CITY OF BILOXI
2026 COMMUNITY DEVELOPMENT BLOCK GRANT ACTION PLAN, A COMPONENT OF THE 2025-2029 CONSOLIDATED PLAN

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) Office of Community Planning and Development (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 (PY) 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 PY2026 runs from October 1, 2026 to September 30, 2027.

The 2026 Action 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 (CPP), 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 CPP 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 CAPER. 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 CPP. 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(l)

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(l))

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 (BHA); South Mississippi Housing Authority (formerly the Mississippi Regional Housing Authority VIII); Open Doors Homeless Coalition, lead applicant for the MS-503 Continuum of Care (CoC); Gulf Coast Center for Nonviolence (GCCFNV); 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; GCCFNV; 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 (BBM); 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 the South Mississippi Planning and Development District (SMPDD) and Gulf Regional Planning Commission (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 CoC, 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 (PIT); and sharing Homeless Management Information System (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 Emergency Solution Solutions Grant (ESG) funds but provides feedback to and supports the efforts of CoC 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

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
	Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 discussed the decreasing rate of homelessness within the CoC and throughout the State as well as the anticipated impact of proposed FY2026 federal fund reductions and policy changes to existing permanent housing programs. 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 local homelessness.
2	**Agency/Group/Organization**	**Mississippi Gulf Coast Center for Nonviolence (GCCFNV)**
	Agency/Group/Organization Type	Services – Housing, Services-Children, Services-Victims of Domestic Violence, Services-homeless, Service-Fair Housing, Services – Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homeless Needs - Families with children, Homelessness Strategy, Anti-poverty Strategy
	Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 programs it actively works to support. A positive outcome of the consultation is confirmation that GCCFN will continue to assist the City in meeting on-going needs and share related information on an on-going basis.
3	**Agency/Group/Organization**	**Mississippi Center for Justice**
	Agency/Group/Organization Type	Housing, PHA, Services – Housing, Services-homeless, Services-Fair Housing, Services – Victims, Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness and Anti-Poverty Strategy

	Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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. 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; access to affordable housing through a new CDBG-funded City program; availability of other sources of funding for housing rehabilitation; and tenants' rights issues.
4	**Agency/Group/Organization**	**Back Bay Mission (BBM)**
	Agency/Group/Organization Type	Nonprofit – local organization
	What section of the Plan was addressed by Consultation?	Services-homeless, Fair Housing, Anti-Poverty
	Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Back Bay Mission accepted the City's invitation to consult on June 11, 2026 regarding unmet housing and community development needs and services currently made available by BBM to homeless, near homeless and other Biloxi residents. Improved access to affordable housing and the City's proposed housing rehabilitation program were discussed, along with BBM's proposed application for PY2026 CDBG public services funds. The meeting improved the City's awareness of housing-related needs and potential sources of additional funding to help meet those needs in the City. Improved coordination between BBM and the City is an anticipated outcome from the consultation.
5	**Agency/Group/Organization**	**Mental Health Association of South Mississippi**
	Agency/Group/Organization Type	Nonprofit regional organization
	What section of the Plan was addressed by Consultation?	Housing assistance, supportive services, barriers to housing, high priority community needs
	Briefly describe how the Agency/ Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Mental Health Association of South Mississippi consulted with the City through emails and an in-person meeting. Ongoing needs for housing assistance and supportive services in the City of Biloxi were discussed along with proposed services to be supported through the MHASM's proposed application for 2026 CDBG public services funds. The anticipated outcome of the consultation is a continued good working relationship between City and MHASM and an improved understanding of high priority community needs.

