



PUBLIC REVIEW DRAFT

CITY OF GULFPORT 2024 ACTION PLAN FOR ITS COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS ENTITLEMENTS PROGRAM

30-Day Comment Period 4:00 p.m., July 10 to 4:00 p.m., August 9, 2024

Please be aware that development of the 2024 Action Plan will continue during the 30-day comment period. The document will be completed as additional information is provided by federal, state and local sources and as written comments are received and considered.

To comply with the federal deadline, HUD's advance notification requirements and local requirements for pre-approval of publications, public hearings were scheduled on July 8 and 10, 2024 and the comment period will begin at 4:00 p.m., July 10 and end at 4:00 p.m., August 9, 2024. To be considered by the City for incorporation into the 2024 Action Plan, written comments must be received by the end of the comment period.

The Gulfport Action Plan is being developed in compliance with HUD regulations, policies and procedures and Gulfport's amended Citizen Participation Plan.

Written comments may be delivered, mailed or emailed to:

Gulfport Community Development
Physical location: Hardy Building, 1410 24th Street
Mailing address: P.O. Box 1780
Gulfport, MS 39502
communitydevelopment@gulfport-ms.gov

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 Gulfport, Mississippi developed its 2024 Annual Action Plan, a component of its Five-Year Consolidated Plan for the period 2022-2026, in compliance with the consolidated planning and application requirements of the U.S. Department of Housing and Urban Development (HUD) for four of its programs.

Gulfport is an entitlement city for two of the four HUD programs subject to the requirements at 24 CFR Part 91, the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Programs. In compliance with national objectives for these programs, a majority of the City's CDBG and HOME resources is budgeted to principally benefit very-low-, low- and moderate-income residents and support at least one of the programs' three broad goals:

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

The City of Gulfport's 2024 Action Plan identifies the CDBG and HOME resources anticipated to be available in the 2024 Program Year and how these resources will be invested to address high priority community needs and achieve the City's housing and non-housing community goals identified in its 2022-2026 Consolidated Plan, particularly as they relate to very low-, low- and moderate-income residents.

In Program Year 2024, HUD allocated \$759,822.00 in CDBG funds and \$447,047.00 in HOME Investment Partnerships funds to the City of Gulfport. The City's Program Year (PY) runs from January 1 to December 31.

As Lead Agency for the Harrison County HOME Consortium, HUD allocated the City of Gulfport \$1,764,175.00 in HOME-American Rescue Plan Act (HOME-ARP) funding in 2021; the HOME-ARP Allocation Plan was incorporated into Gulfport's PY2021 Annual Action Plan for CDBG and HOME through a substantial amendment, according to the Executive Summary of the City's 2021 Action Plan.

In compliance with HUD regulations and the amended Gulfport Citizen Participation Plan (CPP), the 2024 Action Plan was developed during June – August 2024 with participation from a broad range of citizens, public and private nonprofit housing and supportive service agencies, regional and local organizations including faith-based organizations, potential stakeholders identified by HUD for consultation and many interested residents.

2. Summarize the objectives and outcomes identified in the Plan

Objectives identified in the City of Gulfport's 2024 Action Plan mirror those identified during development of the 2022-2026 Consolidated Plan and 2023 Action Plan, which focus on investing CDBG resources to meet basic needs of residents in low- to moderate-income areas through provision of basic

services, which include improved infrastructure (water, sewer, drainage, streets, sidewalks and street lighting improvements) and improvements to City parks and recreational areas. Outcomes, or benefits, will be measured according to HUD regulations, which for public facilities projects is the number of people who will benefit and for housing projects is the number of households directly served.

The City of Gulfport's priority objective for use of its HOME funds is to improve access to and affordability of housing for qualified households on a citywide basis through HUD-eligible housing assistance programs. The housing assistance programs will alleviate some of the housing cost burdens experienced by many Gulfport households while improving residents' living environments.

To support the 2022-2026 Consolidated Plan objective of maximizing the effective and efficient use of limited public resources, the City has initiated the process of identifying CDBG and HOME projects earlier in the program year to consider:

- analyzing proposed projects/activities to limit funding to those that support goals identified in the Consolidated Plan and are not anticipated to:
 - require an extended environmental assessment;
 - be problematic in terms of the supply/availability of needed materials and/or labor;
 - prevent the City from complying with HUD's annual timeliness of expenditures test;
- reducing the number of projects funded annually, in whole or in part, with CDBG or HOME resources to support staff's ability to document regulatory compliance from project start up through close out (such as documenting eligibility and project service areas, completing federal environmental reviews and developing and monitoring contract schedules to ensure funds are expended in a timely manner as defined by HUD);
- identifying projects designed and suitable for phased implementation over multiple years, in compliance with applicable regulations and policies, to improve project coordination, increase efficient and effective use of resources and expedite delivery of benefits to residents; and
- reviewing the City's past performance implementing and completing CDBG and HOME projects to avoid funding similar ones that required excessive staff time or were highly problematic.

3. Evaluation of past performance

An evaluation of the City's past performance administering its CDBG and HOME Entitlement Programs emphasizes the need for and value of conscientious public employees at all levels of government to administer federal programs effectively to provide projected outcomes to benefit individuals and families as planned.

During the last two quarters of Program Year 2023 (July – December 2023), the City initiated efforts to improve administration of its CDBG and HOME Entitlements Program, including reorganizing the leadership structure of Community Development and initiating the process of restaffing. With guidance from the HUD Field Office in Jackson, the City began addressing outstanding issues that included unresolved monitoring findings, past due annual performance reports and noncompliance with HUD's timeliness of expenditures requirement.

During the first two quarters of PY2024 (January – June 2024), the City of Gulfport developed and submitted Program Years 2020, 2021 and 2022 CAPERs and a revised 2023 Action Plan; resolved the outstanding finding from HUD's 2018 on-site monitoring visit; and worked with the Field Office to

accurately reflect carryover of funds in IDIS budgeted for a multiyear public facilities improvements project. For the first time since submittal of its 2019 CAPER, the City successfully developed and submitted its PY2023 CAPER in compliance with its regular March 31 deadline.

Concurrent with providing documentation verifying use of its CDBG-CV funds for the intended purposes during remote monitoring conducted by the HUD Field Office in June 2024, the City initiated development of its PY2024 Action Plan for submittal to HUD for review and approval by the regular August 2024 deadline.

The following subsection will be completed following the close of the comment period.

4. Summary of Citizen Participation Process and consultation process

To broaden public outreach and encourage public input, the City published notices in the local newspaper in compliance with HUD's minimum 14-day advance notice policy regarding the July 8 and 10, 2024 public hearings, availability of a public review draft and designation of a written comment period. Public notices also were posted on the City's website; hard copies were placed for review in City Hall, Community Development and in the two Gulfport-based branches of the Harrison County Public Library System.

To further broaden public outreach and encourage public input, public hearings were scheduled on different days and at different times to accommodate greater participation; flyers about Action Plan development were emailed and mailed to known supportive services agencies. Local broadcast media also was provided with advance notice of the hearings with the expectation they would share the information with the general public. The City's efforts to expand public outreach and encourage participation in development of the 2024 Action Plan is detailed in templates AP-10 and AP-12.

Potential stakeholders in HUD-specified categories were invited by mail or email to participate in the Action Plan development process by meeting one-on-one with a City representative, attending a public hearing and/or submitting written input during the designated comment period. In response to the written invitations, representatives of the following agencies/organizations participated in consultation meetings with the City: the Mississippi Coast of Chamber of Commerce; the Gulf Coast Center for Nonviolence; the Mississippi Department of Marine Resources; Mississippi Center for Justice and

5. Summary of public comments

The Citizen Participation Attachment to the City of Gulfport 2024 CDBG and HOME Action Plan includes copies of published notices; a copy of each written comment submitted by the deadline; public hearing sign-in sheets; agendas and minutes; and other documentation verifying compliance with HUD regulations and Gulfport's amended Citizen Participation Plan.

