

Action Plan

Grantee: Mississippi

Grant: B-11-DN-28-0001

LOCCS Authorized Amount:	\$ 5,000,000.00
Grant Award Amount:	\$ 5,000,000.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 0.00
Total Budget:	\$ 5,000,000.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

1. NSP3 Grantee Information NSP3 Program Administrator Contact Information: Williams, Caldoncwilliams@mississippi.org601-359-3179Mississippi Development AuthorityCommunity Services DivisionPost Office Box 849Jackson, Mississippi, 39205 2. Areas of Greatest Need Map Submission The target area maps generated at the HUD NSP3 Mapping Tool can be accessed through the NSP3 Substantial Amendment to 2010 One-Year Action Plan via the following link: <http://www.mississippi.org/index.php?id=681> Data Sources Used to Determine Areas of Greatest NeedDescribe the data sources used to determine the areas of greatest need. Response:The areas of greatest need were determined through the use of data from Realty Trac, the U.S. Bureau of Labor Statistics and the HUD Foreclosure Need Website combined with the availability of suitable foreclosed multi-family properties. In particular, the HUD NSP3 Mapping Tool (which identifies an areas Foreclosure Related Needs Score by considering rates of foreclosures, delinquencies, and subprime loans within a census tract) was used to determine areas that exceed the States minimum threshold score of 15 as identified by HUD. The use of targeted areas with a Foreclosure Related Needs Score in excess of the States minimum threshold ensures that only areas which fall in the top 20% of areas most affected by the foreclosure crisis in Mississippi will be considered. Given Mississippis total allocation of \$5,000,000, in order to a make a significant impact in any area as encouraged by the NSP3 Program Design Guidebook, it will be necessary to concentrate the NSP3 funds into one or two suitable multi-family projects. Determination of Areas of Greatest Need and Applicable Tiers Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.Response: The goal of Mississippi NSP3 Program, administered by the Mississippi Development Authority (MDA), is to make the most positive impact possible with the \$5,000,000 in NSP3 allocation and to make 100% of the projects funded for those beneficiaries who fall at or below 50% area median income. Based on this goal, MDA considered data, income data, unemployment data, housing cost data, NSP1 investment, geographic data, and various program types. According to the annual report Out of Reach 2010 published by the National Low Income Housing Coalition, the demand for rental housing continues to increase as more and more people are either forced out of ownership due to foreclosure or choose to rent rather than own in light of the tightening credit markets and now obvious risks involved with homeownership. Approximately 50% of low-income American households are renters who oftentimes have lower incomes than owners and pay a larger proportion of their income on housing costs and utilities. This makes them more vulnerable to a weak job market than traditional homeowners. As a result of the increased number of unemployed and number of households that have been foreclosed upon, a larger number of households will be searching for a decent, affordable place to rent. Census data show that a significant number of renters experience severe housing cost burdens, with housing cming more than 50% of their family income. Federal standards indicate that affordable housing should consume no more than 30% of family income. Data from the Consumer Expenditure Survey (produced by the U.S. Department of Labor, Bureau of Labor Statistics) indicates that families that pay more than half their income for housing are more likely than others to live in housing with serious physical condition problems. Such problems may include lack of functional plumbing, inadequate heating, or exposed electrical wiring.After review of the data, and in light of Mississippis high percentage of low-income households, MDA has determined that a multi-family rental housing program, which

ties the rehabilitation of foreclosed multi-family proper

How Fund Use Addresses Market Conditions:

Ensuring Continued Affordability:

Long-Term Affordability

The State of Mississippi (MDA) shall ensure continued affordability for NSP assisted housing to the maximum extent practicable and for the longest feasible term, that the sale, rental, or redevelopment of abandoned and foreclosed upon homes and residential properties remain affordable to individuals or families whose income do not exceed 120% of area median income or, for units originally assisted with funds under requirements of Section 2301 (f)(3)(A)(ii), to remain affordable to individuals and families whose incomes do not exceed 50% of the area median income.

If NSP funds assist a property that was previously assisted with HOME funds, but on which the affordability restrictions were terminated through foreclosure or transfer in lieu of foreclosure pursuant to 24 CFR part 92, the State or grantee must revive the HOME affordability restriction for the greater of the remaining period of HOME affordability or the continuing affordability requirements of this program. Affordability restrictions will be defined in the written agreements.

Definition of Blighted Structure:

Blighted Structure

Mississippi Code of 1972 as amended does not provide for a definition of blighted structure. If applicable, respective local individual ordinance definitions will be used. The State of Mississippi under state law 43-35-3 (i) has defined blighted area to mean an area which by reason of the presence of substantial number of slum, deteriorated or deteriorating structures, predominance of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessment delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, substantially impairs or arrests the sound growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals, or welfare in its present condition and use. If such blighted area consists of open land, the conditions contained in the provision in subsection (d) of Section 43-35-13 shall apply. Any disaster area referred to in subsection (g) of Section 43-35-13 shall constitute a blighted area.

Definition of Affordable Rents:

Affordable Rents

The State of Mississippi shall define affordable rents to mean the fair market rent for a particular area for existing fair housing for comparable units in the area as published and updated by HUD annually.

