

PLEASE DO NOT REMOVE THIS PUBLIC REVIEW DRAFT



In compliance with HUD regulations, the City of Biloxi has designated a 30-day period during which the public may submit written comments regarding the community's priority needs and the public review draft of the 2026 CDBG Action Plan.

The comment period begins June 24 and ends at 4 p.m., July 24, 2026.

Submittal of comments may be through one of the following methods:

Email: psnyder@biloxi.ms.us

Mail: Biloxi Federal Programs Division
P.O. Box 429
Biloxi, MS 39533

Delivery: Biloxi Federal Programs Division
214-A Delauney Street
Downtown Biloxi

All written comments received by 4:00 p.m., Friday, July 24, 2026 will be considered by the City and incorporated into the final document submitted to HUD for approval.

For information about Biloxi's CDBG Entitlement Program, please visit: <http://www.biloxi.ms.us/cdbg/>

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

1. Introduction

Pursuant to the requirements of 24 CFR Part 91, the City of Biloxi, Mississippi developed its 2025-2029 Five-Year Consolidated Plan in compliance with consolidation of planning and application requirements of the U.S. Department of Housing and Urban Development (HUD) for its CPD programs. Biloxi is an entitlement city of the Community Development Block Grant (CDBG) Program, one of the four programs subject to the CPD requirements.

In compliance with CDBG Program national objectives, the City of Biloxi invests the vast majority of its annual CDBG resources to principally benefit low- to moderate-income residents by funding projects that support at least one of the program's three broad goals to:

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

The Five-Year Consolidated Plan consists of three sections: identification of housing and community development needs through data assessment; a housing market analysis; and a strategic plan that prioritizes housing and community development needs and identifies strategies the City will implement with available CDBG resources over the 2025-2029 Consolidated Plan period.

The 2026 Action Plan identifies CDBG resources anticipated to be available in Program Year 2026 to address needs and objectives established in the Consolidated Plan and how these resources will be invested to achieve the City's housing and community development goals and objectives, particularly as they relate to low- and moderate-income residents. Biloxi's Program Year 2026 runs from October 1, 2026 to September 30, 2027.

The 2026 Annual Plan was developed with the participation of residents, elected officials, affordable housing representatives, public service providers and many other stakeholders.

2. Summarize the objectives and outcomes identified in the Plan

Objectives identified through the 2025-2029 Consolidated Plan and 2026 Action Plan development process focus on using limited CDBG resources to address high priority unmet needs in the City of Biloxi that will primarily benefit low- to moderate-income residents by improving their living conditions.

Consistently, residents and nonprofit agency representatives express support for using CDBG and other resources to improve:

- basic infrastructure and services, including improved public safety;
- drainage to alleviate recurring flooding in Central and East Biloxi;
- sidewalks and parks;
- access to affordable housing; and
- availability of public services addressing homelessness; access to affordable childcare services; youth education/recreation programs; and job training/workforce development activities that expand opportunities for lower income residents to earn a living wage.

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

3. Evaluation of past performance

In compliance with HUD's requirements for use of CDBG funds, the City annually analyzes and reports on its performance for the preceding program year to HUD. In compliance with its Citizen Participation Plan, the City publishes a Notice of Availability in the local newspaper for each Consolidated Annual Performance and Evaluation Report (CAPER). The document is maintained for public review in the Federal Programs Division of the City.

In conjunction with citizen input and progress made toward addressing high priority unmet community needs, evaluation of past performance is considered by the City of Biloxi during the process of identifying projects to be funded in future program years. For instance, during the period PY2022 through PY2025, the City successfully achieved its annual goal of addressing the high priority need to expand access to affordable childcare. Based on past success and input regarding on-going community needs, the City plans to invest CDBG resources to support qualified public service agencies provide affordable childcare services to eligible households again in PY2026.

Successful implementation of CDBG-funded transportation improvement projects during the past several years has supported City efforts to achieve the objective of improving public safety in several East Biloxi low- to moderate-income neighborhoods, in support of the goal to provide residents with suitable living environments.

4. Summary of Citizen Participation Process and consultation process

The Biloxi Citizen Participation Plan guides planning and development of each of HUD's required CDBG reports, from the Five-Year Consolidated Plan to the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report. Biloxi's PY2026 Action Plan was initiated in March 2026 to provide adequate time for broad public outreach and scheduled opportunities for input.