All written comments received at the public hearings and during the designated written comment period will be considered by the City; a copy of each will be included in the Citizen Participation Attachment.

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

All comments submitted to the City were accepted and considered.

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 Gulfport and in compliance with HUD's annual budget limits on public service activities.

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

Agency/entity responsible for preparing/administering the Consolidated Plan

| Agency Role | Name | Department/Agency |
|--------------------|-------------|------------------------------|
| CDBG Administrator | Todd Harman | Community Development Office |
| HOME Administrator | Todd Harman | Community Development Office |

Table 1 – Responsible Agencies

Discussion (Optional)

Consolidated Plan Public Contact Information

Todd Harman, Director
Department of Finance and Accounting
(228) 868-5705
Tharman@gulfport-ms.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

This template will be completed following the end of the comment period

1. Introduction

The City works on an on-going basis with local and regional nonprofit agencies, housing and supportive services organizations, residents, community leaders and others working collaboratively to meet citizens' housing and community development needs. These agencies and organizations include but are not limited to the Gulf Coast Center for Nonviolence, Mississippi Regional Housing Authority VIII now doing business as South Mississippi Housing Authority, Mental Health Association of South Mississippi, Climb Community Development Corporation, Gulfport School District, Mississippi Center for Justice, Back Bay Mission, Gulf Coast Housing Initiative, Open Doors Homeless Coalition, South Mississippi AIDS Task Force, the CHOICE network, local healthcare agencies, the Veterans Administration, other local units of government and many others.

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 Gulfport reaches out through emails and mailed letters to invite and encourage the participation of public and assisted housing providers and private and governmental health, mental health and service agencies into development of HUD-required CDBG and HOME documents, including CDBG and HOME Annual Action Plans. Fliers identifying dates of Action Plan hearings and the comment period are emailed (or mailed if an email address is not available) to these agencies to encourage participation and input. On-going coordination helps maintain good working relationships and encourages discussion of improvements to maximize use of limited resources.

Participating in the monthly program meeting Open Doors hosts, expands opportunities for City officials and staff to meet and talk with local public and assisted housing providers and a broad range of supportive services agency representatives, which enhances coordination between the City and public and private agencies and organizations when collaboration of efforts or resources is warranted.

The City will continue to work in coordination with local and regional public and assisted housing providers and private and governmental health care, mental health and service agencies that provide housing and supportive services to Gulfport residents, especially those with special needs or who are low-income.

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.

As the designated Continuum of Care (COC) for Harrison County, in which the City of Gulfport is located, the Open Doors Homeless Coalition serves a six-county area in South Mississippi. As an urban area in the region Open Doors serves, the City of Gulfport has greater need to expand its capacity of emergency shelter beds and increase the inventory of transitional housing units than do the rural areas Open Doors serves. In PY2024, Open Doors does not receive ESG funds but works with the CHOICE network and with efforts to address and prevent youth homelessness.

The CoC provides data from the Point In Time Count at the city level in addition to the six-county area. The PIT Count data is entered into the Homeless Management Information System (HMIS), which Open Doors administers, and supports local and regional efforts to address the needs of homeless persons, particularly chronically homeless individuals and families; families with children; veterans; unaccompanied youth; and persons at risk of homelessness on an on-going basis.

City-level data also is helpful to local units of government in their on-going efforts to budget public resources to meet community needs. By coordinating delivery of services and supplies with Open Doors

and other public services agencies that have trained staff and effective delivery systems, Gulfport and other cities improve the efficient use of public funds to address and prevent homelessness.

As part of the Gulfport's efforts to prevent an anticipated increase in homelessness caused by COVID-19, the City entered into a subrecipient agreement with Open Doors to administer a CDBG-CV funded public services rent assistance program during PY2019-2020. In 2024, the City again coordinated with Open Doors to help it prepare for remote monitoring by the HUD Field Office regarding use of Gulfport's CDBG-CV funds. Open Doors expeditiously provided copies of the necessary documents, saving the City considerable time and effort.

Gulfport, other local units of government and public services agencies rely on data from the CoC and HMIS to identify homeless populations by general categories, such as sheltered and unsheltered, those with special needs or who have children, as part of the process of identifying specific needs of those who are experiencing homelessness and allowing them to be more accurately linked with available resources.

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 Gulfport does not receive ESG funds, but the Gulf Coast Center for Nonviolence and _____ do. In Program Year 2024, Open Doors Homeless Coalition receives CHOICE and other funds to provide housing assistance and supportive services to assist those with mental health care needs.

The City does not participate in developing performance standards for use of ESG funds received by the Gulf Coast Center for Nonviolence or other agencies nor does it participate in evaluating outcomes of projects and activities assisted with ESG funds, unless an ESG-funded project directly benefits the City or its residents. The City of Gulfport also does not develop funding, policies or procedures for the operation and administration of HMIS.

As collaborating entities with overlapping community goals, the City of Gulfport supports efforts of the Gulf Coast Center for Nonviolence and Open Doors to assess and link homeless individuals and families with local housing and supportive services agencies as applicable to their needs. In previous years, the City has funded CDBG public service activities provided by both the GCCFN and Open Doors.

The table below will be completed at the end of consultations.

2. Agencies, groups, organizations and others who participated in the process and consultations

| | Agency/Group Organization Type | What section of the Plan was addressed by Consultation? | Briefly describe how Agency/Group/Organization was consulted. What are anticipated outcomes of the consultation or areas for improved coordination? |
|--|---------------------------------------|--|--|
| Gulf Coast Center for NonViolence | Regional | Housing, homeless, domestic violence, poverty | The Executive Director met with the City in June 2024 to provide an update a summary of annual services and activities. Anticipated outcomes include an improved understanding of the need for a family justice center and expanded inventory of transitional housing units . |
| Open Doors Homeless Coalition | Regional Continuum of Care | Homeless and near-homeless needs | Open Doors & the City consult by emails & telephone. The City assists with Open Doors annual PIT counts; it works with its partner agencies to link homeless individuals and families with available resources and to reduce the time individuals and families are homeless. Outcomes include an improved awareness of youth homelessness and services provided by the CHOICE partnership; and the need for emergency shelter beds and increased inventory of transitional housing units in Harrison County. |
| Harrison County | Local unit of government | Homeless needs in all categories; affordable housing; reducing poverty | Through the Harrison County HOME Consortium, the County & the City work together to offer affordable housing assistance to benefit very low and low-income residents. Anticipated outcomes are improved communication, collaborative local efforts, and decreased housing cost burdens for residents. |
| Mississippi Center for Justice | Fair Housing education & enforcement | All categories of housing | Consultation between MCJ and the City is on-going; MCJ is working with the City to expand educational outreach to Gulfport residents regarding Fair Housing Act issues, concerns & filing of complaints. Outcome is an improved working relationship with MCJ. |
| South MS Housing Authority (MS Regional Housing Authority VIII | Public and assisted housing | Housing and housing services – all categories | South MS Housing Authority provides the City with updates by email about its assisted housing programs & inventory of available affordable housing. Anticipated outcome is continued access to local assisted housing & housing programs and services information. <u>Additional information will be inserted upon receipt</u> |

Table 2 – Agencies, groups, organizations who participated

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

As required by HUD, the City of Gulfport published notices in the local newspaper and posted notices in public buildings to invite residents and all known agencies supporting housing and supportive services to participate in development of the 2024 Action Plan by attending and providing input at one or both public hearings and/or submitting written comments during the designated comment period. Notices inviting the participation of local and regional housing providers and supportive services agencies/

organizations were emailed to those with known email addresses. Representatives of agencies and organizations identified by HUD as potential stakeholders were invited via letter or email to participate in Action Plan development by sharing their input at consultation meetings scheduled at their convenience with a City representative.