Housing Rehabilitation/New Construction Standards:

Housing Rehabilitation Standards

NSP3-assisted residential properties will comply with all applicable federal, state and local rehabilitation standards, laws, codes and other requirements pertaining to the provision of housing safety, quality and habitability, in order to sell, rent or redevelop such properties. At minimum, the following requirements will be met as outlined in the NSP3 Notice:

- (a.) All gut rehabilitation (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must meet the standards for a Energy Star Qualified new home.
- (b.) All gut rehabilitation of mid or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy).
- (c.) Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.
- (d.) Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.
- (e.) Rehabilitation activity must meet the requirements of the 2003 International Existing Building Code or the most current code adopted by the community in the selected project area.
- (f.) Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, and fires).
- (g.) NSP3 sub-grantees will be strongly encouraged to implement any energy efficient and environmentally friendly green building components that are economically feasible.



Vicinity Hiring:

Vicinity Hiring

The developer will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of the NSP3 funded project or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 project. For purposes of NSP3, HUD defines vicinity as each neighborhood identified by the State of Mississippi as being the areas of greatest need. Small business means a business that meets the criteria set forth in section 3(a) of the Small Business Act, as outlined in 42 U.S.C. 5302(a)(23).

Procedures for Preferences for Affordable Rental Dev.:

Grantee Contact Information:

NSP3 Program Administrator Contact Information:

Williams, Caldon

cwilliams@mississippi.org

601-359-3179

Mississippi Development Authority

Community Services Division

Post Office Box 849

Jackson, Mississippi, 39205

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP 001	Multi-Family Residential Housing	N1807-11-042-JPL01 R	JPL- Greenwood, Inc. Rehabilitation
NSP 002	Administration	B-11-DN-28-0001	B-11-DN-28-0001 - Administration



Activities

Project # / Title: NSP 001 / Multi-Family Residential Housing Program

Grantee Activity Number: N1807-11-042-JPL01 R
Activity Title: JPL- Greenwood, Inc. Rehabilitation

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP 001

Projected Start Date:

03/01/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Activity Status:

Completed

Project Title:

Multi-Family Residential Housing Program

Projected End Date:

02/15/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,900,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 4,900,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

Total	Low	Mod	Low/Mod%
100	100		100.00
100	100		100.00

of Households

Proposed Accomplishments

of Multifamily Units

of Housing Units

ELI Households (0-30% AMI)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

Total

100

100

95

100

100

101



#Dishwashers replaced	
#Clothes washers replaced	
#Refrigerators replaced	101
#Light fixtures (outdoors) replaced	182
#Light Fixtures (indoors) replaced	732
#Replaced hot water heaters	101
#Replaced thermostats	101
#Efficient AC added/replaced	
#High efficiency heating plants	
#Additional Attic/Roof Insulation	100
#Energy Star Replacement Windows	568
# of Properties	100

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Mississippi Development Authority2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Mississippi Development Authority2	State Agency	\$ 4,900,000.00

Location Description:

Williams Landing
2900 Browning Road
Greenwood, Mississippi 38930

Activity Description:

A subgrant in the amount of \$4,900,000 was awarded to JPL Greenwood, Inc. for the acquisition and rehabilitation of a 100-unit foreclosed upon multi-family residential housing complex in Greenwood, Mississippi. The rental property will be occupied by beneficiaries whose incomes do not exceed 50% of the local area median income (AMI). The allocation of funds to this income population ensures that the largest number of residents in the targeted community have a safe and affordable place to live.

During the quarter ending September 30, 2011, the JPL Greenwood, Inc. Administration Activity was decreased from \$500,000 to \$100,000 by \$400,000. The funds were relocated to the JPL Greenwood, Inc. Rehabilitation Activity, which was increased from \$4,500,000 to \$4,900,000 by \$400,000.

Environmental Assessment: COMPLETED

Environmental Reviews: None



Project # / Title: NSP 002 / Administration

Grantee Activity Number: B-11-DN-28-0001
Activity Title: B-11-DN-28-0001 - Administration

Activity Type:

Administration

Project Number:

NSP 002

Projected Start Date:

03/01/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Activity Status:

Completed

Project Title:

Administration

Projected End Date:

02/15/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 100,000.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 100,000.00**Benefit Report Type:**

NA

Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

Mississippi Development Authority2

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Mississippi Development Authority2

Organization Type

State Agency

Proposed Budget

\$ 100,000.00

Location Description:

Mississippi Development Authority
Community Services Division
501 North West Street
Jackson, Mississippi 39201

Activity Description:

Administration funds will be used to meet the national objective benefiting low-income persons as defined in the NSP3 Notice. The State of Mississippi, MDA, will use \$100,000 of NSP3 funds for planning and administration of program activities. Administrative costs will include staffing for overall program management, reporting and other direct and indirect charges.

During the quarter ending September 30, 2011, the JPL Greenwood, Inc. Administration Activity was decreased from \$500,000 to \$100,000 by \$400,000. The funds were relocated to the JPL Greenwood, Inc. Rehabilitation Activity, which was increased from \$4,500,000 to \$4,900,000 by \$400,000.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Action Plan Comments:

Reviewer - Reviewed and approved. DMK 4/5/2011.

Action Plan History

Version	Date
B-11-DN-28-0001 AP#1	10/27/2011
B-11-DN-28-0001 AP#2	01/20/2012
B-11-DN-28-0001 AP#3	01/13/2015
B-11-DN-28-0001 AP#4	07/19/2018



