City of Gulfport 2023 Action Plan
for the Community Development Block Grant and
HOME Investment Partnerships Entitlement Programs

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

1. Introduction

Pursuant to the requirements of 24 CFR Part 91, the City of Gulfport, Mississippi developed its revised 2023 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 these requirements, the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Programs.

In compliance with HUD's national objectives for these two programs, the City invests most of its CDBG and HOME resources to principally benefit very-low-, low- and moderate-income residents by funding projects that support at least one of the program's three broad goals:

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

The City of Gulfport's 2023 Action Plan identifies the CDBG and HOME resources anticipated to be available in the 2023 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. As In PY2023, the U.S. Department of Housing and Urban Development (HUD) allocated $723,144.00 in CDBG funds and $549,635.00 in HOME Investment Partnerships funds to the City of Gulfport. The City's Program Year (PY) runs from January 1 to December 31.

Lead Agency for the Harrison County HOME Consortium, the City was allocated $1,764,175 in HOME-American Rescue Plan Act (HOME-ARP) funding from HUD in 2021; the HOME-ARP Allocation Plan was incorporated into Gulfport's PY2021 CDBG and HOME Action Plan through a substantial amendment, according to the Executive Summary of the City's 2021 Action Plan and is incorporated into this Action Plan by reference; budgeting of the allocation for projects and programs identified in the approved HOME-ARP Plan are pending HUD guidance and execution of grant agreement.

HUD approved the revision and resubmittal of the City of Gulfport 2023 Action Plan by a March 22, 2024 extended deadline having determined that the City's initial submittal did not comply with minimum Annual Action Plan requirements. In compliance with HUD regulations and the City's Citizen Participation Plan (CPP), the revised 2023 Action Plan was developed during December 2023 – March 2024 with the participation of citizens in a broad range of income categories, public and private housing and supportive service providers, regional and local nonprofit organizations, potential stakeholders identified by HUD for consultation, elected officials and many other interested citizens.

2. Summarize the objectives and outcomes identified in the Plan

Goals and objectives identified in Gulfport's 2023 Action Plan mirror those identified in the City- and HUD-approved 2022-2026 Consolidated Plan and 2022 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 will be measured by the number of households directly benefiting from improved living environments.

The priority objective for use of the City's HOME funds is to improve access to affordable housing for qualified households and individuals on a citywide basis through HUD-eligible housing assistance programs. The housing assistance programs also will alleviate some of the housing cost burdens experienced by many households in the City. Outcomes will be measured by the number of households and individuals who directly benefit from the housing assistance.

To support the 2022-2026 Consolidated Plan and 2022 Action 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 and will consider:

- analyzing proposed projects to limit funding to those that will 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 to close out (such as documenting eligibility, identifying 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

In addition to not preparing and submitting a 2023 Action Plan that met HUD's requirements, HUD determined that the City of Gulfport had not prepared and submitted a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD since 2019; the 2020, 2021 and 2022 CAPERs were developed during December 2023 – January 2024 and were submitted for HUD review in January 2024. The City initiated development of its 2023 CAPER in February for submittal to HUD by its regular March 31, 2024 deadline.

As a result of little to no CDBG or HOME Program activity during Program Year 2023 (January 1 to December 31, 2023), HUD notified the City in January 2024 that it is no longer in compliance with HUD's timely expenditures regulations as measured on November 2, 2023. Concurrent with development and submittal of its 2023 Action Plan and 2023 CAPER, the City is in the process of developing a timeliness workout plan to guide its return to compliance with timely expenditures regulations by November 2024, as required.

With the retirement of key Community Development Office staff, technical assistance from the Jackson HUD Field Office during PY2023 has been instrumental in guiding the City's efforts to complete and submit past-due documents and return to compliance with CDBG and HOME Entitlement Program regulations and policies. The City is in the process hiring Community Development Office staff and coordinating with Harrison County to provide an effective organizational structure that supports implementation of the City's CDBG and HOME projects and programs funded through the Harrison County HOME Consortium.

4. Summary of Citizen Participation Process and consultation process

Development of the 2023 Action Plan resubmittal document was initiated in December 2023. 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 January 10 and February

7, 2024 public hearings, availability of a draft for public review and designation of a 30-day comment period that began February 8 and ended at 4:00 p.m., March 8, 2024. Public notices also were posted on the City's website with hard copies posted in City Hall, Community Development and, for the first time in recent years, 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 public and private service agencies. More information about City efforts to expand public outreach and encourage participation in development of the 2023 Action Plan is provided in templates AP-10 and AP-12.

The consultation process involved contacting potential stakeholders in HUD-identified categories to invite input and encourage participation in the Action Plan development process. Representatives of the identified categories were contacted by mail or email in December-January and invited to consult with the City on a day and time convenient to that person. Three of those contacted requested a meeting to consult with the City: the Gulfport Public School District Superintendent (regarding efforts to narrow the digital divide); the Harrison County Public Library System Director (also regarding local efforts to narrow the digital divide); and the Mississippi Center for Justice (working to enforce the Fair Housing Act and assist low-income residents in protected classes). A summary of the three consultations is included in the Citizen Participation Attachment.