The table below will be completed following receipt of requested information

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 Gulf Coast Center for NonViolence | <u>Information will be inserted upon receipt</u> |
| Continuum of Care | Open Doors Homeless Coalition | Open Doors serves as the CoC for a 6-county region in South Mississippi. The goals of the CoC and City overlap, both identifying the goal of ending and preventing homelessness in all categories. Open Doors provides the organizational structure to support a collaborative effort among housing, supportive services providers and local units of government to meet the needs of homeless and near-homeless people while managing HMIS data. |
| MEMA District 9, Hazard Mitigation Plan | Harrison County EMA | Harrison County/City of Gulfport Hazard Mitigation Plan complies with FEMA regulations and coordinates with MEMA damage prevention & community resilience programs and activities. The goals of improving public safety in general, minimizing harm to residents and damage to property overlap. |
| City of Gulfport Comprehensive Plan and Zoning Ordinance | City of Gulfport | The City's Strategic Plan (5-Year Consolidated Plan) and land use ordinances overlap regarding maintaining and improving public safety through zoning, code enforcement and licensing; allowing a legal range of housing and business types; providing and enhancing public space; and supporting compliance with federal requirements for fair housing, equal employment opportunity, ADA retrofits and other applicable laws. |
| Five-Year Plan | MRHAVIII dba South MS Housing Authority | <u>Information will be inserted upon receipt</u> |

Table 3 – Other local / regional / federal planning efforts

Narrative

In compliance with HUD regulations and Gulfport’s amended Citizen Participation Plan, the City invited a broad range of agencies, organization and residents to participate in developing the 2024 Action Plan and expanded its outreach efforts by making information and the draft document available at the two Gulfport-based libraries of the Harrison County Public Library System.

In addition to posting and publishing notices in the local newspaper, as required by HUD, emails were sent to those who makeup Gulfport’s institutional structure as well as to faith-based organizations; regional agencies, including Gulf Regional Planning Commission, South Mississippi Planning and Development District and South MS Housing Authority (Mississippi Regional Housing Authority VIII); and to the Gulfport Public School District, Mississippi Gulf Coast Community College and University of Southern Mississippi – Gulf Park Campus. Local broadcast media was notified in advance of the two public hearings with the expectation they would share the information with the general public.

Representatives of each HUD-identified category of potential stakeholders were invited and encouraged to participate in the Action Plan development process and share input regarding unmet community needs during consultation meetings. Consultations with agency representatives responsible for preparing and implementing hazard mitigation plans, community resilience programs or work to eliminate or reduce flood damage to people and property; agencies that represent special needs populations or those in protected classes under the Fair Housing Act; agencies that manage public land and water resources; local broadband service providers; those working to narrow the digital divide; and organizations that represent local and regional business and industry were among those invited to consult with the City.

Representatives of the following agencies/organizations consulted with the City and input from these meetings was incorporated into the 2024 Action Plan: Mississippi Center for Justice; the Mississippi Department of Marine Resources; the Mississippi Coast of Chamber of Commerce; the Gulf Coast Center for Nonviolence; and _____ . A summary of the consultation meetings is included in the Citizen Participation Attachment to the final document in addition to documentation of the City’s outreach efforts.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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

The amended Gulfport Citizen Participation Plan (CPP) identifies procedures for notifying the public about opportunities to participate in developing the One-Year Action Plan, the Five-Year Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER) for the City’s CDBG and

HOME Entitlements Program. The CPP defines minimum advance notice requirements for public hearings and written comment periods to allow residents time to plan and prepare to participate. It also defines how residents with disabilities or who are non-English speaking may request reasonable accommodation from the City so they may attend and participate.

As part of its overall effort to broaden citizen participation into development of the 2024 Action Plan, the City scheduled the two public hearings on different days of the week and at different times to provide an opportunity for those who don't work a traditional 8 a.m. to 5 p.m. schedule to participate and share input with the City. Several of the City's largest employers operate on 24/7 cycles, which can make participating in community meetings difficult for employees.

The CPP prescribes what information the City is required to make available at each public hearing to comply with HUD regulations and policies. The CPP also provides information about the number of public hearings required by the type of HUD document being developed and the terms of written comment periods for Annual Action Plans, 5-Year Consolidated Plans or CAPERs.

The City reached out to the two Gulfport-based Public Library Branches of the Harrison County Library System, which again agreed to post information and make hard copies of the public review draft of the 2024 Action Plan available during the comment period, which supports the City's efforts to broaden citizen participation by allowing the draft to be accessible to the public during the library's operating hours that include some evenings and Saturdays.

The City will address how the changes impacted goal setting following the close of the citizen participation process. The minutes of the two public hearings, sign-in sheets, copies of the agenda packets, proofs of publication of notices and screenshots of the City's website to document posting of notices and the draft document will be included in the Citizen Participation Attachment; a copy of each written comment submitted to the City by the deadline will be included in the Citizen Participation Attachment of the final document.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted & reasons |
|------------|------------------|--------------------|---|---|--|
| 1 | Website Notices | Broad | The public hearings were well attended. | Not applicable as this was not the only mode of outreach. | All comments received by the City are accepted and considered. |
| 2 | Posted Notices | Broad | The public hearings were well attended. | Not applicable as this was not the only mode of outreach. | All comments received by the City are accepted and considered. |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted & reasons |
|------------|---|--------------------|---|--|--|
| 3 | Mailed & emailed notices | Broad | Several agency /organization representatives attended the public hearings. | Not applicable as this was not the only mode of outreach. | All comments received by the City are accepted and considered. |
| 4 | Mailed & Emailed Consultation Invitations | Broad | <u>To be completed after consultation deadline</u> | <u>To be completed after consultation deadline</u> | All comments received by the City are accepted and considered. |
| 5 | Public Hearings | Broad | +60 people attended the July 8, 2024 hearing; 29 registered to share oral comments; and 3 written comments were submitted. ___ people signed in at the July 10, 2024 public hearing and ___ written comments were submitted. The sign-in sheets from the hearings will be included in the Ctz Participation Attachment. | The minutes of each hearing will summarize oral comments received and will be attached to the final document. A copy of each written comment received by the deadline will be included in the Ctz Participation Attachment. | All comments received by the City are accepted and considered. |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted & reasons |
|------------|---|--------------------|--|---|--|
| 6 | Written Comment Period Notices published in newspaper; posted on website; posted in City Hall, CommDev & two libraries; & promoted at public hearings | Broad | ___ comments were submitted during the written comment period (4 p.m., July 10, 2024 to 4 p.m., August 9, 2024). At the July 8, 2024 hearing, 3 written comments were rec'd and ___ were submitted at the July 10, 2024 hearing. | <p><u>To be completed following the comment period deadline.</u></p> <p>A copy of each written comment received by the deadline will be included in the Ctz Participation Attachment.</p> | All comments received by the City are accepted and considered. |

Table 4 – Citizen Participation Outreach

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The U.S. Department of Housing and Urban Development allocated the City of Gulfport CDBG Entitlement funds of \$759,822 and HOME Investment Partnerships Entitlement funds of \$447,047 in Program Year 2024. The City does not anticipate any program income will be generated during the year. PY2024 is the third year of the City's Five-Year Consolidated Plan (2022-2026).