Table 2 – Agencies, groups, organizations who participated

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 (BHA) 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?
MS-503 Continuum of Care	Open Doors Homeless Coalition	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.
City of Biloxi & Biloxi Housing Authority (BHA) Joint Analysis of Impediments to Fair Housing Choice	Mississippi HOME Corporation	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.
Hazard Mitigation Plan Update	MEMA District 9 – Harrison County	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.
Plan for Opportunity	Gulf Regional Planning Commission (GRPC)	The goals identified in GRPC's Plan for Opportunity are consistent with the City's, especially about acknowledging the need for improved access to affordable housing as well as an expanded inventory of housing of all types. This information is in the process of being updated.
Biloxi Comprehensive Plan	City of Biloxi	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 the goals & objectives identified in the City's post-Katrina long-term comprehensive plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City continues to work collaboratively with Biloxi Housing Authority (BHA); 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 and others 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. None of the other local units of government contacted by emailed letters responded to the City of Biloxi's request for updated information by returning complete questionnaires.

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 Annual Action Plan and 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, the status of healthcare needs in the City 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

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/mailing 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 CDBG funding support in PY2026.

In addition to staff and Councilman Tisdale, six residents attended the second public hearing on Tuesday, June 23, 2026. No written comment(s) were submitted. Oral input shared at both public hearings is summarized in hearing minutes. Three written comments were submitted during the designated 30-day comment period, two by the same person. These three written comments complained about the on-going lack of code enforcement in East Biloxi from Lee Street east, especially in terms of inadequate trash pickup and sidewalks blocked by trash. Yard clippings need to be bagged for pick up but are left in piles. The comments also indicated that streetlights need new bulbs, and speed bumps are needed to slow traffic through neighborhoods. Both people stated that additional senior assisted housing units are needed in East Biloxi, which would "free up" affordable houses for purchase. One person stated that the high price of insurance is keeping people from rebuilding All written comments submitted to the City were accepted and considered.

The Citizen Participation Attachment 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	A Public Hearing Notice was published twice in the *Sun Herald* newspaper for each of the two hearings, in coordination 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. In addition to staff and Councilman Tisdale, six people attended the second public hearing on June 23, 2026.	At **Public Hearing #1, on May 20, 2026**, one written comment was submitted by the Exec. Director of Moore Community House documenting services MCH provides to residents & requesting continued public services funding support from the City. Questions about eligibility & the application process for the 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 input in writing & attend the next hearing. At **Public Hearing #2, on June 23, 2026**, no written comments were submitted. Questions were asked and answered about the new owner-occupied housing rehabilitation program and Back Bay Mission representatives shared information about other East Biloxi needs. Copies of hearing notices, minutes, agenda packets and sign-in sheets are included in the Citizen Participation Attachment.	All oral & written comments received by the City were accepted and considered.
2	Printed notices were posted in public locations	General Public – English, Spanish & Vietnamese	Not applicable	Not applicable; other modes of outreach were used	Not applicable

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
3	Hearing notices were 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
4	Internet and USPO	General Public	Not applicable	Letters/emails were sent to those on the City's CDBG contact lists inviting participation and input from residents and other interested agencies, organizations and entities. Not applicable; other modes of outreach also were used.	Not applicable

Table 4 – Citizen Participation Outreach

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

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 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 Program Year (PY) 2026 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 to adjust the budget, in compliance with Biloxi's Citizen Participation Plan (CPP).

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: to be determined
3	**Improve and Expand Access to Affordable Housing**	2026	2028	Owner-Occupied Housing Rehabilitation	Provide suitable living environments	CDBG: $495,351	Housing Benefit: # HH estimated to be assisted in PY2026 12

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 (as 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

To meet high priority underserved needs of low-income households as identified during development of the PY2026 Action Plan and the 2025-2029 Consolidated Plan, the City allocated the majority of its PY2026 CDBG resources to support a new Owner-Occupied Rehabilitation (OOHR) Program. The dual-purposed program will focus on improving living environments and reducing the housing cost burdens of qualified, low-income households on a citywide basis. The per household rehabilitation budget is anticipated to be capped at $30,000, with CDBG-eligible rehabilitation activities identified and prioritized by homeowners in collaboration with the City and contracted inspectors.

The primary obstacle to addressing underserved needs in the City is the lack of adequate funding and related resources to meet the affordable housing and supportive services needs of the increasing number of low- to moderate-income residents who are severely housing cost burdened. While the City's efforts to meet underserved needs are supported on an on-going basis by experienced nonprofit agencies and organizations, the level of need continues to increase along with housing costs, insurance premium rates and necessities such as food, healthcare and transportation.