5. Summary of public comments

The Citizen Participation Attachment to the resubmitted 2023 Action Plan documents development of the 2023 Action Plan in compliance with HUD regulations and the City's Citizen Participation Plan. It includes minutes summarizing oral comments received during public hearings; copies of agenda packets and sign-in sheets; proof of publication of Combined Notices of hearings, draft availability and the designated comment period; notices posted on the City's website and other locations identified in the CPP; and verification of outreach to public service agencies, those identified by HUD for consultations and other HUD-identified stakeholders, in addition to citizens and other interested parties.

Throughout the development process for the 2023 Action Plan resubmittal, citizens, nonprofit agency representatives and other stakeholders expressed support for using CDBG and HOME resources to meet the Consolidated Plan goal of providing suitable living environments for citizens by improving infrastructure, including streets, drainage, water and lighting; upgrading City parks/recreational amenities; offering housing assistance programs; and providing priority public services.

All written comments received at the public hearings or during the designated 30-day comment period were considered by the City; a copy of each is 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 regarding development of the 2023 Action Plan resubmittal were accepted and considered by the City.

During the development process for Gulfport's 2020, 2021 and 2022 CAPERs, some of the written comments submitted were regarding the 2023 Action Plan. In the interest of open disclosure, the City has attached to this 2023 Action Plan resubmittal document a copy of all comments received during development of the subject CAPERs. (These are the same written comments attached to each of the three CAPERs submitted to HUD in January 2024.)

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)

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

Agency Role	Name	Department/Agency
Lead Agency	Gulfport	
CDBG Administrator	Gulfport	Community Development
HOME Administrator	Gulfport	Community Development
HOPWA-C Administrator	Not applicable	

Table 1 – Responsible Agencies

Narrative

The City is in the process of filling vacant positions to support planning and implementation of projects and programs funded through its CDBG and HOME Entitlement Program, in compliance with HUD regulations and policies and Gulfport's Citizen Participation Plan.

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)

Introduction

The City has good working relationships with local and regional nonprofit agencies, housing and supportive services organizations, community leaders and others working to support efforts to meet citizens' housing and community development needs. On an on-going basis, the City works collaboratively with the Gulf Coast Center for Nonviolence, Gulfport and Harrison County Public School Districts, the Mental Health Association of South Mississippi, Mississippi Center for Justice, Coastal Family Health Clinic, Back Bay Mission, Gulf Coast Housing Initiative, Mississippi Regional Housing Authority VIII, Open Doors Homeless Coalition, Climb Community Development Corporation, South Mississippi AIDS Task Force, local healthcare agencies, the Salvation Army-Gulfport, 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(l)).

The City of Gulfport reaches out through emailed 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. For development of Consolidated Plans, the City relies on one-on-one consultations with these agencies to help update community priorities and discuss unmet needs to be addressed during the five-year period covered by each Consolidated Plan. On-going coordination helps maintain good working relationships and encourages discussion of improvements that can be made to maximize the use of limited resources.

Participating as an active member in the Open Doors Homeless Coalition Continuum of Care (CoC), also provides the City with opportunities to meet new agency representatives and it enhances opportunities to collaborate in activities such as the annual Point in Time (PIT) Count. Participating in the monthly program meeting Open Doors hosts, City officials and staff have opportunities to meet and talk with local public and assisted housing providers, private and public healthcare, mental healthcare and supportive service agency representatives, which enhances coordination between the City and those agencies when collaboration of efforts or resources is warranted.

The City will continue working in coordination with the many 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 the low-income, disadvantaged and special needs citizens.

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. While there is a constant need in Harrison County and the City of Gulfport to provide emergency shelter and transitional housing assistance and supportive services, the number of homeless and near-homeless people is not experienced by all six counties in the CoC at an equally high level. This is especially apparent when reports and plans are developed that use averages for the 6-county area served by the CoC, which at times, seems to indicate the needs of the homeless in Gulfport are not considerable.

Open Doors works with local units of government and its many member agencies to present local homeless data in context to prevent area-wide data from diluting and misrepresenting the extent of the homeless problems in more urban areas, such as Gulfport, where expanding the capacity of local emergency shelters and increasing the inventory of transitional housing is warranted.

Coordination with the CoC and its member agencies is essential to Gulfport and the other local units of government along the Mississippi Gulf Coast working to achieve the shared goal of addressing the needs of homeless persons, particularly chronically homeless individuals and families; families with children; veterans; unaccompanied youth; and persons at risk of homelessness.

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 regional CoC, the Open Doors Homeless Coalition, receives and administers these funds to benefit homeless families and individuals within the six-county area served. The City does not participate in developing performance standards for use of Open Doors' ESG funds; neither 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 also does not develop funding, policies or procedures for the operation and administration of HMIS, but it offers input to support the CoC's efforts to administer its ESG award to best meet the needs of residents.