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 3 (PY2024) | | | | Expected Amount Available Remainder ConPlan \$ | Narrative Description |
|---------|------------------|---|---|-------------------|-------------------------|----------|--|---|
| | | | Annual Allocation \$ | Program Income \$ | Prior Year Resources \$ | Total \$ | | |
| CDBG | public - federal | Acquisition Admin & Planning Economic Development Housing Public Improvements Public Services | 759,822 | 0 | 0 | 759,822 | 1,519,644 | CDBG allocations increased slightly in PY2024. If they remain about the same, anticipated CDBG funds to be received for the 2 remaining years of the ConPlan will be approx. \$1,519,644. |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab MF rental new construction MF rental rehab New construction for ownership TBRA | 447,047 | 0 | 0 | 447,047 | 894,094 | HOME annual allocations have remained about the same in recent years. If this continues, the City may anticipate approx. \$447,047 in PY2025 and a total of \$894,094 for the 2 remaining years of the ConPlan. |

Table - Expected Resources – Priority Table

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

The CDBG Entitlement Program does not require a match.

The HOME Program requires a 12.5% match of non-federal funds for each dollar of HOME funds expended. Historically, the Community Development Office has met the match requirement.

For the Harrison Count HOME Consortium Homebuyer Assistance Program, for every home that is sold under the appraised value, the seller/owner authorizes the difference to be counted as match.

Volunteer hours provided as labor for CHDO activities, especially rehabilitation, are eligible as in-kind match. Other forms of federal match include private donations of cash and materials and corporate

grants typically awarded by local retailers such as Home Depot and Lowes.

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

Due to unpaid property taxes, the City has publicly owned land available for public purpose use or resale. Most of it is not suitable for residential development as the parcels don't meet minimum lot sizes for residential use, the property is in a recurring flood area or there is no access to the property.

Discussion

The City has been advised by the HUD Field Office in Jackson that the \$1,764,175 HOME-American Rescue Plan Act allocation, received by the City as Lead Agency of the Harrison County HOME Consortium, should not be included in its 2024 Action Plan as Anticipated or Expected Resources in this AP-15 template.

Through a substantial amendment, the allocation and American Rescue Plan were incorporated into the 2021 CDBG and HOME Action Plan. However, the ARP allocation is not identified in the AP-15 Expected Resources template of the Gulfport 2020-2026 Consolidated Plan. It also is not identified in the AP-15 Anticipated or Expected Resources templates of the City's 2021, 2022 or 2023 Action Plans. Likewise, projects/programs to be supported with the \$1,764,175 HOME-ARP allocation are not identified in the AP-35 or AP-38 Projects templates of the ConPlan or 2021, 2022 or 2023 Action Plans.

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

This template will be completed upon receipt of additional information

Based on 2022-2026 Consolidated Plan goals and objectives and input from citizens, the City of Gulfport is proposing to budget its PY2024 CDBG and HOME Entitlement allocations to fund a Public Facilities Improvement Project to reconstruct hazardous sections of sidewalk and address drainage issues in a primarily residential, low- to moderate-income area and to support a Public Facilities Recreation Improvements Project to expand recreational amenities on City-owned property also located in a primarily residential, low- to moderate-income area.

The City also proposes to fund a variety of housing assistance programs, to be coordinated with housing programs funded in PY2023, and to fund the maximum amount of CDBG and HOME funds eligible to pay a portion of staff salaries, and other costs to plan, administer and implement the two entitlement programs.

The following tables are sorted in the order established in the City's Consolidated Plan for the five-year period covered.

| Sort Order | Goal Name | Start Year | End Year | Category | Geo-graphic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|-----------------------------------|---|---|-----------------------------------|---|
| 1 | Harrison Co. Consortium Homebuyer Asst Gulfport | 2024 | 2025 | Affordable Housing HOME | citywide | Housing assistance | \$ 30,000 | # of Households to Benefit: one or two |
| 2 | Emergency Home Repairs | 2024 | 2025 | Affordable Housing HOME | citywide | Housing assistance | \$200,286 | # of Households to Benefit: to be determined |
| 3 | Improve/Expand Recreational Amenities | 2024 | 2025 | Non-Housing Comm Develop/ CDBG | | Public improvement /suitable living environment | \$432,858 | # Persons Benefit _____ total, # ___ LMI (___%), based on HUD Census data |
| 6 | Public Facilities Sidewalk & Drainage Improvements | 2024 | 2025 | Non-Housing Comm Develop/ CDBG | | Public improvement /suitable living environment | \$175,000 | # Persons Benefit _____ total, # ___ LMI (___%), based on HUD Census data |
| 7 | Harrison Co. Consortium Homebuyer Asst Harrison County | 2024 | 2025 | Affordable Housing HOME | Unincorporated areas of Harrison Co. | Housing assistance | \$ 30,000 | # Households to Benefit: one or two |
| 8 | CHDO Set Aside | 2024 | 2025 | Affordable Housing HOME | Citywide & Unincorporated Harrison County | Housing assistance | \$ 67,057 | # Housing Units or HH Benefit: one or two (min. 15% HOME allocation) |
| 9 | Administration | 2024 | 2025 | Not applicable CDBG & HOME | Not applicable | Not applicable | \$151,964 /CDBG & \$ 44,704/ HOME | Not applicable (max. 20% CDBG & max. 10% HOME) |
| 11 | Residential Rental Assistance | 2024 | 2025 | Affordable Housing HOME | citywide | Housing assistance | \$ 75,000 | # Households to Benefit: to be determined |

Goals Summary

Goal Descriptions

| | | |
|----|-------------------------|---|
| 1 | Goal Name | HOME: Harrison County HOME Consortium Gulfport Homebuyer Assistance Program |
| | Goal Description | To improve housing affordability, provide direct downpayment assistance to qualified first-time homebuyers for purchase of affordable housing citywide; this program will coordinate with the one funded in PY2023 and will comply with HUD requirements. |
| 2 | Goal Name | HOME: Emergency Home Repairs |
| | Goal Description | To provide emergency home repairs based on a home inspection for qualified Gulfport homeowners on a citywide basis; this program will coordinate with the one funded in PY2023 and will comply with HUD requirements. |
| 3 | Goal Name | CDBG: Improve or Expand Public Parks and Recreation Areas |
| | Goal Description | To expand the variety of recreational amenities available in a low-to moderate-income neighborhood on City-owned property. |
| 6 | Goal Name | CDBG: Public Facilities Infrastructure Improvements: Drainage and Sidewalk Improvements |
| | Goal Description | To replace sections of sidewalk and address drainage issues undermining the them in a low- to moderate-income area that is primarily residential |
| 7 | Goal Name | HOME: Harrison County HOME Consortium Harrison County Homebuyer Assistance Program |
| | Goal Description | To improve housing affordability, provide direct downpayment assistance to qualified first-time homebuyers for purchase of affordable housing in unincorporated areas of Harrison County; this program will coordinate with the one funded in PY2023 and will comply with HUD requirements. |
| 8 | Goal Name | HOME: Community Housing Development Organization (CHDO) set-aside |
| | Goal Description | Required 15% minimum set aside from HOME allocation for use by a designated CHDO to provide affordable housing to assist low-income households. |
| 9 | Goal Name | CDBG & HOME: Administration |
| | Goal Description | Eligible CDBG and HOME Program administration costs, which may include a portion of staff salaries. |
| 11 | Goal Name | HOME: Residential Rent Assistance Program |
| | Goal Description | To expand qualified Gulfport residents' access to affordable rental housing on a citywide basis; this program will coordinate with the one funded in PY2023 and will comply with HUD requirements |

AP-35 Projects - 91.420, 91.220(d)

This template will be completed upon receipt of additional information

Introduction

| # | Project Name | Funding Source |
|---|--|----------------|
| 1 | Public Facilities Infrastructure Improvements – Sidewalk and Drainage Improvements Project | CDBG |
| 2 | Public Facilities Improvements to Expand Recreational Areas Project | CDBG |
| 3 | Emergency Home Repairs | HOME |
| 4 | Residential Rental Assistance | HOME |
| 5 | Harrison County HOME Consortium – City of Gulfport Homebuyer Assistance Program | HOME |
| 6 | Harrison County HOME Consortium – Harrison County Homebuyer Assistance Program | HOME |
| 7 | Community Housing Development Organization Set-aside | HOME |
| 8 | Administration | CDBG |
| 9 | Administration | HOME |

Project Information

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

All seven wards of the City of Gulfport have areas with identified concentrations of low- to moderate-income households. Wards 1 and 3 have the largest concentrations of low- to moderate-income households as well as minority concentrated areas. Historically, most of the City’s HUD resources have been expended in these two wards.

