions planned to develop institutional structure

In PY2025, the City of Biloxi will continue supporting efforts to more fully develop the institutional structure by encouraging participation of a broader range of local and regional nonprofit agencies and organizations, including faith-based organizations, in the MS-503 Continuum of Care.

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

The City of Biloxi will encourage enhanced coordination between public and private housing and public service agencies to maximize limited resources and eliminate duplication of services. The City will continue to participate in food, clothing and toy drives coordinated by community and faith-based

organizations to meet underserved needs.

Discussion

The City will explore opportunities that may be available to underemployed residents and local businesses through the Work Opportunity Tax Credit (WOTC) Program. This federal tax credit is available to companies hiring individuals from eligible target groups with significant barriers to employment. The tax credit may range from $1,200 up to $9,600, depending upon the target group and other factors of the employee. Eligible target groups include Veterans; TANF recipients; Food Stamp recipients; Designated Community Residents; Vocational Rehabilitation referral; Ex-felons; Supplemental Security Income recipients and Long Term Unemployment Recipients.

It also will encourage developers to explore incentives for investing in development in one of Biloxi's three Opportunity Zones, located in East Biloxi.

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

Introduction

The U.S. Department of Housing and Urban Development allocated the City of Biloxi CDBG funds in the amount of $409,375 for Program Year 2025. The City also anticipates generating approximately $191,270 in program income and carrying over an estimated $70,102 in previously allocated but unexpended funds or additional program income. This brings total CDBG resources available to support PY2025 CDBG projects to $670,747.

The City of Biloxi proposes to invest its available CDBG resources as follows:

1) East Biloxi East-West Neighborhood Access Road Phase III* (roadway between Hopkins Boulevard to Porter Avenue) $485,747 Phase III involves construction of the section of roadway between Querens and Graham Streets.

2) Three Non-Housing Public Service Activities, $65,000 total:

i) Gulf Coast Center for NonViolence $20,000 to support a therapeutic program for children who have experienced domestic violence (citywide benefit, Limited Clientele)

ii) Mental Health Association of South Mississippi $15,000 primarily to serve homeless individuals with mental health or substance abuse issues (citywide benefit, Limited Clientele)

iii) Moore Community House $30,000 to expand access to an affordable, early childcare education program (citywide benefit for income-eligible households)

3) One Housing Public Service Activity, $20,000 total:

Back Bay Mission $20,000 to prevent homelessness with emergency rent assistance, utility assistance and/or deposits (excluding City-owned utilities)

4) **CDBG Entitlement Program Administration** $100,000 for a portion of salaries; supplies; legal, administrative and/or environmental review and other contract services; publication costs; lead-based paint and fair housing educational outreach; and other CDBG-eligible costs.

*Sources of funds budgeted for Phase III of the East-West Access Road Project include $224,375 PY2025 allocation, $191,270 program income to be generated and $70,102 carryover from previously allocated but unexpended funds or additional program income received but not used.

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

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

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

Other CDBG Requirements

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

The City of Biloxi has identified the one-year period of 2025 that 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.

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier: B-25-MC-28-0001

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF BILOXI

* b. Employer/Taxpayer Identification Number (EIN/TIN): 64-6000153

* c. UEI: G2AVZFS51NK4

d. Address:

* Street1: 140 LAMEUSE STREET
Street2:
* City: BILOXI
County/Parish:
* State: MS: Mississippi
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 39530-4212

e. Organizational Unit:

Department Name: ENGINEERING DEPT

Division Name: FEDERAL PROGRAMS

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: SUSAN
Middle Name:
* Last Name: PICKICH
Suffix:

Title: FEDERAL PROGRAMS MANAGER

Organizational Affiliation: MUNICIPALITY

* Telephone Number: 228-435-6269
Fax Number: 228-435-6179

* Email: spickich@biloxi.ms.us

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. Assistance Listing Number:

14.218

Assistance Listing Title:

COMMUNITY DEVELOPMENT BLOCK GRANT/ENTITLEMENT

*** 12. Funding Opportunity Number:**

B-25-MC-28-0001

* Title:

COMMUNITY DEVELOPMENT BLOCK GRANT

13. Competition Identification Number:

Title:

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

Add Attachment | Delete Attachment | View Attachment

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

THE 2025 ACTION PLAN ACTIVITIES: PROGRAM ADMINISTRATION,EAST BILOXI EAST-WEST NEIGHBORHOOD ACCESS ROAD AND 4 PUBLIC SERVICES.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 4th

* 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: 10/01/2025

* b. End Date: 09/30/2026

18. Estimated Funding ($):

* a. Federal	409,375.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	191,270.00
* g. TOTAL	600,645.00

*** 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 18, 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:	Mr.
* First Name:	Andrew
Middle Name:	M
* Last Name:	Gilich
Suffix:	Jr.
* Title:	Mayor
* Telephone Number:	228-435-6254
Fax Number:	228-435-6129
* Email:	mayor@biloxi.ms.us
* Signature of Authorized Representative:	
* Date Signed:	9/26/25

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

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

*Authorized Representative Name:

Prefix:	Mr.	*First Name:	Andrew
Middle Name:	M.		
*Last Name:	Gilich		
Suffix:	Jr.		

*Title: Mayor

*Applicant Organization: City of Biloxi

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. 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) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature:

*Date: 8/05/25

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 75.

Signature of Authorized Official

8/66/25
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) 2025 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

8/06/25
Date

Mayor
Title

OPTIONAL Community Development Block Grant Certification

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

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

C M Fly
Signature of Authorized Official

8/06/25
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.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Skip Top Navigation

v11.31.0_rev40_2d051/0402998 (DB PROD402995)

Community Development Systems
Integrated Disbursement & Information System (IDIS)

Consolidated Plans

AD-25 Administration of the Consolidated Plan

Close

Strategic Plan Beginning Year:* 2025

Ending Year:* 2029

Title:* City of Biloxi 2025-29 Consolidated Plan

Plan Version:* 1

If Amendment: N/A

Programs included:*
- [x] CDBG
- [ ] HOME
- [ ] HOPWA
- [ ] ESG

Housing Trust Fund Subgrantee: No

Consolidated Plan is for*: Grantee

Add Survey Data Source | Add Administrative Data Source

Public Housing Agencies

Code	Agency Name
MS005	The Housing Authority of the City of Biloxi

Attachments (optional)

Cover Page Image

Report Header Icon

Page Header

Attachments

Citizen Participation Comments	2025-29 ConPlan and 25 APlan Citizens Participation Plan.pdf	View
Grantee Unique Appendices	PY 25 Maps.pdf	View
Grantee SF-424's and Certification(s)	SF-424 SF-424B and Certifications.pdf	View
HOME-ARP allocation plan		

Quality Check

Status: Submitted for Review

Status changed on: Thu, Aug 7 2025 at 2:11:43 PM EDT

Close

For IDIS Support only: Thu Aug 7, 2025 at 3:16

Session Timeout

2025-2029 CDBG Consolidated Plan and 2025 Action Plan

PUBLIC OUTREACH OVERVIEW AND CONSULTATIONS SUMMARY DEVELOPMENT INPUT FOR THE CITY OF BILOXI

During March through July, 2025, the City of Biloxi reached out by mail, email, published and posted notices to local citizens; community organizations and nonprofit agencies that provide supportive services including health care and mental health care organizations; other local units of government; Biloxi Housing Authority; South Mississippi Housing Authority; housing assistance providers; faith-based institutions; and potential stakeholders to invite and encourage participation in developing the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan.

Input provided in response to the City's outreach efforts was incorporated with HUD Census data and information provided by various federal, state and local sources, as identified, into the City's 2025-2029 CDBG Consolidated Plan and/or 2025 Action Plan.

Interagency Meeting In addition to inviting consultations, as summarized below, the City reached out to all known nonprofit agencies and organizations to invite their participation in a March 19, 2025 Interagency Meeting to assist in updating and prioritizing Biloxi's housing and non-housing community needs. The sign-in sheet, agenda packet and minutes from that meeting are included in this attachment.

Biloxi Community Needs Survey Biloxi Community Needs Surveys were distributed at the Interagency Meeting; each CDBG public hearing and consultation; posted on the City's website; and distributed to the four branches of the Biloxi Public Library as an additional means of identifying and prioritizing Biloxi's housing and non-housing community needs. A summary of survey responses is included in this attachment.

Other Local Units of Government Letters with a one-page questionnaire were mailed to "Other Local Units of Government," which were the Cities of D'Iberville, Gulfport and Ocean Springs and the Harrison County Administrator. The City of D'Iberville provided the only input from this category of stakeholders; the emailed response and completed questionnaire from the D'Iberville Planning staff, along with a copy of the letter requesting input, are included in this attachment.

Public Hearings Two public hearings were conducted during development of the Consolidated Plan and Action Plan and a copy of the notices published in the newspaper and posted on the City website, along with a copy of hearing minutes, sign-in sheets and agenda

packets are included in this attachment. One written comment was submitted by Moore Community House during the second public hearing and will be considered by the City.

30-Day Comment Period A 30-day comment period was designated and related information was shared with the public through a notice published in the newspaper and posted on the City's website. The comment period began on June 18 and ended on July 17, 2025; no written comments were submitted to the City during that period.

Consultation Outreach & Participation

Of the 47 potential stakeholders invited to consult with the City, eight responded by requesting a consultation meeting or asking to provide their input through a telephone conversation or email (they are highlighted in yellow below). Potential stakeholders were grouped into HUD's subject categories for organizational purposes and to be as inclusive as possible.

Broadband service providers and those working to narrow the local digital divide

Invited Sparklight; C-Spire; AT&T; the Harrison County Public Library System; the MS Gulf Coast Chamber of Commerce; the Biloxi Bay Area Chamber of Commerce; and the Biloxi Public School District Superintendent

Response The Harrison County Public Library System responded through emails, offering to update information provided in 2024 and incorporated into the City's 2024 CDBG Action Plan. The MS Gulf Coast Chamber of Commerce requested a June 11, 2025 consultation with the City to discuss Chamber activities that help narrow the digital divide and to share input about high priority needs of the community. The Biloxi Bay Area Chamber of Commerce offered via email to update information provided in previous years. Information provided by these three nonprofits was incorporated into the Consolidated Plan and Action Plan.

Agencies working to enforce the Fair Housing Act or with protected classes

Invited The MS Center for Justice; El Pueblo; Disability Connection; South MS AIDS Task Force; Catholic Social Services; Gulf Coast Center for NonViolence; Interfaith Hospitality Network; Living Independence for Everyone; South MS Regional Center; SMPDD Area Agency on Aging; Veterans Service Office; De L'Epee Deaf Center; Open Doors Homeless Coalition

Response The MS Center for Justice responded to the invitation via emails; information was exchanged confirming a continued partnership to co-host an annual Fair Housing Act educational outreach workshop and updated information was included in the plans. The Gulf Coast Center for NonViolence requested a May 14 consultation during which it provided a copy of their 2024 Annual Report and data summarizing services provided to Biloxi residents that identifies an increasing number of people fleeing domestic violence and emphasizes the growing need to expand the local inventory of emergency shelter beds, transitional housing units and permanent affordable housing. GCCFN also shared early successes of the new Family Justice Court. The Open Doors Homeless Coalition emailed updated homeless information and city level data for insertion into several HUD templates, verifying the growth of homelessness in Biloxi and noting the increased number of older adults on fixed incomes who are becoming homeless. Information provided by these two agencies was incorporated into the Consolidated Plan and 2025 Action Plan.

Agencies representing those with special needs invited

Invited De L'Epee Deaf Center; the Mental Health Association of South Mississippi; SMPDD Area Agency on Aging; Community Action of South MS; MDHS Harrison County; Coastal Family Health Center; Disability Connection; MS Gulf Coast United Way; Community Care Network; and Open Doors Homeless Coalition

Response The Mental Health Association of South Mississippi scheduled a May 21 meeting to provide an overview of existing programs/activities and to discuss some of the unmet needs of those with mental illnesses. MHASM also emphasized the value of working partnerships to comprehensively meet needs, such as the CHOICE Program. (Information about Open Doors' input was identified in the preceding section.) Information provided was incorporated into the Consolidated and Action Plan.

Regional business and industry representatives

Invited Gulf Coast Business Council; Harrison County Development Commission; South MS Planning and Development District; and Gulf Regional Planning Commission

Response The Harrison County Development Commission requested a May 28 consultation with the City, during which the Executive Director shared on-going mentorship program information, which HCDC supports and participates in when feasible. These include high school programs to increase awareness of career opportunities; college internships to narrow (or expand) fields of study; and on-the-job programs to show what a different or new job entails.

BILOXI CDBG ENTITLEMENT PROGRAM
PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD
2025-29 CONPLAN AND 2025 APLAN
DRAFT DOCUMENT DISTRIBUTION
6/18/2025

SITE	DELIVERY PERSON	RECEIVING PERSON	DATE
ENGINEERING LOBBY	Susan Pickich	Susan Pickich	6/18/25
CITY HALL	Susan Pickich		6/18/25
COMMUNITY DEVELOPMENT	Susan Pickich	Patty Rose	6/17/25
EAST BILOXI LIBRARY	Grace Aaron		6/18/25
WEST BILOXI LIBRARY	Grace Aaron		6/18/25
MARGARET SHERRY LIBRARY	Grace Aaron	Capellmann	6/18/25
WOOLMARKET LIBRARY X	Grace Aaron	+ K1	6/18/25
BILOXI HOUSING AUTHORITY			

CDBG Program

CDBG Action Plan | CDBG Five-Year Consolidated Plan | City Funding

See CDBG Programs public notices | CDBG Programs other documents and reports

CoB 2025 CDBG Needs Input Survey.docx

CDBG PH2 Combined Notice English Posted 05 30 25

2025-29 ConPlan and 2025 APlan CDBG Public Review Draft 06 18 through 07 17 25

CDBG Program

CDBG Five-Year Consolidated Plan

- 2025-29 ConPlan and 2025 APlan CDBG Public Review Draft 06 18 through 07 17 25

Susan Pickich

From: Shantel McKay <SMcKay@biloxihousing.org>
Sent: Wednesday, June 18, 2025 2:52 PM
To: Susan Pickich
Cc: Felicia Snow
Subject: RE: Draft 2025-29 CDBG Conplan

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

Will do.

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>
Sent: Wednesday, June 18, 2025 2:42 PM
To: Shantel McKay <SMcKay@biloxihousing.org>
Cc: Felicia Snow <fsnow@biloxihousing.org>
Subject: Draft 2025-29 CDBG Conplan

Will you have the attached document available in your lobby for review.

Thanks

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

Biloxi
established 1699

To whom it may concern,

I am providing input for the City of Biloxi's Community Development Block Grant (CDBG) Plan on behalf of Moore Community House. We offer this input based on our knowledge of the needs of low- and moderate-income families of Biloxi gained through our experience as the sole provider of affordable childcare in the East Biloxi community.

Since 1924, Moore Community House (MCH) has been deeply embedded in the East Biloxi community, working to improve economic security for low-income families, primarily low-income single mothers, and their young children. We target single mothers with young children, as this demographic is where poverty is concentrated and inequities pose the greatest obstacles to achieving economic security.

Our Early Head Start (MCH-EHS) program offers affordable childcare and high-quality early childhood education for Biloxi's poorest families with infants and toddlers. These are the age groups where childcare costs are the most expensive, thus unaffordable for the families we serve. In addition to high-quality early childhood education services, needed for improved future outcomes, we also provide comprehensive services, including health and family support, equipping parents with the knowledge and resources to improve their lives and those of their families.

Despite 94% of our enrolled children living in families below the federal poverty level, 83% are in families where the parent(s) work(s) full-time or are enrolled in education or training programs.

While all children benefit from early childhood education, research shows that low-income children have the most to gain. MCH EHS is the only provider of such a comprehensive package of early childhood education services at no charge that specifically targets the most vulnerable families in Biloxi. Although we currently serve 161 children from birth to 36 months, we consistently maintain a large waiting list averaging 150 children, underscoring the urgent need for continued and expanded support for MCH-EHS's services in our community.

In conclusion, Moore Community House urges the City of Biloxi to include early childhood education programs in the CDBG Plan to address this urgent need, specifically through the MCH Early Head Start program. By investing in early childhood education, significant and positive impacts are made on the lives of our community's children and families.

Thank you,

Branden Forshee
Chief Executive Officer
Moore Community House, Inc.

PUBLIC HEARING MINUTES
City of Biloxi CDBG Entitlement Program
2025-2029 Consolidated Plan and 2025 Action Plan
5:00 p.m., Tuesday, June 17, 2025

At 5:00 p.m., Susan Pickich, Federal Programs Manager, opened the City of Biloxi's second public hearing regarding development of the 2025-2029 Consolidated Plan and 2025 Action Plan for its CDBG Entitlement Program. The hearing was held in the Community Development Department auditorium, which is handicap accessible and located at 676 Dr. Martin Luther King, Jr. Boulevard. Copies of the sign-in sheet and agenda packet are attached.

Ms Pickich introduced herself and Grace Aaron, CDBG consultant, then welcomed those present and asked them to be sure to sign in before leaving. After confirming everyone had an agenda packet and a copy of the Community Needs Survey, Ms Pickich turned the floor over to Ms Aaron, who presented an overview of the CDBG Entitlement Program after pointing out the information summary available on pages 2 and 3 of the agenda packet. She pointed out the paragraph summarizing the sources and amounts of CDBG resources available to fund PY2025 projects and the list of examples of basic eligible CDBG projects.

Ms Aaron then called attention to the schedule on the agenda page and pointed out a draft of the Consolidated Plan and Action Plan would be available on the following day, June 18, on the City's website, at City Hall, Community Development, Engineering, at all four branches of the Biloxi Public Library and at the Biloxi Housing Authority developments.

She said the City will accept and consider written comments submitted during the 30-day comment period, scheduled to end at 4 p.m., Thursday, July 17. Ms Aaron said a comment sheet is included in the agenda packet as page 5; she also asked those present to consider completing a community needs survey in addition to submitting written comments.

Ms Pickich then presented the proposed uses of PY2025 CDBG funds, summarized on page four. Mr. Marshall asked if it included all the projects and Ms Pickich said yes, explaining that the $85,000 budgeted for public services will assist four local nonprofit agencies provide specific activities to address high priority community needs. The four agencies and activities proposed to be funded are: Back Bay Mission – a homelessness prevention program; the Gulf Coast Center for Nonviolence – a therapeutic children's program; Mental Health Association of South Mississippi – services primarily for homeless individuals with mental health or substance abuse issues; and Moore Community House – affordable early childhood education program.

A question was asked about the East Biloxi East-West Neighborhood Access Road Project and Ms Pickich explained that PY2025 CDBG resources are proposed to fund Phase III of a multiyear funded project that primarily benefits residents living between Hopkins and Porter Avenues, north of the CSX Railroad tracks by improving response times of emergency responders and supporting connectivity within the low- to moderate-income neighborhood.

Mr. Marshall asked if a decision had been made about the projects and Ms Pickich explained that the Mayor and City Council will make the final decision when they consider adopting and approving the 2025-2029 Consolidated Plan and 2025 Action Plan. He followed up by asking what if he (as an incoming Councilman for Ward 2) wanted to fund something else, such as a housing rehabilitation project.

Ms Pickich answered that generally the City uses its CDBG funds to benefit as many low- to moderate-income residents as possible, such as the road project that benefits more than 2,000 people, rather than investing the grant funds to benefit two or three households through a housing project. She explained that the costs of housing rehabilitation and construction are more expensive since Hurricane Katrina, with most structures in east Biloxi having to be elevated to comply with FEMA's new floodplain maps.

Ms Pickich recommended that Mr. Marshall meet with the Mayor to discuss projects he would like to be considered. She explained that since this was the last public hearing prior to the August deadline for submittal of the Consolidated Plan and Action Plan to HUD, the City could consider an amendment to the proposed use of funds after a grant agreement was executed between HUD and the City. Mr. Steenkamp, with Back Bay Mission, concurred that housing projects are expensive and challenging. Mr. Marshall indicated he'd look into it.

Ms Pickich asked if there were any other questions or comments regarding the CDBG Consolidated Plan or Action Plan or other housing or non-housing community development needs in Biloxi. There being no additional comments or questions, Ms Pickich adjourned the hearing at 6:15 p.m.

Aaron 6/19/2025

Prepared by Grace Aaron, Consultant — Date

Susan Pickich 6/30/25

Approved by Susan Pickich, Federal Programs Manager — Date

Note: Immediately following the close of the hearing, Brandon Forshee, Executive Director of Moore Community House, submitted a written comment for the City's consideration and inclusion in the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan.

CITY OF BILOXI
CDBG PROGRAM
2025-2029 CONSOLIDATED PLAN AND 2025 ONE-YEAR ACTION PLAN
PUBLIC HEARING #2
5:00 PM WEDNESDAY, JUNE 17, 2025

NAME	ORGANIZATION	PHONE	EMAIL
Susan Pickich	COB	435-2669	spickich@biloxi.ms.us
Grace Aaron	CoB Consult	228-861-2994	graceinbiloxi@gmail.com
CRAIG STEENKAMP	BACK BAY MISSION	228-234-0166	CSTEENKAMP@THEBACKBAYMISSION.
Jonathan Briggs	Back Bay Mission	980-429-7885	jonathan@thebackbaymission.org
Michael Rowan	Back Bay Mission	228-950-2177	Michael@thebackbaymission.c
Anthony Marshall			marshall@Marshallfh.com
Margaret Crawford	moorecommunity House EHS	228-217-2964	mcrawford@moorecommunityhouse.org
Branden Forshee	Moore Community House	228-436-6601	bforshee@moorecommunityhouse.org
Ramon Castaneda	Independent		
Gina Marshall		228-948-1723	gina@marshallfh.com

CITY OF BILOXI
2025-2029 Consolidated Plan and 2025 Action Plan
for the Community Development Block Grant Entitlement Program
Public Hearing #2
5 p.m., Tuesday, June 17, 2025

I. Introductions and Welcome

II. Community Development Block Grant (CDBG) Entitlement Program Overview

National Objectives
Basic Eligible Activities

III. 2025-2029 Consolidated Plan and 2025 Action Plan Concurrent Development Schedule

Public Hearing #2	Tues., June 17
Public Review Draft Available & Comment Period Begins	Wed., June 18
30-Day Public Comment Period Ends	4 p.m., Thurs., July 17
City Council Consideration	Tues., August 5
Submit to HUD	by Wed., August 13

IV. 2025 Action Plan Resources & Proposed Expenditures (page 4)

Anticipated 2025 Entitlement Allocation	$ 409,375.00
Estimated 2025 Program Income	191,270.00
Estimated Carryover	70,102.00
Total	$ 670,747.00

V. Citizen Participation

Oral and written comments you have concerning Biloxi's housing and/or non-housing community development needs are valued and will be considered by the City in development of the 2025-2029 Consolidated Plan and 2025 Action Plan.

Written comments may be delivered to Susan Pickich, Federal Programs Manager at 214-A Delauney Street in downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to Biloxi Federal Programs Manager P.O. Box 429 Biloxi, MS 39533.

All written comments must be received by 4 p.m., Thursday, July 17, 2025 to be considered and incorporated in the 2025-2029 Consolidated Plan and 2025 Action Plan.

FACT SHEET

2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN FOR HUD'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM CITY OF BILOXI, MISSISSIPPI

Biloxi's Community Development Block Grant (CDBG) Entitlement Program

The 2025-2029 Consolidated Plan and 2025 Action Plan are requirements of the U.S. Department of Housing and Urban Development (HUD) that are 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 community needs identified in the 2025-2029 Consolidated Plan.

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

1. The Community Development Block Grant (CDBG) Program
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.

Biloxi is an entitlement city under the rules of the CDBG Program and, as such, receives an annual allocation of funding that in Program Year 2025 is anticipated to be approximately $409,375.00. 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 PY2025, the City anticipates generating program income of about $191,270.00 and carrying forward an estimated of $70,102.00 to support PY2025 projects, bringing CDBG resources anticipated to be available for eligible activities during the October 1, 2025 – September 30, 2026 period to approximately $670,747.00.

Availability of Information

Information concerning the Consolidated Plan, the Action Plan, the Assessment of Fair Housing/Analysis of Impediments to Fair Housing Choice and the Community Development Block Grant Entitlement Program is available to the public 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 the 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- to moderate-income persons, as defined by HUD
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, sidewalks, street lighting and purchase of public fire safety equipment
3. Public facility improvements such as enhancing public parks and public property, including installation of public restrooms, fencing, sidewalks, street lighting and activities to comply with ADA access requirements
4. 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
5. Relocation payment and assistance for permanently or temporarily displaced individuals, families and businesses 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. Limited support of public service activities/programs administered by qualified subrecipients selected through the City's application process

City of Biloxi
2025 Action Plan Resources and Expenditures
Resources anticipated as of 6/17/25*

Anticipated PY2025 CDBG Resources	
Anticipated Entitlement Allocation	$ 409,375.00*
Anticipated Program Income	191,270.00
Estimated Carryover funds (previously allocated but not used)	70,102.00
Anticipated TOTAL	**$ 670,747.00**

Proposed PY2025 CDBG Expenditures	
Program Administration (subject to 20% HUD limit)	
Administration – % of salary for CDBG program administration; publication of newspaper notices; legal, engineering, administrative and environmental review services; developing Affirmatively Furthering Fair Housing/Analysis of Impediments to Fair Housing Choice and other documents as may be required by HUD, equipment and other eligible costs	$ 100,000.00
Public Services Activities (subject to 15% HUD cap)	
Combined total of PY2025 public service funds for activities to help meet high priority community needs: Public Services - Non-Housing $65,000.00 Public Services - Housing $20,000.00	85,000.00
Capital Project	
Phase III, East Biloxi East-West Neighborhood Access Road Project	485,747.00
Anticipated TOTAL	**$ 670,747.00**

**Anticipated Program Year 2025 CDBG budget is subject to final award of the 2025 CDBG Entitlement Program allocation announced by HUD.* If the anticipated amount of the PY2025 CDBG allocation, program income and/or estimated carryover of funds is less or more than the anticipated amount, the decrease or increase shall be applied to the Phase III, East Biloxi East-West Neighborhood Access Road Project budget.

CITY OF BILOXI CDBG ENTITLEMENT PROGRAM
2025-29 CONSOLIDATED PLAN AND 2025 ACTION PLAN
PUBLIC HEARING #2 JUNE 17, 2025
Comment Form

The City of Biloxi is in the process of developing its 2025-29 Consolidated Plan and 2025 Action Plan in compliance with regulatory requirements and the City's Citizen Participation Plan. Comments concerning the housing and/or non-housing community development needs of Biloxi are invited and will be considered during this process.

Name _____ Phone _____

Organization Represented (if applicable) _____

Address _____

How did you hear about this meeting? ___ Sun Herald Notice ___ B-News ___ Word of Mouth ___ City Email ___ Other? Please identify _____

Comments _____

_____

_____

_____

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Comments may be delivered to the Federal Programs Division, located at 214-A Delauney Street in downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to the Federal Programs Division at P.O. Box 429 Biloxi, MS 39533. Written comments must be **received** by 4 p.m., Thursday, July 17, 2025 to be considered in development of the 2025-29 Consolidated Plan and 2025 Action Plan.

COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM
SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY
AND 30-DAY COMMENT PERIOD
FLYER DISTRIBUTION
5/30/2025

SITE	DELIVERY PERSON	RECEIVING PERSON	DATE
ENGINEERING LOBBY	S Pickich	S Pickich	5/30/25
CITY HALL	S Pickich		5/30/25
COMMUNITY DEVELOPMENT	S Pickich	T Rasa	5/30/25
EAST BILOXI LIBRARY	G Aaron	D D C	6/2/25
WEST BILOXI LIBRARY	G Aaron	M. Mendez	06/02/25
MARGARET SHERRY LIBRARY	G Aaron	G. Capellmann	6/2/25
WOOLMARKET LIBRARY	G Aaron		

CITY OF BILOXI PUBLIC NOTICE

CITY OF BILOXI COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM 2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD

The U.S. Department of Housing and Urban Development has announced that the City of Biloxi will receive a 2025 Community Development Block Grant (CDBG) of $409,375.00 and anticipates generating program income of approximately $191,270.00 for eligible 2025 CDBG activities based on the previous year. The City will conduct a second public hearing at 5:00 p.m. on Tuesday, June 17, 2025, in the Community Development Auditorium, located at 676 Dr. Martin Luther King, Jr. Boulevard, to give Biloxi residents and other interested stakeholders opportunity to:

- Present oral or written input about City housing, community development and supportive housing needs; and
- Participate in development and implementation of the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan.

Residents are urged to attend, particularly low, very low, extremely low income and public housing residents, minorities, and those with mobility, visual, and hearing impediments. Those individuals who wish to participate but may be hindered by disabilities or are non-English speaking are urged to call the Biloxi Federal Programs Office at 228-435-6269 at least three (3) days prior to June 17, 2025 so reasonable arrangements can be made.

On Wednesday, June 18, 2025, a Public Review Draft of the Biloxi 2025-2029 CDBG Consolidated Plan and 2025 Action Plan will be posted on the City website *www.biloxi.ms.us/cdbg/* and also will be available for review at the following locations:

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

Written comments regarding the draft and the housing and non-housing needs of the City will be received during a 30-day comment period beginning on Wednesday, June 18 and must be received by 4:00 p.m., Thursday, July 17, 2025. Comments may be delivered to the Biloxi Federal Programs Division located at 214-A Delauney Street in Downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to the Biloxi 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/

CITY OF BILOXI PUBLIC NOTICE

AVISO COMBINADO DE LA CIUDAD DE BILOXI CON RESPECTO A SU PROGRAMA DE DERECHOS CDBG PLAN CONSOLIDADO 2025-2029 Y PLAN DE ACCIÓN 2025 SEGUNDA AUDIENCIA PÚBLICA, REVISIÓN PÚBLICA DISPONIBILIDAD DEL BORRADOR Y UN PERÍODO DE COMENTARIOS DE 30 DÍAS

El Departamento de Vivienda y Desarrollo Urbano de EE. UU. ha anunciado que la Ciudad de Biloxi recibirá una Subvención en Bloque para el Desarrollo Comunitario (CDBG) de $409,375.00 para 2025 y anticipa generar ingresos del programa de aproximadamente $191,270.00 para actividades CDBG elegibles para 2025 basadas en el año anterior. La Ciudad llevará a cabo una segunda audiencia pública a las 5:00 p.m. el martes 17 de junio de 2025, en el Auditorio de Desarrollo Comunitario, ubicado en 676 Dr. Martin Luther King, Jr. Boulevard, para dar a los residentes de Biloxi y otras partes interesadas la oportunidad de:

1. Presentar comentarios orales o escritos sobre la vivienda de la Ciudad, el desarrollo comunitario y las necesidades de vivienda de apoyo; y
2. Participar en el desarrollo e implementación del Plan Consolidado CDBG 2025-2029 y el Plan de Acción 2025.

Se insta a los residentes a asistir, en particular a los residentes de viviendas públicas y de ingresos bajos, muy bajos, extremadamente bajos y aquellos con impedimentos de movilidad, visuales y auditivos. Se insta a aquellas personas que deseen participar, pero que puedan verse obstaculizadas por discapacidades o que no hablen inglés, a que llamen a la Oficina de Programas Federales de Biloxi al 228-435-6269 al menos tres (3) días antes del 17 de junio de 2025 para que se puedan hacer arreglos razonables.

El miércoles 18 de junio de 2025, se publicará en el sitio web de la Ciudad un Borrador de Revisión Pública del Plan Consolidado CDBG de Biloxi 2025-2029 y el Plan de Acción 2025 *www.biloxi.ms.us/cdbg/ y* también estará disponible para su revisión en los siguientes lugares:

Ayuntamiento de Biloxi	, 140 Lameuse Street
Desarrollo Comunitario de Biloxi	676 Dr. Martin Luther King, Jr. Blvd.
Autoridad de Vivienda de Biloxi	330 Benachi Avenue
Todas las sucursales de la biblioteca de Biloxi	

Los comentarios por escrito sobre el borrador y las necesidades de vivienda y no vivienda de la Ciudad se recibirán durante un período de comentarios de 30 días a partir del miércoles 18 de junio y deben recibirse antes de las 4:00 p.m. del jueves 17 de julio de 2025. Los comentarios pueden enviarse a la División de Programas Federales de Biloxi ubicada en 214-A Delauney Street en el centro de Biloxi; enviarse por correo electrónico a spickich@biloxi.ms.us; o por correo a la División de Programas Federales de Biloxi, P.O. Box 429 Biloxi, MS 39533.

La información sobre el Programa CDBG de Biloxi también se puede encontrar en http:// www.biloxi.ms.us/cdbg/

CITY OF BILOXI PUBLIC NOTICE

THÔNG BÁO KẾT HỢP CỦA THÀNH PHỐ BILOXI LIÊN QUAN ĐẾN CHƯƠNG TRÌNH QUYỀN LỢI CDBG CỦA ITS KẾ HOẠCH HỢP NHẤT 2025-2029 VÀ KẾ HOẠCH HÀNH ĐỘNG NĂM 2025 PHIÊN ĐIỀU TRẦN CÔNG KHAI LẦN THỨ HAI, DỰ THẢO ĐÁNH GIÁ CÔNG KHAI CÓ SẴN VÀ THỜI GIAN BÌNH LUẬN 30 NGÀY

Bộ Nhà ở và Phát triển Đô thị Hoa Kỳ đã thông báo rằng Thành phố Biloxi sẽ nhận được Khoản tài trợ Khối Phát triển Cộng đồng (CDBG) năm 2025 là $409,375.00 và dự kiến tạo ra thu nhập của chương trình khoảng $191,270.00 cho các hoạt động CDBG đủ điều kiện năm 2025 dựa trên năm trước. Thành phố sẽ tiến hành phiên điều trần công khai thứ hai vào lúc 5:00 chiều Thứ Ba, ngày 17 tháng 6 năm 2025, tại Thính phòng Phát triển Cộng đồng, tọa lạc tại 676 Dr. Martin Luther King, Jr. Boulevard**, để** tạo cơ hội cho cư dân Biloxi và các bên liên quan quan tâm khác để:

1. Trình bày ý kiến đóng góp bằng miệng hoặc bằng văn bản về nhà ở của Thành phố, phát triển cộng đồng và nhu cầu nhà ở hỗ trợ; và
2. Tham gia xây dựng và thực hiện Kế hoạch hợp nhất CDBG 2025-2029 và Kế hoạch hành động năm 2025.

Cư dân được khuyến khích tham dự, đặc biệt là cư dân nhà ở công cộng và thu nhập thấp, rất thấp, dân tộc thiểu số và những người bị cản trở về khả năng vận động, thị giác và thính giác. Những cá nhân muốn tham gia nhưng có thể bị cản trở bởi khuyết tật hoặc không nói tiếng Anh được khuyến khích gọi cho Văn phòng Chương trình Liên bang Biloxi theo số 228-435-6269 ít nhất ba (3) ngày trước ngày 17 tháng 6 năm 2025 để có thể sắp xếp hợp lý.

Vào Thứ Tư, ngày 18 tháng 6 năm 2025, Dự thảo Đánh giá Công khai về Kế hoạch Hợp nhất CDBG Biloxi 2025-2029 và Kế hoạch Hành động năm 2025 sẽ được đăng trên trang web của Thành phố *www.biloxi.ms.us/cdbg/* và cũng sẽ có sẵn để xem xét tại các địa điểm sau:

Tòa thị chính Biloxi	140 Phố Lameuse
Phát triển Cộng đồng Biloxi	676 Tiến sĩ Martin Luther King, Jr. Blvd.
Cơ quan Quản lý Nhà ở Biloxi	330 Đại lộ Benachi
Tất cả các chi nhánh Thư viện Biloxi	

Các ý kiến bằng văn bản liên quan đến dự thảo và nhu cầu về nhà ở và phi nhà ở của Thành phố sẽ được nhận trong thời gian lấy ý kiến 30 ngày bắt đầu từ Thứ Tư, ngày 18 tháng Sáu và phải được nhận trước 4:00 chiều, Thứ Năm, ngày 17 tháng 7 năm 2025. Các ý kiến có thể được gửi đến Bộ phận Chương trình Liên bang Biloxi đặt tại 214-A Phố Delauney ở Trung tâm thành phố Biloxi; gửi email đến spickich@biloxi.ms.us; hoặc gửi qua đường bưu điện đến Bộ phận Chương trình Liên bang Biloxi PO Box 429 Biloxi, MS 39533.

Thông tin về Chương trình CDBG của Biloxi cũng có thể được tìm thấy tại http:// www.biloxi.ms.us/cdbg/

Susan Pickich

From: Shantel McKay <SMcKay@biloxihousing.org>
Sent: Friday, May 30, 2025 10:14 AM
To: Susan Pickich
Cc: Felicia Snow
Subject: RE: Public notices

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, Susan.

We will get them posted.

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>
Sent: Friday, May 30, 2025 9:56 AM
To: Shantel McKay <SMcKay@biloxihousing.org>
Cc: Felicia Snow <fsnow@biloxihousing.org>
Subject: Public notices

Will you please post the attached notices at all your housing sites.

Thanks for all your assistance and support!

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

Biloxi
established 1699

Public Notices

CDBG Action Plan | CDBG Five-Year Consolidated Plan | City Funding
See CDBG Programs public notices | CDBG Programs other documents and reports

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

- CDBG PH2 Combined Notice English Posted 05 30 25
- CDBG PH2 Combined Notice Spanish Posted 05 30 25
- CDBG PH2 Combined Notice Vietnamese Posted 05 30 25
- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 English
- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 Spanish
- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 Vietnamese

Departm
Mayor
City Council
Accounting
Community De
Engineering
Fire
Harbors/Marin
Human Resou
Legal
Municipal Cler
Municipal Cou
Parks & Recre
Police
Public Affairs
Public Works

Resourc
BNews Month
Cemetery
Census Data
Code of Ordir
COVID
Federal Progr

CDBG Program

CDBG Action Plan | CDBG Five-Year Consolidated Plan | City Funding
See CDBG Programs public notices | CDBG Programs other documents and reports
CoB 2025 CDBG Needs Input Survey.docx
CDBG PH2 Combined Notice English Posted 05 30 25

CDBG Program

The City of Biloxi is designated by the U.S. Department of Housing and Urban Development (HUD) as a Community Development Block Grant (CDBG) Program entitlement city, which means it receives an annual allocation of funds to support eligible community development and housing activities that primarily benefit low-to-moderate-income residents. Biloxi does not receive an annual allocation of funds from HUD for the HOME, HOPWA, or ESG, but must work with other agencies to compete for funding from those programs.

The City of Biloxi's CDBG Program Year is the same as the City's fiscal year, beginning October 1 and ending September 30. Each Program Year, the City develops an Annual Action Plan to identify the use of available CDBG funds in compliance with applicable federal regulations and HUD policies. Projects supported through the CDBG Program address unmet community needs identified by citizens through the Action Plan development process and identified the Biloxi Five-Year CDBG Consolidated Plan.

McClatchy

The Beaufort Gazette
The Belleville News-Democrat
Bellingham Herald
Centre Daily Times
Sun Herald
Idaho Statesman
Bradenton Herald
The Charlotte Observer
The State
Ledger-Enquirer
Durham | The Herald-Sun
Fort Worth Star-Telegram
The Fresno Bee
The Island Packet
The Kansas City Star
Lexington Herald-Leader
The Telegraph - Macon
Merced Sun-Star
Miami Herald
El Nuevo Herald
The Modesto Bee
The Sun News - Myrtle Beach
Raleigh News & Observer
Rock Hill | The Herald
The Sacramento Bee
San Luis Obispo Tribune
Tacoma | The News Tribune
Tri-City Herald
The Wichita Eagle
The Olympian

AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Cols	Depth
44466	9281	Legal Ad - IPL0235665	P.O. # 20254453	2.0	122.0L

ATTENTION: BILOXI CITY HALL IP
PO BOX 429
BILOXI, MS 39533
lmuller@biloxi.ms.us

CITY OF BILOXI COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM 2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD

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Nh ng cá nhân mu n tham gia nh ng có th b c n tr b i khuy t t tho c không nói ti ng Anh c khuy n khích g i cho V n phòng Ch ng trình Liên bang Biloxi theo s 228-435-6269 ít nh t ba (3) ngày tr c phiên i u tr n có th s p x p c bi t.

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P.O. # 20254453
IPL0235665
Jun 1,11 2025

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Before me, the undersigned Notary of Beaufort County, South Carolina personally appeared the undersigned, who, being by me first duly sworn, did depose and say that he/she is a clerk of The Sun Herald, a daily newspaper published in the city of Gulfport, in Harrison County, Mississippi and the publication of the notice, a copy of which is hereto attached, has been made in said paper in the issue(s) of:

2.0 insertion(s) published on:
06/01/25 Print, 06/11/25 Print

Print Tearsheet Link

Marketplace Link

Sherry Chasteen

DIGITALLY SIGNED

Sherry Chasteen

Julie A Ambry

DIGITALLY SIGNED

Sworn to and subscribed before me this 4th day of June in the year of 2025

OFFICIAL SEAL
JULIE A AMBRY
NOTARY PUBLIC, STATE OF ILLINOIS
COMMISSION NO. 1010931
MY COMMISSION EXPIRES MAY 28, 2029

Online Notary Public. This notarial act involved the use of online audio/video communication technology. Notarization facilitated by SIGNiX®

Notary Public in and for the state of South Carolina,
residing in Beaufort County

CITY OF BILOXI COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM 2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD

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

P.O. # 20254453
IPL0235665
Jun 1,11 2025

6/11/25

Legals & Public Notices

CONFIRMATORY SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 3, 2022, Mark Steven Barlow and Anne E. Stevens executed a certain deed of trust to WFG National Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for LOANDEPOT.COM, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of
Harrison County, State of Mississippi in Instrument No. 2022-0006148-T-J2, and
WHEREAS, LLG MS LLC has heretofore been substituted as Trustee by instrument dated
December 17, 2024 and recorded in the aforesaid Chancery Clerk's Office in Instrument no. 20240007628; and
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.
NOW, THEREFORE, I, LLG MS LLC, Substituted Trustee in said deed of trust, will on
June 24, 2025 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the South Front Door of the County Courthouse of Harrison County, located at 730 Dr Martin Luther King Jr Boulevard, Biloxi, MS 39530, to the highest and best bidder for cash or certified funds the following described property situated in Harrison County, State of Mississippi, to-wit:
Lot Sixty One (61), Section One (1), Phase Three A (3-A), RIVER'S EDGE SUBDIVISION, a subdivision according to the official map or plat thereof on file and of record in the Office of the Chancery Clerk of the Second (2nd) Judicial District of Harrison County,
Mississippi, in Plat Book 26, at Page 7, thereof, reference to which is hereby made in aid of and as a part of this description.
I WILL CONVEY only such title as vested in me as Substituted Trustee.
LOGS Legal Group LLP
579 Lakeland East Drive, Suite D
Flowood, MS 39232 (601) 981-9299
3493 Riverbend Cove
Diberville, MS 39540 24-030547
IPL0230144
May 28,Jun 4,11,18 2025

TS #2025-14373-MS

Substituted Trustee's Notice Of Sale
Whereas, on 3/7/2022, Randall Chute, Unmarried Man, executed a certain deed of trust to The Security Title Guarantee Corporation of Baltimore, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, a Missouri Limited Liability Company, its successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of Jackson County, , State of Mississippi as Instrument No 202205465, Book 3888, Page 218; and Whereas, said Deed of Trust was transferred and assigned Freedom Mortgage Corporation and recorded 1/31/2025 as Instrument No. 202501528, Book 4126, Page 123; and Whereas, Freedom Mortgage Corporation has heretofore substituted Nestor Solutions, LLC, as Trustee by Instrument recorded on 5/9/2025 in the aforesaid Chancery Clerk's Office as Instrument No. 202508342, Book 4149, Page 502-503 and Whereas, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Freedom Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. Now, Therefore, Nestor Solutions, LLC, Substituted Trustee in said Deed of Trust, will on 6/27/2025 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the County Courthouse of Jackson County, Mississippi, located at West Front Door of the Jackson County Courthouse, 3104 Magnolia Street, Pascagoula, MS 39567, to the highest and best bidder for cash the following described property situated in Jackson County, State of Mississippi, to-wit: Commencing at the Northwest corner of said Claim Section 14, Township 8 South, Range 7 West; thence run South 85 degrees East for 834.9 feet and to the East line of the property known as the L.M. Desmond tract, thence run South 7 degrees East and along said East line of the Desmond Tract for 5034 feet to a point on the South margin of Gautier-Graveline Road; thence continue South 7 degrees East along said East line of the L. M Desmond Tract for 1777.2 feet; thence run South 88 degrees 35 minutes East a distance of 202.2 feet and to the Southeast corner of a public road known as Robert Hiram Drive; run thence South 88 degrees 35 minutes East and along the south margin of said road for 432.27 and to the West margin of an unnamed Public Road 50" right-of-way; run thence run South 1 degrees 50 minutes West and along said West margin right-of-way for 199.82 and to the Point of Beginning, and which point is the Northeast corner of the lot herein described; run thence South 1 degree 50 minutes West and along said West margin of right-of-way for 96.16 and to a point of curvature; thence run southerly along an arc curving to the left, which arc has a radius of 115 feet and which arc has a length of 3.85 feet to a point on the West margin of unnamed right-of-way; run thence North 88 degrees 10 minutes West for 182.67 feet and to the center of a 40' wide easement for canal; run thence North 7 degrees 58 minutes 08 seconds West and along center of said easement for 101.48 feet; run thence South 88 degrees 10 minutes East for 199.89 feet and to the Point of Beginning. We Will Convey only such title as vested in us as Substituted Trustee. Witness My Signature on this 28th day of May, 2025. /s/ Sylvia Weiss, its Sr. Trustee Sale Officer Nestor Solutions, LLC, Substituted Trustee 214 5th Street, Suite 205 Huntington Beach, CA 92648 TS #2025-14373-MS Publication Dates: 6/4/2025 6/11/2025 6/18/2025 6/25/2025

IPL0236361
Jun 4,11,18,25 2025

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 28, 2006, Constance M Bruce, unmarried executed a deed of trust for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Accredited Home Lenders, Inc., its successors and assigns, which deed of trust was recorded on May 8, 2006, in Book 2394, Page 220, in the office of the Chancery Clerk of Jackson County, Mississippi, and re-recorded in Book 2402, Page 10, as having been modified by an agreement recorded on and recorded in Book3871, Page 360, in the office of the Chancery Clerk of Jackson County, Mississippi; Said Deed of Trust was last sold, assigned and transferred to U.S. Bank Trust N.A., as Trustee for LSF10 Master Participation Trust by assignment recorded in Book 3470, Page 199 in the office of the Chancery Clerk of Jackson County, Mississippi.
WHEREAS, the holder of the deed of trust at the time of the substitution substituted McCalla Raymer Leibert Pierce, LLP as Trustee, as authorized by the terms thereof, by instrument recorded August 10, 2022 and spread at large upon the records in the office of the aforesaid Chancery Clerk as Instrument No. 202217977 in Book 3929, Page 697 prior to the posting and publication of this notice; and
WHEREAS, default having been made in the terms and conditions of the deed of trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;
THEREFORE, on July 2, 2025, the undersigned Substitute Trustee in the deed of trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the front door of the Jackson County Courthouse at 3104 Magnolia Street, Pascagoula, Mississippi, the following described land, property and improvements lying and being situate in Jackson County, Mississippi, to-wit:
Lot 37, Deane Road Subdivision, Phase III, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Court Clerk of Jackson County, Mississippi, in Plat Book 19 at page 96 and 97.
I WILL CONVEY only such title as is vested in the Substitute Trustee.
WITNESS MY SIGNATURE, this the 6th day of June, 2025
McCalla Raymer Leibert Pierce, LLP
Substitute Trustee
1022 Highland Colony Parkway, Suite 304
Ridgeland, MS 39157-2049
(662) 388-5464
Foreclosurehotline.net
File No.: 21-00861MS
PUBLISH: 06/11/2025,06/18/2025,06/25/2025
21-00861MS
IPL0239877
Jun 11,18,25 2025

THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI
FIRST JUDICIAL DISTRICT GULFPORT, MISSISSIPPI

THE MATTER OF THE ESTATE OF
MARTHA M. LEUENBERGER, Deceased
Civil Case No.: 24CH1:25-cv-00189-JS
DANIEL LEUENBERGER, Petitioner

NOTICE TO CREDITORS

LETTERS TESTAMENTARY having been granted on the 9th day of MAY, 2025, by the Chancery Court of Harrison County, Mississippi, to the undersigned upon the Estate of MARTHA M. LEUENBERGER, Deceased, Cause No. 24CH1:25-cv-00189-JS, notice is hereby given to all persons having claims against said Estate to present the same to the Clerk of said Court for registration and administration according to law within ninety (90) days from the date of first publication of this Notice, or they will be forever barred.
RESPECTFULLY SUBMITTED, this the 21st day of May, 2025.
/s/ Daniel Leuenberger
DANIEL LEUENBERGER, Fiduciary
IPL0235012
May 28,Jun 4,11 2025

TOO MUCH STUFF?
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NOTICE TO CREDITORS

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI
IN RE: THE ESTATE OF COLLEEN ELIZABETH KING, DECEASED
CAUSE NO. 25-cv-975-MAM
NOTICE TO CREDITORS
Letters of Administration having been issued on the 20th day of MAY, 2025, by the Chancery Court of Jackson County, Mississippi, to the undersigned upon the estate of COLLEEN ELIZABETH KING, Cause No. 25-cv-975-MAM is hereby given to all persons having claims against said estate to present the same to the clerk of said court for probate and registration according to law within ninety (90) days from the date of the first publication of this notice, or they will be forever barred.
This the 20th of MAY, 2025
CYNTHIA KING
ADMINISTRATRIX
Publish: 06/04/2025, 06/11/2025 and 06/18/2025

BILL PUBLICATION FEE TO:
LAW OFFICES OF
HAIDEE OPPIE SHEFFIELD, PLLC
3103 Pascagoula Street
Pascagoula, MS 39567
228-762-5399-Telephone
228-762-4498-Facsimile
haidee@sheffieldlawpllc.com
IPL0234669
Jun 4,11,18 2025

SunHerald
jobs.sunherald.com

TS #2025-14190-MS

Substituted Trustee's Notice Of Sale
Whereas, on 8/27/2014, Richard D. Aiken and Audra K. Aiken, husband and wife, as tenants by the entirety, executed a certain deed of trust to National Title Insurance of New York, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of Jackson County, State of Mississippi as Instrument No 201413897, and in Book 3233, Page 213; and Whereas, said Deed of Trust was transferred and assigned Freedom Mortgage Corporation and recorded 2/3/2025 as Instrument No. 202501707, and in Book 4126, Page 691; and Whereas, Freedom Mortgage Corporation has heretofore substituted Nestor Solutions, LLC, as Trustee by Instrument recorded on 5/1/2025 in the aforesaid Chancery Clerk's Office as Instrument No. 202507661, and in Book 4147, Page 207 and Whereas, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Freedom Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. Now, Therefore, Nestor Solutions, LLC, Substituted Trustee in said Deed of Trust, will on 7/7/2025 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the County Courthouse of Jackson County, Mississippi, located at West Front Door of the Jackson County Courthouse, 3104 Magnolia Street, Pascagoula, MS 39567, to the highest and best bidder for cash the following described property situated in Jackson County, State of Mississippi, to-wit: Lot 61, Replat of Sweetbriar Subdivision, Part 1, according to the map or plat thereof on file and of record in the office of the chancery clerk of Jackson County, Mississippi, in Plat Book 15, at Page 15. We Will Convey only such title as vested in us as Substituted Trustee. Witness My Signature on this 9th day of May, 2025. /s/ Sylvia Weiss, its Sr. Trustee Sale Officer Nestor Solutions, LLC, Substituted Trustee 214 5th Street, Suite 205 Huntington Beach, CA 92648 TS #2025-14190-MS Publication Dates: 6/11/2025 6/18/2025 6/25/2025 7/2/2025
IPL0239908
Jun 11,18,25,Jul 2 2025

TS #2025-13968-MS

Substituted Trustee's Notice Of Sale
Whereas, on 11/12/2021, David M. Shaffer and Abigail Shaffer, Husband and Wife as Joint Tenants with Full Rights of Survivorship, executed a certain deed of trust to Davis & Davis, PLLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership., its successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of Harrison County, State of Mississippi as Instrument No 2021-0019434-T-J2; and Whereas, said Deed of Trust was transferred and assigned Freedom Mortgage Corporation and recorded 11/8/2023 as Instrument No. 2023-0006521-T-J2; and Whereas, Freedom Mortgage Corpora-tion has heretofore substituted Nestor Solutions, LLC, as Trustee by Instrument recorded on 4/23/2025 in the aforesaid Chancery Clerk's Office as Instrument No. 2025-0002419-T-J2, and Whereas, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Freedom Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. Now, Therefore, Nestor Solutions, LLC, Substituted Trustee in said Deed of Trust, will on 6/17/2025 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the County Courthouse of Harrison County, Mississippi, located at South Front Door of the Harrison County Courthouse (2nd Judicial District), 730 Dr. Martin Luther King Jr. Boulevard, Biloxi, MS 39530, to the highest and best bidder for cash the following described property situated in Harrison County, State of Mississippi, to wit: Lot 10 Block 1 Belvedere Heights Subdivision, Part One, As Per Map Or Plat Thereof On File And Of Record In The Office Of The Chancery Clerk Of Harrison County, Mississippi, In Book 19, Page 12 Of The Plat Record Of Said County And State. We Will Convey only such title as vested in us as Substituted Trustee. Witness My Signature on this 5th day of May, 2025. /s/ Sylvia Weiss, its Sr. Trustee Sale Officer Nestor Solutions, LLC, Substituted Trustee 214 5th Street, Suite 205 Huntington Beach, CA 92648 TS #2025-13968-MS Publication Dates: 5/21/2025 5/28/2025 6/4/2025 6/11/2025
IPL0233031
May 21,28,Jun 4,11 2025

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF JAMES R. GOLDSBERRY, DECEASED NO.25-993
SUMMONS BY PUBLICATION

TO THE STATE OF MISSISSIPPI

TO: ALL UNKNOWN OR KNOWN HEIRS-AT-LAW OF JAMES R. GOLDSBERRY AND ANY AND ALL OTHER PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST AS HEIRS OF THE ESTATE OF JAMES R. GOLDSBERRY

You have been made a Respondent in the Matter of the Estate of JAMES R. GOLDSBERRY, filed in this Court by James Casey Goldsberry.
You are summoned to appear and defend against the Petition filed in the Matter of the Estate of JAMES R. GOLDSBERRY in this action at 9 a.m. on July 15, 2025 in the Jackson County Chancery courtroom in Pascagoula, Mississippi.
You are not required to file an answer or other pleading, but you may do so if you desire.
IPL0235440
May 28,Jun 4,11 2025

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Legals & Public Notices

CITY OF BILOXI COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM 2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD

The U.S. Department of Housing and Urban Development has announced that the City of Biloxi will receive a 2025 Community Development Block Grant (CDBG) of $409,375.00 and anticipates generating program income of approximately $191,270.00 for eligible 2025 CDBG activities based on the previous year. The City will conduct a second public hearing at 5:00 p.m. on Tuesday, June 17, 2025, in the Community Development Auditorium, located at 676 Dr. Martin Luther King, Jr. Boulevard, to give Biloxi residents and other interested stakeholders opportunity to:

- Present oral or written input about City housing, community development and supportive housing needs; and
- Participate in development and implementation of the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan.