As collaborating entities with overlapping community goals, the City of Gulfport supports Open Doors' efforts to assess and link homeless families and individuals with local housing and supportive services agencies that provide the specific resources they need. The City has provided CDBG subgrants to Open Doors in various years to support the CoC's ongoing activities, including the annual Point In Time Count

and HMIS administration, so it may continue coordinating and linking available resources to benefit those who are homeless and to prevent those at risk from becoming homeless.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Open Doors Homeless Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Open Doors responded to the City's requests for updated information and provided related homeless population information specific to Gulfport. Consultation was conducted through email.
2	**Agency/Group/Organization**	Mississippi Center for Justice
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation between MCJ & the City is on-going; MCJ responds to the City & its residents regarding Fair Housing Act issues, concerns & filing of fair housing complaints.
3	**Agency/Group/Organization**	Mississippi Gulf Coast Center for NonViolence
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Education Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The MGCCN & the City consult primarily through email and telephone conversations. MGCCN regularly attends CDBG hearings to share and obtain information; it collaborates with the City to prevent/address domestic abuse and help meet the needs of those who have experienced domestic violence. An anticipated outcome of on-going communication is a stronger partnership to improve public safety.
4	**Agency/Group/Organization**	Harrison County MS
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through the Harrison County HOME Consortium, the County & the City work collaboratively to provide affordable housing assistance programs to benefit very low and low-income residents within the Consortiums jurisdiction. The City & County generally communicate through emails & by telephone; meetings are scheduled as requested or needed.

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

The City of Gulfport invited all known agency types to participate in developing the 2023 Action Plan resubmittal document by sharing input at one or both public hearings and submitting comments during the 30-day written comment period.

Representatives of agencies and organizations identified by HUD as potential stakeholders to be consulted with were invited by the City to schedule one-on-one consultations with the City on the day and time most convenient to them. These included representatives of agencies that manage land and

water public resources; plan and implement community resilience, emergency and hazard mitigation plans; enforce the Fair Housing Act and support those in protected classes; provide broadband services or work to narrow the local digital divide; represent or assist those with special needs; regional organizations and organizations representing business and industry. As the City becomes aware of new agency types, it requests contact information and adds the agency to its CDBG/HOME mail or email outreach list, according to the agency's contact preference.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Open Doors Homeless Coalition	As the designated Continuum of Care, Open Doors serves as lead agency for preventing and addressing homelessness throughout the 6-county region it serves. 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 assistance and supportive services providers and local units of government to meet the needs of homeless and near-homeless people while managing HMIS data, working to eliminate duplication of services and maximizing efficient use of resources.
MEMA District 9 Hazard Mitigation Plan	Harrison County Emergency Mgt	Harrison County/City of Gulfport Hazard Mitigation Plan complies with FEMA flood management and disaster regulations and coordinates with MEMA in planning and implementing damage prevention & resiliency programs and activities. The goals of minimizing harm to residents and damage to property overlap, as well as the goal to improve public safety in general.
Gulfport Comprehensive Plan & Zoning Ord	City of Gulfport	The City's 5-Year Consolidated Plan and zoning and land use ordinances overlap in terms of maintaining and improving public safety through 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.
MRHAVIII Plan	MS Regional Housing Authority No VIII	The City and regional public housing authority share the goal of expanding access to affordable housing for all income groups, especially extremely-low- and low-income residents.

Table 3 – Other local / regional / federal planning efforts

Narrative

In compliance with HUD regulations and the Gulfport Citizen Participation Plan, the City reached out to invite public participation in development of the 2023 Action Plan resubmittal and expanded its

outreach effort by making information and the draft document available at the two Gulfport-based branches of the Harrison County Public Library System.

In addition to posted and published notices, emails and mailed flyers were sent to those on the Community Development Office's lists; agencies and organizations that makeup Gulfport's institutional structure; citizens across all income categories; faith-based organizations; regional agencies, including Gulf Regional Planning Commission, South Mississippi Planning and Development District, the Gulf Coast Business Council and the Gulf Coast Chamber of Commerce. Invitations to participate in the development process also were sent to the Gulfport Public School District and Mississippi Gulf Coast Community College. Other nearby local units of government were invited to provide input into Action Plan development through a mailed questionnaire; agencies working to prevent and address homelessness were invited to the public hearings and mailed questionnaires requesting updated information about emergency shelter capacity, availability of transitional housing, resources and services provided, and numbers of people served. The Mississippi Regional Housing Authority No. VIII was requested to provide updated public and assisted housing inventory and voucher information as identified by HUD templates; and the Mississippi State Department of Health was requested to provide and did provide the most-current results of random lead-based paint screening of children ages six and younger who live in the City.

Representatives of each HUD-identified category of agencies/businesses/potential stakeholders were invited and encouraged to participate in the Action Plan development process and share input regarding unmet community needs during one-on-one consultation meetings scheduled at the day and time most convenient to them. Consultations with local broadband service providers; those working to narrow the digital divide; agencies that manage public land and water resources; agency representatives responsible for preparing and implementing hazard mitigation plans, community resiliency programs or regulations to eliminate or reduce flood damage to people and property were among those invited to consult with the City. Other representatives included agencies that represent those in protected classes under the Fair Housing Act and those who work to enforce the Act.

Documentation of the City's efforts to invite consultation with representatives of HUD-identified categories and the participation of a broad range of potential stakeholders in the community is included in the Citizen Participation Attachment to the final document.