In its HUD-approved 2022-2026 Consolidated Plan, the City identified goals to improve infrastructure including drainage and sidewalks; to improve and expand parks and recreational area amenities; and to improve access to affordable housing for low- to moderate-income households. The City’s housing assistance programs funded in PY2023 and PY2024 are available to income-qualified citizens of Gulfport on a citywide basis.

AP-38 Project Summary

This template will be completed upon receipt of additional information

Project Summary Information

| | | |
|---|------------------------|---|
| 1 | Project Name | Sidewalk and Drainage Improvements Project |
| | Target Area | |
| | Goals Supported | Suitable Living Environment |

| | | |
|----------|--|---|
| | Needs Addressed | Improved Living Environment |
| | Funding | CDBG \$175,000 |
| | Description | Project involves reconstructing sidewalks and installing drainage improvements as funds allow. Activities include environmental review, and installation of sidewalk and drainage improvements and may include surveys and engineering services to address drainage issues. The project serves a low- to moderate-income, primarily residential area. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | To be determined; based on current HUD Census data by CT/BG |
| | Location Description | Dr. Martin Luther King, Jr. Boulevard area |
| | Planned Activities | Environmental review; identification/design of drainage improvements; removal and reconstruction of sidewalk; installation of drainage improvements |
| 2 | Project Name | Public Facilities Improvements to Expand Recreational Areas Project |
| | Target Area | |
| | Goals Supported | Improved Living Environment |
| | Needs Addressed | Improved Living Environment |
| | Funding | CDBG \$432,858 |
| | Description | Project involves expanding recreational amenities on City-owned property in a primarily residential, low- to moderate-income area. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | To be determined; based on current HUD Census data by CT/BG |
| | Location Description | City-owned property on 34 th Avenue |
| | Planned Activities | Environmental review; recreational improvements design and development of amenities as funding allows. |
| 3 | Project Name | Emergency Home Repairs Program |
| | Target Area | Citywide |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME \$200,286 |

| | | |
|----------|--|--|
| | Description | HOME funds will be used to assist homeowners with emergency repairs following a home inspection and in compliance with HUD regulations and policies. Assistance will be available on a citywide basis to qualified homeowners. This program will be coordinated with the one funded in PY2023, with the same requirements. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | _____ households are estimated to benefit from this program in PY2024 (to be determined) |
| | Location Description | Citywide |
| | Planned Activities | The program will comply with HUD policies and procedures guiding HOME repair requirements |
| 4 | Project Name | Residential Rental Assistance |
| | Target Area | Citywide |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME \$ 75,000 |
| | Description | To expand qualified residents’ access to affordable housing on a citywide basis, rent will be paid on behalf of qualified applicants. Terms of assistance will comply with HUD regulations and policies. This program will be coordinated with the rent assistance program funded in PY2023, with the same requirements. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City estimates __ low-income households will benefit in PY2024 (to be determined) |
| | Location Description | Citywide |
| | Planned Activities | Rent assistance will be paid on behalf of qualified applicants with the lease terms, including rent amount and number of months, determined in compliance with HUD requirements. This program will be coordinated with the rent assistance program funded in PY2023, with the same requirements. |
| 5 | Project Name | Harrison County HOME Consortium – City of Gulfport Homebuyer Assistance |
| | Target Area | Citywide |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME \$ 30,000 |

| | | |
|----------|--|--|
| | Description | For qualified, first-time homebuyers; the program will be available for home purchases on a citywide basis. Terms and amount of assistance will comply with HUD regulations and policies. This program will be coordinated with the same program funded in PY2023, with the same requirements. |
| | Target Date | December 31, 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City estimates one or two low-income households will benefit in PY2024 |
| | Location Description | Citywide |
| | Planned Activities | The amounts and terms of homebuyer assistance for first-time homebuyers will be determined in compliance with HUD requirements and based on qualified applicants' need. This program will be coordinated with the same program funded in PY2023, with the same requirements. |
| 6 | Project Name | Harrison County HOME Consortium – Harrison County Homebuyer Assistance |
| | Target Area | Unincorporated Areas of Harrison County |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME \$ 30,000 |
| | Description | For qualified, first-time homebuyers; the program will be available for home purchases in unincorporated areas of Harrison County. Terms and amounts of assistance will comply with HUD regulations and policies. This program will be coordinated with the same program funded in PY2023, with the same requirements. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City and County estimate one or two low-income households will benefit in PY2024 |
| | Location Description | Unincorporated Areas of Harrison County |
| | Planned Activities | The amounts and terms of homebuyer assistance for first-time homebuyers will be determined in compliance with HUD requirements and based on qualified applicants' need. This program will be coordinated with the same program funded in PY2023, with the same requirements. |
| 7 | Project Name | 2024 CHDO Set-aside |
| | Target Area | Consortium Jurisdiction – citywide & unincorporated Harrison County |
| | Goals Supported | Support eligible activities of a nonprofit affordable housing developer /provider |

| | | |
|---|--|--|
| | Needs Addressed | Affordable Housing |
| | Funding | HOME \$67,057 (min. required 15% of HOME allocation) |
| | Description | Fifteen percent (15%) of the 2024 HOME allocation is set aside to support affordable housing activities of a qualified, nonprofit Community Housing Development Organization (CHDO) to benefit one or two qualified, low-income households in PY2024. Eligible activities include but aren't limited to acquisition and rehabilitation and new residential construction. |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City/County estimates one qualified low-income households will benefit from this activity. |
| | Location Description | Harrison County Consortium Jurisdiction: unincorporated areas in Harrison County and citywide in Gulfport |
| | Planned Activities | CHDO activities may include new construction and/or housing acquisition and rehabilitation for resale to qualified low-income households, to be determined in consultation with the Harrison County Consortium and in compliance with HUD requirements.. |
| 8 | Project Name | CDBG Entitlement Program Administration |
| | Target Area | Not applicable |
| | Goals Supported | Not applicable |
| | Needs Addressed | Not applicable |
| | Funding | CDBG \$151,964 (20% CDBG allocation cap) |
| | Description | CDBG funds will be used to reimburse the City for a portion of eligible costs incurred to administer, implement and evaluate the CDBG and HOME Entitlement Programs. This may include but is not limited to a percentage of staff salaries; publication costs; fair housing and/or lead-based paint educational outreach; environmental review; professional services contract fees; and supplies |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |
| | Location Description | Gulfport Community Development 1410 24 th Avenue Gulfport, MS |
| | Planned Activities | Activities include administering, implementing and evaluating the City's CDBG and HOME Entitlement Programs to provide residents with expected benefits and improve compliance with HUD regulations, policies and deadlines. Eligible costs may include but are not limited to a portion of staff salaries; publication costs; fair housing and lead-based paint educational outreach; professional services contract fees; and supplies |