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; eligible professional services contracts including but not limited to legal, environmental review and program administration; 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.
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	Decrease housing cost burdens for low-income residents; expand the affordable housing inventory; improve public health and safety
	Funding	CDBG: $495,351

	Description	Develop and implement an owner-occupied housing rehabilitation program in compliance with CDBG regulations, policies and procedures 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	Citywide – households to be selected through an application process that ensures HUD compliance from subgrant award to completion. The initial estimate of the number of low-income households anticipated to be assisted in PY2026, based on funds available, complexity of rehabilitation services needed and the number of qualified applications submitted: 12 to 16 low-income households
	Location Description	Citywide
	Planned Activities	Develop program in compliance with CDBG regulations, policies and procedures, including but not limited to developing standard operating procedures; identifying pre-application and application parameters and processes; identifying inspection process, developing forms and contracting for inspection services; defining project budget, scope of work including environmental review and implementation schedule for each participating household; other activities as may be required.

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.

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 on each map is based on the most current HUD Census data available.

AP-55 Affordable Housing – 91.220(g)

Introduction

Budgeting the majority of its PY2026 resources to fund a new affordable housing program to assist low-income owner-occupied households rehabilitate their primary homes, the City of Biloxi is committed to assisting in the community effort to decrease housing cost burdens and improve living environments for eligible low-income households. 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 the City's Program Year (PY) 2026 projects - are subject to final award to the City of the HUD-announced PY2026 CDBG allocation.

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.

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	12
Acquisition of Existing Units	TBD
Total	TBD

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

Discussion

Information to complete the preceding tables is pending selection of PY2026 subrecipients, which may provide affordable housing support to eligible residents. The initial estimate of 12 houses to be rehabilitated during PY2026 through the City's new Owner-Occupied Housing Improvements Program is included in Table 11, Rehab of Existing Units.

AP-60 Public Housing – 91.220(h)

Introduction

The Biloxi Housing Authority (BHA) maintains its 13 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.

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

During Program Year (PY) 2026, BHA will continue leading assisted housing programs and actions to address Biloxi residents' need for expanded access to affordable housing and related supportive housing services. BHA will continue managing its assisted housing developments, coordinating publicly-funded housing programs and participating in efforts to sustain access to affordable housing in the City.

There is a growing number of moderate-income families in the City who do not qualify for the Housing Choice Voucher Program yet experience housing cost burdens as the cost of living increases. During PY2026, BHA will continue developing partnerships to identify potential solutions to this local need, including development of additional affordable housing units.

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

The BHA will continue to support its Resident Advisory Board, Family Self Sufficiency (FSS) Program, and housing program participants and encourage involvement in homeownership education opportunities. BHA will continue its development of partnerships and programs that provide training and education in budgeting, credit management, pre- and post-purchase counseling as well as other aspects of homeownership.

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

Impacted program participants will be encouraged to attend and participate in the Fall 2026 workshop(s) conducted by the Mississippi Center for Justice and the City of Biloxi, which will focus on heirs' property issues. BHA will support the City's efforts to develop and implement its Owner-Occupied Housing Rehabilitation Program to benefit low-income residents on a citywide basis.

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

Introduction

The Open Doors Homeless Coalition, Lead Applicant for the MS-503 Continuum of Care (CoC), provided updated information from the 2026 Point-In-Time (PIT) Count identifying sheltered and unsheltered homeless populations in Biloxi. Open Doors and the City use the annual PIT Count data to improve awareness of trends and changes by category of local homeless populations because it impacts the types of assisted and affordable housing needed as well as types of supportive housing services needed.