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

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

Among other things, the Gulfport Citizen Participation Plan (CPP) identifies the City's required procedures for notifying the public about opportunities to participate in development of each One-Year Action Plan, the Five-Year Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER) for the City of Gulfport's CDBG and HOME Entitlement Programs. The CPP defines minimum advance notice requirements for public hearings and written comment periods to allow residents adequate 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.

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 a written comment period for Action Plans/Consolidated Plans (30 days) or CAPERs (15 days).

As part of its overall efforts to broaden citizen participation into development of HUD documents, 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 their input with the City. Several of the City's largest employers operate on 24-hour cycles, which can make participating in community meetings difficult for employees.

For the first time in recent years, the City reached out to the two Gulfport-based Public Library Branches of the Harrison County Library System, which agreed to post Public Hearing, Draft Availability and 30-Day Comment Period Notices regarding development of the Gulfport 2023 CDBG and HOME Action Plan resubmittal. The libraries also agreed to make hard copies of the public review draft of the 2023 Action Plan resubmittal available during the designated 30-day comment period, which began February 8 and ended March 8, 2024. Making the draft document available for review in both the Downtown and Orange Grove Public Library Branches supported the City's efforts to broaden citizen participation by expanding residents' opportunity to review a hard copy of the draft into evening and weekend hours.

The citizen participation process impacted goal setting by confirming the need for improved access citywide to affordable housing through homebuyer and rental assistance programs; homeowner repairs/rehabilitation assistance; and other CDBG and HOME-eligible activities. Citizen input supported the use of CDBG resources to improve public infrastructure, especially drainage systems, in the City's low- to moderate-income areas. Park and recreational improvements and public services also were identified as community needs.

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 are included in the Citizen Participation Attachment; a copy of each written comment submitted also is included.

Citizen Participation Outreach

Sort ord-er	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Comments not accepted and reasons
1	Internet Outreach	Non-targeted/broad community	Not applicable	Not applicable	Not applicable
2	Posted Notices	Non-targeted/broad community	Not applicable	Not applicable	Not applicable
3	Mailed & emailed notices	Non-targeted/broad community	Not applicable	Not applicable	Not applicable
4	Internet Outreach	HUD-identified agencies/ organizations	The following three agencies scheduled consultations in response to the s December 2023 invitation to meet one-on-one: the Gulfport Public School District; the Harrison County Public Library System; and the Mississippi Center for Justice.	A summary of each of the three consultations is included in the Citizen Participation Attachment.	All comments received by the City were accepted and considered.
5	Public Hearing	Non-targeted/ broad community	Based on the attached sign-in sheets, 22 people attended the 1/10/24 public hearing and 38 attended the 2/7/24 hearing, not including the Mayor and staff. Oral and written comments were shared at both hearings.	The minutes of each public hearing summarize oral comments received and are attached. One written comment was submitted at the first hearing and three were submitted at the second.	All comments received by the City were accepted and considered.

Sort ord-er	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Comments not accepted and reasons
6	Newspaper Ad	Non-targeted/ broad community	A 30-day comment period was designated from Feb. 8 to March 8, 2024. At 3:39 p.m., on March 8, 2024, 80 written comments were received at the City Council Office; by the 4 p.m. deadline, five written comments were submitted to the Community Development Office for a total of 85 received.	A copy of each written comment received is included in the Attachment. A summary of written comments received also is included.	All comments received by the City were accepted and considered.

Table 4 – Citizen Participation Outreach

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

Introduction

HUD allocated the City of Gulfport CDBG Entitlement funds of $723,144 and HOME Investment Partnerships Entitlement funds of $549,635 in Program Year 2023. The City does not anticipate that any program income will be generated during the year.

The City of Gulfport has requested guidance from the HUD Field Office in Jackson regarding adjustment of IDIS data to accurately identify in PR-26 and other applicable IDIS-generated reports the unexpended CDBG and HOME allocated funds to be carried forward from prior years and budgeted for the Quarters District Streetlight Improvements Project.

With completion of the environmental review, the City is moving forward with this project to directly benefit 2,045 total people, 1,350 (66.1%) who are low- to moderate income. Implementation of streets, water, sewer, drainage, signage, landscaping and lighting improvements will directly benefit residents in this **primarily residential area** by improving their living environment.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2 (2023)				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	723,144	0	2,667,755.06	3,390,899.06	2,169,432	The total CDBG amount expected to be available in PY2023 includes $3,390,899.06 from previous years that include PY2018, 2019, 2020, 2021 and 2022.If CDBG allocations remain about $720,000 for the next three years covered by the ConPlan, the City may expect to receive approximately $2,169,432.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	549,635	0	2,415,524.53	2,965,159.53	1,647,000	Prior years HOME resources total:$2,415,524.53 (source LOCCS), which includes funds from PY2016, 2017, 2018, 2019, 2020, 2021 and 2022. The expected amount available for the three remaining years of the ConPlan is $1,647,000, if HOME allocations remain about $549,000.

Table 5 - Expected Resources – Priority Table

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

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 County HOME Consortium Homebuyer Assistance Program, for every home that is sold under the appraised value, the seller/owner authorizes the difference to be utilized as match. Volunteer hours to provide labor for CHDO activities, especially rehabilitation, may be counted as in-kind match. Other forms of eligible federal match include private donations of cash and materials and the small grants typically awarded by Home Depot, Lowes, and other businesses in the community.