To broaden public outreach and encourage public input, the City conducted two public hearings and designated a formal 30-day written comment period in compliance with HUD's advance notification requirements and the Biloxi Citizen Participation Plan. Required notices were published in the local newspaper, posted on the City's website and in public locations throughout the City as described in template PR-15.

The City of Biloxi invited agency, organization, business and resident representatives in HUD identified categories to consult in person with the City during the months of May and June 2026 as part of its

public outreach process to share information, answer questions and encourage input about unmet housing and community development needs in the City.

5. Summary of public comments

All comments submitted by the deadline for citizen comments regarding development of the City of Biloxi 2026 CDBG Action Plan or high priority housing and non-housing needs were accepted and considered.

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

All comments submitted to the City of Biloxi regarding development of its 2026 CDBG Action Plan were accepted and considered. A copy of each written comment submitted by the deadline is included in the Citizen Participation Attachment to the final version of the 2026 Action Plan submitted to HUD.

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 City Council for the City of Biloxi and in compliance with HUD's annual budget limits on public service activities.

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	City of Biloxi	Engineering Department, Federal Programs Division

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Paula Delcambre Snyder, Federal Programs Manager
 Engineering Department
 City of Biloxi
 P.O. Box 429
 Biloxi, MS 39533
psnyder@biloxi.ms.us

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

1. Introduction

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

The City of Biloxi has an extensive outreach program to invite and encourage residents, a wide range of agency/organization representatives and other interested stakeholders to assist in the planning and development of each Annual Action Plan. To enhance coordination between assisted housing providers (there no longer is public housing in the City of Biloxi because of conversion to the Housing Choice Voucher Program), the City encourages representatives of the Biloxi Housing Authority; South Mississippi Housing Authority (formerly the Mississippi Regional Housing Authority VIII); Open Doors Homeless Coalition, lead applicant for the MS-503 Continuum of Care; Gulf Coast Center for Nonviolence; and others to consult with the City to share input and encourage coordination among assisted housing providers to maximize limited resources for the benefit of low- to moderate-income residents.

Likewise, to enhance coordination among private and governmental health, mental health and service agencies located or providing services in Biloxi, the City encourages representatives of the Open Doors Homeless Coalition; Gulf Coast Center for Nonviolence; the Biloxi Public School District; the Catholic Diocese of Biloxi; the Mental Health Association of South Mississippi; the Harrison County Department of Health; Coastal Family Health Center; Back Bay Mission; and others to consult with the City to share input and discuss opportunities to collaborate in the coordinated use of resources to meet unmet needs in the community.

The City of Biloxi also reaches out to low- and moderate-income residents; agencies that represent special needs populations; agencies representing protected classes under the Fair Housing Act; other local units of government in Harrison County; regional agencies including SMPDD and GRPC; public and social services agencies; and others as identified in the Biloxi CDBG mailing and email lists included in the Citizen Participation Attachment.

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 works with the Open Doors Homeless Coalition on an on-going basis, especially throughout development of each Annual Action Plan, to be sure the unmet needs of Biloxi’s homeless populations and those at risk of homelessness are considered. As the lead applicant for the MS-503

Continuum of Care, Open Doors coordinates with Biloxi and the other members of the CoC about funding opportunities; collaborating on funding applications and programs/projects; supporting the annual Point-In-Time Count; and sharing HMIS program information.

The City works with Open Doors throughout the Program Year to address the needs of Biloxi’s homeless populations, particularly the chronically homeless, families with children, veterans and unaccompanied youth.

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

The City of Biloxi does not receive ESG funds but provides feedback to and supports the efforts of the Continuum of Care to administer ESG awards to best meet the needs of Biloxi residents and others in the MS-503 CoC area.

Members of the CoC have opportunities to serve on the Governing Council and to work on committees charged with developing or revising performance standards for and/or evaluating outcomes of projects and activities assisted with ESG funds or to develop funding, policies and procedures for the operation and administration of HMIS.

At the CoC general membership meeting each year, the City and other member agencies have an opportunity to vote on proposed changes to CoC operations, policies and procedures.

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

The following table includes only the agencies/groups/organizations that have contacted the City to request consultation meetings as of June 22, 2026.