The City of Biloxi's 2026 PIT Count identified a combined total (sheltered and unsheltered) of 83 homeless people in the City, compared to a combined total of 178 homeless in Program Year (PY) 2025 and 105 in PY2024. In the Biloxi 2026 PIT Count, there were 34 adult survivors of domestic violence (one unsheltered and 33 sheltered) compared 19 in 2025 and 40 in 2024. In 2026, two people with substance abuse issues were counted in the City compared to six in 2025 and five 2024.

One unsheltered, chronically homeless person was counted in Biloxi in 2026, compared to one unsheltered person in 2025 and 3 in 2024. Two unsheltered homeless veterans were counted in Biloxi in 2026, compared with three in 2025 and three in 2024. No homeless Adults with HIV/AIDS were counted in Biloxi in 2026 or 2025, but 2 were counted in 2024.

The low number of affordable housing units currently being rehabilitated and constructed in Biloxi challenges the ability of the City, nonprofit agencies/organizations and religious institutions to reduce, in the near term, and eventually to end homelessness.

In spite of the concerted efforts of these like-minded entities, there is a consistent and clear need to expand the inventory of emergency shelter beds, transitional and permanent affordable housing units and supportive housing services as well as to address the widespread "Not In My Backyard" (NIMBY) attitude, as expressed by various residents at public meetings. Implementation of a well-planned, publicly funded educational outreach program during PY2026 may help generate broader support from residents to encourage acceptance of providing a local solution to address the community-wide challenge of ending – or at least reducing - homelessness 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

To achieve the City of Biloxi's goal for reducing and ending local homelessness, including reaching out to homeless persons (especially unsheltered persons) and assessing individual needs, the capacity of emergency shelters and inventory of transitional and permanent housing in the City must be expanded.

One-year goals of the City to reduce and end local homelessness include:

- continuing to collaborate with the Open Doors Homeless Coalition, Lead Applicant for the MS-503 CoC;
- maintaining mutually supportive working relationships with local agencies/organizations including, but not limited to the Biloxi Housing Authority (BHA); MS-503 CoC and its Lead Applicant, the Open Doors Homeless Coalition; Back Bay Mission; Gulf Coast Center for Nonviolence; Coastal Family Health Center; the Catholic Diocese of Biloxi and other religious institutions to share information and coordinate resources to meet the basic needs of local homeless persons and those at-risk of becoming homeless; and
- reaching out to the local and regional housing industry to encourage expansion of the existing affordable housing inventory that includes transitional and permanent, affordable housing units for qualified homeless and low- and moderate-income individuals and families in Biloxi.

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

The City will continue to support efforts of area nonprofit organizations and public agencies to apply for federal, state and private housing funding as may be available to expand housing services and programs that comply with the goals and objectives of the Biloxi Five-Year Consolidated Plan. Subject to continued federal funding, grant assistance through programs such as CDBG, HOME, ESG, HOPWA, Public Housing, Weatherization, LIHEAP and the VA will significantly enhance the City's and community's ability to reduce and address homelessness within the near future.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to support federal and state funding applications submitted by qualified public and private agencies/organizations to address emergency shelter and transitional housing needs of homeless persons in the City of Biloxi.

Since the COVID-19 pandemic, Open Doors and the City of Biloxi have worked collaboratively to develop a non-congregate emergency shelter in Biloxi. In spite of community support expressed in public meetings for an emergency shelter and the availability of affordable, appropriately zoned property

located on public bus routes in close proximity to a grocery store and public schools, these efforts have been blocked by residents and businesses during recent years.

In addition to the significant cost of expanding the capacity of emergency shelters, affordable transitional housing inventory and related supportive services for homeless populations, investment of public resources by the City and Harrison County to implement targeted community outreach and education activities, including neighborhood forums, may be a required first step to addressing homelessness in Biloxi and in Harrison County.

The City also will provide letters of support for grant applications developed by the MS-503 Continuum of Care's Lead Applicant, the Open Doors Homeless Coalition, and the Gulf Coast Center for Nonviolence (GCCFNV), 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

The City will continue working collaboratively with the MS-503 Continuum of Care, its Lead Applicant, the Open Doors Homeless Coalition, and its member agencies/organizations to access federal and state grants and other resources, as may be available, to help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) move from homelessness to transitional housing and ultimately to permanent housing and independent living. Concurrently, the City will work with the CoC and member agencies, as well as others, to reduce the duration of homelessness for individuals and families and to prevent individuals and families who were recently homeless from becoming homeless again.