Match requirements for fiscal years 2019 and 2020 were waived due to Covid19 and, based on IDIS-generated reports, no HOME funds were expended in 2021, 2022 and 2023.

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

The City has publicly owned land available for use for a public purpose or resale due to unpaid property taxes. However, much of the land is not suitable for residential development because most of the parcels don't meet minimum lot size requirements for residential use; the property is in recurring flood areas; or there is no access to the property.

Discussion

The City has requested clarification from HUD regarding whether a **$1,764,175 HOME-American Rescue Program Act** allocation received by the City, as Lead Agency of the Harrison County HOME Consortium, should be identified in the AP-15 Anticipated or Expected Resources template or in another section of the 2023 CDBG and HOME Action Plan.

The executive summary of Gulfport's 2021 CDBG and HOME Action Plan identifies that, through a substantial amendment in PY2021, the allocation and American Rescue Program Plan were to be incorporated into the 2021 CDBG and HOME Action Plan. However, the ARP allocation is not identified in the AP-15 Anticipated or Expected Resources templates of the City's 2020-2026 Consolidated Plan or in the AP-15 Anticipated or Expected Resources templates of the 2021 and 2022 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 and 2022 Action Plans. Based on guidance from the HUD Field Office in Jackson, the City did not include the HOME-ARP allocation in the revised 2023 Action Plan.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyer Assistance - Gulfport HOME	2023	2026	Affordable Housing	Citywide Homebuyer Assistance - Low/Mod Income Household	Housing Assistance	HOME: $50,000	Direct Financial Assistance to Homebuyers: 1 Household Assisted
2	Homeowner Rehabilitation - Gulfport HOME	2023	2026	Affordable Housing	Citywide Homeowner Repairs/Rehab - Low/Mod Household	Housing Assistance	HOME: $212,227	Homeowner Rehabilitated: 2 Households/ Housing Units
3	Streets, Water, Sewer &/or Drainage, Improvements - Gulfport	2023	2026	Non-Housing Community Develop-ment	Streets, Water, Sewer and/or Drainage Improvements	Streets, Water, Sewer &/or Drainage	CDBG: $578,516	Public Facility/ Infrastructure Project other than Low/Mod Income Housing Benefit: 2045 Persons Assisted
4	Homebuyer Assistance - Harrison County HOME	2023	2026	Affordable Housing	County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County	Housing Assistance	HOME: $50,000	Direct Financial Assistance to Homebuyers: 1 Households Assisted
5	CHDO set-aside funds - HOME	2023	2026	Affordable Housing	Consortium Jurisdiction - City Wide and Unincorporated Harrison County	Housing Repairs, Acquisition, Constructio n	HOME: $82,445	Housing Units Acquired/Rehabb ed or new construction : 1
6	Administra-tion CDBG-HOME	2023	2023	Administra-tion	Not applicable	Not applicable	CDBG: $144,628 HOME: $54,963	Not applicable
7	Rental Assistance	2023	2026	Affordable Housing	HOME - Rental Assistance	Rental Assistance	HOME: $100,000	Rental assistance: 12 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Homebuyer Assistance - Gulfport-- HOME
	Goal Description	To improve housing affordability, provide direct downpayment assistance to qualified homebuyers for purchase of affordable housing within the City; applications will be reviewed on a case-by-case basis to ensure compliance with applicable HOME regulations and policies.
2	**Goal Name**	Homeowner Rehabilitation - Gulfport - HOME
	Goal Description	To alleviate housing cost burdens and improve housing affordability, assistance will support emergency repairs &/or minor rehabilitation to qualified, low-income homeowners on a citywide basis, in compliance with HUD regulations and policies.
3	**Goal Name**	Streets, Drainage, Water, Sewer Improvements - Gulfport
	Goal Description	CDBG-eligible activities that include but are not limited to streets, water, sewer, drainage, sidewalks, curbing, lighting, traffic signage improvements in low- to moderate-income areas.
4	**Goal Name**	Homebuyer Assistance - Harrison County - HOME
	Goal Description	To improve housing affordability by providing direct downpayment assistance to qualified homebuyers for purchase of affordable housing within unincorporated areas of Harrison County; applications will be reviewed on a case-by-case basis to ensure compliance with applicable HOME regulations and policies.
5	**Goal Name**	CHDO set-aside funds - HOME
	Goal Description	Required set aside for use by a designated Community Housing Development Organization (CHDO) to provide affordable housing to assist low-income households.
6	**Goal Name**	Administration Costs – CDBG & HOME
	Goal Description	Eligible CDBG and HOME Program administrative costs, which may include a portion of staff salaries.
7	**Goal Name**	Rental Assistance Program
	Goal Description	To expand qualified residents' access to affordable rental housing on a citywide basis; HUD regulations will determine terms of assistance.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Based on goals, objectives and priority needs identified in its 2022-2026 Consolidated Plan and re-enforced by public input provided during development of the 2023 Action Plan, the City is budgeting its CDBG and HOME resources to support infrastructure improvements in a 66.1% low- to moderate-income neighborhood, which hasn't received any CDBG-funding assistance in the last 25 years, and to provide a variety of affordable housing assistance programs to alleviate housing cost burdens experienced by some of the Gulfport's lower-income households. Administration funds also are budgeted to pay a portion of staff salaries and other eligible expenses required to implement the CDBG and HOME Entitlement Programs.