1	Agency/Group/Organization	Open Doors Homeless Coalition (lead applicant for MS-503 CoC)
	Agency/Group/Organization Type	Housing, PHA, Services – Housing, Services-Children, Services-homeless, Service-Fair Housing, Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Homelessness Strategy, HOPWA Strategy, Anti-poverty Strategy

	<p>Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>On June 22, 2026, the City of Biloxi consulted with the Open Doors Homeless Coalition, lead applicant for the MS-503 Continuum of Care (CoC) for a six-county area that includes the City of Biloxi in Harrison County. The CoC Program is the largest source of federal funding to address homelessness. Open Doors provided the City with data to support development of its 2026 Action Plan, including 2026 PIT Count data for Sheltered and Unsheltered residents of Biloxi, which is included in other templates. The City and Open Doors also discussed the decreasing rate of homelessness in the CoC and in the State. In 2024, the State of Mississippi had the lowest rate of homelessness in the nation.</p> <p>The City and Open Doors also discussed proposed FY2026 federal reductions and policy shifts to fund temporary housing instead of existing permanent housing programs. The concern is that shifting funds away from permanent housing is likely to increase rather than decrease homelessness. The City’s awareness of homelessness as an on-going high priority community need was confirmed as an outcome of the meeting. An expanded inventory of permanent affordable housing is needed to continue decreasing homelessness.</p>
<p>2</p>	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Mississippi Gulf Coast Center for Nonviolence</p> <p>Services – Housing, Services-Children, Services-Victims of Domestic Violence, Services-homeless, Service-Fair Housing, Services – Victims</p> <p>Housing Need Assessment, Homeless Needs - Families with children, Homelessness Strategy, Anti-poverty Strategy</p> <p>The Gulf Coast Center for Nonviolence Executive Director consulted with the City during a June 11, 2026 meeting regarding housing and supportive housing services needs for those who have experienced domestic violence in Biloxi. Mrs. Riley also provided status reports about the Family Justice Center and other services provided or assisted by the GCCFN. A positive outcome is that GCCFN will continue to assist the City in meeting on-going needs and to share related information on an on-going basis.</p>
<p>3</p>	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	<p>Mississippi Center for Justice</p> <p>Housing, PHA, Services – Housing, Services-homeless, Services-Fair Housing, Services – Victims, Regional organization</p> <p>Housing Need Assessment, Homelessness and Anti-Poverty Strategy</p>

<p>Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation between the Mississippi Center for Justice (MCJ) Director of Housing Law and the City was conducted on June 22, 2026. On-going unmet community needs were discussed in addition to heirs’ property rights; Fair Housing Act educational outreach and the status of Affirmative Furthering Fair Housing were discussed.</p> <p>As a result of the consultation meeting and on-going exchange of information, the City and MCJ agreed to co-host workshops in Biloxi during the late summer and fall of PY2026 to answer residents’ questions and concerns about heirs’ property issues; expanding access to affordable housing through a new CDBG-funded City program; other sources of funding available for rehabilitation; and tenants’ rights issues.</p>
<p>4 Agency/Group/Organization</p>	<p>Back Bay Mission (BBM)</p>
<p>Agency/Group/Organization Type</p>	<p>Nonprofit – local organization</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Services-homeless, Fair Housing, Anti-Poverty</p>
<p>Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Back Bay Mission accepted the City’s invitation to consult regarding unmet housing and community development needs. <u>The City will insert updated information from BBM following consultation.</u></p>

Table 2 – Agencies, groups, organizations who participated

NOTE: IDIS does not allow the use of apostrophes in the above table.

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

The City of Biloxi reached out to invite all known agency types to consult regarding the development process and availability of information for the 2026 Annual Action Plan. The City reached out through telephone calls; emails; public hearings; consultation meetings; published notices in the *Sun Herald* newspaper; posting of notices on its website and in many public buildings that include the Biloxi Housing Authority’s administrative offices and its 13 Biloxi assisted housing developments and the four Biloxi-based branches of the Harrison County Public Library System.