Residents are urged to attend, particularly low, very low, extremely low income and public housing residents, minorities, and those with mobility, visual, and hearing impediments. Those individuals who wish to participate but may be hindered by disabilities or are non-English speaking are urged to call the Biloxi Federal Programs Office at 228-435-6269 at least three (3) days prior to June 17, 2025 so reasonable arrangements can be made.

Se insta a aquellas personas que deseen participar pero que puedan verse obstaculizadas por discapacidades o que no hablen inglés a llamar a la Oficina de Programas Federales de Biloxi al 228-435-6269 al menos tres (3) días antes de la audiencia para que se puedan hacer arreglos especiales.

Nh ng cá nhân mu n tham gia nh ng có th b c ntr b l khuy t t t ho c không nói ti ng Anh c khuy n khích g i cho V n phòng Ch ng trình Liên bang Biloxi theo s 228-435-6269 ít nh t ba (3) ngày tr c phiên i u tr n có th s p x p c bi t.

On Wednesday, June 18, 2025, a Public Review Draft of the Biloxi 2025-2029 CDBG Consolidated Plan and 2025 Action Plan will be posted on the City website www.biloxi.ms.us/cdbg/ and also will be available for review at the following locations:

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

Written comments regarding the draft and the housing and non-housing needs of the City will be received during a 30-day comment period beginning on Wednesday, June 18 and must be received by 4:00 p.m., Thursday, July 17, 2025. Comments may be delivered to the Biloxi Federal Programs Division located at 214-A Delauney Street in Downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to the Biloxi 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/

P.O. # 20254453
IPL0235665
Jun 1,11 2025

ADVERTISEMENT FOR BIDS
INVITATION TO BID
DIAMONDHEAD WATER AND SEWER DISTRICT WATER ELEVATED STORAGE TANK NO.1 RE-PAINTING PROJECT

Electronic or sealed bids for the remediation and correction of the "DIAMONDHEAD WATER & SEWER DISTRICT ELEVATED STORAGE TANK NO.1 RE-PAINTING PROJECT" will be received by, and addressed to, Attention: EXECUTIVE DIRECTOR, DIAMONDHEAD WATER AND SEWER DISTRICT, ("OWNER"), at the District's office located at, 4425 Park Ten Drive, Diamondhead, Mississippi 39525, until 3:00 p.m., August 14, 2025. Bids will be opened during the next Diamondhead Water and Sewer District Board of Commissioners Meeting on August 14, 2025 at 4:00 pm at Diamondhead City Hall Council Chambers located at 5000 Diamondhead Circle, Diamondhead, MS 39525.

The Diamondhead Water & Sewer District Water Elevated Storage Tank No.1 Re-Painting Project requires the successful Bidder to mitigate previously defective painted exterior of its existing 500,000-gallon pedesphere style elevated water storage tank in accordance with the drawings, specifications and contract documents. The project work shall include cleaning, surface preparation, tank painting, site restoration and furnishing of all equipment required to complete, test, and make ready for use by the Owner all structures, equipment, and systems as specified in the Contract Documents.

Contract Documents may be examined at:

(1) Digital Engineering & Imaging, Inc., located at 314 Coleman Ave, Waveland, Mississippi 39576; Phone: (228) 463-0130; or

(2) Online at digitalengineeringplans.com

A hard copy or electronic copy of the Contract Documents can be purchased online at www.digitalengineeringplans.com. Documents are non-refundable and must be purchased through the website. For questions regarding the website, online registration or the purchase of documents, please contact Plan House at 228-248-0181.

All questions pertaining to clarification of the bidding documents shall be directed in writing to John M. Stein, PE at jstein@deii.net.

Each Bid shall be submitted in accordance with the Instructions to Bidders and shall be accompanied by the Bid Security (as defined in Section 00100 Instructions to Bidders) in the amount of not less than five percent (5%) of the Bid. The Bid Bond may be from a surety acceptable to the Owner satisfying the requirements specified in the Contract Documents or Certified Check upon a national (legally recognized to conduct business in the State of Mississippi) or state bank, payable without recourse to the Diamondhead Water and Sewer District as a guarantee that the Bidder will within fifteen (15) days after the Notice of Award enter into a Contract. The Successful Bidder must furnish a Performance Bond and a Payment Bond equal to 100% of the Contract amount each with a surety company acceptable to the OWNER and in a form acceptable to the OWNER.

Bids may be modified or withdrawn at any time prior to the time set for opening Bids. Bidders may not withdraw their Bids for a period of ninety (90) calendar days after the actual date of the opening of the Bids.

Complete Instructions for filing Bids are included in the Instructions to Bidders.

A Pre-Bid Conference will be held at the Diamondhead Water and Sewer District office meeting trailer located at 4425 Park Ten Drive, Diamondhead, MS 39525 on July 23, 2025 at 10:00 AM.

The Owner reserves the right after opening Bids to reject any or all Bids, to waive any informality (non-responsiveness) in a Bid, or to make award to the lowest and best qualified, responsive, and responsible Bidder and reject all other Bids, as it may best serve the interest of the OWNER.

To be published in The Sea Coast Echo, The Sun Herald, The Diamondhead Water & Sewer District Website (dwsd.us) and Mississippi Procurement Technical Assistance Program (MPTAP) on June 12, 2025 & June 19, 2025 in the Sea Coast Echo & June 11, 2025 & June 18, 2025 in the Sun Herald.

IPL0240419
Jun 11,18 2025

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI
IN THE MATTER OF THE HEIRSHIP OF HOAI VAN NGUYEN, DECEASED
CAUSE NO.: 2024-2222-MAM
HOAN NGUYEN
PETITIONER
SUMMONS BY PUBLICATION

TO: The Guardian of **LAC THIEN NGUYEN**, a minor, whose current addresses are unknown after diligent search and inquiry made. You have been made a Defendant in the Petition to Establish Heirs filed in this Court by **HOAN NGUYEN**, Petitioner, seeking relief. Defendants other than you in this action are none. You are summoned to appear and defend against said Petition to Establish Heirs **at 9:00 a. m., on the 15th day of July, 2025**, in the courtroom of the Jackson County Courthouse in Pascagoula, Mississippi, and in case of your failure to appear and defend, a judgment will be entered against you for the money or other things demanded in the complaint, motion or petition.
YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN 30 DAYS AFTER THE 30th DAY OF **June 4th, 2025**, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS, TO ELLIOT G. MESTAYER, ATTORNEY FOR THE PETITIONER, AT HIS ADDRESS OF 2128 INGALLS AVE., PASCAGOULA, MS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.
You must also file the original of your Response with the Clerk of this Court within a reasonable time afterward.
ISSUED UNDER MY HAND AND SEAL OF THIS COURT, on this the 27th day of May, 2025.
JOSH ELDRIDGE, CHANCERY CLERK, JACKSON COUNY, MS
BY:TAMMY ALLEN, D.C.
Publish: June 4th, June 11th, and June 18th, 2025
The Sun Herald Biloxi

BILL TO: ELLIOT G. MESTAYER, 2128 Ingalls Avenue, Pascagoula, MS 39567
IPL0236312
Jun 4,11,18 2025

LEGAL NOTICE AND NOTICE OF HEARING

TO: Demitrius D. Lovett

You are hereby notified that on orabout May 21, 2025, Stephanie L.Clark, attorney for Plaintiff, MeghanM. Hager, filed a Complaint in the District Court of Gage County, Nebraska,against you, the object and prayer ofwhich is to establish Paternity, awardcustody of your minor child, LCH,born in 2012, establish child supportfor said minor child, and for suchother relief as the Court may deemis just and proper. This matter shallcome on for trial in the District Courtof Gage County, Nebraska, on August11th , 2025, at 9:00 a.m. You have untilJuly 26th , 2025, to file your Answerto Plaintiff's Complaint to EstablishPaternity, Child Custody, and ChildSupport.

MEGHAN M. HAGER, Plaintiff

Stephanie L. Clark, NSBA #21237
IPL0236474
Jun 11,18,25 2025

LEGAL

ABANDONED MOTOR VEHICLE PURSUANT TO THE PROVISIONS OF SECTION 63-23-1, ET SEQ. OF THE MS CODE OF 1972, THE UNDERSIGNED NOTIFIES ANY AND ALL PARTIES HAVING OR CLAIMING ANY INTEREST LEGAL OR EQUITABLE, IN THE FOLLOWING DESCRIBED VEHICLE. SAID VEHICLE WILL BE SOLD OR DISPOSED OF ON: 06/16/2025 (@ 10:00am/Mitchell's Towing Service)

YEAR: 2011 MAKE: Mazda MODEL: CX-7 GRAND TOTAL WHEN PUBLISHED: 2423.5500 VIN NO:JM3ER2AM3B0395634 SIGNED: PRINT NAME: George Mitchell COMPANY NAME: Mitchell's Towing Service ADDRESS: 10105 Tucker Rd, Vancleave, Ms. 39565 PHONE: 228-424-7753
IPL0235847
Jun 4,11 2025

SunHerald
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Legals & Public Notices

ADVERTISEMENT FOR BIDS

Harrison County, Mississippi
Notice is hereby given that the Harrison County Utility Authority will receive electronic bids until 10:00 A.M. (CDT) on August 14, 2025, for the following:

WEST DIGESTER REHABILITATION
KEEGAN BAYOU WASTEWATER TREATMENT FACILITY
CITY OF BILOXI
HARRISON COUNTY, MISSISSIPPI

A pre-bid meeting will be held at the Office of Harrison County Utility Authority located at 10271 Express Drive, Gulfport, Mississippi, 39503 at 10:00 A.M. on July 8, 2025. Following this meeting, there will be a site visit for all prospective bidders and suppliers.

Bids are invited for all materials, labor, tools, and services necessary to install and perform:

The rehabilitation of the West digester at Keegan Bayou WWTF located at 336 Iroquois Street, Biloxi, MS 39530.

Contract Documents, including Drawings and Technical Specifications, are on file at the Office of Harrison County Utility Authority, Gulfport, Mississippi. Official bid documents can also be downloaded from www.hcua-msbids.com or www.phbidding.com. Electronic bids can be submitted at www.hcua-msbids.com. Bidder will be liable for any and all costs related to downloading electronic files, ordering hard copies, or costs otherwise related to obtaining documents and / or submitting bids. Any questions regarding the electronic bidding service should be directed to Planhouse Bidding Group at 662-407-0193, all other questions should be sent by email to Marie Ostrander at mostrander@hcua-ms.us.

A certified check or bank draft payable to the order of Harrison County Utility Authority, negotiable U. S. Government bonds (at par value), or a satisfactory Bid Bond executed by the Bidder and an acceptable surety, in an amount equal to five percent (5%) of the total bid for Harrison County Utility Authority "West Digester Rehabilitation – Keegan Bayou Wastewater Treatment Facility", shall be submitted with each bid.

For bids exceeding $50,000, Bidder must indicate his Certificate of Responsibility Number on outside of sealed proposal as required by Mississippi Law. For bids not exceeding $50,000, Bidder must either indicate his Certificate Number, or else write clearly "Bid does not exceed $50,000."

Harrison County Utility Authority reserves the right to reject any or all bids or to waive any informalities in the bidding.

Bids may be held by the Harrison County Utility Authority, for a period not to exceed sixty (60) days from the date of the opening of bids for the purpose of reviewing the bids and investigating the qualifications of Bidders, prior to awarding of the Contract.

By order of the Board of Directors, June 5, 2025

Publish: June 11, 2025, and June 22, 2025.
IPL0240452
Jun 11,22 2025

SUMMONS

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI
IN RE: ESTATE OF MARY ELLEN THORNTON, DECEASED
BRENDA GLASS, EXECUTRIX CAUSE NO.: 25-cv-0970-AEC
STATE OF MISSISSIPPI
COUNTY OF JACKSON
SUMMONS
TO: ANGELA THORNTON LOFTON, JEFFREY THORNTON, DAVID THORNTON AND ANY AND ALL PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST AS HEIRS OF THE ESTATE OF MARY ELLEN THORNTON, DECEASED.
You have been made Respondents in the lawsuit filed in this Court by BRENDA GLASS, Petitioner.
The Petition filed against you has initiated a civil action seeking to have BRENDA GLASS and the heirs at law of Glenn Roy "Bill" Thornton, namely, ANGELA THORNTON LOFTON, JEFFREY THORNTON and DAVID THORNTON adjudicated and ordered by this Court to be the sole and only heirs-at-law of MARY ELLEN THORNTON, Deceased, and to have the Last Will and Testament of MARY ELLEN THORNTON validated, and to have BRENDA KAY GLASS and JASON BRENT GLASS, adjudicated as the sole and only legatees under the Last Will and Testament of MARY ELLEN THORNTON, and further adjudicated as the only individuals claiming any rights, title or interest to the estate of the Deceased, MARY ELLEN THORNTON, as fully set out in the Petition on file in the Chancery Court of Jackson County, Mississippi.
YOU ARE SUMMONED TO APPEAR AND DEFEND AGAINST THE PETITION FILED AGAINST YOU IN THIS ACTION AT 9:00 O'CLOCK A.M. ON THE 23rd DAY OF JULY, 2025, IN THE COURTROOM OF THE JACKSON COUNTY CHANCERY COURTHOUSE, PASCAGOULA, MISSISSIPPI; AND, IN CASE OF YOUR FAILURE TO APPEAR AND DEFEND, A JUDGMENT WILL BE ENTERED AGAINST YOU FOR THE RELIEF DEMANDED IN THE PETITION.
You are not required to file an Answer or other pleading but you may do so if you desire in care of Haidee Oppie Sheffield, Esq., 3103 Pascagoula Street, Pascagoula, MS 39567.
ISSUED under my hand and seal of said Court, this the 20th day of MAY, 2025.
JOSH ELDRIDGE, CHANCERY CLERK
BY: SAVANNAH COLLINS, D.C.
Publish: 06/04/2025, 06/11/2025 and 06/18/2025
Bill Publication to:
HAIDEE OPPIE SHEFFIELD, ESQ.
3103 Pascagoula Street, Pascagoula, MS 39567
228-762-5399/228-762-4498-fax
haidee@sheffieldlawpllc.com
IPL0234671
Jun 4,11,18 2025

LEGAL

ABANDONED MOTOR VEHICLE PURSUANT TO THE PROVISIONS OF SECTION 63-23-1, ET SEQ. OF THE MS CODE OF 1972, THE UNDERSIGNED NOTIFIES ANY AND ALL PARTIES HAVING OR CLAIMING ANY INTEREST LEGAL OR EQUITABLE, IN THE FOLLOWING DESCRIBED VEHICLE. SAID VEHICLE WILL BE SOLD OR DISPOSED OF ON: 06/16/2025 (@ 10:00am/Mitchell's Towing Service)

YEAR: 2025 MAKE: Kawasaki MODEL: ninja zx6r GRAND TOTAL WHEN PUBLISHED: 1747.0000 VIN NO:JKBZXJJ10SA021675 SIGNED: PRINT NAME: George Mitchell COMPANY NAME: Mitchell's Towing Service ADDRESS: 10105 Tucker Rd, Vancleave, Ms. 39565 PHONE: 228-424-7753
IPL0235848
Jun 4,11 2025

NEED SOMETHING?
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LEGAL NOTICE
FORMAT FOR PUBLICATION OF ORIGINAL PERMIT APPLICATION

I, Jeffrey Brian Pauley, the trustee of J&T Stagecoach, LLC intend to make application for an On-Premise Retailer Permit. If granted such permit, I propose to operate as a limited liability company as J&T Stagecoach located at 6600 Rose Farm Rd, Oceansprings Jackson County. I, Jeffrey Brian Pauley am the sole owner of J&T Stagecoach and reside at Randall Dr. Biloxi, Ms.
IPL0240159
Jun 11,15 2025

6/1/25

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Legals

CITY OF BILOXI COMBINED NOTICE REGARDING ITS CDBG ENTITLEMENT PROGRAM 2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN SECOND PUBLIC HEARING, PUBLIC REVIEW DRAFT AVAILABILITY AND 30-DAY COMMENT PERIOD

The U.S. Department of Housing and Urban Development has announced that the City of Biloxi will receive a 2025 Community Development Block Grant (CDBG) of $409,375.00 and anticipates generating program income of approximately $191,270.00 for eligible 2025 CDBG activities based on the previous year. The City will conduct a second public hearing at 5:00 p.m. on Tuesday, June 17, 2025, in the Community Development Auditorium, located at 676 Dr. Martin Luther King, Jr. Boulevard, to give Biloxi residents and other interested stakeholders opportunity to:

- Present oral or written input about City housing, community development and supportive housing needs; and
- Participate in development and implementation of the 2025-2029 CDBG Consolidated Plan and 2025 Action Plan.

Residents are urged to attend, particularly low, very low, extremely low income and public housing residents, minorities, and those with mobility, visual, and hearing impediments. Those individuals who wish to participate but may be hindered by disabilities or are non-English speaking are urged to call the Biloxi Federal Programs Office at 228-435-6269 at least three (3) days prior to June 17, 2025 so reasonable arrangements can be made.

Se insta a aquellas personas que deseen participar pero que puedan verse obstaculizadas por discapacidades o que no hablen inglés a llamar a la Oficina de Programas Federales de Biloxi al 228-435-6269 al menos tres (3) días antes de la audiencia para que se puedan hacer arreglos especiales.

Nh ng cá nhân mu n tham gia nh ng có th b c n tr b i khuy t t t ho c không nói ti ng Anh c khuy n khích g i cho V n phòng Ch ng trình Liên bang Biloxi theo s 228-435-6269 ít nh t ba (3) ngày tr c phiên i u tr n có th s p x p c bi t.

On Wednesday, June 18, 2025, a Public Review Draft of the Biloxi 2025-2029 CDBG Consolidated Plan and 2025 Action Plan will be posted on the City website www.biloxi.ms.us/cdbg/ and also will be available for review at the following locations:

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

Written comments regarding the draft and the housing and non-housing needs of the City will be received during a 30-day comment period beginning on Wednesday, June 18 and must be received by 4:00 p.m., Thursday, July 17, 2025. Comments may be delivered to the Biloxi Federal Programs Division located at 214-A Delauney Street in Downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to the Biloxi 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/

P.O. # 20254453
IPL0235665
Jun 1,11 2025

LEGAL NOTICE

FOR ALCOHOLIC BEVERAGE ORIGINAL PERMIT
I, Varuni Enterprises LLC intend to make application for a Package Retailer (Liquor Store) Permit.
As provided for by the Local Option Alcoholic Beverage Control Laws, Section 67-1-1, et seq., of the Mississippi Code of 1972, Annotated. If granted such permit, I propose to operate as a Limited Liability Company, under the trade name of Gulf Liquors located at 1229 Pass Road, Gulfport, Harrison County.
The name(s), Title(s) and Address(es) of the owner(s)/Partner(s)Corporate officer(s) and or stockholder(s)/member(s)/trustee(s) of the above names business are:
Suresh Kumar Gunipalli, Member/Manager
2255 Switzer Rd, Apt# H105, Gulfport, MS-39507
If any person wishes to request a hearing to object to the issuance of this permit a request for a hearing must be made in writing and received by the Department of Revenue within fifteen (15) days from the first date of this notice was published.
Request shall be sent to:
Chief Counsel, Legal Division
Department of Revenue
P.O. Box 22828
Jackson, MS-39225

Date of First Publication: 28th May, 2025
IPL0235424
May 28,Jun 1 2025

Summons
IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI
SECOND JUDICIAL DISTRICT
IN THE MATTER OF THE ESTATE OF JOHN MEETHALE THAYIL, deceased
CAUSE NO. 25-28 (JP)
JOHN G. McDONNELL, Administratrix
SUMMONS BY PUBLICATION
THE STATE OF MISSISSIPPI
TO: The Unknown Heirs-at-Law of John Meethale Thayil, deceased
You have been made an interested party in the suit filed in this Court by John G. McDonnell seeking an Order Establishing Heirs.
You are summoned to appear and defend against the complaints or petitions filed in this action at 9:00 a.m. on the 16th day of July 2025, in the Chancery Courtroom of the Harrison County Courthouse in Biloxi, Mississippi, and in case of your failure to appear and defend, an Order Establishing Heirs will be entered.
You are not required to file an answer or other pleading but you may do so if you desire.
Issued under my hand and the seal of said Court, this the 27th day of May2025.
BY Rochelle Tynes DC (Seal)
PUBLISH: 6/1, 6/8, and 6/15/25

IPL0235635
Jun 1,8,15 2025

City of Gulfport
Notice of Adoption of Ordinance
Notice is hereby given of the adoption of Ordinance No. 3496, duly adopted and approved by the City Council of the City of Gulfport on May 20, 2025, which is summarized by the following explanatory statement.

"This Ordinance amends the City's Code of Ordinances (Appendix A, Sections I and IV (A)(9)) to add non-motorized trailers to the definition of a "mobile food vendor". A copy of the full text of this Ordinance is available to municipal residents upon request to the City Clerk."
IPL0235765
Jun 1 2025

PUBLIC NOTICE
The Jackson County Resolution Board will meet on Tuesday, June 3, 2025, at 5:00pm to begin "processing" absentee ballots for the City of Gautier General Election.

The processing and counting of the absentee ballots will be held at the office of the **Jackson County Election Commission 4111 Amonett Street Pascagoula, MS 39567-2420.**

This meeting is open to the public and interested parties are invited to attend.

IPL0236195
Jun 1 2025

LEGAL NOTICE
The Mississippi Department of Marine Resources (MDMR) does hereby give public notice that on May 20, 2025 at the regularly scheduled meeting of the Mississippi Advisory Commission on Marine Resources (MACMR), the Commission recommended approval of and the Executive Director approved a Notice of Intent to update, modify and change below listed sections of Title 22 Part 6 Rules and Regulations for Rules and Regulations for Live Bait Related Activities. Said Notice of Intent was filed with the Mississippi Secretary of State's office on May 22, 2025. A complete copy of Title 22 Part 6 and the proposed changes are available at **www.dmr.ms.gov**. Public comments on the proposed regulation changes will be accepted through Monday June 16, 2025. All comments should be mailed to the MDMR, Attn: Jason Saucier, 1141 Bayview Avenue, Biloxi, MS 39530 or emailed to: Jason Saucier at **publiccomments@dmr.ms.gov** and delivered by 5:00 PM on Monday June 16, 2025.

Short explanation of rule/amendment/repeal and reason(s) for proposing rule/amendment/repeal:

TITLE 22 – MISSISSIPPI DEPARTMENT OF MARINE RESOURCES PART 18 RULES AND REGULATIONS FOR LIVE BAIT RELATED ACTIVITIES, added a portion of Bayou Casotte to the list of bayous, rivers and bays where live bait shrimping is allowed. Specific legal authority authorizing the promulgation of rule: Mississippi Code Ann. § 49-15-15, APA, § 25-43-1.101 et seq.

For a complete description of the proposed changes, please visit **www.dmr.ms.gov**
IPL0235726
Jun 1 2025

IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI
FIRST JUDICIAL DISTRICT
IN THE MATTER OF THE ESTATE OF
JOHN CARLTON McFARLAND, DECEASED NO. 23 - 1157 (2)
ROGER McFARLAND PETITIONER
SUMMONS
(Service by Publication: Residence Unknown)
TO: Unknown heirs at law of John Carlton McFarland, Deceased, whose residence is unknown.
You have been made a Defendant in the lawsuit filed in this Court by Roger McFarland, Administrator, Christoper McFarland Defendants other than you in this action are:
You are summoned to appear and defend against said complaint or petition at 9:30 A.M. on the 14th day of July, 2025, before Judge Schloegel in the courtroom of the Harrison Chancery County Courthouse at Gulfport, Mississippi, and in case of your failure to appear and defend a judgment by default will be entered against you for the money or other relief demanded in the complaint.
You are not required to file an answer or other pleading but you may do so if you desire.
Issued under my hand and the seal of said Court, this 28th day of May 2025.
Angela Thrash, Chancery Clerk
Harrison County, Mississippi
BY:__________
Publish Dates: Jun 1, Jun 8, Jun 15
Deputy Clerk
IPL0235842
Jun 1,8,15 2025

ADVERTISEMENT TO BID
It is the intention of the Board of Trustees of the Mississippi Gulf Coast Community College to receive Sealed Bid Specifications and Procedures on the following item until 3:00 p.m., Wednesday, June 18, 2025. District Office in Harrison Hall, Perkinston Campus, Perkinston, Mississippi 39573.

1. STEM Classroom, Bid# 25-06-011

For specifications of this item contact Kortney Woodard, Director of Administrative Services, Mississippi Gulf Coast Community College, Perkinston, Mississippi 39573, at 601-928-6672, and/or email to: kortney.woodard@mgccc.edu. It is necessary that bids be marked as such on the envelope and specifications of item being bid on. The Board reserves the right to reject any and all bids.
IPL0235940
Jun 1,8 2025

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI
IN THE MATTER OF THE ESTATE OF
SCOTT A. PAGE, DECEASED
CAUSE NO. 30CH1:25-cv-000518-DNH

FREDERICK G. PAGE
PETITIONER
RULE 81 SUMMONS

TO: THE UNKNOWN OR KNOWN HEIRS-AT-LAW AND ANY AND ALL OTHER PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST AS HEIRS OF THE ESTATE OF SCOTT A. PAGE, DECEASED.

You have been made Respondents in the lawsuit filed in this Court by FREDERICK G. PAGE, Petitioner. The Petition filed against you is a civil action seeking to have FREDERICK G. PAGE, your Petitioner, Father of the Deceased, SCOTT A. PAGE, established as the only heir at law of SCOTT A. PAGE, DECEASED, as fully set out in the PETITION TO ADJUDICATE HEIRS AT LAW OF SCOTT A. PAGE, DECEASED on file in the Chancery Court Jackson County, Mississippi.

You are summoned to appear and defend against the Petition filed against you in this action at 9:00 o'clock a.m. on the 14th day of July, in the Courtroom of the Jackson County Courthouse located at 2915 Canty Street, Suite R, Pascagoula, MS 39567-4239in the City of Pascagoula, Mississippi; and, in case of your failure to appear and defend, a Judgment will be entered against you for the relief demanded in the Petition.

You are not required to file an answer or other pleading but you may do so if you desire.

ISSUED under my hand and seal of said Court, this the 28 day of May, 2025.

Josh Eldridge, Chancery Clerk
3104 S. Magnolia Street
Pascagoula, MS 39567

BY:
Tammy Allen
Deputy Clerk

JANE HARRIS- PERRY, MSB# 101511
Perry Law Firm, LLC
1520 29TH Ave., Suite 6
Gulfport, MS 39501
(228) 363-1521 Telephone
IPL0235663
Jun 1,8,15 2025

Order Closing Recreational Gray Triggerfish Season

Under the authority of Mississippi Code Ann. § 49-15-15, the Executive Director of the Mississippi Department of Marine Resources does hereby order that:

The recreational harvest for Gray Triggerfish (Balistes capriscus) shall close in Mississippi territorial waters at 12:01 a.m., local time, on June 1, 2025.

So ordered this the 28th day of May, 2025.

MISSISSIPPI DEPARTMENT OF MARINE RESOURCES, JOE SPRAGGINS, EXECUTIVE DIRECTOR

By:
Traci Floyd
Traci Floyd, Director
Office of Marine Fisheries
IPL0235895
Jun 1 2025

NOTICE
VARI-04-2025-00058

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Justin Winburn**.

To Request: A .84 acre Lot Size Variance of the minimum (one) 1 acre required for the construction of a new residence on Lot 79 and also a .87 Lot Size Variance of the (one) 1 acre required and a (two) 2-foot Rear Yard Setback Variance of the minimum 25 feet required on Lot 80 for the construction of a new residence in a General Agricultural (A-1) Zoning District, in the Vancleave (Rouses Marina Road) area.
Parcel #02326080.058 & 02326080.057

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235919
Jun 1 2025

NOTICE
SPEC-05-2025-00061

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Patricia A. Morin**.