#	Project Name	Funding Source
1	Quarters District Street Improvements Project	CDBG
2	City of Gulfport Homebuyer Assistance Program	HOME Consortium
3	Harrison County Homebuyer Assistance Program	HOME Consortium
4	Community Housing Development Organization Set-aside	HOME
5	Homeowner Emergency Repairs/Minor Rehabilitation	HOME
5	Residential Rental Assistance	HOME
7	Administration	CDBG
8	Administration	HOME

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 Wards 1 and 3.

In its HUD-approved 2022-2026 Consolidated Plan and 2022 Action Plan, the City identified its priority for use of PY2023 HUD resources is the Quarters District Street Improvements Project, an infrastructure improvement project serving a primarily residential area that is 66.1% low- to moderate-income but has not benefited from the investment of HUD resources for the last 25 years. The Quarters District Street Improvements Project will directly benefit the 2,045 people who live in the project area and will directly benefit from improvements to the neighborhood streets, water, sewer, drainage system improvements, sidewalks and curbing activities and installation of street lights, signage and landscaping.

The City's housing assistance programs are available on a citywide basis to qualifying households.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	**Quarters Street Improvements Project 2023**
	Target Area	Ward 1 - Low Mod Designated Area
	Goals Supported	Streets, Drainage, Sewer Improvements - Gulfport
	Needs Addressed	Water, Sewer, Drainage Projects
	Funding	CDBG: $578,516
	Description	The project includes a HUD-compliant environmental review; surveys, design and other engineering services; public infrastructure improvement activities may include but are not limited to street paving/repaving, curbing, sidewalks, water, sewer and drainage improvements, streetlights, safety lighting, signage and landscaping. Work will be performed within existing City easements and rights-of-way. Use of CDBG funds will be limited to the project service area identified for the Quarters District Street Improvements Project, which is a primarily residential area located within the larger Quarters Commercial and Business District, which will directly benefit the 2,045 people living in the project service area.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	A total of 2,045 people live in the project area and will directly benefit from this project. 1,350 (66.1%) of project area residents qualify as low- to moderate-income (LMI).
	Location Description	19th Street (between 30th Ave and 33rd Ave) 20th Street (between 30th Ave and 33rd Ave) 21st Street (between 30th Ave and 33rd Ave) 31st Avenue (between 19th St and 21st St) 32nd Avenue (between 19th St and 21st St)
	Planned Activities	The Quarters District Street Improvements Project includes but is not limited to a HUD-compliant environmental review; surveys, design and engineering services. Infrastructure improvement activities may include but aren't limited to water, sewer and drainage system improvements, improving streets (paving/repaving), installing curbing, sidewalks, streetlights, safety lighting and signage to directly benefit low- to moderate-income residents by improving living conditions within this primarily residential area.
2	**Project Name**	**City of Gulfport Homebuyer Assistance**
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME $50,000
	Description	A portion of the City's share of HOME Consortium funds will be invested to improve affordability of housing, supporting the purchase of a house by qualified households. The houses to be acquired will be occupied by the buyer and subject to resale/recapture provisions/conditions in addition to other HOME requirements.
	Target Date	December 31, 2024

	Estimate the number and type of families that will benefit from the proposed activities	The City estimates one qualified household will benefit through this activity funded by the City's portion of the PY2023 HOME allocation.
	Location Description	Within the City of Gulfport (specific location to be determined)
	Planned Activities	Homebuyer assistance provided to assist income-qualified households purchase homes by improving the affordability of housing in the City of Gulfport
	Project Name	**Harrison County Homebuyer Assistance**
	Target Area	Unincorporated areas of Harrison County
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME $50,000
	Description	A portion of Harrison County's share of HOME Consortium funds will be invested to improve affordability of housing in unincorporated areas of the County, supporting the purchase of a house by qualified households. The houses to be acquired will be owner-occupied and subject to resale/recapture provisions in addition to other HOME requirements.
	Target Date	December 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	The City/County estimate one qualified household will benefit from this activity funded by the County's portion of the Harrison County HOME Consortium's PY2023 HOME allocation.
	Location Description	In unincorporated areas of Harrison County (specific location to be determined)
	Planned Activities	Homebuyer assistance provided to assist income-qualified households purchase homes by improving the affordability of housing in unincorporated areas of Harrison County
	Project Name	**Home Entitlement Program Administration**
	Target Area	Consortium Jurisdiction - citywide & unincorporated areas of Harrison County
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	HOME $54,963
	Description	A portion of eligible Harrison County HOME Consortium administration costs will be supported with HOME funds to ensure compliance with HUD regulations and to update standard operating procedures, policies, forms and related program material. Expenditures may include but are not limited to a percentage of City staff salaries, publication costs, professional services contract fees, fair housing education outreach and supplies.
	Target Date	December 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Gulfport Community Development 1410 24th Avenue Gulfport, MS 39502
	Planned Activities	A portion of eligible costs incurred to administer the Harrison County HOME Consortium and Entitlement Program will be paid with HOME funds; expenditures may include but are not limited to a percentage of City staff salaries, publication costs, professional services contract fees, fair housing education outreach and supplies.
5	**Project Name**	**2023 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 $82,445
	Description	The HUD-minimum of fifteen percent (15%) of the PY2023 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. Eligible activities include but aren't limited to acquisition, rehabilitation and new residential construction. Activities during PY2023 will broaden the nonprofit's experience and expand the local inventory of affordable housing while meeting the housing needs of one to two low-income households in the Harrison County HOME Consortium area.
	Target Date	December 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	The City/County estimate one low-income household will benefit from this activity funded by the Harrison County HOME Consortium's PY2023 HOME allocation.
	Location Description	Harrison County HOME Consortium Jurisdiction: unincorporated areas in Harrison County and citywide in Gulfport.
	Planned Activities	The 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 HOME Consortium.
6	**Project Name**	**CDBG Entitlement Program Administration**
	Target Area	Citywide
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	CDBG $144,628
	Description	CDBG funds will be used to reimburse the City for a portion of eligible costs incurred to administer, implement and evaluate its 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 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	The Hardy Building, 1410 24th Avenue Gulfport, MS 39501
	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 and policies. 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.
	Project Name	**Homeowner Emergency Repairs/Minor Rehabilitation Program**