| | | |
|---|--|--|
| 9 | Project Name | HOME Entitlement Program Administration |
| | Target Area | Not applicable |
| | Goals Supported | Not applicable |
| | Needs Addressed | Not applicable |
| | Funding | HOME \$44,704 (10% HOME allocation cap) |
| | Description | HOME funds will be used to reimburse the City for a portion of eligible costs incurred to administer, implement and evaluate the HOME Entitlement Program. This may include but is not limited to a percentage of staff salaries; publication costs; fair housing and/or lead-based paint educational outreach; environmental review; professional services contract fees; and supplies |
| | Target Date | December 2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | Not applicable |
| | Location Description | Gulfport Community Development 1410 24 th Avenue Gulfport, MS |
| | Planned Activities | Activities include administering, implementing and evaluating the City's HOME Entitlement Program to provide residents with expected benefits and improve compliance with HUD regulations, policies and deadlines. Eligible costs may include but are not limited to a portion of staff salaries; publication costs; fair housing and lead-based paint educational outreach; professional services contract fees; and supplies |

AP-50 Geographic Distribution - 91.420, 91.220(f)

This template will be completed following receipt of additional information

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

Geographic Distribution

| Target Area | % of Funds |
|--|-------------------|
| Citywide Housing Assistance Programs | 30 |
| Harrison County Homebuyers Assistance (unincorporated areas of County) | 10 |
| Ward 1 – Low/Mod Income Area | 60 |
| Ward 2 – Low Income Census Tract Area | 0 |
| Ward 3 - Low income Census Tract Area | 0 |

| Target Area | % of Funds |
|--|------------|
| Ward 4 - Low Income Census Tract | 0 |
| Ward 5 - Low Income Census Tract Area | 0 |
| Ward 6 - Low Income Census Tract Area | 0 |
| Ward 7 - Low Income Census Tract Area | 0 |
| Consortium Jurisdiction (citywide & unincorporated areas of Harrison County) | 0 |
| PY2024 – no public service activities proposed | 0 |

Table 2 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The above table identifies geographic distribution of funds by target areas established in the City’s HUD-approved 2022-2026 Consolidated Plan.

The City is divided into seven wards, all of which have concentrated areas of low- to moderate-income households, with Wards 1 and 3 having the largest concentrations of low- to moderate-income and minority households.

Historically, the majority of the City’s CDBG resources have been invested to improve the living conditions of residents in the low- to moderate-income areas of Wards 1 and 3 that are primarily residential in nature.

Gulfport is the Lead Agency for the Harrison County HOME Consortium; housing assistance available through the Consortium is available on a citywide basis and in the unincorporated areas of Harrison County. Eligibility for affordable housing assistance from the Consortium is based on applicants’ combined household income and other HUD conditions.

Discussion

As identified in its 2022-2026 Consolidated Plan, the geographic distribution table identifies the percentage of CDBG and HOME funds anticipated to be invested in projects located in eleven (11) areas of the City during the five-year period covered by the plan. Housing assistance programs are available on a citywide basis.

AP-55 Affordable Housing - 91.420, 91.220(g)

This template will be completed upon receipt of additional information

Introduction

The City began the process of restaffing its Community Development Office in PY2023 to support the successful administration of its CDBG and HOME Entitlements Program, from planning, through implementation and including timely reporting in compliance with HUD regulations. With assistance from two new Community Development employees, PY2024 Action Plan development was initiated in June 2024 concurrently with the process of updating the City’s housing assistance programs that have

been nonoperational for the last several program years. With emphasis on HUD compliance and working with HUD Field Office guidance, Community Development is focusing on streamlining the application process and expediting application review and project implementation with the combined goal of meeting HUD’s timely expenditures formula test and improving the living environments of Gulfport’s very low-, low- and moderate-income residents.

The PY2023 and PY2024 housing assistance programs will be available on a citywide basis to qualified households in addition to the Harrison County Consortium’s Homebuyer Assistance Program. Gulfport’s Residential Rental Assistance Program will pay rent on behalf of qualifying applicants, with lease terms developed in compliance with HUD requirements. The new Emergency Home Repairs Program will alleviate some of the housing cost burdens on qualified homeowners while addressing code violations and enhancing their living environments.

The City of Gulfport’s one-year goal for the number of homeless, non-homeless and special needs households to be supported during PY2024 remains modest compared to the last several years, but expectations are realistic in Program Year 2024 that at least one household will benefit before the end of the Program Year. To accomplish this, the City is seeking a qualified CHDO to expeditiously implement housing assistance activities that in PY2024 may include acquiring an affordable house within the Consortium’s jurisdiction and rehabilitating it for resale to a qualified household. HUD requires that a minimum of 15% of the Harrison County HOME Consortium’s annual allocation be set aside to support CHDO activities. Gulfport proposes to budget the 15% minimum in PY2024, which totals \$67,057.

Along with completing the restaffing process, and revamping its housing programs, the City anticipates continuing its good working relationship with its Consortium partner, Harrison County, and the newly hired County Administrator. Re-establishing the Consortium’s Homebuyer Assistance Program benefits first-time homebuyers by improving the affordability of buying a home within the Consortium’s jurisdiction.

| One Year Goals for the Number of Households to be Supported | |
|--|---|
| Homeless | 0 |
| Non-Homeless | 1 |
| Special-Needs | 0 |
| Total | 1 |

Table 3 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|---|
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 1 |
| Total | 1 |

One Year Goals for Affordable Housing by Support Type

Discussion

In PY2024, HOME funds are budgeted to continue funding the housing programs re-established and funded in PY2023; programs in both years will be administered under the same requirements to facilitate self-monitoring by staff and ensure on-going HUD compliance.

Program coordination and consistency from one Program Year to the next will support efficient use of City resources; streamline the application, review and implementation steps of each program for the benefit of applicants and staff; and re-enforce compliance with program requirements through the repetitive use of Gulfport's standard operating procedures (approved by HUD).

The City's housing assistance programs will help alleviate some of the housing cost burdens experienced by many residents and will improve access to affordable housing on a citywide basis.

AP-60 Public Housing - 91.420, 91.220(h)

This template will be completed upon receipt of updated information

Introduction

Mississippi Regional Housing Authority No. VIII, doing business as South Mississippi Housing Authority, is providing the City of Gulfport with an update that will be the basis of information for this template.

The City and South Mississippi Housing Authority (SMHA) have a good working relationship that includes an on-going exchange of information, collaboration on implementing recommended actions identified in Gulfport's Analysis of Impediments to Fair Housing Choice and working together to support efforts to improve and expand the inventory of affordable housing in Gulfport, which includes assisted housing units.

SMHA successfully transitioned from the Public Housing platform to the Rental Assistance Demonstration (RAD) Project Based Section 8 platform in ____ (identify year) and no longer has traditional Public Housing units.

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

During Program Year 2024, SMHA will continue to maintain its Gulfport-based housing developments and will continue to explore the need for additional or replacement housing units in Gulfport. The Housing Authority also will continue its outreach efforts to expand landlord participation in the local voucher program to increase the inventory of affordable housing units available to Tenant Based Voucher recipients in the City.

To improve the resilience of assisted housing, SMHA is considering the cost and effectiveness of rehabilitating or retrofitting the housing units it owns or manages in Gulfport to eliminate or reduce flood damage. While retrofits that provide an acceptable level of flood damage protection to warrant the high cost of improvements will be considered but may not be possible in the near-term.