To Request: A Special Exception to allow (one) 1 RV to remain on property during the cleanup period of a (burned) mobile home prior to a mobile home placement in a General Agricultural (A-1) Zoning District, in the Latimer (13306 School Land Road) area.
Parcel #02909010.113

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235920
Jun 1 2025

NOTICE

USEP-05-2025-00064

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Lynda Nguyen**.

To Request: A Use Permit to allow chickens to remain on property in a Single-Family Residential R-1A Zoning District, in the St. Martin (7409 Marathon Drive) area.
Parcel #06040041.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May, 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235922
Jun 1 2025

NOTICE

SPEC-05-2025-00066

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Scott Staimpel and Mary Guidry**.

To Request: A Special Exception to allow the construction of a 30' x 50' metal storage building to be located in front of the residence for personal use in a Single-Family Residential R-1 Zoning District, in the Fountianbleau (4821 E Belle Fontain Drive) area.
Parcel #05050142.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May, 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235924
Jun 1 2025

NOTICE

VARI-05-2025-00067

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Scott Staimpel and Mary Guidry**.

To Request: A Variance to allow a (ten) 10-foot Front Yard Setback Variance of the (thirty-five) 35 feet required and a (five) 5-foot Side Yard Setback Variance of the (ten) 10 feet required for the construction of a 30' x 50' metal storage building for personal use in a Single-Family Residential (R-1) Zoning District, in the Fountainbleau (4821 E Belle Fontaine Drive) area.
Parcel #05050142.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235932
Jun 1 2025

NOTICE

SPEC-05-2025-00068

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Danny McClain**.

To Request: A Special Exception to allow an existing barn to remain on vacant property and also to allow the construction of a 40' x 80' pole barn prior to converting into a residence for the storage of trucks and tree service equipment in a Agricultural Residential (Large Lot Development) (A-2) Zoning District, in the Fountainbleau (Fountainbleau Road) area.
Parcel #02506220.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235934
Jun 1 2025

INVITATION TO BID
The Jackson County Utility Authority is accepting sealed bids until **10:00 A.M. June 24, 2025,** at the Authority's office, 1225 Jackson Avenue, Pascagoula, MS 39567 for the sale and pick up of thirty-seven (37) – Plastic 55 Gallon Drums.

Bid forms may be obtained from the Authority's office upon request. Contact Amy Thompson via email: athompson@jcua-ms.us

For any inquires regarding this bid, please contact Amy Thompson @ 228-762-0119 Ext. 5338 or 228-218-6663.
IPL0236242
Jun 1,8 2025

NOTICE

VARI-05-2025-00069

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Elvin Alvarado**.

To Request: A Variance to allow a (ten) 10-foot Front Yard Setback Variance of the minimum (thirty-five) 35 feet required for the construction of a new residence on vacant property, in a Single Family Residential (R-1) Zoning District, in the Fountainbleau (Main Street Lot 2085) area.
Parcel #06050076.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235936
Jun 1 2025

NOTICE

VARI-05-2025-00070

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Elvin Alvarado**.

To Request: A Variance to allow a (thirteen) 13-foot Front Yard Setback Variance of the minimum (thirty-five) 35 feet required and a (three) 3-foot Rear Yard Setback Variance of the minimum (twenty-five) 25 feet required for the construction of a new residence on vacant property, in a Single Family Residential (R-1) Zoning District, in the Fountainbleau (Main Street Lot 2088) area.
Parcel #06050079.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235938
Jun 1 2025

NOTICE

SPEC-05-2025-00071

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Ginger Scarborough & Travis Turner.**

To Request: A Special Exception to allow an RV to temporarily remain on property for son Travis Turner to serve as a caretaker for the applicant in a General Agricultural (A-1) Zoning District, in the Cumbest Bluff (13608 Hudson Subdivision Road) area.
Parcel #01711140.000

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235960
Jun 1 2025

NOTICE

RZON-05-2025-00072

Public notice is hereby given that the Jackson County Planning Commission will hold a public hearing in the regular meeting place of the Board of Supervisors located at 2915 Canty Street, Jackson County Services Complex in the city of Pascagoula, at **9 A.M. on Wednesday, June 18, 2025**, to hear the application of **Mississippi Investment Group LLC**.

To Request: A Zone Change from Single Family Residential (R-1A) Zoning District to Heavy Industrial (I-3) Zoning District, in the Orange Grove (7801 Highway 90) area.
Parcel #01127350.000, 01127340.000 & 01127340.001

At the aforementioned time and place, all parties in interest shall have an opportunity to be heard.

WITNESS MY HAND, This 28th day of May 2025.
Marcus Catchot
Planning Director
Jackson County, Mississippi
(228) 769-3406
IPL0235965
Jun 1 2025

LOOKING FOR A GOOD MECHANIC?
Let Classifieds Help
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SUNHERALD.COM

City of Ocean Springs
Community Development and Planning
P. O. Box 1800
Ocean Springs, MS 39566-1800
228-875-4415

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that the City of Ocean Springs BOARD OF ALDERMEN will hold a public hearing located in City Hall at 1018 Porter Avenue Ocean Springs, MS, 39564 on

Tuesday June 17, 2025 @ 6:00PM

- **Bienville Blvd – PIDN: 61104005.000 – North side of Bienville Blvd; approximately 2,000 feet east of Lakeview Drive – Request for a Conditional Use Permit (CUP) to build a mixed-use development for retail and residential uses – Sawgrass Development, LLC – Zoning: C-H Regional Commercial**
- **Martin Luther King Drive – PIDN: 60119334.000, 60119332.000, 60119330.000, 60119340.000, 60119328.000, and 60119328.050 – Requesting a zoning change from R-D Two Family Residential to CMX-1 Neighborhood Commercial/Mixed Use-Lima Properties, LLC – Heinrich and Associates**

Written comments related to the above request will be accepted and may be mailed to the City of Ocean Springs Planning Department, Post Office Box 1800, Ocean Springs, MS 39566-1800 or emailed to planner@oceansprings-ms.gov.

At the aforementioned time and place, all parties of interest shall have an opportunity to be heard.

City of Ocean Springs
Planning Department
IPL0236111
Jun 1 2025

Biloxi Housing Authority
Request for Proposals- #ITS06.25 –
IT Services

The Biloxi Housing Authority is accepting proposals for third party management and maintenance of BHA information technology systems. Proposals will be evaluated according to the rating criteria listed in the RFP. You may obtain RFP Packages by contacting: Jonathan Roach, Biloxi Housing Authority, 330 Benachi Ave., Biloxi, MS 39530, phone 228-374-7771 x206 or e-mail: jroach@biloxihousing.org. All proposals must be received at the above address by 3:00 p.m. local time, July 2, 2025, either mailed or hand delivered. Proposals sent via email or fax will not be accepted. The Biloxi Housing Authority reserves the right to reject any or all proposals and to waive any informality in proposals. The Biloxi Housing Authority does business in accordance with all applicable fair housing and equal opportunity requirements and does not discriminate based on race, color, creed, religion, sex, national origin, handicap, or familial status.
IPL0236248
Jun 1,8 2025

Request for Proposals for General Legal Services

The Biloxi Housing Authority (BHA) is requesting proposals from qualified legal firms to provide services as General Legal Counsel for the Authority. This will be a two-year contract with 3 one-year renewal options, for services related to the business, management and construction projects for BHA housing properties located in Biloxi, MS. Counsel will be required to attend monthly Board meetings as well as any other meetings required. Proposals will be evaluated according to the following factors: Qualifications-40 pts; Experience-40 pts.; Fee Schedule-20 pts. Proposals must be received no later than 3:00 p.m. local time on July 2, 2025. An RFP package may be obtained by contacting Jonathan Roach Procurement/IT Analyst. Biloxi Housing Authority, 330 Benachi Ave., Biloxi, MS 39530, 228-374-7771 x206 or e-mail: jroach@biloxihousing.org. The Biloxi Housing Authority reserves the right to reject any or all proposals and to waive any informality in proposals
IPL0236250
Jun 1,8 2025

IS YOUR GARAGE FILLED FULL OF EVERYTHING EXCEPT YOUR CAR?
Let Classifieds Help
SunHerald
SUNHERALD.COM

Summer tours in Downtown

Ahhh, June! Those lazy, hazy, crazy days of summer are approaching. With that in mind, it's time to plan some fun outings with the kiddos and with those summer drop-in, grown-up visitors. These activities won't break your budget. Here are Biloxi Main Street's "Favorite Things To Do Downtown" (adapted for children and adults):

Historic Downtown Biloxi Walking Tour/Biloxi Visitors Center

Beginning at the Biloxi Town Green this tour boasts twenty-one historic structures/sites to see and learn about. Pick-up a tour brochure at the Biloxi Visitors Center. While at the Visitors Center, wander through the Biloxi Museum of History where you will start from our beginnings with the natives of the area all the way through present-day Biloxi. Don't miss the "moon rock" on display brought back by the astronauts of Apollo XIV. It is on loan to Biloxi from NASA through the assistance of Biloxian Fred Haise, famed astronaut of Apollo XIII whose thrilling space flight was chronicled in the 1995 movie "Apollo 13." Of interest also is the jumpsuit worn by Haise and other artifacts donated by him. Don't miss the impressive statue of Fred in full space suit, just south of the Visitors Center near the Biloxi Lighthouse.s

Tips for touring with Kiddos: Break this activity into two days. Day 1: Pick up the Downtown Walking Tour brochure, then spend time touring the Visitors Center Museum, seeing the movies on the second floor, taking selfies on the second-floor balcony and touring the Biloxi Lighthouse. Tours offered daily from 9-10 a.m. for an admission fee ranging from $5 to free. More great selfie opportunities with the statues of Fred Haise and Pierre LeMoyne Sieur d'Iberville (refer to the first paragraph in the Walking Tour brochure for mention of our discoverer). Google "Pierre LeMoyne d'Iberville" while in front of the statue and show the kids his portrait. Day 2: Do the Downtown Walking Tour. Fun hints: While at stop #2, look for the wise old owl at the top of the historic building, it was the city's library from 1924-1978. While at #5 take a selfie with "Patriarch" a majestic oak you must not miss! When you get to #17, Do Not Miss the witch weathervane atop the turret! That girl's been there 101 years!

Tips for Grown-up touring: While at the Biloxi Visitors Center, plan on a Lighthouse Tour (daily, 9-10 a.m. $5 admission). Of special interest are the watermarks and dates of all recorded hurricanes to strike Biloxi. Pick-up the downtown restaurant guide, it's on the reverse side of the Downtown Mural Map. Choose a great place to lunch. Now, it's time to go on the walking tour of downtown! Attention architecture enthusiasts: stops 2, 11, 17, and 19 are a must.

Downtown Biloxi Art Murals Tour

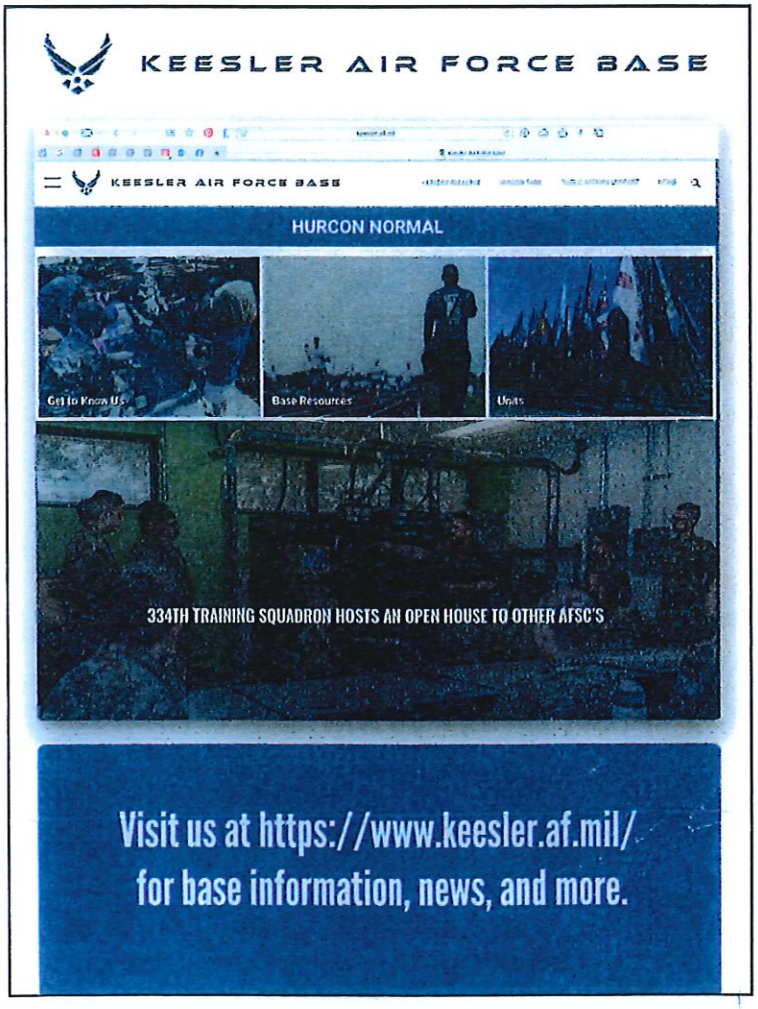
Experience the joy of public art with the Downtown Biloxi Art Mural tour! This self-guided tour takes you on a journey of unique, amazing art while exploring the history of our 326-year-old city. The map of the tour is available at the Biloxi Visitors Center as well as online at the City of Biloxi website: biloxi.ms.us.

Tips for touring with kiddos: The tour is drive-able or walkable. If you plan on seeing all the murals in one day, driving is advisable with smaller children (there's lots of on-street parking if you want to get out and experience certain murals). While the kids may not know the historical significance of the art, they will certainly enjoy the artistry and the subject matter. It can also be turned into a fun game by keeping track of: 1. How many sea-creatures they can find, 2. How many boats they can count, and 3. Taking selfies at #8, #15, and #22.

Tips for Grown-up touring: During the warmer weather, take the tour later in the day. You can drive it, but the up-close view you get from walking is not to be missed. The historical background and context of these murals only serves to deepen and enrich the experience. If you would like some in-depth information, schedule a tour with the Biloxi Main Street office at 228-435-6339.

Here is a listing of some great, inexpensive things to do this summer: Fireworks Fridays at Keesler Federal Park, home of the Biloxi Shuckers; Bike rentals and the Biloxi Bicycling Trail, both available at the Visitors Center; the Biloxi Shrimping Trip available at the Biloxi Small Craft Harbor; the Coastal Mardi Gras Museum on Howard Avenue; and by appointment, the Biloxi Fire Museum, also on Howard Avenue. Details for all of these activities: Biloxi.ms.us/visitorscenter.

Have a fun, Biloxi-filled summer!



CITY OF BILOXI PUBLIC NOTICE

City of Biloxi Combined Notice of Public Hearing, Draft Availability & 30-Day Comment Period for its 2025-2029 Consolidated Plan and 2025 Action Plan for the Community Development Block Grant Program

The City of Biloxi anticipates it will receive a 2025 CDBG Entitlement Grant allocation of $409,375 from the U.S. Department of Housing and Urban Development and, based on previous year's resources, the City anticipates generating estimated program income of $191,270.

The City of Biloxi has scheduled a second public hearing regarding development of its 2025-2029 CDBG Consolidated Plan and 2025 Action Plan at 5:00 p.m., on Tuesday, June 17, 2025, in the Biloxi Community Development Auditorium, at 676 Dr. Martin Luther King, Jr. Boulevard, to give Biloxi citizens and other interested stakeholders opportunity to:

- Present oral or written input about City housing, non-housing community development and supportive public services needs; and
- Participate in developing and implementing the Five-Year Consolidated Plan and 2025 CDBG Action Plan.

Citizens are urged to attend, particularly low, very low, extremely low income and public housing residents, minorities, and those with mobility, visual, or hearing impediments. Those who wish to participate but may be hindered by disabilities or are non-English speaking are urged to call the Biloxi Federal Programs Office at 228-435-6269 at least three (3) days prior to June 17, 2025 so reasonable arrangements can be made.

On Wednesday, June 18, 2025, a Public Review Draft of the 2025-2029 Consolidated Plan and 2025 CDBG Action Plan will be posted on the City's website biloxi.ms.us. Hard copies will be available for review at:

- Biloxi City Hall.....140 Lameuse Street
- Biloxi Community Development.....676 Dr. Martin Luther King, Jr. Blvd.
- Biloxi Housing Authority.....330 Benachi Avenue
- All Biloxi Library Branches

Written comments will be received during a 30-day comment period beginning Wednesday, June 18, 2025 and must be received by 4:00 p.m. on Thursday, July 17, 2025. They may be delivered to the Biloxi Federal Programs Office located at 214-A Delauney Street; emailed to spickich@biloxi.ms.us; or mailed to the Federal Programs Office P.O. Box 429 Biloxi, MS 39533.

For more information about Biloxi's CDBG Entitlement Program, visit biloxi.ms.us/cdbg/.

Another Opportunity for Citizen Input

As an additional way to provide your input about housing and non-housing community development needs in Biloxi, the City encourages you to download and submit a completed 2-page Community Needs Survey, which is available on the City's website at biloxi.ms.us/cdbg/.

Surveys will be accepted until June 30, 2025 to allow time for them to be compiled and considered by the City before being incorporated into the final version of the 5-Year CDBG Consolidated Plan and 2025 Action Plan. Completed surveys may be submitted by email, mail or delivery as identified for written comments in the above notice.

Biloxi established 1699

CITY OF BILOXI
CDBG PROGRAM
2025-2029 CONSOLIDATED PLAN AND 2025 ONE-YEAR ACTION PLAN
PUBLIC HEARING #1
5:00 PM WEDNESDAY, APRIL 16, 2025

NAME	ORGANIZATION	PHONE	EMAIL
Susan Pickich	COB	435-6269	spickich@biloxi.ms.us
Grace Aaron	COB CDBG Consultant	228-861-2494	graceinbiloxi@gmail.com
Meagan Lanier	CFHC	228-374-2494	mlanier@coastalfamilyhealth.org
Darlene Hardin	CFHC	228-374-2494	dhardin@coastalfamilyhealth.org
Wayne Gray		228-327-8283	1970wgray@gmail.com
Robert NAIL		228 861 8605	NAILS Law Service At Bellsouth.net
Dena Wittmann	Open Doors – CoC Homeless Coalition	228-205-7047	dwittmann@opendoorshc.org
Felix Gines	COB	228-669-1666	fgines@biloxi.ms.us

PUBLIC HEARING MINUTES
City of Biloxi CDBG Entitlement Program
2025-2029 Consolidated Plan and 2025 Action Plan
5:00 p.m., Wednesday, April 16, 2025

At 5:00 p.m., Susan Pickich, Federal Programs Manager, opened the City of Biloxi's first Public Hearing regarding development of the 2025-2029 Consolidated Plan and 2025 Action Plan for its CDBG Entitlement Program. The hearing was held in the Community Development Department auditorium, located at 676 Dr. Martin Luther King, Jr. Boulevard. Copies of the sign-in sheet and agenda packet are attached.

Ms Pickich introduced herself and Grace Aaron, consultant, then welcomed those present and asked them to be sure to sign in before leaving. After confirming everyone had an agenda packet and a copy of the Community Needs Survey, Ms Pickich asked everyone to introduce themself and identify the agency they represent, if applicable. Representatives of the following agencies/ organizations were present: Ward 2 Councilman; Coastal Family Health Center; Open Doors Homeless Coalition; a candidate for Ward 1 Councilman; and a candidate for Ward 3 Councilman.

Ms Aaron then presented an overview of the CDBG Entitlement Program, referencing pages 2 and 3 of the agenda packet. Wayne Gray asked about the location of low- to moderate-income areas in the City of Biloxi and, holding up the citywide map with LMI Census Tracts and Block Groups shaded in green, Ms Aaron gave a brief explanation about HUD requirements for identifying and documenting income-eligible areas for use of CDBG funds. Ms Pickich added that the income data periodically is updated so areas defined as LMI in one year may not meet income limits in the following year.

Robert Nail and Mr. Gray asked about the eligibility of specific areas in the City; a discussion followed about how the City funds projects that are not primarily low- to moderate-income and Ms Pickich explained the City has many sources of funding for public projects, including other federal and state grant programs. A question was asked by Mr. Gray about who makes the decision about which projects are identified for CDBG funding. Ms Pickich said the Mayor and administration make the decision, which is subject to a majority vote by the City Council.

There being no follow up questions, Ms Aaron referred to Section III, Development Schedule, on the first page of the agenda packet, stating that the 5-Year Consolidated Plan and One-Year Action Plan are developed concurrently. She then reviewed the schedule and asked if there were any questions. There being none, Ms Aaron then presented information about the City's annual CDBG allocation and then turned the floor over to Ms Pickich to explain the source of program income generated by the City.

Ms Pickich provided a brief explanation of the lease agreement that sets forth the legal process for dividing annual casino lease payments among the State of Mississippi, the Mississippi Institutions of Higher Learning and the City of Biloxi. A percentage of the City's annual portion of lease revenue is required to be identified as CDBG program income and must be budgeted to support eligible CDBG projects during development of each One-Year Action Plan. In PY2025, the City anticipates that an estimated $191,270.00 will be available as program income.

Ms Pickich then asked everyone to turn to page 4 of the agenda packet, which identified both the anticipated sources and amounts of revenue and anticipated expenditures by major budget categories for Program Year 2025, subject to federal allocation of funds as usual. Since the amount of the City's annual allocation is not known yet and may not be awarded prior to the deadline for 2025 Action Plan submittal to HUD, Ms Pickich pointed to the City's statement: "if the actual CDBG allocation is less than or more than the anticipated amount of $403,868.00, the decrease or increase shall be applied to the Phase III, East Biloxi Neighborhood Access Road Project budget."

Ms Wittman asked if the City proposed to fund Phase III of the East Biloxi East-West Neighborhood Access Road Project with PY2025 resources and Ms Pickich responded affirmatively. A discussion followed about the LMI areas benefitting from the 3-phased road project. Ms Pickich stated that Phase III will be implemented in PY2025, which involves acquisition of two parcels to allow construction of the road between Querens and Graham Streets. As one of the parcels includes an occupied residential structure, PY2024 and PY2025 CDBG funds are proposed to be budgeted for relocation costs of the household, in compliance with federal requirements. In addition to acquisition and relocation costs, Phase III includes demolition and construction of the roadway between Querens and Graham. Comments were favorable about budgeting funds to complete the project in PY2025.

Ms Pickich then stated the City anticipates budgeting $60,000 to $70,000 in PY2025 to support agencies that provide priority public services to legal residents of Biloxi. She referred to Moore Community House, the Gulf Coast Center for NonViolence and Coastal Family Health Center as having successfully implementing prior CDBG subgrants to assist in addressing high priority community needs identified in the City's 2020-2024 Consolidated Plan. Ms Pickich thanked the CFHC representatives in attendance and encouraged them to apply again for PY2025 funds. In response to a question from Mr. Gray, Ms Pickich asked Meghan Lanier with CFHC if she thought experience working with other federal grant funds helped them administer their CDBG public services grant and Ms Lanier indicated that it absolutely helped.

Ms Pickich said the PY2025 public services applications will be available on the City's website May 1st and that May 29th is the deadline for submitting completed applications. Ms Pickich confirmed that, as usual, she anticipates announcing recommendations for award of PY2025 public service funds at the second CDBG public hearing on June 17th. Final approval is subject to a majority vote of the City Council at its August 5, 2025 regular meeting.

Ms Aaron then discussed opportunities to provide oral and written input during development of the Plans and availability of the public draft document following the June 17 public hearing. She encouraging everyone to submit written comments and/or oral comments and to complete the needs survey. Ms Pickich pointed out the comment form on page 5 of the agenda packet that includes the deadline and information on how to submit the completed forms.

Ms Pickich asked if there were any questions or comments about the CDBG Consolidated Plan or Action Plan development process, the proposed uses of PY2025 CDBG funds or anything else relating to housing and non-housing community development needs in Biloxi.

There being no additional comments or questions, Ms Pickich adjourned the hearing at 6:10 p.m.

Aaron — 4/25/25

Prepared by Grace Aaron, Consultant — Date

Susan Pickich — 4/28/25

Approved by Susan Pickich, Federal Programs Manager — Date

CITY OF BILOXI
2025-2029 Consolidated Plan and 2025 Action Plan
for the Community Development Block Grant Entitlement Program
Public Hearing #1
5 p.m., Wednesday, April 16, 2025

I. Introductions and Welcome

II. Community Development Block Grant (CDBG) Entitlement Program Overview

National Objectives
Basic Eligible Activities

III. 2025-2029 Consolidated Plan and 2025 Action Plan Concurrent Development Schedule

Public Hearing #1	Wed., April 16
Public Hearing #2	Tues., June 17*
Public Review Draft Available	Wed., June 18*
30-Day Public Comment Period Ends	4 p.m., Thurs., July 17*
City Council Consideration	Tues., August 5*
Submit to HUD	by Wed., August 13

*At this time, these dates are tentative, subject to change

IV. 2025 Action Plan Resources & Proposed Activities (page 4)

Anticipated 2025 Entitlement Allocation	$403,868.00
Estimated 2025 Program Income	$191,270.00
Total	$595,138.00

V. Citizen Participation

Oral and written comments you have concerning Biloxi's housing and/or non-housing community development needs are valued and will be considered by the City in development of the 2025-2029 Consolidated Plan and 2025 Action Plan.

Written comments may be delivered to Susan Pickich, Federal Programs Manager at 214-A Delauney Street in downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to Biloxi Federal Programs Manager P.O. Box 429 Biloxi, MS 39533.

All written comments must be received by 4 p.m., Thursday, July 17, 2025 to be considered and incorporated in the 2025-2029 Consolidated Plan and 2025 Action Plan.

Information about Biloxi's CDBG Entitlement Program is available
on the City's website: www.biloxi.ms.us/cdbg/

FACT SHEET
2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN
FOR HUD'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
CITY OF BILOXI, MISSISSIPPI

Biloxi's Community Development Block Grant (CDBG) Entitlement Program

The 2025-2029 Consolidated Plan and 2025 Action Plan are requirements of the U.S. Department of Housing and Urban Development (HUD) that are 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 community needs identified in the 2025-2029 Consolidated Plan.

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

1. The Community Development Block Grant (CDBG) Program
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.

Biloxi is an entitlement city under the rules of the CDBG Program and, as such, receives an annual allocation of funding that in Program Year 2025 is anticipated to be approximately $403,868.00. 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 PY2025, the City anticipates generating program income of about $191,270.00 bringing CDBG resources anticipated to be available for eligible activities during the October 1, 2025 – September 30, 2026 period to approximately $595,138.00.