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?
<p>MS-503 Continuum of Care</p>	<p>Open Doors Homeless Coalition</p>	<p>Plans of both the City of Biloxi and the MS-503 Continuum of Care (lead applicant is the Open Doors Homeless Coalition) identify preventing and addressing homelessness as a primary goal that requires working collaboratively with each other, other area agencies, organizations, local units of government and community partners on an on-going basis.</p>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
<p>City of Biloxi & Biloxi Housing Authority Joint Analysis of Impediments to Fair Housing Choice</p>	<p>Mississippi HOME Corporation</p>	<p>In terms of eliminating impediments to fair housing choice through continued fair housing education outreach and other related education outreach efforts, MS HOME Corporation’s and the Biloxi Housing Authority’s goals are consistent with the City of Biloxi’s. The City will continue working with the MS HOME Corporation, Biloxi Housing Authority, MS Center for Justice and other state and local agencies to educate lenders, realtors, landlords and rental property managers about residents’ rights under the Fair Housing Act pending HUD guidance regarding the status of the Fair Housing Act.</p>
<p>Hazard Mitigation Plan Update</p>	<p>MEMA District 9 – Harrison County</p>	<p>The goals identified in the update to the 2024 MEMA District 9 Hazard Mitigation Plan Update and Biloxi’s Hazard Mitigation Plan overlap in terms of priorities, procedures and plans to minimize damage of property and harm to residents.</p>
<p>Plan for Opportunity</p>	<p>Gulf Regional Planning Commission</p>	<p>The goals identified in GRPC’s Plan for Opportunity are consistent with the City’s, especially in regard to acknowledging the need for improved access to affordable housing as well as an expanded inventory of housing of all types. <u>This information is in the process of being updated.</u></p>
<p>Biloxi Comprehensive Plan</p>	<p>City of Biloxi</p>	<p>Goals of the Biloxi 2025-2029 CDBG Consolidated Plan to improve access to affordable housing & provide suitable living environments for low- to moderate-income residents mirror goals & objectives identified in the City’s post-Katrina long-term community plan.</p>

Table 3 – Other local / regional / federal planning efforts

Note: IDIS does not allow the use of apostrophes in the "Planning Efforts" table, above.

Narrative (optional)

This section will be completed following closure of the public comment period.

The City continues to work collaboratively with Biloxi Housing Authority; Mississippi Center for Justice; and the Mississippi HOME Corporation to educate residents about their rights under the Fair Housing Act. Through collaborative efforts, the City works with these public entities to share information about locally-pertinent housing issues, housing assistance opportunities and fair housing education outreach brochures and workshops.

The City mailed letters with questionnaires to other local units of government, including Harrison County, requesting input about common transportation and infrastructure challenges, community needs and projects/programs that may benefit from a multijurisdictional approach. As of June 22, 2026, none of the other local units of government has responded to the City of Biloxi's request for updated information by returning completed questionnaires. Their written input will be accepted until the close of the public comment period on July 24, 2026.

Both the Gulf Regional Planning Commission (GRPC) and South Mississippi Planning and Development District (SMPDD) were invited to participate in two public hearings, consult with the City regarding development of the PY2026 AAP and to submit written comments.

The City mailed and/or emailed the Harrison County Health Department and Mississippi State Department of Health, Environmental Division with invitations to participate in the 2026 Action Plan development process and requests for updated information regarding the outcome of recent testing of children ages six and younger for Lead-Based Paint (LBP) poisoning in City of Biloxi zip code areas 39530 and 39531. Letters and/or emails also were sent to the Mental Health Association of South Mississippi; Coastal Family Health Center; Disability Connection; and South Mississippi AIDS Task Force to invite consultation with the City regarding 2026 Action Plan development and to request updated information for inclusion in the plan.

AP-12 Participation – 91.105, 91.200(c)

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

This template will be completed following the close of the comment period.

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 objectives, to evaluating the City's performance throughout project implementation to closeout. From year to year, the City consistently adheres to this process.

The City initiated the 2026 Action Plan development process by publishing a notice twice in the local newspaper announcing availability of CDBG information and the public hearing schedule. The notices were posted on the City's website and in public buildings throughout the City as identified in its CPP. This information also was emailed or mailed to known public service agencies/organizations and others on the City's CDBG email/mailling lists, including representatives of Non-English speaking

residents, residents in Fair Housing Act protected classes, and those representing special needs populations in the City.

A notice identifying availability of the Public Review Draft, the designated 30-day comment period (June 24 – July 24, 2026), and the deadline for submitting written comments for consideration and inclusion in the 2026 Action Plan was published twice in the local newspaper and posted on Biloxi’s website. Printed copies of the notice with the same information also were posted in CPP-identified public buildings; distributed to the Biloxi Housing Authority and its 13 assisted housing communities and to the four Biloxi-based branches of the Harrison County Public Library System.