7	**Target Area**	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME $212,227
	Description	HOME funds will be used to assist homeowners with emergency repairs and/or minor rehabilitation identified and provided in compliance with HUD regulations and policies; assistance will be available on a citywide basis and applications will be considered on a case-by-case basis.
	Target Date	December 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	Two households are estimated to benefit from this program funded by the Harrison County HOME Consortium's PY2023 HOME allocation.
	Location Description	Within the City of Gulfport (specific location to be determined)
	Planned Activities	To alleviate housing cost burdens for low-income residents on a citywide basis, activities funded through this program will assist qualified homeowners with eligible emergency repairs and minor rehabilitation, in compliance with HUD regulations, and policies.
8	**Project Name**	**Residential Rental Assistance**
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME $100,000
	Description	To expand qualified residents' access to affordable housing on a citywide basis, this program will provide rent assistance in compliance with HUD regulations and policies.
	Target Date	December 31, 2024
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates 12 low-income households will benefit from this program funded by the Harrison County HOME Consortium's PY2023 HOME allocation.
	Location Description	To be determined
	Planned Activities	Terms of the rental assistance program will be developed in compliance with HUD regulations and policies to expand access to affordable housing throughout the City for qualified low-income households.

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

Description of the geographic areas of the entitlement (including areas of low-income and

minority concentration) where assistance will be directed

The City of Gulfport generally invests most of its CDBG funds to meet high priority needs in Wards 1 and 3, which have the largest concentrations of low- to moderate-income and minority households. A ward map identifying the percentage of low- to moderate-income residents living in each Block Group within the City is attached.

Geographic Distribution

Target Area	Percentage of Funds
Public and Recreational Facilities Improvements	0
Streets, Sidewalks, and Lighting Improvements	0
Public Safety and Welfare	0
Ward 1 - Low Mod Designated Area	60
Ward 3 - Low/Mod Designated Areas	0
City -Wide Homebuyer Assistance - Eligible Low/Mod Income Household - LMH	30
City-Wide Homeowner Housing Repairs/Rehab - Eligible Low/Mod Homeowner - LMH	0
City-Wide Public Service Programs -	0
Ward 2 - Low income Census Tract Area	0
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
County - eligible Low/Mod Homebuyers in Un-Incorporated Harrison County	10
Consortium Jurisdiction - City Wide and Unincorporated Harrison County	0
Water and/or Sewer Drainage Improvements	0
HOME - Tenant Based Rental Assistance	0

Rationale for the priorities for allocating investments geographically

The geographic distribution of funds information by target area identified the above table is from the HUD-approved Gulfport 2022-2026 Consolidated Plan and 2022 Action 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. The majority of the City's CDBG resources have been invested in Wards 1 and 3 to improve the living condition of residents in the low- to moderate-income areas 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 the County. Eligibility for affordable housing assistance from the Consortium is based on each applying household's combined income and other HUD conditions.

Discussion

As identified in its 2022-2026 Consolidated Plan and 2022 Action Plan, the geographic distribution table identifies the percentage of CDBG funds to be invested in projects located in eleven (11) areas of the City during PY2023. While its HOME-funded housing assistance programs are available on a citywide basis, most of the City's CDBG funds will be spent in Ward 1, in which the Quarters District Street Improvements Project is located. A primarily residential area, the Quarters District is identified as a 66.1% Low/Mod Area (LMA) that has not benefited from investment of CDBG funds in approximately twenty-five years. For about the last ten years, most of the City's CDBG funds have been expended in Wards 1 and 3.

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

Introduction

During development of the 2023 Action Plan resubmittal to HUD, the City initiated the Community Development Office restaffing process to support successful planning and implementation of its new housing assistance programs, the Quarters District Street Improvements Project and eligible CDBG and HOME funded projects in future years.