Availability of Information

Information concerning the Consolidated Plan, the Action Plan, the Assessment of Fair Housing/Analysis of Impediments to Fair Housing Choice and the Community Development Block Grant Entitlement Program is available to the public 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 the 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- to moderate-income persons, as defined by HUD
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, sidewalks, street lighting and purchase of public fire safety equipment
3. Public facility improvements such as enhancing public parks and public property, including installation of public restrooms, fencing, sidewalks, street lighting and activities to comply with ADA access requirements
4. 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
5. Relocation payment and assistance for permanently or temporarily displaced individuals, families and businesses 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. Limited support of public service activities/programs administered by qualified subrecipients selected through the City's application process

City of Biloxi
2025 Action Plan Resources and Expenditures
anticipated as of 4/16/2025*

Anticipated 2025 CDBG Resources	
Anticipated Entitlement Allocation	$403,868.00
Anticipated Program Income	191,270.00
Estimated Carryover funds (previously allocated but not used)	To be determined
Anticipated TOTAL	$ TBD

Anticipated 2025 CDBG Expenditures	
Program Administration (20% HUD cap)	
Administration – % of salary for program administration; publication of newspaper notices; legal, engineering, consulting, environmental review services; developing Affirmatively Furthering Fair Housing/ Analysis of Impediments to Fair Housing Choice or similar documents as may be required by HUD, equipment and other eligible costs	To be determined
Public Services Activities (15% HUD cap)	
Combined total of PY2025 public service activities to help meet high priority community needs	TBD
Capital Project	
Phase III, East Biloxi East-West Neighborhood Access Road Project	TBD
Anticipated TOTAL	$ TBD (must balance with actual resources)

** Anticipated Program Year 2025 CDBG budget is subject to receipt of a 2025 allocation award from HUD; if the actual CDBG allocation is less than or more than the anticipated amount of $403,868.00, the decrease or increase shall be applied to the Phase III, East Biloxi East-West Neighborhood Access Road Project budget.*

CITY OF BILOXI CDBG ENTITLEMENT PROGRAM
2025-29 CONSOLIDATED PLAN AND 2025 ACTION PLAN
PUBLIC HEARING #1 APRIL 16, 2025
Comment Form

The City of Biloxi is in the process of developing its 2025-29 Consolidated Plan and 2025 Action Plan in compliance with regulatory requirements and the City's Citizen Participation Plan. Comments concerning the housing and/or non-housing community development needs of Biloxi are invited and will be considered during this process.

Name _____ Phone _____

Organization Represented (if applicable) _____

Address _____

How did you hear about this meeting? ___ Sun Herald Notice ___ B-News ___ Word of Mouth ___ City Email ___ Other? Please identify _____

Comments _____

Comments may be delivered to the Federal Programs Division, located at 214-A Delauney Street in downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to the Federal Programs Division at P.O. Box 429 Biloxi, MS 39533. Written comments must be **received** by 4 p.m., Thursday, July 17, 2025 to be considered in development of the 2025-29 Consolidated Plan and 2025 Action Plan.

Information about Biloxi's CDBG Entitlement Program is available on the City's website: www.biloxi.ms.us/cdbg/

2025 Community Development Block Grant Needs Survey

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan for the CDBG Entitlement Program to identify and prioritize housing and community development needs. It would be very helpful to this effort if you would provide your input by completing and returning this survey. Information about how to return completed surveys is on the back. Thank you!

Please share your opinion by ranking the following CDBG-eligible projects and services from lowest to highest priority by marking an "X" or "√" in a box to the right.	Not a Priority	Low Priority	Moderate Priority	High Priority
Infrastructure & Public Facility Improvements				
Neighborhood Street Improvements				
Water/Sewer Improvements				
Neighborhood Sidewalk Installation and Improvements				
Street Lighting Improvements in Neighborhoods				
Stormwater Drainage Improvements				
Community Center Improvements				
City Park Improvements				
City Recreation Area Improvements				
Fire Station Improvements and Purchase of Equipment				
Other - specify				
Public Services				
Expand Access to 24-hour Affordable Child Care Services				
Anti-Crime Programs				
Affordable After School and Summer Programs for Children				
Senior Wellness Programs				
Affordable Computer and Other Educational Programs				
Financial Literacy Programs for Adults and Children				
Expand Access to English As A Second Language Programs				
Expand Access to Affordable Mental Health Services				
Recreation Programs for Citizens with Disabilities				
Affordable Access to Senior Day Care Programs				
Fair Housing Education Programs				
Other – specify				
Special Needs Centers/Services				
Expand Public Services/Programs for Disabled Persons				
Day Shelters/Services for Homeless				
Domestic Violence Shelters/Services				
Drug Prevention/Rehab Programs				
HIV/AIDS Centers/Services				
Additional Neglected/Abused Children Centers/Services				
Other - specify				

	Not a Priority	Low Priority	Moderate Priority	High Priority
Housing Services				
Down Payment Assistance Program for Low-Income Citizens				
Senior Citizen Housing Adaptation Assistance				
Housing Repairs for the Elderly & Citizens with Disabilities				
Single Family Housing Repairs for Low-Income Citizens				
Expand Access to First-time Homebuyers Education Programs				
Other - specify				
Economic Development				
Commercial/Industrial Property Rehabilitation				
Small Business Loans				
Start Up Business Assistance				
Workforce Training/Job Skills Development Programs				
Other - specify				

What other CDBG-eligible housing or community development projects or services do you think need to be provided or improved in the City of Biloxi? (Please attach additional pages if more space is needed.)

To be considered in development of the Biloxi CDBG 2025-2029 Consolidated Plan and 2025 Action Plan, please return your completed survey on or before **4:00 p.m., Thursday, July 17, 2025** by emailing it to spickich@biloxi.ms.us; bringing it to the Federal Programs Division Office at 214-A Delauney Street in downtown Biloxi; or mailing it to the Federal Programs Division at P.O. Box 429 Biloxi, MS 39533.

Thank you, again, for taking the time to provide the City with your input.

Susan Pickich

From: Shantel McKay <SMcKay@biloxihousing.org>
Sent: Monday, March 31, 2025 11:25 AM
To: Susan Pickich
Cc: Felicia Snow
Subject: RE: Public Notice Postings

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,

Will do.

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>
Sent: Monday, March 31, 2025 10:14 AM
To: Shantel McKay <SMcKay@biloxihousing.org>
Cc: Felicia Snow <fsnow@biloxihousing.org>
Subject: Public Notice Postings

Please post the attached notices at your housing sites.

As always, thanks for your assistance to me and 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

Public Notices

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

- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 English
- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 Spanish
- 2025 Notice of PH #1 and Available Info for ConPlan and APlan 03 28 25 Vietname

COMBINED NOTICE OF INFORMATION AVAILABILITY AND PUBLIC HEARING REGARDING DEVELOPMENT OF THE 2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN

FLYER DISTRIBUTION

3/31/2025

SITE	DELIVERY PERSON	RECEIVING PERSON	DATE
ENGINEERING LOBBY	SGP	SGP	3/31/25
CITY HALL	SGP		3/31/25
COMMUNITY DEVELOPMENT	SGP	Patty Ross	3/31/25
EAST BILOXI LIBRARY	GHaron	K. H	3/31/25
WEST BILOXI LIBRARY		GHaron	3/31/25
MARGARET SHERRY LIBRARY	GHaron 9:28		3/31/25
WOOLMARKET LIBRARY	GHaron 9:10	W T.	3/31/25

Storm!
(Sorry for mess)

CITY OF BILOXI PUBLIC NOTICE

COMBINED NOTICE OF INFORMATION AVAILABILITY AND PUBLIC HEARINGS REGARDING DEVELOPMENT OF THE 2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that information relative to the planning, development and implementation of the City of Biloxi's 2025-2029 Consolidated Plan and 2025 Annual Action Plan for the Community Development Block Grant (CDBG) Entitlement Program is available for public review, as required by the U.S. Department of Housing and Urban Development.

Information and documents available for review include but are not limited to the following:

- CDBG General Program Rules and Regulations;
- Biloxi Citizen Participation Plan; and
- Biloxi Residential Anti-Displacement & Relocation Assistance Plan

Information listed above and other records regarding the 2025-2029 Consolidated Plan and 2025 Annual Action Plan are available at the Biloxi Federal Programs Division located at 214-A Delauney Street between the hours of 8:00 a.m. and 4:00 p.m., Monday - Friday. Information pertinent to the planning of the Five-Year Consolidated Plan and 2025 Annual Action Plan is available to the public for a period of at least five (5) years.

Notice also is given that the City of Biloxi is in the initial stages of developing its 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan, funded through the U.S. Department of Housing and Urban Development.

The City anticipates a Program Year (PY) 2025 Community Development Block Grant (CDBG) Entitlement allocation of $403,868.00 from the U.S. Department of Housing and Urban Development and, based on previous years' resources, the City estimates generating program income of about $191,270.00 for PY2025 activities.

Two public hearings are scheduled to give Biloxi citizens and other interested stakeholders opportunity to:

- Present oral or written input about City housing, non-housing community development and supportive public service's needs; and
- Participate in developing and implementing the 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan.

All citizens, particularly those of low, very low and extremely low income, minorities, residents of public housing and those with disabilities, are encouraged to provide input through oral and written comments at one or both of the two public hearings scheduled as follows:

5:00 p.m., Wednesday, April 16, 2025 and
5:00 p.m., Tuesday, June 17, 2025
Biloxi Community Development Auditorium
676 Dr. Martin Luther King, Jr. Boulevard, in downtown Biloxi

Concurrent development of the Five-Year Consolidated Plan and Annual Action Plan is a cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, the Mississippi Regional Housing Authority VIII, social service agencies, private groups, non-profit organizations, and other interested citizens.

Reasonable accommodations for persons with disabilities and non-English speaking persons will be provided upon request by calling the Biloxi Federal Programs Office at 228-435-6269 or by email at spickich@biloxi.ms.us, at least three (3) business days prior to each hearing.

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

CITY OF BILOXI PUBLIC NOTICE

THÔNG BÁO KẾT HỢP VỀ TÍNH SẴN CÓ CỦA THÔNG TIN VÀ CÁC PHIÊN ĐIỀU TRẦN CÔNG KHAI LIÊN QUAN ĐẾN SỰ PHÁT TRIỂN CỦA KẾ HOẠCH HỢP NHẤT 2025-2029 VÀ KẾ HOẠCH HÀNH ĐỘNG HÀNG NĂM 2025 ĐỐI VỚI CHƯƠNG TRÌNH TÀI TRỢ KHỐI PHÁT TRIỂN CỘNG ĐỒNG

Xin thông báo rằng thông tin liên quan đến việc lập kế hoạch, phát triển và thực hiện Kế hoạch Hợp nhất 2025-2029 của Thành phố Biloxi và Kế hoạch Hành động Hàng năm 2025 cho Chương trình Quyền lợi Tài trợ Khối Phát triển Cộng đồng (CDBG) có sẵn để công chúng xem xét, theo yêu cầu của Bộ Nhà ở và Phát triển Đô thị Hoa Kỳ.

Thông tin và tài liệu có sẵn để xem xét bao gồm nhưng không giới hạn ở những điều sau:

- Quy tắc và Quy định chung của Chương trình CDBG;
- Kế hoạch Tham gia Công dân Biloxi; và
- Kế hoạch hỗ trợ di dời và chống di dời dân cư Biloxi

Thông tin được liệt kê ở trên và các hồ sơ khác liên quan đến Kế hoạch Hợp nhất 2025-2029 và Kế hoạch Hành động Hàng năm 2025 có sẵn tại Bộ phận Chương trình Liên bang Biloxi đặt tại 214-A Delauney Street từ 8:00 sáng đến 4:00 chiều, Thứ Hai - Thứ Sáu. Thông tin liên quan đến việc lập kế hoạch Kế hoạch Hợp nhất Năm năm và Kế hoạch Hành động Hàng năm 2025 có sẵn cho công chúng trong thời gian ít nhất năm (5) năm.

Cũng có thông báo rằng Thành phố Biloxi đang trong giai đoạn đầu phát triển Kế hoạch Hợp nhất CDBG 2025-2029 và Kế hoạch Hành động Hàng năm 2025, được tài trợ thông qua Bộ Nhà ở và Phát triển Đô thị Hoa Kỳ.

Thành phố dự kiến Phân bổ Quyền lợi cho Năm Chương trình (PY) 2025 cho Khoản tài trợ Khối Phát triển Cộng đồng (CDBG) là $ 403,868.00 từ Bộ Nhà ở và Phát triển Đô thị Hoa Kỳ và, dựa trên các nguồn lực của những năm trước, Thành phố ước tính tạo ra thu nhập của chương trình khoảng $ 191,270.00 cho các hoạt động PY2025.

Hai phiên điều trần công khai được lên kế hoạch để mang đến cho công dân Biloxi và các bên liên quan quan tâm khác cơ hội:

- Trình bày ý kiến đóng góp bằng miệng hoặc bằng văn bản về nhà ở Thành phố, phát triển cộng đồng phi nhà ở và nhu cầu hỗ trợ dịch vụ công; và
- Tham gia xây dựng và thực hiện Kế hoạch hợp nhất CDBG 2025-2029 và Kế hoạch hành động hàng năm 2025.

Tất cả công dân, đặc biệt là những người có thu nhập thấp, rất thấp và cực thấp, dân tộc thiểu số, cư dân nhà ở công cộng và người khuyết tật, được khuyến khích đóng góp thông qua nhận xét bằng miệng và bằng văn bản tại một hoặc cả hai trong hai phiên điều trần công khai được lên lịch như sau:

5:00 chiều, Thứ Tư, ngày 16 tháng 4 năm 2025 và
5:00 chiều, Thứ Ba, ngày 17 tháng 6 năm 2025
Thính phòng Phát triển Cộng đồng Biloxi
676 Tiến sĩ Martin Luther King, Jr. Đại lộ, ở trung tâm thành phố Biloxi

Việc phát triển đồng thời Kế hoạch Hợp nhất Năm năm và Kế hoạch Hành động Hàng năm là một nỗ lực hợp tác của Thành phố Biloxi, các chính quyền địa phương khác, Cơ quan Quản lý Nhà ở Biloxi, Cơ quan Quản lý Nhà ở Khu vực Mississippi VIII, các cơ quan dịch vụ xã hội, các nhóm tư nhân, tổ chức phi lợi nhuận và các công dân quan tâm khác.

Các điều chỉnh hợp lý cho người khuyết tật và những người không nói tiếng Anh sẽ được cung cấp theo yêu cầu bằng cách gọi cho Văn phòng Chương trình Liên bang Biloxi theo số 228-435-6269 hoặc qua email tại spickich@biloxi.ms.us, ít nhất ba (3) ngày làm việc trước mỗi phiên điều trần.

Thông tin về Chương trình Quyền lợi CDBG của Biloxi có thể được tìm thấy tại http://
www.biloxi.ms.us/cdbg/

CITY OF BILOXI PUBLIC NOTICE

AVISO COMBINADO DE DISPONIBILIDAD DE INFORMACIÓN Y AUDIENCIAS PÚBLICAS SOBRE EL DESARROLLO DE LA PLAN CONSOLIDADO 2025-2029 Y PLAN DE ACCIÓN ANUAL 2025 PARA EL PROGRAMA DE SUBVENCIONES EN BLOQUE PARA EL DESARROLLO COMUNITARIO

Por la presente se notifica que la información relativa a la planificación, el desarrollo y la implementación del Plan Consolidado 2025-2029 de la Ciudad de Biloxi y el Plan de Acción Anual 2025 para el Programa de Derechos de Subvención en Bloque para el Desarrollo Comunitario (CDBG) está disponible para revisión pública, según lo requiera el Departamento de Vivienda y Desarrollo Urbano de EE. UU.

La información y los documentos disponibles para su revisión incluyen, entre otros, los siguientes:

- Reglas y Regulaciones Generales del Programa CDBG;
- Plan de Participación Ciudadana de Biloxi; y
- Plan de Asistencia Residencial contra el Desplazamiento y la Reubicación de Biloxi

La información mencionada anteriormente y otros registros relacionados con el Plan Consolidado 2025-2029 y el Plan de Acción Anual 2025 están disponibles en la División de Programas Federales de Biloxi ubicada en 214-A Delauney Street entre las 8:00 a.m. y las 4:00 p.m., de lunes a viernes. La información pertinente a la planificación del Plan Quinquenal Consolidado y del Plan de Acción Anual 2025 está a disposición del público durante un período de al menos cinco (5) años.

También se notifica que la Ciudad de Biloxi se encuentra en las etapas iniciales de desarrollo de su Plan Consolidado CDBG 2025-2029 y el Plan de Acción Anual 2025, financiados a través del Departamento de Vivienda y Desarrollo Urbano de EE. UU.

La Ciudad anticipa una asignación de $403,868.00 del Departamento de Vivienda y Desarrollo Urbano de EE. UU. y, con base en los recursos de años anteriores, la Ciudad estima generar ingresos del programa de aproximadamente $191,270.00 para las actividades de PY2025 para las actividades de PY2025.

Dos audiencias públicas están programadas para dar a los ciudadanos de Biloxi y otras partes interesadas la oportunidad de:

- Presentar comentarios orales o escritos sobre las necesidades de vivienda de la Ciudad, desarrollo comunitario no relacionado con la vivienda y servicios públicos de apoyo; y
- Participar en el desarrollo e implementación del Plan Consolidado CDBG 2025-2029 y el Plan de Acción Anual 2025.

Se alienta a todos los ciudadanos, en particular a los de ingresos bajos, muy bajos y extremadamente bajos, a las minorías, a los residentes de viviendas públicas y a los que tienen discapacidades, a que aporten su opinión a través de comentarios orales y escritos en una o ambas de las dos audiencias públicas programadas de la siguiente manera:

5:00 p.m., miércoles 16 de abril de 2025 y
5:00 p.m., martes 17 de junio de 2025
Auditorio de Desarrollo Comunitario de Biloxi
676 Dr. Martin Luther King, Jr. Boulevard, en el centro de Biloxi

El desarrollo simultáneo del Plan Consolidado Quinquenal y el Plan de Acción Anual es un esfuerzo cooperativo de la Ciudad de Biloxi, otros gobiernos locales, la Autoridad de Vivienda de Biloxi, la Autoridad Regional de Vivienda VIII de Mississippi, agencias de servicios sociales, grupos privados, organizaciones sin fines de lucro y otros ciudadanos interesados.

Las adaptaciones razonables para las personas con discapacidades y las personas que no hablan inglés se proporcionarán a pedido llamando a la Oficina de Programas Federales de Biloxi al 228-435-6269 o por correo electrónico al spickich@biloxi.ms.us, al menos tres (3) días hábiles antes de cada audiencia.

La información sobre el Programa de Derechos CDBG de Biloxi se puede encontrar en http:// www.biloxi.ms.us/cdbg/

4/9/25

Legals

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI WILBURN GOFF, PLAINTIFF vs. JASON B. HAWKINS; LUCAS R. RIGGINS; HENRY BLACKBURN; BOWIE BLACKBURN; STEPHEN T. BELL; DENNIS MAYERON; THE KNOWN OR UNKNOWN HEIRS OF THE AFORESAID INDIVIDUAL DEFENDANTS; BRUCKNER KEOUGH TRUST; MIDWEST MANAGEMENT SMO; DEE NERO, LLC; DURRANT, INC.; BENNETT TAX CO. INC.; NEZAT PROPERTIES, LLC; ADAIR ASSET MANAGEMENT, LLC / SMO HARRIS; THE STATE OF MISSISSIPPI, BY AND THROUGH ATTORNEY GENERAL LYNN FITCH; JACKSON COUNTY, MISSISSIPPI; ANGEL MYERS McILRATH, IN HER CAPACITY AS JACKSON COUNTY DISTRICT ATTORNEY; AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE WITHIN DESCRIBED LANDS SOLD FOR TAXES, DEFENDANTS CAUSE NO.: 25-0537-DNH

SUMMONS BY PUBLICATION
STATE OF MISSISSIPPI
TO: JASON B. HAWKINS; LUCAS R. RIGGINS; HENRY BLACKBURN; BOWIE BLACKBURN; STEPHEN T. BELL; DENNIS MAYERON; THE KNOWN OR UNKNOWN HEIRS OF THE AFORESAID INDIVIDUAL DEFENDANTS; BRUCKNER KEOUGH TRUST; MIDWEST MANAGEMENT SMO; DEE NERO, LLC; DURRANT, INC.; BENNETT TAX CO. INC.; NEZAT PROPERTIES, LLC; ADAIR ASSET MANAGEMENT, LLC / SMO HARRIS; THE STATE OF MISSISSIPPI, BY AND THROUGH ATTORNEY GENERAL LYNN FITCH; JACKSON COUNTY, MISSISSIPPI; ANGEL MYERS McILRATH, IN HER CAPACITY AS JACKSON COUNTY DISTRICT ATTORNEY; AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE WITHIN DESCRIBED LANDS SOLD FOR TAXES
NOTICE TO DEFENDANT

You have been made a Defendant in the suit filed in this Court by WILBURN GOFF seeking confirmation of title to the within described real property. The names of the other Defendants are set forth in the caption above.
SAID PROPERTY BEING DESCRIBED AS FOLLOWS:
Tax Parcel No. 01033120.570
COM SEC W NW N 1966' N 85° W 150.19' to POB N 85° W 100' S 200' S 85° E 100' N 200' TO POB
Also described as: That certain parcel of land situated in the NW of the NW Sec. 33, T6S, R5W, Jackson County, Mississippi and more particularly described as follows to-wit: Commencing at the SE cor. of the W of the NW Sec. 33, T6S, R5W, Jackson County, Mississippi and run thence N 1,968 ft. to an iron pipe; thence run N 85 deg. 00' W along the S margin of Nasturium Dr. 150.19 ft. to the POINT OF BEGINNING; thence run N 85 deg. 00' W along the S margin of Nasturium Dr. 100 ft.; thence run S 200 ft.; thence run S 85 deg. 00' E 100 ft.; thence run N 200 ft. to the POINT OF BEGINNING. Containing 0.45 acres, more or less.

You are required to mail or hand-deliver a copy of a written response to the Complaint to Patrick A. Sheehan, the Attorney for the Plaintiff, whose address is 429 Porter Avenue, Ocean Springs, Mississippi 39564.

Your response must be mailed or delivered not later than thirty (30) days after the 26th day of March 2025, which is the date of the first publication of this Summons. If your response is not so mailed or delivered, a Judgment by Default will be entered against you for the money or other things demanded in the complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

ISSUED UNDER MY HAND AND SEAL of said Court, this the 21st day of March 2025.
JOSH ELDRIDGE, CHANCERY CLERK
JACKSON COUNTY, MISSISSIPPI
By: Jeanette Garulo
PUBLISHED: 3/26, 4/2, and 4/9/2025
Sheehan & Ramsey, PLLC
429 Porter Avenue
Ocean Springs, MS 39564
(228) 875-0572
#L0224190
Mar 26,Apr 2,9 2025

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 5, 2021, Joseph A Salazar, and Stephanie M Salazar, husband and wife, executed a deed of trust for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, which deed of trust was recorded on November 8, 2021, as Instrument No. 2021 0031198 T-J1 in the office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi; and Said Deed of Trust was last sold, assigned and transferred to M&T Bank by assignment recorded in Instrument 2023 0013731 T-J1 in the office of the Chancery Clerk of the First Judicial District, Harrison County, Mississippi.
WHEREAS, the holder of the deed of trust at the time of the substitution substituted McCalla Raymer Leibert Pierce, LLP as Trustee, as authorized by the terms thereof, by instrument recorded on January 24, 2025, and spread at large upon the records in the office of the aforesaid Chancery Clerk prior to the posting and publication of this notice; and
WHEREAS, default having been made in the terms and conditions of the deed of trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, M&T Bank
has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

THEREFORE, on April 23, 2025, the undersigned Substitute Trustee in the deed of trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door of the Harrison County Courthouse (1st Judicial District) in Gulfport, Mississippi, the following described land, property and improvements lying and being situate in the First Judicial District of Harrison County, Mississippi, to-wit:

Lot 33, Glendale Place Subdivision, a subdivision, according to a map or plat thereof which is on file of record in the office of the Chancery Clerk of Harrison County MS, First Judicial District, in Plat Book 36, at Page 49, reference to which is hereby made in aid of and as a part of this description.
I WILL CONVEY only such title as is vested in the Substitute Trustee.
WITNESS MY SIGNATURE, this the 24th day of March, 2025

/-s-/ Robert M. Peebles, III
McCalla Raymer Leibert Pierce, LLP
Substitute Trustee
1022 Highland Colony Parkway, Suite 304
Ridgeland, MS 39157-2049
(662) 383-5464
Foreclosurehotline.net

File No.: 23-02557MS

#L0224410
Apr 2,9,16 2025

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 8, 2016, GLENDA C ANDERSON AND DANIEL H ANDERSON SR, WIFE AND HUSBAND executed a deed of trust for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Whitney Bank DBA Hancock Bank, its successors and assigns, which deed of trust was recorded on April 11, 2016, as Instrument No. 2016 2827 T-J1 in the office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi; and Said Deed of Trust was last sold, assigned and transferred to BOKF, N.A. by assignment recorded in Instrument 2025-0001567-T-J in the office of the Chancery Clerk of the First Judicial District, Harrison County, Mississippi.
WHEREAS, the holder of the deed of trust at the time of the substitution substituted McCalla Raymer Leibert Pierce, LLP as Trustee, as authorized by the terms thereof, by instrument recorded on March 3, 2025, and spread at large upon the records in the office of the aforesaid Chancery Clerk as Instrument No. 2025-0003908-T-J1 prior to the posting and publication of this notice; and
WHEREAS, default having been made in the terms and conditions of the deed of trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, BOKF, N.A.has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

THEREFORE, on April 23, 2025, the undersigned Substitute Trustee in the deed of trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door of the Harrison County Courthouse (1st Judicial District) in Gulfport, Mississippi, the following described land, property and improvements lying and being situate in the First Judicial District of Harrison County, Mississippi, to-wit:

Lot 17, ROXBURY ESTATES SUBDIVISION, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Clerk of Harrison County, First Judicial District, Mississippi, in Plat Book 47 at Page 13.
I WILL CONVEY only such title as is vested in the Substitute Trustee.
WITNESS MY SIGNATURE, this the 23rd day of March, 2025

/-s-/ Robert M. Peebles, III
McCalla Raymer Leibert Pierce, LLP
Substitute Trustee
1022 Highland Colony Parkway, Suite 304
Ridgeland, MS 39157-2043
(662) 383-5464
Foreclosurehotline.net

File No.: 24-03534MS

#L0224212
Apr 2,9,16 2025

IN THE CHANCERY COURT OF JACKSON COUNTY, MISSISSIPPI

IN THE MATTER OF THE ESTATE OF JANICE L. FRAZIER, DECEASED **CAUSE NO. 2025-cv-358-MAM**

NOTICE TO CREDITORS
Letters of Administration having been granted on the 28th day of March, 2025, by the Chancery Court of Jackson County, Mississippi, to the undersigned Administrator upon the Estate of Janice L. Frazier, Deceased, notice is hereby given to all persons having claims against said Estate to present the same to the Clerk of said Court for probate and registration according to the law within ninety (90) days from the date of first publication of this notice, or they will be forever barred.
This the 31st day of March, 2025.