The City also will continue working collaboratively with the MS-503 CoC, the Open Doors Homeless Coalition, and member agencies/organizations to expand access of homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth to affordable housing and supportive housing services, which may include rent, assistance paying utility and security deposits and other services as may be needed.

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.

During PY2026, the City of Biloxi will continue working collaboratively with the MS-503 CoC and its member agencies and organizations, including the BHA 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;
- expanded access to transitional and permanent affordable housing units available to low- and very low-income households and those who are being discharged from publicly funded institutions or systems of care; and
- BHA's ongoing Community and Supportive Services activities and programs.

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 reach out and encourage developers to explore tax incentives available through development in 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.

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

The City of Biloxi consulted with the Mississippi Center for Justice on June 22, 2026 regarding development of the 2026 CDBG Action Plan regarding barriers to affordable housing, the status of the Fair Housing Act, and collaborating in PY2026 to co-sponsor public workshops to answer questions and address local heirs' property issues. As identified in its most current Analysis of Affirmatively Furthering Fair Housing Choice (AI), there is a continued need for public education outreach regarding citizens' rights and protections under the Fair Housing Act.

Developed in partnership with the Biloxi Housing Authority (BHA) as a component of the statewide analysis, the Biloxi/BHA AI identifies local barriers to affordable housing that the City, BHA, the

Mississippi Center for Justice and other agencies continue working to address.

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 limited 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.

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.

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 allow development of nontraditional housing types has successfully addressed the lack of affordable housing inventory in other cities.

In Biloxi, considering zoning changes to expand nontraditional housing types; decrease minimum residential lot sizes; allow tiny houses for individual infill development and as clustered developments; and permit residential "compounds," which include 4 - 6 residential units with maximum size limits and shared green space, may encourage affordable housing development and redevelopment activity.

While the location of some types of group homes remains controversial, group homes to provide more affordable housing for those aging out of the foster care system and the elderly are needed throughout the City. Allowing construction or rehabilitation of backyard "mother-in-law cottage" rental units as a conditional use in certain single family zoning districts also would help expand Biloxi's affordable housing inventory while providing a new source of rent to help reduce the homeowners' housing cost burdens.

Discussion

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.

AP-85 Other Actions – 91.220(k)

Introduction

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.

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 are starting to turn 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.

Actions planned to address obstacles to meeting underserved needs

The continued lack of adequate resources is the primary obstacle to meeting underserved needs in the City of Biloxi. With the cost of living increasing across the nation, the housing cost burdens of Biloxi's very low- and low-income residents also is increasing.

In Program Year (PY) 2026, the City of Biloxi will continue working 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.

To meet those needs, the City will support grant applications prepared and submitted by local and regional nonprofit agencies/organizations that request funding from federal, state and other funding sources to improve access of low- to moderate income households to affordable housing units and supportive housing services in Biloxi.

The City will continue to work with the MS-503 CoC and its member agencies to reduce duplication of services to maximum the benefit of limited public resources.

Actions planned to foster and maintain affordable housing

Through housing programs such as the one currently being developed by the 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.

Other programs are being researched by the City to incentivize construction and rehabilitation of a variety of housing types, including in-fill development in downtown and in East and West Biloxi.

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.

With ever increasing home insurance premiums and the cost-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 already on fixed budgets and suffering from housing cost burdens.

Actions planned to reduce lead-based paint hazards

The City complies with federal, state and local code requirements for assessing and removing/disposing of lead-based paint (LBP) in houses built before 1978. Biloxi building codes require lead-based paint testing as a condition of permit approval for those rehabilitating residential structures built before 1978 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.