To be considered most suitable for meeting assisted housing tenants' needs, every effort will be made to locate new SMHA housing developments on or near a regular bus route of Coast Transit Authority to improve access to grocery stores and supportive service providers. The City supports the goal of locating and relocating assisted housing outside of special flood zone areas, as applicable and as public resources allow.

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

SMHA has an active Family Self Sufficiency (FSS) Program to encourage residents of assisted and public housing and voucher programs to purchase affordable housing through its housing choice voucher program. The City of Gulfport and SMHA have collaborated and will continue to collaborate to providing homebuyer assistance to low-income participants of the Family Self-Sufficiency program.

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

Not applicable to SMHA.

**Discussion
(Optional)**

To be completed upon receipt of information

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

**This template will be completed upon receipt of updated information
Introduction**

The City of Gulfport works on an on-going basis with the Open Doors Homeless Coalition, the designated Continuum of Care (CoC) for the six-county area of South Mississippi. Representatives of the City participate in Open Doors' monthly program meetings, which provides an opportunity for networking with other member agencies working to reduce and end local homelessness.

The City also participates in the annual Point in Time Count organized by Open Doors, which helps identify homeless populations within a specified area (such as the City of Gulfport) as a whole and by general categories. This improves efforts to meet the needs of homeless individuals and families and allows resources to be more efficiently stocked and used. The PIT data is entered into HMIS by Open Doors and provides data to identify trends in homeless populations, anticipate needs, and increases public awareness about the on-going needs of sheltered and unsheltered local families and individuals who are homeless.

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

In PY2024, the City of Gulfport's one-year goal is to continue working with existing agencies, such as the South Mississippi Housing Authority, Open Doors Homeless Coalition, the Gulf Coast Center for Nonviolence and the Mental Health Association of South Mississippi, to reduce and end homelessness for sheltered and unsheltered populations. During PY2024, the City of Gulfport plans to continue accessing HMIS data as the basis for assessing and helping to meet the needs of individuals and families who are homeless or near homeless in Gulfport.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to work with local and regional housing assistance agencies to fill gaps in services for homeless persons and those who are facing homelessness, which includes the increased need for emergency shelter beds and an expanded inventory of transitional housing units in Gulfport.

During PY2024, the City will continue to work with housing assistance and homeless services agencies and supportive service providers to eliminate duplication of services and improve the process for assisting the homeless, especially untreated persons suffering from mental health disorders, families with children, veterans, chronically homeless individuals and families, and those aging out of the foster care system.

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

The City of Gulfport will continue to encourage the Mississippi Gulf Coast's Veterans Administration to issue VASH Vouchers expeditiously for the benefit of homeless veterans and their families. It also will work collaboratively with other local units of government, the Open Doors Homeless Coalition, the Gulf Coast Center for Nonviolence, the Mental Health Association of South Mississippi, faith-based organizations and others to expand access of homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth to existing housing assistance and supportive services programs.

With the goal of ending and preventing homelessness, on-going collaboration of resources among local units of government, agencies and organizations will assist homeless persons make the transition to permanent housing and independent living, including shortening the time they experience homelessness. It also will facilitate access of homeless individuals and families to affordable housing

units, and help prevent individuals and families who were recently homeless from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City will continue to support the work of local and regional housing assistance agencies in PY2024 to help extremely low- and low-income families and individuals avoid becoming homeless by providing letters of support for agency grant applications and other efforts to expand available resources.

The City will continue to support local and regional agency and organization efforts to assist extremely low-income individuals who are being discharged from publicly funded institutions and systems of care, including from healthcare facilities; mental health facilities; the foster care system; other youth facilities; corrections programs; correction institutions; and those who are receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

The City will continue to support efforts of local, regional and state agencies and organizations to help chronically homeless families and individuals break the cycle of homelessness and will continue to work with agencies and organizations to provide housing and supportive services to homeless and near homeless individuals and families.

The City of Gulfport will continue to support the public and private agencies that work to address housing, health, public services, employment, education and youth needs by endorsing their applications for funding assistance and providing technical assistance as feasible while in the process of restaffing its Community Development Office.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

This template will be completed upon receipt of updated information

Introduction

The City of Gulfport's current Analysis of Impediments to Fair Housing Choice (AI) was developed as part of a statewide AI during 2019-2020. The five-year period covered by that document ends in calendar year 2024; guidance from HUD is pending regarding how its Entitlement Program cities will be required to document compliance that they are "Affirmatively Furthering Fair Housing," as stated in assurances

included in Annual Action Plans.

Gulfport's current AI identifies the following impediments continue to be a barrier to fair housing in the City:

- lack of fair housing education and outreach;
- areas of low/mod income concentration;
- lack of affordable homebuyer units;
- lack of affordable rental units;
- affordable housing accessibility;
- the cost of property insurance premiums;
- the lack of zoning to permit group homes; and
- the lack of adequate access to public transportation.

The City of Gulfport is addressing the above as follows: fair housing education pamphlets are provided to applicants seeking housing assistance from the City's CDBG- or HOME-funded programs; new lenders and realtors working with residents to access City housing assistance resources receive a fair housing education pamphlet; and fair housing education pamphlets are made available to the public in various offices frequented by the public. The City offers its housing assistance programs on a citywide basis so all qualified residents may apply and be treated fairly.

The City's Homebuyer Assistance Program improves the ability of low-income households to acquire a house of their choice in a neighborhood of their choice through direct downpayment assistance. The City also has updated its zoning so that Group Homes are now considered on a case-by-case basis. Once restaffing the Community Development Office has been accomplished, the City will reinstate its policy to host an annual fair housing education workshop in partnership with the Mississippi Center for Justice, USM-Gulf Park's Center for Disability Studies and other agencies/organizations interested in supporting local fair housing outreach efforts.

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

The City of Gulfport reviews its taxation and fee-based usage policies, zoning and building ordinances and codes on an annual basis to identify and revise or remove language that may create barriers to accessing housing anywhere within its municipal limits. The City zoning ordinance allows for various densities on various lot sizes of single-family housing and multi-family housing throughout the City. Mixed use zoning is allowed in various areas and lower-income areas are found in every ward of the City rather than being concentrated in one geographic area.

Current zoning supports consideration of group home development on a case-by-case basis and supports a mixture of single- and multi-family residential units on varying lot sizes throughout the City. Other land use regulations support sustainability measures and provide for density bonuses when

combined with natural resource preservation and/or other public benefits. The City has adopted the latest version of the International Build Code, requiring compliance with Americans with Disabilities Act and Fair Housing Act Provisions.

Discussion

The City of Gulfport is working with the Mississippi Center for Justice to expand its Fair Housing educational outreach efforts by cosponsoring no-cost workshops that will identify the protected classes under the Fair Housing Act and improve residents' understanding of their housing rights.

AP-85 Other Actions - 91.420, 91.220(k)

This template will be completed upon receipt of updated information

Actions to address obstacles to meeting underserved needs.

The City of Gulfport will continue to support efforts to improve coordination between public and private housing, health and social service agencies to address unmet needs of its lower income residents during PY2024. As gaps in the institutional structure are identified, the City will work collaboratively with participating agencies and organizations to strengthen the structure, so a full continuum of care is available.

During Program Year 2024, the City also will continue supporting efforts to improve residents' access to affordable housing throughout the City by re-establishing several housing assistance programs funded through the annual HOME allocation.

To address obstacles that prevent the needs of the underserved from being met, the City will work with the Gulfport Public School District, MGCCC and the Harrison County Library System to encourage residents to participate in the following no cost or low cost opportunities:

- Complete their high school degree or GED equivalent;
- Using the library's computers and software, learn how to prepare a resume; improve interview skills; and/or become computer literate;
- Practice taking qualifying exams for available jobs through software available at no cost at both Gulfport-based Public Library Branches;
- Enroll in a low cost MGCCC certificate or degree program;
- Enroll their children in Head Start and/or literacy programs available through the United Way of South Mississippi and other organizations; and
- Participate in public housing management programs including resident councils at South Mississippi Housing Authority's assisted housing developments.