/s/ Charles Frazier
CHARLES FRAZIER, Administrator

Nicole W. Sullivan
Nicholas J. Lewelling
Sullivan Law Firm, PLLC
101 Rousselle Place, Suite B
Ocean Springs, MS 39564
#L0225487
Apr 2,9,16 2025

CITY OF BILOXI COMBINED NOTICE OF INFORMATION AVAILABILITY AND PUBLIC HEARINGS REGARDING DEVELOPMENT OF THE 2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that information relative to the planning, development and implementation of the City of Biloxi's 2025-2029 Consolidated Plan and 2025 Annual Action Plan for the Community Development Block Grant (CDBG) Entitlement Program is available for public review, as required by the U.S. Department of Housing and Urban Development.
Information and documents available for review include but are not limited to the following:
CDBG General Program Rules and Regulations;Biloxi Citizen Participation Plan; andBiloxi Residential Anti-Displacement & Relocation Assistance Plan
Information listed above and other records regarding the 2025-2029 Consolidated Plan and 2025 Annual Action Plan are available at the Biloxi Federal Programs Division located at 214-A Delauney Street between the hours of 8:00 a.m. and 4:00 p.m., Monday - Friday. Information pertinent to the planning of the Five-Year Consolidated Plan and 2025 Annual Action Plan is available to the public for a period of at least five (5) years.
Notice also is given that the City of Biloxi is in the initial stages of developing its 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan, funded through the U.S. Department of Housing and Urban Development.
The City anticipates a Program Year (PY) 2025 Community Development Block Grant (CDBG) Entitlement allocation of $400,858.00 from the U.S. Department of Housing and Urban Development and, based on previous years' resources, the City estimates generating program income of about $151,270.00 for PY2025 activities.
Two public hearings are scheduled to give Biloxi citizens and other interested stakeholders opportunity to:
Present oral or written input about City housing, non-housing community development and supportive public services needs; andParticipate in developing and implementing the 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan.
All citizens, particularly those of low, very low and extremely low income, minorities, residents of public housing and those with disabilities, are encouraged to provide input through oral and written comments at one or both of the two public hearings scheduled as follows:
5:00 p.m., Wednesday, April 16, 2025 and
5:00 p.m., Tuesday, June 17, 2025
Biloxi Community Development Auditorium
676 Dr. Martin Luther King, Jr. Boulevard
in downtown Biloxi
Concurrent development of the Five-Year Consolidated Plan and Annual Action Plan is a cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, the Mississippi Regional Housing Authority VIII, social service agencies, private groups, non-profit organizations, and other interested citizens.
Reasonable accommodations for persons with disabilities and non-English speaking persons will be provided upon request by calling the Biloxi Federal Programs Office at 228-435-6269 or by email at epickich@biloxi.ms.us, at least three (3) business days prior to each hearing.
Se insta a aquellas personas que deseen participar pero que puedan verse obstaculizadas por discapacidades o que no hablen inglés a llamar a la Oficina de Programas Federales de Biloxi al 228-435-6269 al menos tres (3) días antes de la audiencia para que se puedan hacer arreglos especiales.
Nh ng ai nhân mu n tham gia nh ng có th b c n tr b i khuy t t t ho c không nói ti ng Anh c khuy n khích g i cho V n phòng Ch ng trình Liên bang Biloxi theo s 228-435-6269 ít nh t ba (3) ngày tr c phiên i u tr n có th s p x p c bi t.
Information about Biloxi's CDBG Entitlement Program can be found at http://www.biloxi.ms.us/cdbg/
#L0224277
Mar 30,Apr 9 2025

IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI FIRST JUDICIAL DISTRICT MARCO VINICIO SANTOS SANTOS, PLAINTIFF vs. CHARLES R. KIRSCHEICKEUTER; SHERRY REEVES a/k/a SHERRY MENEAR; BILLY JOE ELLINGTON; THE KNOWN OR UNKNOWN HEIRS OF THE AFORESAID INDIVIDUAL DEFENDANTS; GREEN SPRING PROPERTIES, LLC; THE STATE OF MISSISSIPPI, BY AND THROUGH ATTORNEY GENERAL LYNN FITCH; AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE WITHIN DESCRIBED LANDS SOLD FOR TAXES, DEFENDANTS CAUSE NO.: 25-490 (2)

SUMMONS BY PUBLICATION
STATE OF MISSISSIPPI
TO: CHARLES R. KIRSCHENHEUTER (believed deceased); SHERRY REEVES a/k/a SHERRY MENEAR, 13672 Hidden Oaks Drive, Gulfport, MS 39503; BILLY JOE ELLINGTON, P.O. Box 481, Pawnee, OK 74058-0481; THE KNOWN OR UNKNOWN HEIRS OF THE AFORESAID INDIVIDUAL DEFENDANTS; GREEN SPRING PROPERTIES, LLC, c/o its Reg. Agent, R. Mark Fields, 200 Agency Burn, Ridgeland, MS 39157; STATE OF MISSISSIPPI, BY AND THROUGH ATTORNEY GENERAL LYNN FITCH, 550 High Street, Suite 1200, Jackson, MS 39201-1113; HARRISON COUNTY, MISSISSIPPI, c/o Angela Thrash, Clerk of its Board of Supervisors, 1801 23rd Avenue, Gulfport, MS 39501; W. CROSBY PARKER IN HIS CAPACITY AS DISTRICT ATTORNEY FOR HARRISON COUNTY, 1801 23rd Avenue, Gulfport, MS 39501; AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE WITHIN DESCRIBED LANDS SOLD FOR TAXES
NOTICE TO DEFENDANT

You have been made a Defendant in the suit filed in this Court by MARCO VINICIO SANTOS SANTOS seeking confirmation of title to the within described real property. The names of the other Defendants are set forth in the caption above.
SAID PROPERTY BEING DESCRIBED AS FOLLOWS:
Tax Parcel No. 0811E-03-017.000
Lots 11 & 12, Block 115, Original Gulfport, as per map or plat thereof on file and of record in the Office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi.

You are required to mail or hand-deliver a copy of a written response to the Complaint to Patrick A. Sheehan, the Attorney for the Plaintiffs, whose address is 429 Porter Avenue, Ocean Springs, Mississippi 39564.

Your response must be mailed or delivered not later than thirty (30) days after the 2nd day of April 2025, which is the date of the first publication of this Summons. If your response is not so mailed or delivered, a Judgment by Default will be entered against you for the money or other things demanded in the complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

ISSUED UNDER MY HAND AND SEAL of said Court, this the 24th day of March 2025.
ANGELA THRASH, CHANCERY CLERK
HARRISON COUNTY, MISSISSIPPI
By: Lesley A. Sefton

PUBLISHED: 4/2, 4/9, and 4/16/2025
Sheehan & Ramsey, PLLC
429 Porter Avenue
Ocean Springs, MS 39564
(228) 875-0572
#L0224327
Apr 2,9,16 2025

IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI
1st Judicial District

IN RE: THE ESTATE OF JANET CAROL COLDIRON, deceased **Cause No. 24-cv-02213-MA**

KIMBERLY MILLER PETITIONER
NOTICE TO CREDITORS

Letters Testamentary having been granted on the March 21, 2025, by the Chancery Court of Harrison County, Mississippi, 1st Judicial District, to the undersigned Administrator upon the Estate of JANET CAROL COLDIRON, deceased notice is hereby given to all persons having claims against said estate to present the same to the clerk of this court for probate and registration according to the law within ninety (90) days from the first publication of this notice or they will be forever barred.
On this the 21st day of March, 2025.
__s/Kimberly Miller
KIMBERLY MILLER, Administratrix
Published.
3/26/2024; 4/2/2024; 4/9/2024
Bill to: Matthew Pavlov, The Pavlov Law Firm, PLLC, 906 Desoto St., Ocean Springs, MS 39564
#L0224331
Mar 26,Apr 2,9 2025

IN THE CHANCERY COURT OF THE SECOND JUDICIAL DISTRICT OF HARRISON COUNTY, MISSISSIPPI
IN THE MATTER OF THE ESTATE OF PATRICIA JO CARANNA, DECEASED
CAUSE NO. 24-306-CB
RACHEL BOST
PETITIONER
NOTICE TO CREDITORS
Letters Testamentary having been granted to the undersigned by the Chancery Court of THE SECOND JUDICIAL DISTRICT OF HARRISON County, Mississippi on the Estate of PATRICIA JO CARANNA, Deceased, on the 25 day of JULY, 2024, notice is hereby given to all persons having claims against the said Estate to have their claims probated and registered by the Clerk of the Chancery Court of THE SECOND JUDICIAL DISTRICT OF HARRISON County, Mississippi within ninety (90) days from the first publication of this notice, and that failure to probate and register their claims with the Clerk within that time will forever bar the claim. WITNESS OUR SIGNATURES, this the 13 day of MARCH, 2025.
/s/ RACHEL BOST
RACHEL BOST, Executor of the Estate of PATRICIA JO CARANNA Deceased
#L0224364
Mar 26,Apr 2,9 2025

IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI

IN THE MATTER OF G.R., A MINOR CAUSE NO.25-161(4)

SUMMONS FOR PUBLICATION
TO. CARMEN SUYAPA REYES

You have been made a Defendant in the Petition filed in this Court of Encarnacion Oubon Rodriguez, as Natural Father of Genesis Rodriguez, a minor, seeking adjudication of a Petition for Authority to Settle Minor's Claim.

You are summoned to appear and defend against the Petition filed to adjudicate and enter an appearance in this action at 9:00 a.m., on the 18th day of April, 2025, in the Chancery Courtroom of the Honorable Carter Bise, Gulfport, Mississippi, and in case of your failure to appear and defend a judgment will be entered against you for the money or other things demanded in the petition.

You are not required to file an answer or other pleading but you may do so if you desire.

Issued under my hand and seal of said Court, on this, the 24th day of March, A.D., 2025.

Chancery Clerk of Harrison County, Mississippi, Second Judicial District

/s/ Andrea Gregory,D.C.
#L0224422
Mar 26,Apr 2,9 2025

ADVERTISEMENT FOR RFPs
The Gulfport School District Board of Trustees will receive sealed RFPs for a Comprehensive Language Arts and Math Instructional Support Program until April 29, 2025, at 10:00 a.m. at that time they will be opened and publicly read. Specifications for bidding may be requested from the office of Lee Belton, Assistant Superintendent, Gulfport School District, 2001 Pass Road, Gulfport MS, 39501 or P.O. Box 220, Gulfport, MS 39502-0220. Emailed request to brigette.frost@gulfportschools.org. Official RFP documents can be downloaded from Central Bidding at www.centralbidding.com. Electronic RFPs can be submitted at www.centralbidding.com. For any questions relating to the electronic bidding process, please call Central Bidding at 225-810-4814.

The Board reserves the right to reject any and all RFPs and to waive informalities.

Secretary
Board of Trustees
Gulfport School District
#L0224701
Apr 9,16 2025

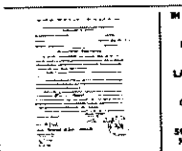
State of Mississippi
County of Harrison
First Judicial District
SUBSTITUTE TRUSTEE'S NOTICE OF SALE
WHEREAS, on the 24th day of August, 2023, Elena M. Davis and Christopher A. Davis, a married couple, executed and delivered a certain Deed of Trust unto Advantage Title Company, LLC, Trustee for Schumacher Mortgage, LLC, the Lender, to secure an indebtedness therein described, said Deed of Trust being recorded on August 25, 2023, in the office of the Chancery Clerk of Harrison County, Mississippi, First Judicial District, as instrument 2023-0017356-T-J1; and
WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc. ("MERS") through their established system; and WHEREAS, said Deed of Trust was assigned back to Schumacher Mortgage, LLC, the Lender, through that "Assignment of Deed of Trust" dated February 12, 2025, and filed February 18, 2025, as instrument number 2025-0002978-T-J1 in the office of the Chancery Clerk of Harrison County, Mississippi, First Judicial District, and
WHEREAS, said current Lender, Schumacher Mortgage, LLC, did appoint me, Michael J. Yentzen, as Substitute Trustee by that certain instrument dated March 3, 2025, and filed on March 17, 2025, as instrument number 2025-0004873-T-J1 in the office of the Chancery Clerk of Harrison County, Mississippi, First Judicial District, and
WHEREAS, default having been made in the payments of the indebtedness secured by said Deed of Trust, I will on Wednesday, the 23rd day of April, 2025, during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East Door of the Courthouse for the First Judicial District of Harrison County, Mississippi, located at 1801 23rd Avenue, Gulfport, Mississippi 39501, for cash to the highest bidder, the following described land and property situated in Harrison County, Mississippi, First Judicial District, to-wit:
"Lot 133, The Woods Subdivision, Phase II, A SUBDIVISION ACCORDING TO THE OFFICIAL MAP OR PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE CHANCERY CLERK OF HARRISON COUNTY, MISSISSIPPI, FIRST JUDICIAL DISTRICT, IN PLAT BOOK 47 AT PAGE 20 THEREOF, REFERENCE TO WHICH IS HEREBY MADE IN AID OF AND AS A PART OF THIS DESCRIPTION."
I will only convey such title as is vested in me as Substitute Trustee.
Witness my signature on this the 24th day of March, 2025.
/s/ Michael J. Yentzen
By: Michael J. Yentzen, Substitute Trustee
Michael J. Yentzen, Attorney at Law
MS Bar #100666
2205 John Hill Blvd. Bldg. 3, Suite D
Gulfport, MS 39501
(228) 594-6560
Publish 04/02/2025, 04/09/2025, 04/16/2025
#L0224336
Apr 2,9,16 2025

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on September 16, 2021, Debra Annette Kendrick executed a certain deed of trust to Pilgar Title Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for Mortgage Solutions of Colorado, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of Harrison County, State of Mississippi in Instrument No. 2021-0026954-T-J1; and
WHEREAS, LLG MS LLC has heretofore been substituted as Trustee by instrument dated October 26, 2023 and recorded in the aforesaid Chancery Clerk's Office in Instrument No. 2023-0022326-T-J1; and
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.
NOW, THEREFORE, I, LLG MS LLC, Substituted Trustee in said deed of trust, will on May 6, 2025 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Main Door of the County Courthouse of Harrison County, located at 1801 23rd Avenue, Gulfport, MS 39501, to the highest and best bidder for cash or certified funds the following described property situated in Harrison County, State of Mississippi, to-wit:
Lots 29, 30, 31 and 32, Block 2, National Tung Grove Subdivision No. 2, a subdivision according to the map or plat thereof on file and of record in the office of the Chancery Clerk in the First Judicial District of Harrison County, Mississippi, in Plat Book 15, at Page 24.
I WILL CONVEY only such title as vested in me as Substituted Trustee.
LOGS Legal Group LLP
579 Lakeland East Drive, Suite O
Flowood, MS 39232
(601) 981-9299
13063 Williams Rd
Gulfport, MS 39503
23-029629

#L0224339
Mar 30,Apr 9,16,23,30 2025

ABANDONED MOTOR VEHICLE
Pursuant to the Provisions of Section 63-23-1, et seq. of the MS Code of 1972, the undersigned notified any and all parties having or claiming any interest legal or equitable, in the following described vehicle.
Said vehicle and contents will be sold or disposed on. 4/23/2025
Time: 8am
Place of Disposal: DND TOWING
YEAR: 2010
MAKE: CHEVROLET
MODEL: COBALT
VIN NO.: 1G1AB1F58A7200116
Print Your Name: KEITH HELTON
Name of Business: DND TOWING & STORAGE INC.
Address: 3682 LOWES AVE
City/Zip: Gulfport MS 39501
Phone. 228-868-8692

#L0225630
Apr 9,16,23 2025



IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI SECOND JUDICIAL DISTRICT

ROSEMARY SANCHEZ-RIVERA PLAINTIFF

VERSUS **CAUSE NO:25-0057(1)**

SANTOS A. VERDE RIVERA DEFENDANT
SUMMONS
(Service of Publication: Resident Unknown)

TO: SANTOS A. VERDE RIVERA, whose last known address was in the State of Mississippi; but whose present residence and address is unknown. You have been made Defendant in the lawsuit filed in this Court by ROSEMARY SANCHEZ-RIVERA, Plaintiff, whose address is in Harrison County, Second Judicial District, Mississippi.
The Complaint filed against you has initiated a civil action alleging Divorce and seeking relief.

You are required to mail or hand deliver a copy of a written Answer either admitting or denying each allegation in the Complaint to Casey R. Varnado, Plaintiff's Attorney, whose address is 12178 Hwy 49, Ste C, Gulfport, Mississippi 39503.

YOUR ANSWER MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY DAYS AFTER THE 26th DAY OF MARCH 2025, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR ANSWER IS NOT SO MAILED OR DELIVERED, A JUDGMENT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

Chancery Clerk
BY:_____D.C.

Dated 3/17/2025

Published: 3/26/2025,4/2/2025, and April 9, 2025.

CASEY R. VARNADO
ATTORNEY AT LAW
12178 Hwy 49, Ste C
Gulfport, MS 39503
(228) 896-3374
MS Bar No: 100558
#L0224318
Mar 26,Apr 2,9 2025

IN THE CHANCERY COURT OF HARRISON COUNTY, MISSISSIPPI FIRST JUDICIAL DISTRICT

IN THE MATTER OF THE LAST WILL & TESTAMENT OF JERI MARIE HOWARD, DECEASED CAUSE NO. 24CH1:24-cv-02027-CB

SUMMONS BY PUBLICATION; NOTICE TO CREDITORS OF JERI MARIE HOWARD, DECEASED, WHO ARE UNKNOWN AFTER A DILIGENT SEARCH AND INQUIRY.
Letters Testamentary having been granted on the 28th day of February, 2025, by the Chancery Court of Harrison County, First Judicial District, Mississippi to the undersigned Executor upon the ESTATE OF JERI MARIE HOWARD, deceased, notice is hereby given to any and all persons or corporate entities having claims of this Court for probate and registration according to the law within ninety (90) days from the first publication of this notice or they will be forever barred.

Issued under my hand and the seal of said Court, this 25th day of March, 2025.

CHANCERY CLERK
HARRISON COUNTY, FIRST JUDICIAL
1801 23RD AVENUE
GULFPORT, MS 39501
Dated: 3/25/25
By: Lesley Sefton, DEPUTY CLERK

Eugene J. Hoffman, IV
Attorney at Law
MS Bar No. 104994
311 E. Second Street
Pass Christian, Mississippi 39571
228-323-3330 Tel.
gene.hoffman210@gmail.com

Dates of Publication: 1. 04/02/25 2. 04/6/25 3. 04/9/25
#L0224541
Apr 2,6,9 2025

REQUEST FOR QUALIFED CONTRACTORS FOR EMERGENCY LARGE SCALE LOGISTICS SERVICES COAST ELECTRIC POWER ASSOCIATION

Coast Electric will soon be soliciting proposals from qualified contractors for the provision of emergency large-scale logistics services in the event of a major power outage. The types of services requested include sleeping quarters, showers, and toilet facilities, catering, etc.

Requests for proposal will be sent out April of 2025 via Vendorlink.com. To receive information on how to bid, contact us at contracting@coastelectric.coop.

Coast Electric reserves the right to award based on "best value" and Coast Electric reserves the right to award contracts to other than lowest price offered. Proposals will be scored on Depth and Detail of returned RFP, Pricing, Past Performance and Asset Ownership.

Coast Electric Power Association is an equal opportunity employer and provider.
#L0225450
Apr 2,9 2025

SunHerald

3/30/25

CITY OF BILOXI COMBINED NOTICE OF INFORMATION
AVAILABILITY AND PUBLIC HEARINGS
REGARDING DEVELOPMENT OF
THE 2025-2029 CONSOLIDATED PLAN
AND 2025 ANNUAL ACTION PLAN
FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that information relative to the planning, development and implementation of the City of Biloxi's 2025-2029 Consolidated Plan and 2025 Annual Action Plan for the Community Development Block Grant (CDBG) Entitlement Program is available for public review, as required by the U.S. Department of Housing and Urban Development.

Information and documents available for review include but are not limited to the following:

CDBG General Program Rules and Regulations;Biloxi Citizen Participation Plan; andBiloxi Residential Anti-Displacement & Relocation Assistance Plan

Information listed above and other records regarding the 2025-2029 Consolidated Plan and 2025 Annual Action Plan are available at the Biloxi Federal Programs Division located at 214-A Delauney Street between the hours of 8:00 a.m. and 4:00 p.m., Monday - Friday. Information pertinent to the planning of the Five-Year Consolidated Plan and 2025 Annual Action Plan is available to the public for a period of at least five (5) years.

Notice also is given that the City of Biloxi is in the initial stages of developing its 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan, funded through the U.S. Department of Housing and Urban Development.

The City anticipates a Program Year (PY) 2025 Community Development Block Grant (CDBG) Entitlement allocation of $403,868.00 from the U.S. Department of Housing and Urban Development and, based on previous years' resources, the City estimates generating program income of about $191,270.00 for PY2025 activities.

Two public hearings are scheduled to give Biloxi citizens and other interested stakeholders opportunity to:

Present oral or written input about City housing, non-housing community development and supportive public services needs; andParticipate in developing and implementing the 2025-2029 CDBG Consolidated Plan and 2025 Annual Action Plan.

All citizens, particularly those of low, very low and extremely low income, minorities, residents of public housing and those with disabilities, are encouraged to provide input through oral and written comments at one or both of the two public hearings scheduled as follows:

5:00 p.m., Wednesday, April 16, 2025 and
5:00 p.m., Tuesday, June 17, 2025
Biloxi Community Development Auditorium
676 Dr. Martin Luther King, Jr. Boulevard
in downtown Biloxi

Concurrent development of the Five-Year Consolidated Plan and Annual Action Plan is a cooperative effort of the City of Biloxi, other local governments, the Biloxi Housing Authority, the Mississippi Regional Housing Authority VIII, social service agencies, private groups, non-profit organizations, and other interested citizens.

Reasonable accommodations for persons with disabilities and non-English speaking persons will be provided upon request by calling the Biloxi Federal Programs Office at 228-435-6269 or by email at spickich@biloxi.ms.us, at least three (3) business days prior to each hearing.

Se insta a aquellas personas que deseen participar pero que puedan verse obstaculizadas por discapacidades o que no hablen inglés a llamar a la Oficina de Programas Federales de Biloxi al 228-435-6269 al menos tres (3) días antes de la audiencia para que se puedan hacer arreglos especiales.

Nhng cá nhân mun tham gia nhưng có th b cn tr bi khuyt tt hoc không nói ting Anh đưc khuyn khích gi cho Văn phòng Chương trình Liên bang Biloxi theo s 228-435-6269 ít nht ba (3) ngày trưc phiên điu trn đ có th sp xp đc bit.

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

IPL0224277
Mar 30,Apr 9 2025

Post Date: 03/30 12:00 AM

Refcode: #IPL0224277 iPrint

Similar Listings

THANK YOU for your legal submission!

Your legal has been submitted for publication. Below is a confirmation of your legal placement. You will also receive an email confirmation.

ORDER DETAILS

Order Number:
IPL0224277
Parent Order #:
IPL0201765
Order Status:
Submitted
Classification:
Legals & Public Notices
Package:
BLX - Legal Ads
Site:
biloxi
Final Cost:
$199.02
Referral Code:
20253380
Payment Type:
Account Billed
User ID:
IPL0020785

ACCOUNT INFORMATION

BILOXI CITY HALL IP
PO BOX 429
BILOXI, MS 39533
228-435-6259
kstuart@biloxi.ms.us
BILOXI CITY HALL

TRANSACTION REPORT

Date
March 24, 2025 1:37:41 PM EDT
Amount:
$199.02

SCHEDULE FOR AD NUMBER IPL02242770

March 30, 2025

PREVIEW FOR AD NUMBER IPL02242770

3.22inches x 6.51inches

CITY OF BILOXI COMBINED NOTICE OF INFORMATION AVAILABILITY AND PUBLIC HEARINGS REGARDING DEVELOPMENT OF THE 2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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Nh ng cá nhân mu n tham gia nh ng có th b c n tr b i khuy t t t ho c không nói ti ng Anh c khuy n khích g i cho V n phòng Ch ng trình Liên bang Biloxi theo s 228-435-6269 ít nh t ba (3) ngày tr c phiên i u tr n có th s p x p c bi t.

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

IPL0224277
Mar 30,Apr 9 2025

<< Click here to print a printer friendly version >>

SunHerald (Biloxi) Print Publication
April 9, 2025
SunHerald (Biloxi) Print Publication

Our Querens Magnolia

By Susan Peterson
Biloxi Tree Committee Chairperson

Did you know that the second oldest magnolia tree in the state of Mississippi lives right here in Biloxi? If you head downtown and cross the railroad tracks just west of West End Hose Co. No. 3, the museum, on Querens Ave., look to your left and you will see this beautiful specimen. To most of us this tree has been hidden all of our lives. Next time you are downtown, swing by and take a look.

Our past city arborist identified the tree for us. He lived a few doors north on Querens and wondered about its size and age, so he did some investigating. He measured and photographed the tree and then contacted the Mississippi Forestry Commission. To his (and ours) surprise, it turned out to be the second oldest in the state.

His interest, and follow-up turned out to be very important for us. As most of us know, for purposes of safety, the city has been closing some of the steep railroad crossings in East Biloxi. To mitigate the loss of those crossings for local residents, an access road (Esposito St.) just north of the tracks was been under construction. The work was just about to pass "through" the magnolia when our arborist got involved. He convinced city leaders that the magnolia was too valuable to be lost, and they immediately agreed.

You will now notice that the new extension road behind the fire museum doesn't seem to exactly line up with the rest of the new construction. That is because the city, working with the railway company, changed the plans to swing around our magnolia to ensure the tree and its root structure could continue to prosper for many years to come.

The next step was to formally register the tree as a "Biloxi Majestic Tree," and that work is underway now. We should have the certificate in our hands very soon. After conferring with the Mississippi Forestry Commission, we have decided to name our tree the "Querens Magnolia." The height of our tree is 64 feet, with a crown spread of 62 feet. The girth is 207 inches, and per the Societe Des Arbres calculations, it is approximately 185 years old.

Of course, there are other beautiful magnolias (plus bald cypress and live oaks) around the city which also need to be registered. Let's identify them and honor them in the city's registry of Majestic Trees. For magnolias, the age determination is similar to that of the live oak and cypress. Here is how to measure the age of a tree.

At chest height, measure the circumference, calculate the diameter in inches, and divide by the local growth factor, .365, which provides the age of the tree in years.

As the magnolia is both the state flower and tree of Mississippi, and has taken a central position on our new state flag, it is very appropriate we recognize this specimen. We are very proud of this tree, and hope you take a moment to take a look (and a photo) in the near future.

▸ For more info: biloxi.ms.us/majestictrees

CITY OF BILOXI PUBLIC NOTICE

City of Biloxi Combined Notice of Information Availability and Public Hearings Regarding Development of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan for the Community Development Block Grant Program

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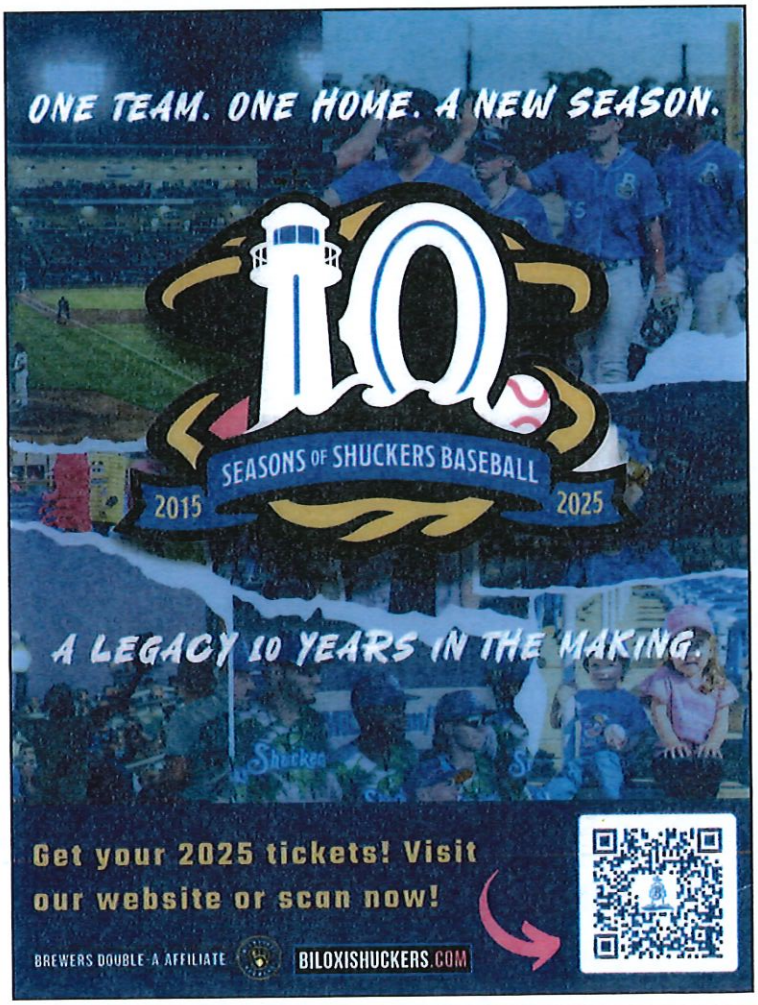
Information about Biloxi's CDBG Entitlement Program can be found at http://www.biloxi.ms.us/cdbg/

April is Fair Housing Month! April 2025 marks the 57th anniversary of the Fair Housing Act, which prohibits discrimination in the sale, rental and financing of dwellings, based on race, color, national origin, religion, sex, and familial status.