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 stakeholder groups to invite representatives’ input and consultation with the City.

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 and two Councilmen, five residents attended the first public hearing on Wednesday, May 20, 2026. One written comment was submitted by the Executive Director of Moore Community House, summarizing public services it provides on an on-going basis to East Biloxi residents and requesting the City’s continued funding support in PY2026.

In addition to staff, ___ residents attended the second public hearing on Tuesday, June 23, 2026. ___ written comment(s) were submitted. Oral input shared at both public hearings is summarized in hearing minutes. ___ written comments were submitted during the designated 30-day comment period. All written comments submitted to the City were accepted and considered. To be updated following the hearing.

The Citizen Participation Attachment to the final version of the Action Plan includes public hearing sign-in sheets; agenda packets; hearing minutes; and a copy of each written comment submitted to the City. Proof of publication notices and verification of website postings; a summary of consultation meetings; copies of outreach letters/emails; and a copy of the City’s CDBG email/ mailing lists also are attached.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
1	The Public Hearing Notice was published twice in the <i>Sun Herald</i> newspaper, in combination with other modes of outreach	General Public – English, Spanish & Vietnamese	Five citizens, two Councilmen, and three staff people attended the first public hearing on May 20, 2026.	<p>At Public Hearing #1, May 20, 2026, one written comment was submitted by Brandon Forshee, Exec. Director of Moore Community House, documenting services MCH provides to Biloxi residents & requesting continued public services funding support from the City. Questions about eligibility & the application process for a new owner-occupied housing rehabilitation program were asked & answered to the best of City’s knowledge as the program is in development. The public was encouraged to share their input in writing & attend the next hearing.</p> <p>A copy of the hearing notice, minutes, agenda packet and sign-in sheets will be included in the Citizen Participation Attachment.</p>	All oral & written comments received by the City were accepted and considered.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
2	A hearing notice was published twice in the <i>Sun Herald</i> newspaper, in combination with other modes of outreach	General Public – English, Spanish & Vietnamese	In addition to staff, ____ citizens and ____ attended the second public hearing on June 23, 2026. <u>To be updated following the hearing.</u>	A copy of the hearing notice, minutes, agenda packet and sign-in sheets will be included in the Citizen Participation Attachment.	All oral & written comments received by the City were accepted and considered.
3	Printed notices were posted in public locations	General Public – English, Spanish & Vietnamese	Not applicable	Not applicable; other modes of outreach were used	Not applicable
4	The hearing notice was posted on the City’s website	General Language w/on-line translation available	Not applicable	Not applicable; other modes of outreach were used	Not applicable

Table 4 – Citizen Participation Outreach

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

Introduction

Designated by HUD as a CDBG Entitlement City, Biloxi receives an annual allocation of CDBG funds to address local housing and non-housing needs, particularly to benefit low- to moderate-income individuals and households. HUD announced the City was allocated \$424,801.00 for its CDBG Program Year 2026 and the City anticipates generating approximately \$183,050.00 in program income. An estimated \$72,500.00 in previously allocated but unexpended funds or additional program income is anticipated to be carried over and budgeted to the PY2026 Owner-Occupied Housing Rehabilitation Program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amt. 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	424,801	183,050	72,500	680,351	1,260,000	The City of Biloxi anticipates it will receive approximately the same CDBG allocation amount for each of the remaining three years of its 2025-2029 CDBG Consolidated Plan, which will total approx. \$1,260,000 or \$420,000 annually.

Table 5 - Expected Resources – Priority Table

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

Not applicable; the CDBG Entitlement Program allocation does not require match.

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

City-owned or to-be-acquired rights-of-way may be used, if applicable, to support a PY2026 CDBG-funded project.

Discussion

The PY2026 CDBG budget is subject to final award by HUD of the 2026 CDBG allocation to Biloxi. If the actual amount of program income generated in PY2026 is less than or more than the anticipated amount of \$183,050, the decreased or increased amount shall be applied to the OOHR Program. However, if the increased or decreased amount of actual program income generated in PY2026 equals or exceeds 40% of the amount of anticipated program income identified in the adopted PY2026 CDBG budget, a substantial amendment to the 2026 CDBG Action Plan will be required, in compliance with Biloxi’s Citizen Participation Plan.