Given the importance of identifying children with exposure to LBP during their earliest years, the Mississippi State Department of Health is working with County Health Departments to increase awareness of the need for LBP poisoning screening and to report poisoning rates. Through the Department's Healthy Choice Communities Program, parents' and caregivers' awareness is improving about the permanent damage that may result from LBP poisoning.

To encourage families of children who are Medicaid recipients to be tested for lead-based paint poisoning at the required 12- and 24-month Well-Child Visits, the Mississippi Lead Poisoning Prevention and Healthy Homes Program (LPPHHP) of Mississippi Department of Health, has developed a Well-Child Visit flyer that is mailed to all families with a one- or two-year-old child who is a Medicaid recipient to

remind them about the importance of keeping their Well-Child Visit appointments and to be sure screening for LBP poisoning is included in the review of health conditions.

The City of Biloxi will continue to encourage outreach efforts of MSDH, the Harrison County Health Department and other public health agencies/organizations to educate those with young children and pregnant women who live in houses constructed before 1978 to have their homes assessed for LBP poisoning.

Actions planned to reduce the number of poverty-level families

During PY2026, the City will continue working with existing agencies and organizations, including faith-based institutions, to help reduce the number of poverty-level families in Biloxi by:

- encouraging those without a high school diploma or the equivalent to complete their GEDs through programs available at no cost through the Biloxi Public School District or through on-line programs, including those available at the four Biloxi branches of the Harrison County Library System;
- marketing the value of completing a Mississippi Gulf Coast Community College, Gulfport certificate or two-year program, some of which are offered at no cost, to secure a job that pays a living wage;
- encouraging poverty-level residents who can work to participate in local workforce training and job skills/reskill/upskill programs, such as the Work Opportunity Tax Credit (WOTC) Program, to expand job opportunities and improve access to better paying jobs;
- encouraging the Biloxi's Public Library Branches of the Harrison County Public Library System and Biloxi Public School District to organize and conduct no-cost workshops or small group programs that showcase use of library/school computers and software (some software is available for remote access through a personal computer) to complete professional looking job applications; practice taking pre-employment and college entrance exams; prepare for job interviews; learn another language; and access other employment and education related programs;
- continuing to support the Biloxi Housing Authority's (BHA) participation in the HUD/HCV Family Self Sufficiency Program as part of BHA's effort to reduce the number of poverty-level families;
- 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;
- partnering with local banks, credit unions, lending institutions and others to sponsor no-cost financial literacy programs for teens and adults; 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 local and regional efforts to develop institutional structure of the Mississippi Gulf Coast more fully in coordination with the MS-503 Continuum of Care, its members and other local and regional agencies/organizations. By collaborating with a more diverse range of nonprofit agencies, organizations, faith-based institutions and others to participate in the overall effort to comprehensively address residents' affordable housing and related supportive housing service needs, gaps in the structure will be filled; use of public resources will be maximized by further decreasing duplication of services; and opportunities to discuss new ideas will be explored.

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

The City of Biloxi will continue working in collaboration with MS-503 CoC and its Lead Applicant, the Open Doors Homeless Coalition, and other member agencies/organizations to encourage enhanced coordination between public and private housing and social service agencies to minimize duplication of services; improve the community's understanding about the variety of housing types needed in Biloxi, including low maintenance, ADA-compliant units for elderly and physically disabled residents; group homes for those leaving foster care or other institutions; tiny houses for individual in-fill development or as part of zero lot line compound with shared open space and other amenities.

To further enhance coordination between public and private housing and social service agencies, the City will continue to participate in food, clothing and toy drives coordinated by community and faith-based organizations and to provide security for Open Doors' annual PIT Count and outreach efforts as may be needed.

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.

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

Introduction

The U.S. Department of Housing and Urban Development announced the City of Biloxi will receive a Program Year (PY) 2026 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.

PY2026 CDBG Projects and Activities:

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(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
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 2026 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 completed and attached to the City of Biloxi 2026 CDBG Action Plan prior to its submittal to HUD for approval:

Standard Form 424 & Other Required HUD Forms

Citizen Outreach and Participation Documentation

Maps