Biloxi established 1699



HCDC works with existing industries, regional businesses and various economic development agencies to develop the civilian labor force so locals are qualified to fill jobs, especially jobs requiring a high level of skill that pay a higher wage. Information provided was incorporated into the Consolidated and Action Plan.

Agencies managing public land, water and other natural resources

Invited Coastal Preserves/Mississippi Department of Marine Resources; Tidelands/Mississippi Secretary of State's Office; Office of Land and Water Resources/Mississippi Department of Environmental Quality; the Land Trust for the Mississippi Coastal Plain; Pascagoula River Audubon Center; Jackson County Utility Authority; and MS Trust for Public Land

Response The Grand Bay National Estuarine Research Reserve with MDMR requested to consult with the City on May 29, 2025. The role of wetlands and living shorelines was discussed in terms of mitigating storm impacts on coastal cities. This information was incorporated into the Consolidated Plan and Action Plan.

Hazard and emergency planning and community resiliency

Invited Harrison County Emergency Management Office; Harrison County Utility Authority; the Mississippi Department of Environmental Quality; the Biloxi City Planner; the Biloxi Flood Damage and Prevention Manager; the Biloxi Community Rating System Manager; and Grand Bay NERR/Mississippi Department of Marine Resources

Response The Grand Bay National Estuarine Research Reserve with MDMR requested a consultation on May 29, 2025. In addition to the benefits derived from managing natural resources, information was discussed about the value of hybrid stormwater management projects, such as stormwater gardens, to reduce, if not eliminate, recurring street flooding in cities, which is especially important in neighborhoods and near schools. This information was incorporated into the Consolidated Plan and Action Plan.

Other Local Units of Government Consultation
City of Biloxi 2025-2029 Consolidated Plan and 2025 Action Plan
July 9, 2025

Letter mailed with one-page questionnaire enclosed to:

Harrison County
Robert Collins, Harrison County Administrator
P.O. Drawer CC
Gulfport, MS 39502
rcollins@co.harrison.ms.us

Bobby Weaver, City Manager
City of D'Iberville
P.O. Box 6519
D'Iberville, MS 39540
bweaver@diberville.ms.us

Wayne Miller, CAO
City of Gulfport
P.O. Box 1780
Gulfport, MS 39502
wmiller@gulfport-ms.gov

Robert Cox, Mayor
City of Ocean Springs
1018 Porter Avenue
Ocean Springs, MS 39564

Engineering Department
Federal Programs Division
Susan Pickich, Federal Programs
228.435.6179

Biloxi
established 1699

214-A Delauney Street
P. O. Box 429
Biloxi, Mississippi
39533

www.biloxi.ms.us

July 9, 2025

Bobby Weaver, City Manager
City of D'Iberville
P.O. Box 6519
D'Iberville, MS 39540

Dear Bobby:

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan, as required by the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) Entitlement recipients. The input of neighboring local units of government is important to the development of effective plans, particularly in regard to shared community concerns and challenges.

As the City's consultant for developing these documents, I'm writing to request your input on behalf of the City of D'Iberville. Would you please complete (or have the appropriate staff person complete) the enclosed one-page questionnaire and have it emailed to me by Friday, July 25, 2025? Your input will be considered and incorporated into the final plans submitted to HUD.

If you would like more information or have questions regarding this request, please contact Susan Pickich, Biloxi Federal Programs Manager, at the phone number above, or me.

Your input will be greatly appreciated.

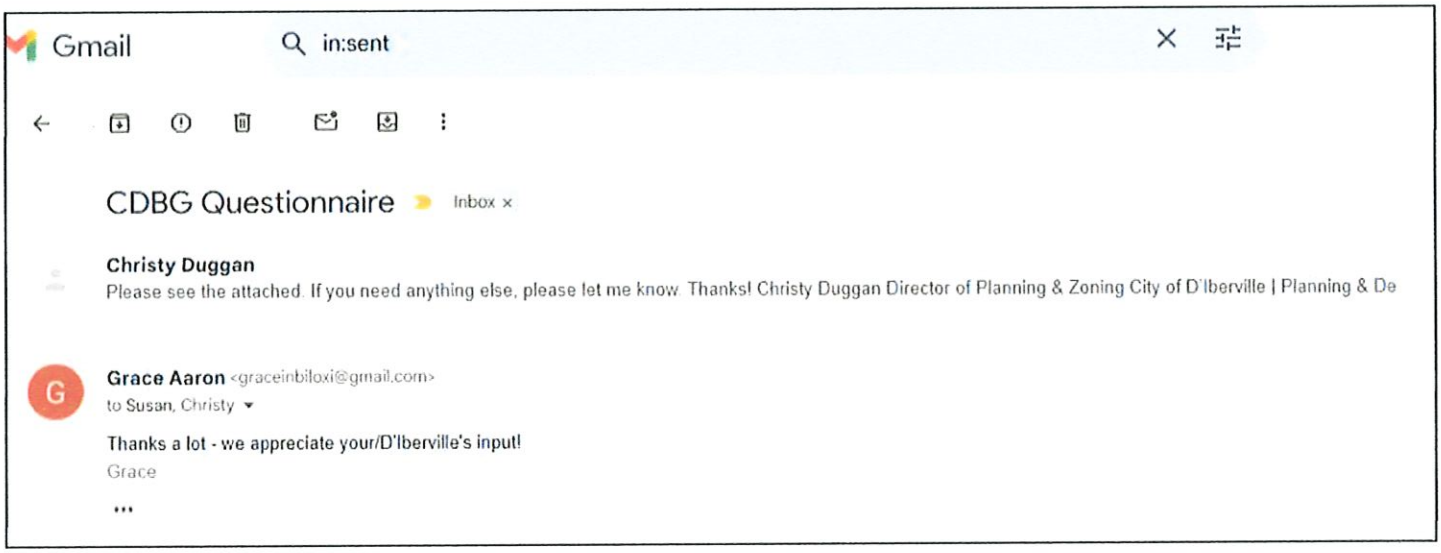
Sincerely,

Grace Aaron
graceinbiloxi@gmail.com
228-861-2994

Enclosure
Cc: Susan Pickich

Other Local Units of Government

The City of D'Iberville was the only "Other Local Units of Government" that responded to the City of Biloxi's request for input regarding development of its 2025-29 CDBG Consolidated Plan and 2025 Action Plan. D'Iberville's cover email, dated July 22, 2025, is below and a copy of the City's completed questionnaire follows.



City of Biloxi CDBG Entitlement Program
2025 Local Government Consultation

Name of Local Government Consulted City of D'Iberville
Contact Person Bobby Weaver, City Manager

Your response is not limited to the space provided; please attach additional pages as needed.

1. Recognizing that your local unit of government has common boundaries with the City of Biloxi, are there concerns with shared transportation infrastructure (roads, highways, bridges) that are in the process of being addressed or that should be addressed? If so, please identify.

No, we have adequate infrastructure at our boundaries fro safe travels between our jurisdictions. We are currently in process of upgrading Popps Ferry to improve transportation capacity to match that of the City of Biloxi.

2. Are there shared economic development problems, issues or challenges that are in the process of being addressed or should be? If so, what are they?

Currently, no problems or challenges. The City of Diberville and Biloxi have existing partnerships in serving developments across jurisdictional lines

3. Are there common affordable housing concerns, needs or challenges that are being addressed or that should be discussed and addressed? If so, what are they?

No, both municipalities have appropriate affordable housing. Diberville currently has two more multi-family developments under construction.

4. Are there shared community issues that may benefit from being discussed as broader, multi-jurisdictional concerns, such as addressing and preventing homelessness, which are not exclusive to one local unit of government? If so, please identify.

Homelessness is an issue that greatly affects both of our communities. Finding solutions for the un-housed population is an ongoing concern across the coast. Biloxi has more services available than Diberville to help with these situations

Thank you for your input!

Please email the completed questionnaire by July 25, 2025 to:
Grace Aaron at graceinbiloxi@gmail.com

Engineering Department
Federal Programs Division
Susan Pickich, Federal Programs
228.435.6179

Biloxi
established 1699

214-A Delauney Street
P. O. Box 429
Biloxi, Mississippi
39533

www.biloxi.ms.us

July 9, 2025

Robert Collins, Administrator
Harrison County
P.O. Box CC
Gulfport, MS 39502

Dear Mr. Collins:

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan, as required by the U.S. Department of Housing and Urban Development (HUD) for recipients of Community Development Block Grant (CDBG) Entitlement funds. The input of neighboring local units of government is important to the development of effective plans, particularly in regard to shared community concerns and challenges.

As the City's consultant for developing these documents, I'm writing to request your input on behalf of Harrison County. Would you please complete (or have the appropriate staff person complete) the enclosed one-page questionnaire and have it emailed to me by Friday, July 25, 2025? Your input will be considered and incorporated into the final plans submitted to HUD.

If you would like more information or have questions regarding this request, please contact Susan Pickich, Biloxi Federal Programs Manager, at the phone number above, or me.

Your input will be greatly appreciated.

Sincerely,

Grace Aaron
graceinbiloxi@gmail.com
228-861-2994

Enclosure

Cc: Susan Pickich

Engineering Department
Federal Programs Division
Susan Pickich, Federal Programs
228.435.6179

214-A Delauney Street
P. O. Box 429
Biloxi, Mississippi
39533

www.biloxi.ms.us

July 9, 2025

Hi Wayne!

Wayne Miller, CAO
City of Gulfport
P.O. Box 1780
Gulfport, MS 39502

Dear Wayne:

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan, as required by the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) Entitlement recipients. The input of neighboring local units of government is important to the development of effective plans, particularly in regard to shared community concerns and challenges.

As the City's consultant for developing these documents, I am writing to request your input on behalf of the City of Gulfport. Would you please complete (or have the appropriate staff person complete) the enclosed one-page questionnaire and have it emailed to me by Friday, July 25, 2025? Your input will be considered and incorporated into the final plans submitted to HUD.

If you would like more information or have questions regarding this request, please contact Susan Pickich, Biloxi Federal Programs Manager, at the phone number above, or me.

Your input will be greatly appreciated.

Sincerely,

Grace Aaron
graceinbiloxi@gmail.com
228-861-2994

Enclosure

Cc: Susan Pickich

Engineering Department
Federal Programs Division
Susan Pickich, Federal Programs
228.435.6179

Biloxi
established 1699

214-A Delauney Street
Biloxi, Mississippi
39533

www.biloxi.ms.us

July 9, 2025

Robert Cox, Mayor
City of Ocean Springs
1018 Porter Avenue
Ocean Springs, MS 39564

Dear Mayor Cox:

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan as required by the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant Entitlement recipients. The input of neighboring local units of government is important to the development of effective plans, particularly in regard to shared community concerns and challenges.

As the City's consultant for developing these documents, I am writing to request your input on behalf of the City of Ocean Springs. Would you please complete (or have the appropriate staff person complete) the enclosed one-page questionnaire and have it emailed to me by Friday, July 25, 2025? Your input will be considered and incorporated into the final plans submitted to HUD.

If you would like more information or have questions regarding this request, please contact Susan Pickich, Biloxi Federal Programs Manager, at the phone number above, or me.

Your input will be greatly appreciated.

Sincerely,

Grace Aaron
graceinbiloxi@gmail.com

Enclosure

Cc: Susan Pickich

Engineering Department
Federal Programs Division
Susan Pickich, Manager

Biloxi
established 1699

214-A Delauney Street
P. O. Box 429
Biloxi, Mississippi 39533
Office: 228.435.6269
Fax: 228.435.6179
www.biloxi.ms.us

March 27, 2025

Dear Community Leader:

We missed you at last week's interagency meeting with other organization and agency representatives who work to help meet the considerable needs of many families and individuals in our community! As a Community Development Block Grant (CDBG) Entitlement Program participant, the City is in the early stages of developing its 2025-2029 Consolidated Plan and 2025 Action Plan, as required by HUD. Input from your agency/organization, along with others, is important to ensuring the plans comprehensively identify and prioritize residents' needs.

Input about community needs will guide the City's use of CDBG resources during the five-year period of the Consolidated Plan while the 2025 Action Plan will budget Program Year 2025 CDBG resources to support eligible projects that address priority housing and community development needs for low-to moderate-income citizens.

Completing and returning the enclosed CDBG Needs Survey is a quick way to provide the City with your input. In addition to submitting a completed survey, the City of Biloxi encourages you to attend one or both of two CDBG public hearings that are scheduled on April 16 and June 17. The hearings offer the opportunity to provide oral and written comments and to ask questions regarding the City's CDBG Entitlement Program. Specific information about the times and location of the hearings are posted on the City's website and will be included in the April – June B-News publications.

On June 18, a public review draft of the 2025-2029 Consolidated Plan and 2025 Action Plan will be posted on the City's website; hard copies will be made available for review at City Hall, Biloxi Housing Authority developments and each branch of the Biloxi Public Library. To provide time for public review after the drafts are made available, additional written comments will be accepted during a 30-day formal comment period that ends on July 17.

Please email me at spickich@biloxi.ms.us if you have questions regarding the survey, development of the 20' 2029 Consolidated Plan and 2025 Action Plan or the City's CDBG Entitlement Program.

Sincerely,

Susan Pickich

Susan Pickich
Federal Programs Manager

enclosure

Cc: Christy LeBatard, Director
Engineering Department

PY2025 Interagency Meeting Minutes
for Development of the 2025-2029 Consolidated Plan and 2025 Action Plan
for the City of Biloxi's CDBG Entitlement Program
March 19, 2025

At 2 p.m. on Wednesday, March 19, 2025, Susan Pickich, Federal Programs Manager, opened the City of Biloxi's Community Development Block Grant (CDBG) Interagency Meeting, initiating the development process for the 2025-2029 Consolidated Plan and 2025 Action Plan.

Ms Pickich introduced herself and Grace Aaron, consultant, and asked if everyone had signed in and picked up an agenda packet at the door. She then asked those in attendance to introduce themselves, identify the agency or organization they represent and identify the public services provided by their agency. The attached sign-in sheet identifies those in attendance.

Ms Aaron then provided an overview of the HUD-funded Community Development Block Grant Entitlement Program, calling attention to pages three and four of the agenda packet. She reviewed the national goals and objectives of the program and eligibility requirements. She explained that the Five-Year Consolidated and One-Year Action Plans are developed concurrently and called attention to the development schedule in Section III of the agenda.

Ms Pickich then stated that the amount of CDBG resources to support Program Year 2025 projects is not known as yet, explaining that the actual amount of the annual allocation has not been approved at the federal level yet, but that the City anticipates it will be approximately $403,868.00 based on the PY2024 allocation. Ms Pickich asked if there were any questions and there being none, she then called attention to Section V Community Needs and Priorities Input of the agenda, saying that the City invites public input into development of the Consolidated Plan and Action Plans, particularly in the identification and prioritization of unmet housing and non-housing community development needs.

A discussion followed during which Ms Pickich and Ms Aaron answered questions about CDBG-eligible projects and public service activities. Ms Pickich encouraged everyone to complete the Community Needs Survey and to share copies of the survey with others in their office as well as with family and friends. She explained that broad input provided through completed surveys, offered as oral comments at the two CDBG hearings and submitted during the hearings or the 30-day written comment period support the City's effort to comprehensively identify and prioritize community needs in the Five-Year Consolidated Plan.

Ms Pickich explained HUD's 15% cap on public service activities and the City's competitive application for the limited public services funds. She said the City anticipates that $60,000 to $70,000 will be budgeted for public service subgrants in PY2025 and pointed out that CDBG funds are awarded on a reimbursement basis, which means subrecipients must have adequate resources to pay the cost of delivering the approved service in advance. She also explained that

subrecipients are required to comply with federal procurement, monitoring, record keeping and other federal requirements, stating that experience administering other federal grants will be very helpful. Ms Pickich identified Coastal Family Health Center, Moore Community House and the Gulf Coast Center for NonViolence as good examples of agencies that have been awarded subgrants in previous years and have helped address high priority needs by providing homeless persons with mental health assessments and treatment (CFHC); expanding access to affordable early childhood daycare (MCH); and offering a therapeutic children's program (GCCFN).

Ms Pickich said the 2025 public service application will be posted on the City's website on May 1 and the deadline for completed applications is May 29, 2025.

Ms Aaron then explained that the City encourages citizens to provide input regarding use of its CDBG funds through its citizen participation process, saying all written comments regarding the 2025-2029 Consolidated Plan and 2025 Action Plan must be received by 4 p.m., July 17, 2025 to be considered in development of Biloxi's Plans. Ms Pickich indicated a second public hearing is scheduled for Thursday, June 17, 2025 at 5:00 p.m. to receive oral and written comments about the documents, proposed projects and budget being developed.

Ms Pickich explained oral and written comments offered during the development process is shared with the administration for consideration and incorporation into the plans. Minutes of this and other consultation meetings will be made a part of the final 2025-2029 Consolidated Plan and 2025 Action Plan. She then asked if there were any additional comments or questions.

There being no additional comments, Ms Pickich asked everyone to please submit their completed surveys by July 17 and thanked everyone for attending.

Aaron — 4/25/25

Prepared by Grace Aaron — Date

Susan Pickich — 4/28/25

Reviewed and Approved By Susan Pickich — Date

Agenda packet, sign-in sheet, comment form and Community Needs Survey attached.

CITY OF BILOXI
CDBG PROGRAM
2025-2029 CONSOLIDATED PLAN AND 2025 ONE-YEAR ACTION PLAN
INTERAGENCY MEETING
2:00 PM WEDNESDAY, MARCH 19, 2025

NAME	ORGANIZATION	PHONE	EMAIL
Susan Pickich	CoB	435-6269	spickich@biloxiMS.us
Meagan Lanier	CFHC	374-2494	mlanier@coastalfamilyhealth.org
Barbara Thornton	CFHC	374-2494	bthornton@coastalfamilyhealth.org
Jonathan Green	Steps Coalition	215-715-9330	jgreen@stepscoalition.org
Grace Aaron	CoB	228-861-2944	graceinbiloxi@gmail.com
Susan Kramer Jones	Women's Resource Ctr.	228-897-8958	susankjoneswrc@gmail.com
CRAIG STEENKAMP	BAY MISSION	228-234-0166	CSTEENKAMP@THEBAYMISSION.ORG
JAMES PENNINGTON	" " "	" " "	JPennington@thebaymission.org
Jay Gustafson	MS Center for Justice	273-1596	jgustafson@mscenterforjustice.org
Shay [illegible]	GCCAA	257-1353	shay@gcaa.com
LaShaundra McCarty	MS SBDC	396-8661	lashaundra@mississippisbdc.org
John L. McCarty	Red Cross	229-2189	john.mccarty3@redcross.org

CITY OF BILOXI
CDBG Interagency Meeting – Public Services Agenda
2025-2029 Consolidated Plan and 2025 One-Year Action Plan
2 p.m., Wednesday, March 19, 2025

I. **Introductions and Welcome**

II. **Overview** (page 2)
Community Development Block Grant (CDBG) Fact Sheet
CDBG National Objectives
CDBG Basic Eligible Activities

III. **2025-2029 Consolidated Plan & 2025 Action Plan Concurrent Development Schedules***

Public Hearing #1	Wed., April 16
Public Hearing #2	Tues., June 17*
Public Review Draft Available/Comment Period Begins	Wed., June 18*
30-Day Public Comment Period Ends	4 p.m., Thurs., July 17*
City Council Approval/Adoption	by Tues., August 5*
Submit to HUD	on or before Wed., August 14

*At this time, these dates are tentative, subject to change

IV. **2025 Action Plan Anticipated Resources & Activities** (page 4)

Anticipated 2025 Entitlement Allocation	$403,868.00
Estimated 2025 Program Income	191,270.00
Anticipated Total	$595,138.00

V. **Community Needs and Priorities Input from Public Service Agencies/Organizations**
Discussion of Questionnaires, Surveys and Written Comments

VI. **Citizen Participation**
Oral and written comments you have concerning Biloxi's housing and/or non-housing community development needs are valued and will be considered by the City in development of the 2025-2029 Consolidated Plan and 2025 Action Plan.

Written comments may be delivered to Susan Pickich, Federal Programs Manager, at 214-A Delauney Street in downtown Biloxi; emailed to spickich@biloxi.ms.us; or mailed to Biloxi Federal Programs Manager P.O. Box 429 Biloxi, MS 39533.

All written comments must be received by 4 p.m., Thursday, July 17, 2025 to be considered and included in the 2025-2029 Consolidated Plan and 2025 Action Plan.

FACT SHEET
2025-2029 CONSOLIDATED PLAN AND 2025 ONE-YEAR ACTION PLAN FOR HUD'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM CITY OF BILOXI, MISSISSIPPI

Biloxi's Community Development Block Grant (CDBG) Entitlement Program

The 2025-2029 Consolidated Plan and 2025 One-Year Action Plan are requirements of the U.S. Department of Housing and Urban Development (HUD) that are designed to develop a coordinated and cooperative effort to identify housing, community development and supportive housing needs of the City of Biloxi. **The 2025 Action Plan will be based on prioritized needs and strategies for meeting community needs identified in the City's Five-Year Consolidated Plan.**

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

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

Biloxi does not receive an annual allocation of funds under the HOME, HOPWA or ESG programs but must work with other agencies to compete for funding from the programs.

In compliance with CDBG Program national objectives, the City invests almost all 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:

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

As an entitlement city under the rules of the CDBG Program, Biloxi receives an annual allocation of funding from HUD that in Program Year 2025 is anticipated to be approximately $403,868.00. During Program Year 2025, the City also anticipates generating program income of about $191,270.00, bringing CDBG resources anticipated to be available for eligible activities during the October 1, 2025 – September 30, 2026 period to approximately $595,138.00.

Availability of Information

Information concerning the Biloxi Consolidated Plan, the Action Plan, the Assessment of Fair Housing/Analysis of Impediments to Fair Housing Choice and the Community Development Block Grant Entitlement Program is available to the public at the Biloxi Federal Programs Office, located at 214-A Delauney Street in downtown Biloxi, during regular business hours 8 a.m. to 4:00 p.m., Monday through Friday, and on the City's website.

National Objectives of the 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- to moderate-income persons, as defined by HUD
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, sidewalks, street lighting and purchase of public fire safety equipment
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. Relocation payment and assistance for permanently or temporarily displaced individuals, families and businesses 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
5. Acquisition, construction or rehabilitation of privately owned utilities.
6. Special economic development activities
7. Limited support of public service activities/programs administered by qualified subrecipients selected through the City's application process
8. Public facility improvements such as enhancing public parks and public property, including installation of public restrooms, fencing, sidewalks, street lighting and activities to comply with ADA access requirements

CITY OF BILOXI CDBG ENTITLEMENT PROGRAM
2025-29 CONSOLIDATED PLAN AND 2025 ACTION PLAN
INTERAGENCY MEETING
MARCH 19, 2025

Comment Form

The City of Biloxi is in the process of developing its 2025-29 Consolidated Plan and 2025 Action Plan in compliance with regulatory requirements and the City's Citizen Participation Plan. Comments concerning the housing and/or non-housing community development needs of Biloxi are invited and will be considered during this process.

Name _____ Phone _____

Organization Represented (if applicable) _____

Address _____

How did you hear about this meeting? ___ Sun Herald Notice ___ B-News ___ Word of Mouth
___ City Email ___ Other? Please identify _____

Comments _____

_____

_____

_____

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_____

Comments may be delivered to the Federal Programs Division, located at 214-A Delauney Street in downtown Biloxi; emailed to [redacted]; or mailed to the Federal Programs Division at P.O. Box 429 Biloxi, MS 39533. Written comments must be received by 4 p.m., Thursday, July 17, 2025 to be considered in development of the 2025-29 Consolidated Plan and 2025 Action Plan.

2025 Community Development Block Grant Needs Survey

The City of Biloxi is in the process of developing its 2025-2029 Consolidated Plan and 2025 Action Plan for the CDBG Entitlement Program to identify and prioritize housing and community development needs. It would be very helpful to this effort if you would provide your input by completing and returning this survey. Information about how to return completed surveys is on the back. Thank you!

Please share your opinion by ranking the following CDBG-eligible projects and services from lowest to highest priority by marking an "X" or "√" in a box to the right.	Not a Priority	Low Priority	Moderate Priority	High Priority
Infrastructure & Public Facility Improvements				
Neighborhood Street Improvements				
Water/Sewer Improvements				
Neighborhood Sidewalk Installation and Improvements				
Street Lighting Improvements in Neighborhoods				
Stormwater Drainage Improvements				
Community Center Improvements				
City Park Improvements				
City Recreation Area Improvements				
Fire Station Improvements and Purchase of Equipment				
Other - specify				
Public Services				
Expand Access to 24-hour Affordable Child Care Services				
Anti-Crime Programs				
Affordable After School and Summer Programs for Children				
Senior Wellness Programs				
Affordable Computer and Other Educational Programs				
Financial Literacy Programs for Adults and Children				
Expand Access to English As A Second Language Programs				
Expand Access to Affordable Mental Health Services				
Recreation Programs for Citizens with Disabilities				
Affordable Access to Senior Day Care Programs				
Fair Housing Education Programs				
Other – specify				
Special Needs Centers/Services				
Expand Public Services/Programs for Disabled Persons				
Day Shelters/Services for Homeless				
Domestic Violence Shelters/Services				
Drug Prevention/Rehab Programs				
HIV/AIDS Centers/Services				
Additional Neglected/Abused Children Centers/Services				
Other - specify				

	Not a Priority	Low Priority	Moderate Priority	High Priority
Housing Services				
Down Payment Assistance Program for Low-Income Citizens				
Senior Citizen Housing Adaptation Assistance				
Housing Repairs for the Elderly & Citizens with Disabilities				
Single Family Housing Repairs for Low-Income Citizens				
Expand Access to First-time Homebuyers Education Programs				
Other - specify				
Economic Development				
Commercial/Industrial Property Rehabilitation				
Small Business Loans				
Start Up Business Assistance				
Workforce Training/Job Skills Development Programs				
Other - specify				

What other CDBG-eligible housing or community development projects or services do you think need to be provided or improved in the City of Biloxi? (Please attach additional pages if more space is needed.)

To be considered in development of the Biloxi CDBG 2025-2029 Consolidated Plan and 2025 Action Plan, please return your completed survey on or before 4:00 p.m., Thursday, July 17, 2025 by emailing it to spickich@biloxi.ms.us; bringing it to the Federal Programs Division Office at 214-A Delauney Street in downtown Biloxi; or mailing it to the Federal Programs Division at P.O. Box 429 Biloxi, MS 39533.

Thank you, again, for taking the time to provide the City with your input.

Engineering Department
Federal Programs Division
Susan Pickich, Federal Programs
228.435.6269

Biloxi
established 1699

214-A Delauney Street
P. O. Box 429
Biloxi, Mississippi

February 26, 2025

Dear Community Leader:

The City of Biloxi is initiating the process of developing its Five-Year Consolidated Plan and One-Year Annual Action Plan for the Community Development Block Grant (CDBG) Entitlement Program, in compliance with U.S. Department of Housing and Urban Development (HUD) requirements.

This process offers the City of Biloxi an opportunity to identify and work with citizens groups, public agencies, nonprofit organizations and others to develop the 2025-2029 Consolidated Plan that will guide the City's use of CDBG resources during the five-year period.

The 2025 Action Plan, developed concurrently with the Consolidated Plan, will identify how Program Year 2025 (October 1, 2025 – September 30, 2026) CDBG resources will be used to support eligible projects and activities that address priority, unmet housing and community development needs for the primary benefit of low- to moderate-income citizens.