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	Administration	2026	2027	Administration	Not applicable	CDBG: \$100,000	Not applicable
2	Public Services-Housing and/or Non-Housing Community Development	2026	2027	Housing and/or Non-Housing Community Development	Public Services	CDBG: \$85,000	Public Services activities Housing Benefit # HH assisted; Non-Housing Benefit # persons assisted: <u>to be determined</u>
3	Improve and Expand Access to Affordable Housing	2026	2028	Owner-Occupied Housing Rehabilitation	Provide suitable living environments	CDBG: \$495,351	Low-income HH Benefit: # HH assisted: <u>to be determined</u>

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Costs associated with administering the CDBG Entitlement Program may include but are not limited to staff salary & training; legal and other professional services; environmental review; publication of notices and other eligible public outreach costs; equipment; and supplies.
2	Goal Name	Public Services-Housing and/or Non-Housing
	Goal Description	The City budgeted \$85,000 in PY2026 CDBG funds to support public services and activities provided by qualified nonprofit agencies to benefit low- to moderate-income residents by addressing high priority housing or non-housing community needs.
3	Goal Name	Improve and Expand Access to Affordable Housing
	Goal Description	The City budgeted \$495,351 in CDBG resources for a new owner-occupied housing rehabilitation program to improve the inventory of affordable housing and decrease housing cost burdens for eligible low-income residents who live in their primary homes in Biloxi and meet other threshold criteria.

AP-35 Projects – 91.220(d)

Introduction

For Program Year (PY) 2026, the U.S. Department of Housing and Urban Development announced a CDBG allocation of \$424,801 for the City of Biloxi. The City anticipates it will generate program income in the estimated amount of approximately \$183,050 during PY2026. The City also anticipates carrying over previously allocated but unexpended and available CDBG resources in the estimated amount of \$72,500 to support PY2026 projects and activities.

PY2026 budgeted projects and activities include \$100,000 for Administration; \$85,000 for Public Services-Housing and/or Non-Housing services and activities (to be determined) to benefit qualified LMI residents. The City of Biloxi also budgeted \$495,351 for a new Owner-Occupied Housing Rehabilitation (OOHR) Program to improve and expand access to affordable housing by decreasing housing cost burdens for low-income qualified homeowners who live in their primary residence in Biloxi and meet other threshold criteria. The City is in the process of developing the OOHR Program.

#	Project Name
1	2026 Administration
2	2026 Public Services – Housing and/or Non-Housing
4	Owner-Occupied Housing Rehabilitation Program

Table 6 - Project Information

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

This will be completed following consultation meetings with the Mississippi Center for Justice and Open Doors Homeless Coalition.

Project Summary Information

1	Project Name	2026 Administration
	Target Area	Not applicable
	Goals Supported	Administration
	Needs Addressed	Not applicable
	Funding	CDBG: \$100,000
	Description	PY2026 CDBG funds are budgeted for eligible expenses associated with administering the CDBG Entitlement Program in compliance with federal, state and local regulations, policies and procedures.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable (NA)
	Location Description	Federal Programs Division City of Biloxi 214-A Delauney Street Biloxi, MS 39530
	Planned Activities	Eligible administrative costs may include but are not limited to staff training/salary; legal, environmental review and professional administrative services; publication of notices and other public outreach costs; surveys; equipment; supplies that may include materials for subrecipient training; and fair housing and/or lead-based paint hazards educational outreach activities. <u>To be revised as applicable upon receipt of information.</u>
2	Project Name	2026 Public Services - Housing and/or Non-Housing
	Target Area	NA
	Goals Supported	Public Services-Housing and/or Non-Housing
	Needs Addressed	Public Services-Housing and/or Non-Housing
	Funding	CDBG: \$85,000
	Description	To be determined
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	To be determined
	Location Description	To be determined
	Planned Activities	To be determined
3	Project Name	Owner-Occupied Housing Rehabilitation Program
	Target Area	NA
	Goals Supported	Provide suitable living environments
	Needs Addressed	Expand the affordable housing inventory and decrease housing cost burdens
	Funding	CDBG: \$495,351
	Description	Develop and implement owner-occupied housing rehabilitation program to benefit low-income households on a citywide basis.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	<u>This is in the process of being determined.</u>
	Location Description	Citywide

Planned Activities	Develop program in compliance with CDBG regulations, policies and procedures, including but not limited to developing program standard operating procedures; identifying pre-application and application processes and developing forms; defining inspection process and developing forms; defining project budget and rehabilitation scope of work for each participating household; other activities as may be required.
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AP-50 Geographic Distribution – 91.220(f)

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

The City of Biloxi does not allocate funds based on geographic priorities; it invests its limited CDBG resources to maximize benefit to low- to moderate-income residents. Attached maps identify areas in the City where 51% or more of residents qualify as low- to moderate-income based on HUD’s most current Census data and the location of PY2026 projects.