Actions planned to address obstacles to meeting underserved needs

To help remove obstacles to meeting underserved needs in the community, the City will the support local and regional agencies take the following actions:

- Support housing and support service agencies in efforts to obtain funding to continue and expand existing facilities and services;
- Encourage active solicitation of every known funding source and to support applications for funding from federal, state, and local funding sources including HUD programs;
- Support the efforts of the Gulf Coast Center for Nonviolence and other agencies to establish a Family Justice Center;
- Increase inventory of transitional housing and supportive services, particularly for women with children;
- Increase affordable housing opportunities for owners and renters through Gulfport’s housing assistance program, the Harrison County HOME Consortium’s Downpayment Assistance Program and other programs;
- Promote fair housing and eliminate barriers to fair housing and housing discrimination through education and enforcement by the Mississippi Center for Justice.

Actions planned to foster and maintain affordable housing

In PY2024, the City will implement new housing assistance programs to expand resources available to residents throughout the City to help alleviate housing cost burdens, expand the existing housing inventory and improve the living environment of its low- to moderate-income households.

The City of Gulfport is re-establishing its Housing Assistance Program through the Harrison County HOME Consortium to improve the affordability of buying a house for qualified first-time homebuyers on a citywide basis. The City of Gulfport also will encourage Harrison County to continue working as its partner in the Harrison County HOME Consortium.

The City will continue to encourage other housing assistance agencies and organizations to work to expand the capacity of local emergency shelters and the availability of transitional housing units.

Actions planned to reduce lead-based paint hazards

The City of Gulfport will continue to support the work of the Mississippi State Department of Health (MSDH), the South MS Housing Authority and others to improve awareness about the hazards of lead-based paint (LBP) poisoning, especially for pregnant women and children ages 6 and under. Gulfport’s building code requires lead-based paint testing prior to rehabilitation of residential units built prior to 1979 and, if LBP positive, property owners are required to abate and dispose of LBP chips and dust to contain them, in compliance with EPA and other federal standards.

The MSDH has provided an update of its most recent random LBP testing, (updated information will be inserted upon receipt.)

The South Mississippi Housing Authority is continuing its program for abatement of lead-based paint in units participating in its voucher program (formerly Section 8). SMHA will continue to require each unit be inspected and, if found to have LBP peeling, it will be contained in compliance with EPA and other federal regulations and repainted before being rented.

Actions planned to reduce the number of poverty-level families

The City will continue to support the work of numerous faith-based organizations, supportive service and housing agencies and community organizations to expand availability of resources as needs of the homeless and low-income are increasing along with the price of food, housing and transportation. Those able to work will continue to be encouraged to participate in existing no-cost and low-cost workforce development and job skills training programs to expand their employment opportunities.

Education continues to be a powerful tool for reducing poverty and the City will continue to collaborate with and support the work of the Gulfport and Harrison County School Districts to encourage each student to graduate from high school and to encourage parents to enroll children in kindergarten readiness programs to improve the opportunity for success in school.

The City also will continue to support the two Gulfport-based Public Library Branches and assist in efforts to improve residents' awareness of resources available at no cost to them, including on-line programs that may be accessed from home with (free) library membership.

Gulfport will continue to be pro-active in terms of encouraging economic development and redevelopment in the community to expand the diversity of employment opportunities while increasing tax collections.

Actions planned to develop institutional structure

Gulfport will continue to collaborate with local and regional agencies and organizations to recruit other agencies and private organizations to fill the gaps as they are identified in the institutional structure and will support grant application efforts of local agencies and organizations to expand available resources.

The City will support the on-going efforts of the Gulf Coast Center for Non-Violence, the South Mississippi Mental Health Association, Climb CDC, The Salvation Army- Gulfport, Gulf Coast Community Action Agency, South Mississippi AIDS Task Force, the United Way of South Mississippi and many others to meet the full continuum of care.

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

To encourage public housing residents to become more involved with management and participate in homeownership, the City of Gulfport will continue to support efforts of the South Mississippi Housing Authority (SMHA) to assist qualified citizens access affordable housing through the Housing Choice Voucher Program and work to increase active participation in resident initiative programs and

residential management programs.

The City will encourage SMHA to continued assisting residents as they explore local education and job training opportunities. The City also will support SMHA’s efforts to pursue funding from other federal programs and agencies as part of its overall effort to encourage residents of assisted housing to become more involved in management and participate in homeownership.

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

The City of Gulfport plans to continue enhancing coordination between public and private housing and social service agencies by leading by example. It will continue to participate in the Open Doors’ monthly program meetings, as time allows. The City will continue to encourage local agencies, such as the Gulf Coast Center for Nonviolence, Climb CDC, Salvation Army-Gulfport, and Southern Mississippi Mental Health Association, to collaborate in developing grant applications and fund raising campaigns.

Discussion

(Optional)

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

In PY2024, the U.S. Department of Housing and Urban Development allocated \$759,822 in CDBG funds and \$447,047 in HOME Investment Partnerships funds to the City of Gulfport.

Funds are budgeted as follows:

| | |
|--|-----------|
| Sidewalk and Drainage Improvements Project | \$175,000 |
| Recreational Improvements Project | \$432,858 |
| Emergency Home Repairs | \$200,286 |
| Residential Rental Assistance | \$ 75,000 |
| <u>Harrison County HOME Consortium</u> | |
| Gulfport Homebuyer Assistance | \$ 30,000 |
| Harrison County Homebuyer Assistance | \$ 30,000 |
| CHDO Set Aside (15% of HOME allocation) | \$ 67,057 |
| Administration & Planning (20% of CDBG allocation) | \$151,964 |
| Administration (10% of HOME allocation) | \$ 44,704 |

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

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 95.00% |

For purposes of determining the City's minimum overall benefit of 70% of CDBG funds used to benefit persons of low- and moderate-income, the City specifies the two consecutive years of 2024 and 2025.

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

HOME - individual private funds, donations and loans for homebuyer assistance
FHA – homebuyer assistance and loans to low income
Veterans Administration - VASH Vouchers to veterans for rental housing and VA loans to purchase housing
Housing Choice Vouchers – transferring rental vouchers to homeowner purchase vouchers to assist low income
Mississippi Regional Housing Authority VIII dba South Mississippi Housing Authority - provides rental housing for low income
South Mississippi Housing Development (nonprofit of MRHAVIII dba SMHA) – builds/redevelops and manages rental housing for low income
Habitat for Humanity of MS Gulf Coast – homeowner housing rehabilitation/reconstruction

Low Income Housing Tax Credits – construction of low-income rental housing
Renaissance Corporation - provides loans and grants to low-income homebuyers

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**
See Attached HOME Consortium Resale and Recapture Policy per revised New HOME Final Rule Effective 8/23/2013, as written guidelines exceed the allowed 4,000 character limit.
3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**
See Attached HOME Consortium Resale and Recapture Policy per revised New HOME Final Rule Effective 8/23/2013, as written guidelines exceed the allowed 4,000 character limit.
4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**
The Consortium programs or funding allocations do not allow for refinancing of existing debt secured by multifamily housing rehabilitated with HOME funds.
5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**
Not applicable
6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**
Not applicable
7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR .105(a).**
Not applicable

Attachments to the final document will include:

Executed Federal Forms, HUD Certifications and Assurances

Citizen Participation Documentation

Written Comments