The three basic goals of the CDBG Program are to:

Provide decent housing;
Provide a suitable living environment; and
Expand economic opportunities.

As a representative of an organization or agency serving Biloxi citizens, your input is important to the development of these two plans and, through this letter, you or your representative are invited to an interagency meeting scheduled at **2:00 p.m., Wednesday, March 19, 2025** in the Biloxi Community Development Auditorium, located at 676 Dr. Martin Luther King, Jr. Boulevard in downtown Biloxi.

As an entitlement city under the rules of HUD's CDBG Program, the City of Biloxi receives an annual allocation of funding, which is anticipated to be approximately $403,000 in Program Year 2025. The City does not receive an annual allocation of funds under HUD's HOPWA, ESG or HOME Programs but must work with other agencies to compete for that funding.

If you are not able to attend the interagency meeting, we hope you will provide your input at one or both of two public hearings and during the designated 30-day written comment period that are important parts of the development process. Dates, locations and other information about citizen

participation opportunities will be published in the Biloxi B-News and posted on the City's website.

Please do not hesitate to email me at spickich@biloxi.ms.us if you have questions regarding the interagency meeting or the City's CDBG Entitlement Program.

Sincerely,

Susan Pickich

Susan Pickich
Federal Programs Manager

Cc: Christy LeBatard, Director
Engineering Department
File

More information about the City of Biloxi's CDBG Entitlement Program and its Program Year 2025 development process is available on its website **www.biloxi.ms.us/cdbg**.

2025 Interagency Mailing Labels

ennifer Williams
Biloxi Diocese
1790 Popp's Ferry Road
Biloxi, MS 39532

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

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

South MS AIDS Task Force
P. O. Box 8009
Biloxi, MS 39535

Angel Greer, Exec. Director
Coastal Family Health Center
P. O. Box 475
Biloxi, MS 39533-0475

Brandon Forshee, Director
Moore Community House
P. O. Box 205
Biloxi, MS 39533

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

Hershell Pargo
Biloxi NAACP
610 Water Street
Biloxi, MS 39530

South MS Regional Center
3170 West Railroad Street
Long Beach, MS 39560

Justin Brooks
South MS Housing Authority
P. O. Box 2347
Gulfport, MS 39505-2347

Jerry Friday, Area Commander
Salvation Army – Biloxi
575 Division Street
Biloxi, MS 39530

N. Lofton
Catholic Charities of So. MS
1790 Popp's Ferry Rd
Biloxi, MS 39532

MS-503 Continuum of Care
1975 Seaway Rd., Ste B220
Gulfport, MS 39503

Dena Wittman, Exec. Director
Open Doors Homeless Coalition
11975 Seaway Road, Suite B220
Gulfport, MS 39503

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

Roshunda Culberson
Area Agency on Aging
842 Commerce Street
Gulfport, MS 39502

Kathy Springer, Exec. Director
United Way of So. Mississippi
11975 Seaway Rd. B-170
Gulfport, MS 39503

Jonathon Green, Exec. Director
Steps Coalition
11975 Seaway Rd., Ste B225
Gulfport, MS 39503

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

Stacey Riley
Gulf Coast Center for NonViolence
P. O. Box 333
Biloxi, MS 39533

Boat People SOS, Inc.
160 Porter Ave.
Biloxi, MS 39530

Julie Egressy
Mercy Housing & Human Dev.
1135 Ford Street
Gulfport, MS 39503

Sue Weishar, Board President
El Pueblo
2436 Pass Road, Suite A
Biloxi, MS 39531

Greg Crapo
De l'Epee Deaf Center
1450 North Street
Gulfport, MS 30507

Ashley Richardson, Director
MS Center for Justice
PO. Box 343

Kay Horne, Director
Program Believe
P.O. Box 644
Biloxi, MS 39533

Gordon Jackson, Jr.
7653 Macon Drive
Biloxi, MS 39532

Allytra Perryman, Director
East Biloxi Community Collaborative
11975 Seaway Road, Suite B-150
Gulfport, MS 39501

MS State Dept. of Health
Southern Public Health Region
1141 Bayview Avenue Ste 102
Biloxi, MS 39530

Boys & Girls Club of Gulf Coast
11975 B Seaway Road
Gulfport, MS 39502

Pattie Grider
Open Doors Homeless Coalition
11975 Seaway Rd, Suite B220
Gulfport, MS 39503

Sue Weishar, Board President
El Pueblo
2436 Pass Road, Suite A
Biloxi, MS 39531

Rev. Pennington, Exec. Director
Back Bay Mission
1012 Division Street
Biloxi, MS 39530

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

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

CASA of Harrison County
47 Maples Drive
Gulfport, MS 39507

John McCarty, Exec. Director
American Red Cross
612 East Pass Road
Gulfport, MS 39507

Child Abuse Prevention Center
MDHS
2315 17th Street
Gulfport, MS 39503

Veterans Services Office
P.O. Box 413
Biloxi, MS 39533

Gulf Coast Community Foundation
11975 Seaway Rd., Suite B150
Gulfport, MS 39501

Kay Deneault, Exec. Director
Mental Health Assoc. of So. MS
P.O. Box 7329
Gulfport, MS 39506

Chris Monforton
Habitat for Humanity Gulf Coast
2214- 34th Street
Gulfport, MS 39501

MS Community Education Center
10260 Larkin Smith Drive
Gulfport, MS 39503

Gulf Coast Housing Initiative
1012 Division Street
Biloxi, MS 39530

Community Care Network
7400 Fountainbleau Road
Ocean Springs, MS 39564

Kay Miller
Main Street Biloxi
P.O. Box 508
Biloxi, MS 39533

Harrison County Health Dept.
1102 45th Avenue
Gulfport, MS 39503

So. MS Child Advocacy Center
2315 17th St. #3
Gulfport, MS 29503

Renaissance CLF
8917 Lorraine Rd.
Gulfport, MS 39501

Leonard Bentz
SMPDD
10441 Corporate Drive, Ste. 1
Gulfport, MS 39503

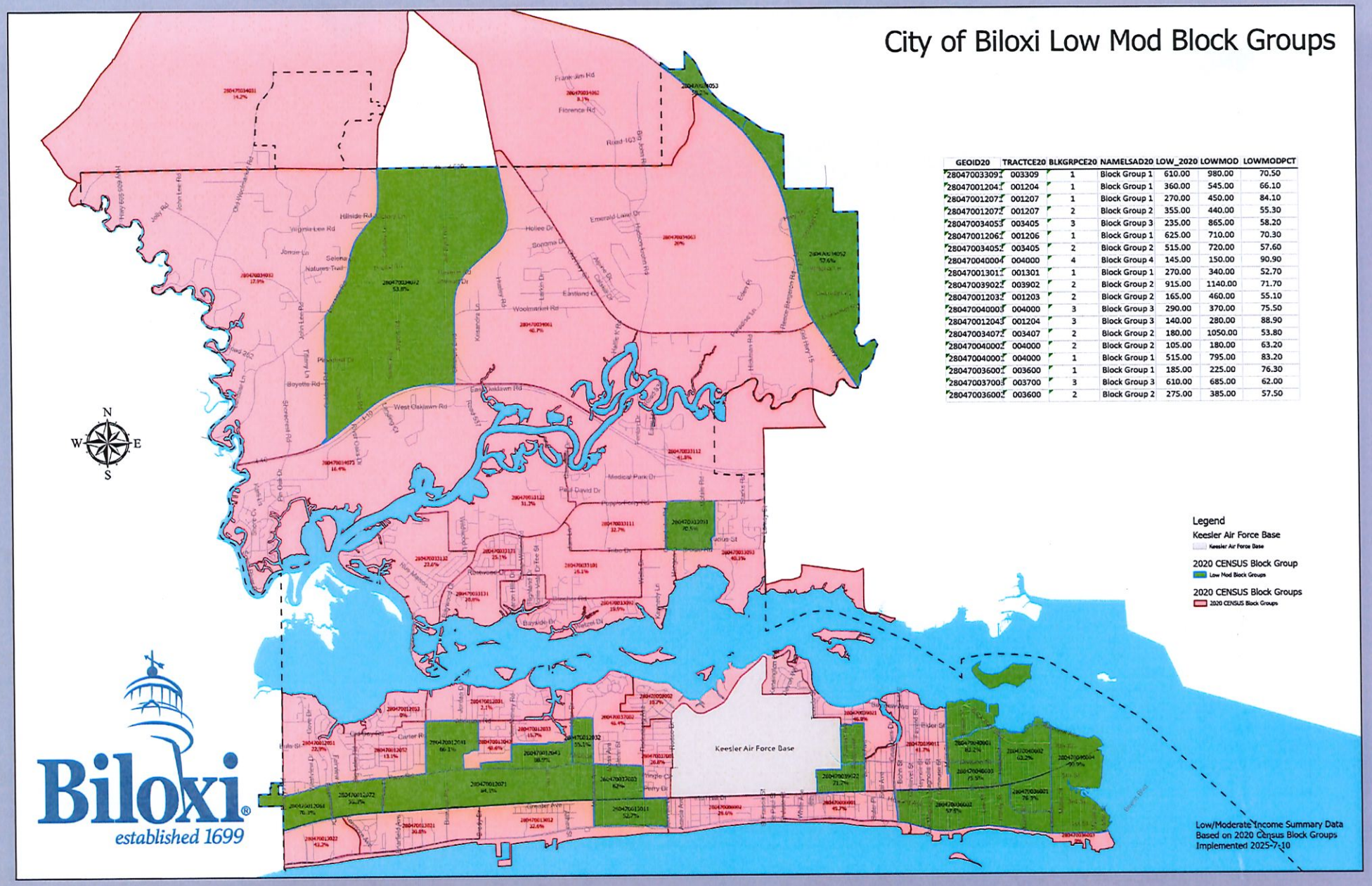
Gulf Coast Mental Health Center
1600 Broad Avenue
Gulfport, MS 39501

Women's Resource Center
9155 Lorraine Road
Gulfport, MS 39503

Oceans Behavioral Hospital
180C DeBuys Road
Biloxi, MS 39531

T. Coyne, SMPDD
Area Agency on Aging
10441 Corporate Dr., Ste. 1
Gulfport, MS 39503

City of Biloxi Low Mod Block Groups



GEOID20	TRACTCE20	BLKGRPCE20	NAMELSAD20	LOW_2020	LOWMOD	LOWMODPCT
280470033091	003309	1	Block Group 1	610.00	980.00	70.50
280470012041	001204	1	Block Group 1	360.00	545.00	66.10
280470012071	001207	1	Block Group 1	270.00	450.00	84.10
280470012072	001207	2	Block Group 2	355.00	440.00	55.30
280470034053	003405	3	Block Group 3	235.00	865.00	58.20
280470012061	001206	1	Block Group 1	625.00	710.00	70.30
280470034052	003405	2	Block Group 2	515.00	720.00	57.60
280470040004	004000	4	Block Group 4	145.00	150.00	90.90
280470013011	001301	1	Block Group 1	270.00	340.00	52.70
280470039021	003902	2	Block Group 2	915.00	1140.00	71.70
280470012031	001203	2	Block Group 2	165.00	460.00	55.10
280470040003	004000	3	Block Group 3	290.00	370.00	75.50
280470012043	001204	3	Block Group 3	140.00	280.00	88.90
280470034072	003407	2	Block Group 2	180.00	1050.00	53.80
280470040002	004000	2	Block Group 2	105.00	180.00	63.20
280470040001	004000	1	Block Group 1	515.00	795.00	83.20
280470036001	003600	1	Block Group 1	185.00	225.00	76.30
280470037003	003700	3	Block Group 3	610.00	685.00	62.00
280470036002	003600	2	Block Group 2	275.00	385.00	57.50

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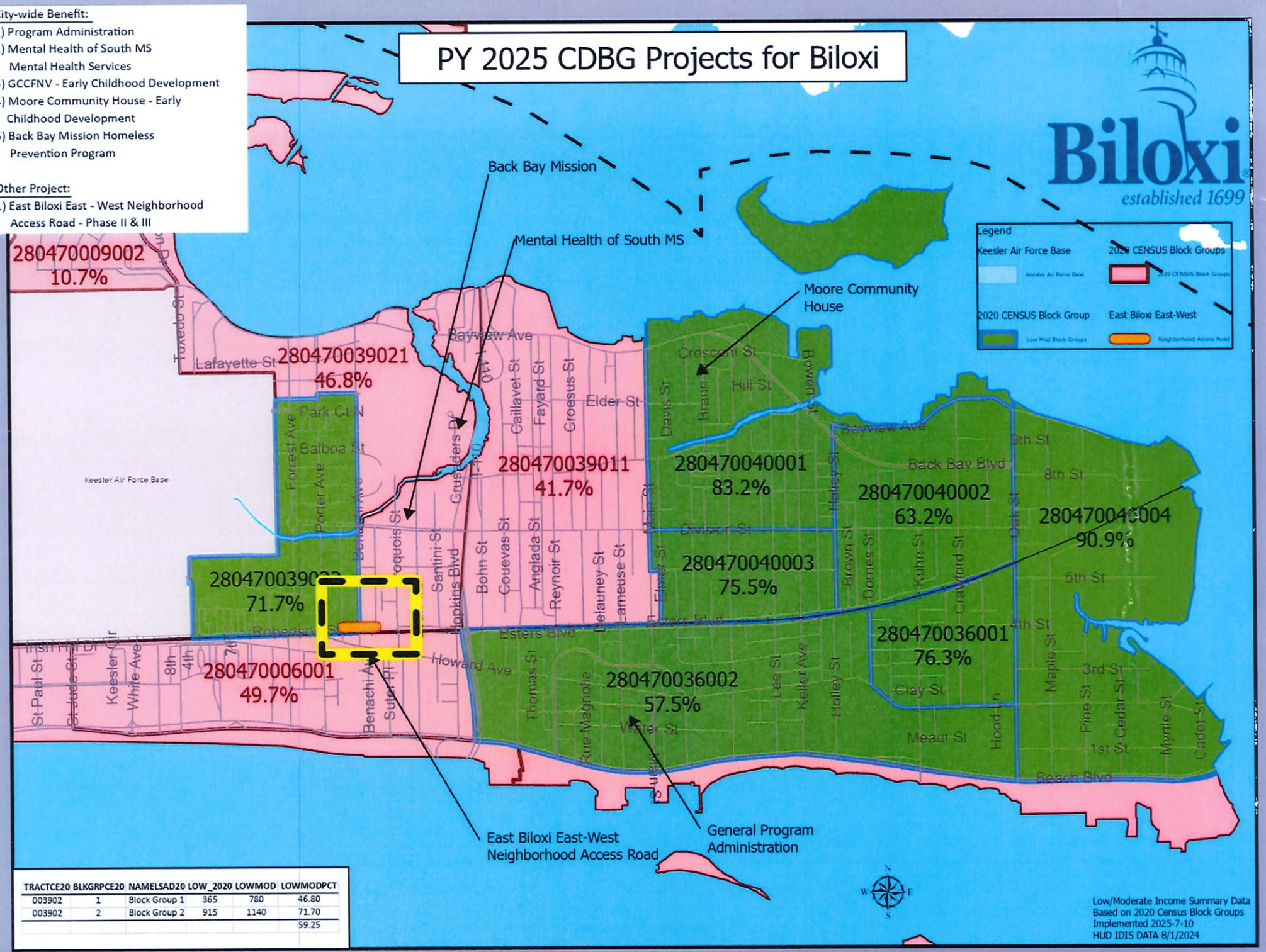
PY 2025 CDBG Projects for Biloxi

City-wide Benefit:

1) Program Administration
2) Mental Health of South MS
   Mental Health Services
3) GCCFNV - Early Childhood Development
4) Moore Community House - Early
   Childhood Development
5) Back Bay Mission Homeless
   Prevention Program

Other Project:

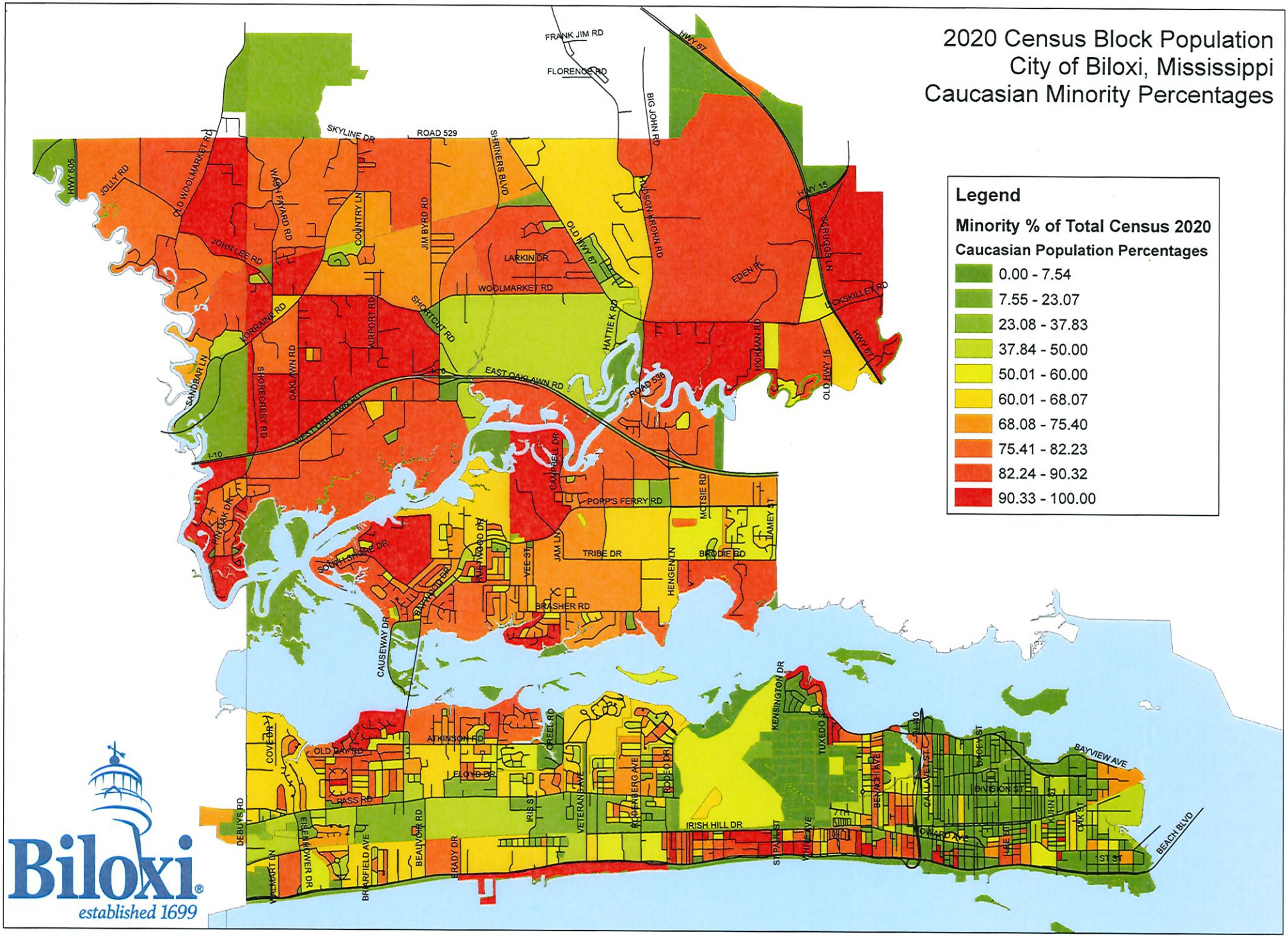
1) East Biloxi East - West Neighborhood
   Access Road - Phase II & III



TRACTCE20	BLKGRPCE20	NAMELSAD20	LOW_2020	LOWMOD	LOWMODPCT
003902	1	Block Group 1	365	780	46.80
003902	2	Block Group 2	915	1140	71.70
					59.25

Low/Moderate Income Summary Data
Based on 2020 Census Block Groups
Implemented 2025-7-10
HUD IDIS DATA 8/1/2024

2020 Census Block Population
City of Biloxi, Mississippi
Caucasian Minority Percentages



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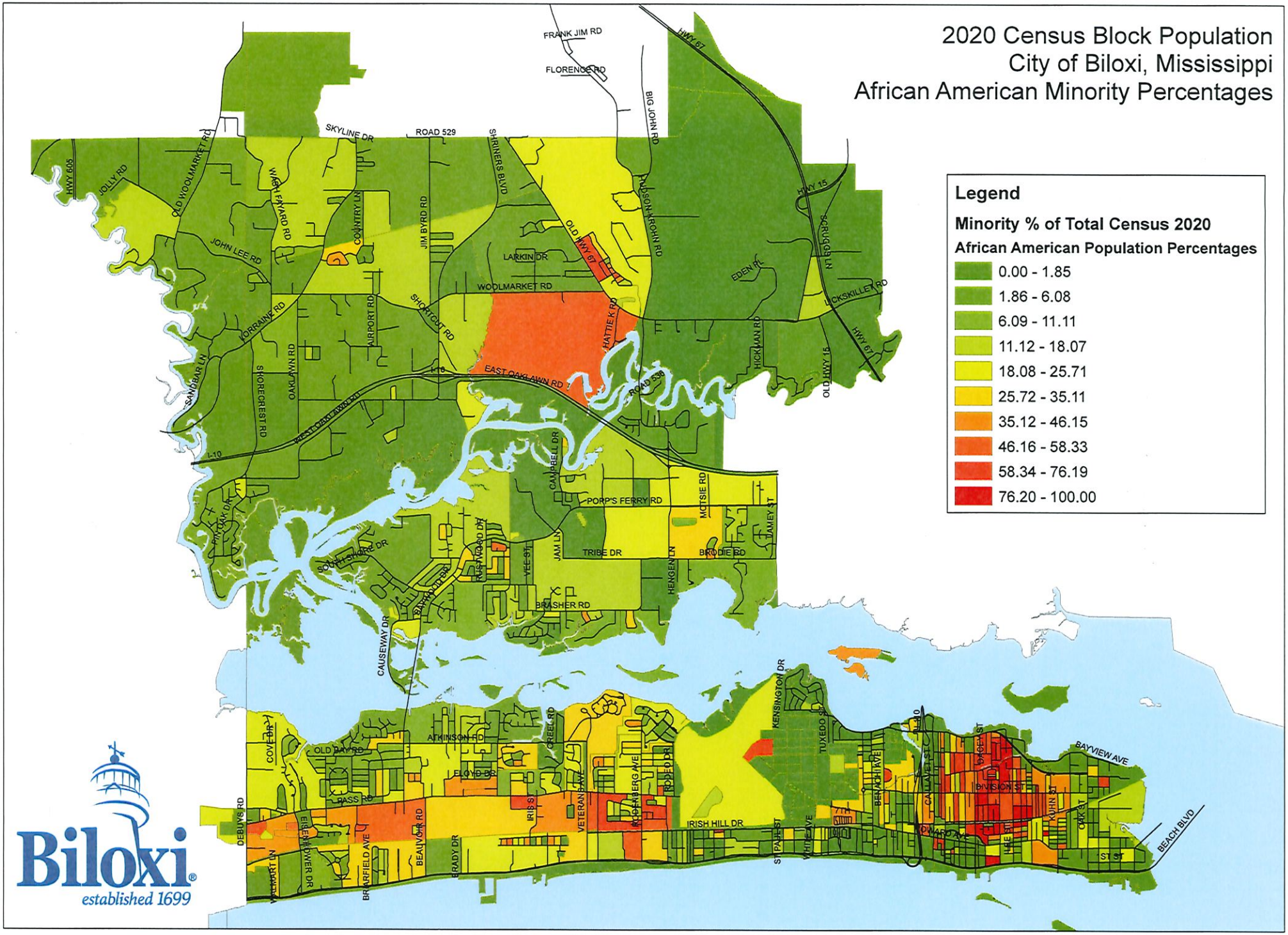
2020 Census Block Population
City of Biloxi, Mississippi
African American Minority Percentages



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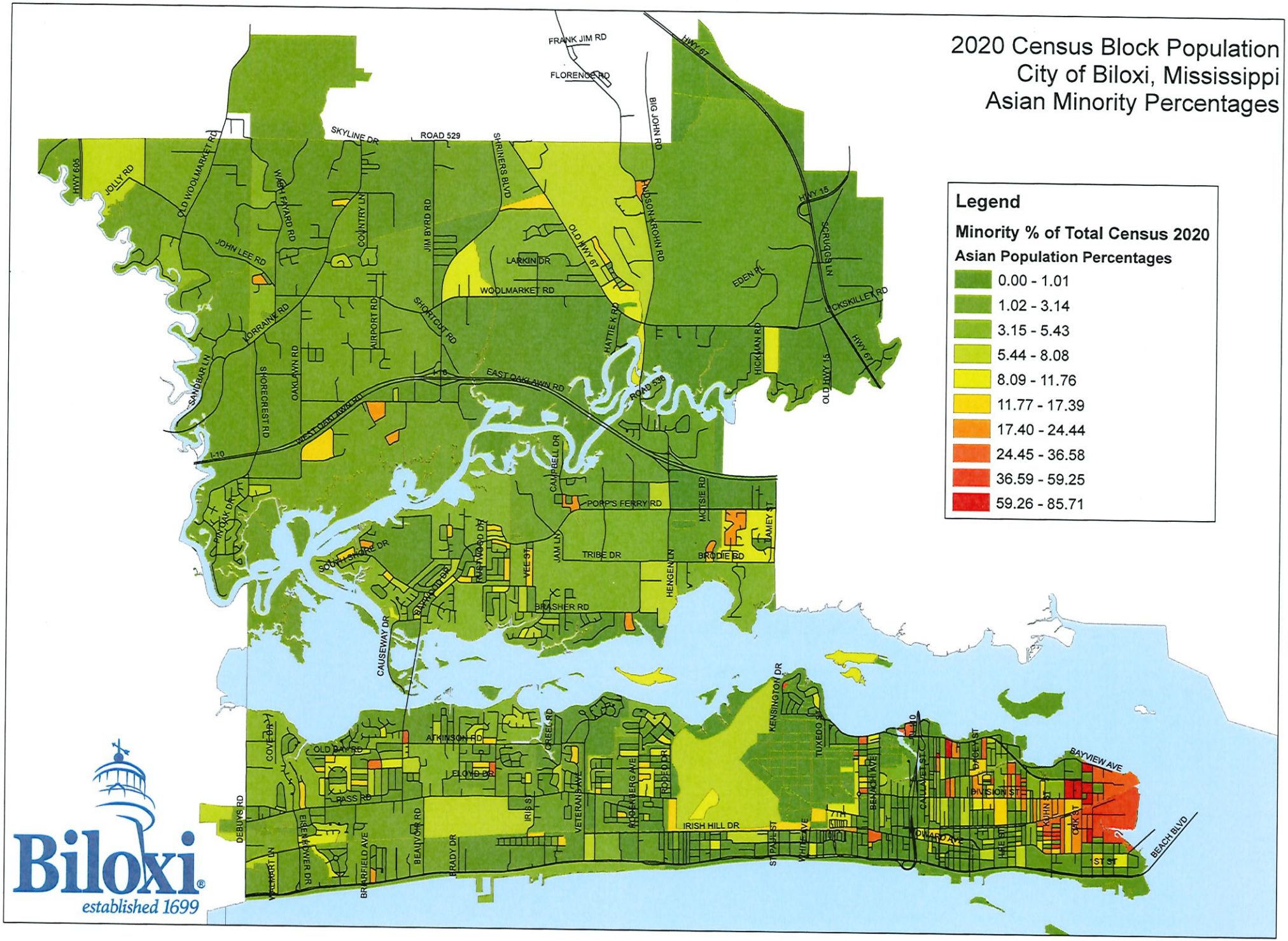
2020 Census Block Population
City of Biloxi, Mississippi
Asian Minority Percentages



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