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

Geographic Distribution

Target Area	Percentage of Funds
Not applicable	Not applicable

Table 9 - 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 low- to moderate-income residents in primarily residential areas.

Discussion

Maps of the City of Biloxi are attached, identifying majority low- to moderate-income areas, minority concentrations and the geographic location of PY2026 projects and activities. The information in each map is based on the most current HUD Census data available.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Biloxi is in the process of developing a new affordable housing program to assist in rehabilitating owner-occupied houses with forgivable loans funded with City CDBG resources. The City is in the process of developing the program in compliance with applicable federal, state and local regulations, requirements, policies and procedures. The new program, and all of the City’s PY2026 projects, are subject to final award to the City of the HUD-announced Program Year 2026 CDBG allocation.

Information about the new housing program is not anticipated to be finalized and considered by the City Council until late October 2026, at the earliest. Notices about program development will be posted on the City’s website and in public locations throughout the City as identified in the Citizen Participation Plan.

Information to complete the following tables will be inserted when available, based on public services activities and the PY2026 program goal for the Owner-Occupied Housing Rehabilitation Program.

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

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

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

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

Information to complete this template will be inserted when available.

AP-60 Public Housing – 91.220(h)

Introduction

More information will be included in this template following the consultation meeting between Biloxi Housing Authority and the City.

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

During Program Year 2026, the Biloxi Housing Authority plans to continue its work managing assisted housing and sustaining affordable housing in the City of Biloxi.

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

The Biloxi Housing Authority will continue to support its Resident Councils and the Family Self Sufficiency (FSS) Program to encourage assisted housing residents to become more involved in management and participate in home ownership. Residents will continue to be encouraged to attend workshops offered by the Mississippi Center for Justice and others that focus on various aspects of home ownership.

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

Not applicable to the Biloxi Housing Authority.

Discussion

Assisted housing residents will be invited and encouraged to attend workshop(s) conducted by the Mississippi Center for Justice and the City of Biloxi in PY2026, which will focus on heirs' property issues and will include time to answer general homeownership questions.

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

Introduction

This template will be completed following the City's consultation with Open Doors Homeless Coalition, lead applicant for MS-503 Continuum of Care. Open Doors has provided the City with the 2026 Point-In-Time (PIT) Count reports for the CoC region and for sheltered and unsheltered homeless populations in Biloxi.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's one-year goals and actions for reducing and ending homelessness in Biloxi, including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs, starts with the City's commitment to continue collaborating with local agencies/organizations, including but not limited to the Open Doors Homeless Coalition, as lead applicant for MS-503 Continuum of Care; the Biloxi Housing Authority; Back Bay Mission; Gulf Coast Center for Nonviolence; Coastal Family Health Center; and the Catholic Diocese of Biloxi, to share information and coordinate resources to meet the basic needs of local homeless persons and those at-risk of becoming homeless.

Biloxi's lack of affordable housing inventory and low volume of affordable housing construction compound the challenge of reducing and ending homelessness during PY2026.

Guided by the experience of local agencies/organizations identified above and others, the City will participate in community planning efforts to identify viable goals and objectives to address the unmet needs of its homeless populations even as the average household struggles with increasing housing cost burdens, especially for rent, home insurance premiums and food.

The City will continue to support federal and state funding applications submitted by qualified public housing and service agencies to prevent homelessness and help reduce the number of homeless persons in Biloxi. It also will continue to encourage the Veterans Administration to expedite referrals so all VASH Vouchers are issued to benefit homeless veterans.

Addressing the emergency shelter and transitional housing needs of homeless persons

This template will be completed following the City's consultation with the Open Doors Homeless Coalition.

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

This template will be completed following the City's consultation with the Open Doors Homeless Coalition.

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.

This template will be completed following the City’s consultation with the Open Doors Homeless Coalition.

Discussion

According to the Joint Center for Housing Studies of Harvard University, growth of housing rehabilitation has been flat across the nation during the last several quarters, as seen in the decreased number of permits issued for major and minor rehabilitation and decreased retail spending on building products. Low interest in home improvements doesn’t bode well for residents planning to age at home. Without a sustained rebound in construction, spending on housing rehabilitation will remain in the low-growth range for the near future.

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

Introduction

This template will be completed following the City’s consultation with the Mississippi Center for Justice.

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

This template will be completed following the City’s consultation with the Mississippi Center for Justice.

Discussion

This template will be completed following the City’s consultation with the Mississippi Center for Justice.

AP-85 Other Actions – 91.220(k)

Introduction

This template will be completed following consultations with Back Bay Mission, MCJ, Open Doors Homeless Coalition and the Biloxi Housing Authority

Actions planned to address obstacles to meeting underserved needs

This template will be completed following consultations with Back Bay Mission, MCJ, Open Doors Homeless Coalition and the Biloxi Housing Authority

Actions planned to foster and maintain affordable housing

Through housing programs such as the one currently being developed by City of Biloxi, qualified low-income residents who own and live in their Biloxi homes will have the opportunity to apply for forgivable loans funded through the City's CDBG Entitlement Program. The goal of the program is to assist low-income residents with minor housing rehabilitation activities to improve safety and access while decreasing the household's housing cost burden.

With older residents (+65 and older) gaining presence in the USA as the largest population category, the housing market is beginning to respond to the demand for housing accommodations. In 2026, the oldest baby boomers will start turning 80, an age when the odds of needing care grow. The number of people 85 and older will nearly double by 2035 and nearly triple by 2060. Building to accommodate basic needs of older buyers and renters will include providing wider exterior and interior doorways, installing grab bars in bathrooms and replacing access steps with sloped walkways and ramps.

With ever increasing home insurance premiums and costs of living outpacing income growth for many, the affordability of housing is a growing concern. There isn't an obvious or clear plan for how homeowners and landlords will address increasing costs beyond passing them on to buyer and renter households, many of which are on fixed budgets.

Actions planned to reduce lead-based paint hazards

The City will continue to comply with federal, state and local code requirements for lead-based paint inspection, removal and disposal for houses built before 1978. The educational outreach efforts of the Mississippi State Department of Health, Harrison County Health Department and other public health

agencies/organizations have improved awareness of the permanent damage that will occur from lead-based poisoning of children under the age of six and pregnant women.

Actions planned to reduce the number of poverty-level families

During Program Year 2026, the City will help reduce the number of poverty-level families in Biloxi by:

- encouraging 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;
- encouraging 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;
- encouraging 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;
- working 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;
- partnering with local banks, credit unions, lending institutions and others to sponsor financial literacy programs for teens and adults;
- continuing 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; and
- continuing 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.

Actions planned to develop institutional structure

The City of Biloxi will continue supporting efforts to develop the institutional structure more fully during PY2026 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 continue to encourage enhanced coordination between public and private housing and public service agencies to maximize limited resources and eliminate duplication of services through leading by example. The City will continue to participate in food, clothing and toy drives coordinated by community and faith-based organizations to meet underserved needs.

Discussion

This will be completed following consultations with Back Bay Mission, the Mississippi Center for Justice, Open Doors Housing Coalition and the Biloxi Housing Authority.

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

Introduction

The U.S. Department of Housing and Urban Development announced the City of Biloxi will receive a PY2026 CDBG allocation of \$424,801. The City also anticipates carrying over approximately \$72,500 in PY2025 CDBG funds. Combined with PY2026 anticipated program income estimated to be approximately \$183,050, this brings total resources to support PY2026 projects and activities to \$680,351.

Projects budgeted with Biloxi’s CDBG resources in PY2026:

Owner-Occupied Rehabilitation Program: \$495,351;

Public Services: \$85,000; and

Administration: \$100,000.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed

0

2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
 Total Program Income	 0
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 2027 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.

The following will be included as attachments to the adoption version of the City of Biloxi 2026 CDBG Action Plan:

Standard Form 424 & Other Required HUD Forms

Citizen Outreach and Participation Documentation

Maps

DRAFT