The two new affordable housing assistance programs will be available on a citywide basis to qualifying households in addition to the Harrison County HOME Consortium's Homebuyer Assistance Program that provides direct downpayment assistance to qualified households and housing activities completed by the CHDO. The new Residential Rental Assistance and Homeowner Emergency Repairs/Minor Rehabilitation Programs will comply with HUD regulations and policies, help alleviate housing cost burdens on Gulfport's lower-income residents while enhancing their living environments.

The City of Gulfport's one-year goals for the number of homeless, non-homeless and special needs households to be supported with PY2023 funds are modest compared to the last several years, but expectations are more realistic about what can be accomplished with limited staff. During the City's restaffing process and while working to update affordable housing goals with its Consortium partner, Harrison County (which is in a transitional mode with a new Board), the City anticipates it will benefit 17 non-homeless households with PY2023 HOME funds. The City's one-year goal includes benefitting 12 non-homeless households with rental assistance; rehabilitating/repairing two existing units occupied by qualifying homeowners; supporting a designated CHDO with the acquisition and rehabilitation of one

housing unit for resale to a qualified low-income household; and supporting acquisition of two affordable homes for qualified homebuyers (one in the City of Gulfport and one in the unincorporated areas of Harrison County) through the downpayment assistance program. No new housing units are anticipated to be funded with PY2023 HOME funds.

The designated Community Housing Development Organization (CHDO) will receive a set aside of 15% from the Consortium's PY2023 HOME allocation, which totals $82,445.00 in PY2023, to support planning and implementing HUD-eligible affordable housing activities for the benefit of low-income households. As part of the process of identifying the PY2023 nonprofit organization to serve as the CHDO, the Consortium partners will revisit the PY2023 one-year goals with the CHDO's input. Participating in identifying expected outcomes as the result of its work assisting in evaluating its success will be a valuable part of the CHDO's experience.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	17
Special-Needs	0
Total	17

Table 2 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	2
Total	17

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

Discussion

In PY2022, the City identified the one-year goal of supporting 2,000 non-homeless households through a public service activity and acquiring six existing housing units for affordable housing. It did not support any non-homeless households through the public service activity as planned nor did it assist any qualified households acquire existing housing units. During PY2021, the City's one-year goal was to support five non-homeless households and acquire five existing housing units. It did not benefit any non-homeless households by assisting in the acquisition of existing housing.

While the City's goals for PY2023 are modest, they are realistic. The City is budgeting HUD resources to establish and implement two new affordable housing assistance programs, in addition to administering the Consortium's downpayment assistance program and restaffing the Community Development

Office. With adequate staffing, achieving the affordable housing goals identified in the tables above is not unreasonable.

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

Introduction

Mississippi Regional Housing Authority VIII completed its RAD (Rental Assistance Demonstration) conversion several years ago to replace public housing with assisted housing as part of its overall effort to sustain access to affordable housing in the City of Gulfport. The South Mississippi Housing (SMH), the nonprofit agency operating under the Regional Housing Authority's organizational umbrella, manages four developments in the City to ensure access of low-income households to code-compliant, affordable housing through project-based vouchers for low-income residents.

SMH-managed developments include: Baywood Place located at 1900 Switzer Road with 72 units for seniors; Regency Way at 1400 28th Street with 120 units for families and seniors; Sanderson Village at 1000 34th Street with 80 multi-family units; and North Park Estates redevelopment located in North Gulfport. Phase I of the North Park Estates Project was completed in 2021. The two-phased redevelopment includes an estimated 40 units for low-income residents.

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

In Program Years 2023 and 2024, the Mississippi Regional Housing Authority VIII plans to continue assisting its current tenants and exploring opportunities to expand affordable housing assistance throughout the region.

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

MRHAVIII has an active Family Self Sufficiency Program to encourage residents of assisted housing and voucher programs to purchase affordable housing through its housing choice voucher program.

To encourage Mississippi Regional Housing Authority VIII's assisted housing residents/tenants become more involved with management and participate in homeownership, the City of Gulfport will continue to:

- collaborate with Harrison County to provide homebuyer assistance to qualified low-income residents interested in purchasing an affordable home in the City or in unincorporated areas of

the County through the Harrison County HOME Consortium;
- support MRHAVIII's minority and low-income homeownership initiatives.
- collaborate with Mississippi HOME Corps, Renaissance, South Mississippi Housing and other housing assistance agencies to provide homebuyer education programs and workshops for low-income residents interested in pursuing homeownership;
- support efforts of MRHAVIII to encourage its tenants/residents to take a more active role in residential management and participate in homeownership through resident councils working with on-site managers and MRHAVIII; and
- support MRHAVIII's minority and low-income homeownership initiatives.

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

Not applicable to MRHAVIII.

Discussion

Optional

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

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 provide opportunities for networking with other member agencies working to reduce and end local homelessness. The City actively participates in each annual Point in Time Count organized by Open Doors, which increases public awareness about the on-going needs of sheltered and unsheltered local families and individuals who are homeless.

Data by City is not yet available from the 2024 PIT Count, but in the 2023 PIT Count, a total of 41 people were identified as homeless, eight (8) were sheltered and 33 were unsheltered homeless people. Of the unsheltered, none were under the age of 18; of those sheltered, four were under the age of 18 (all accompanied by at least one adult). The unsheltered homeless included one veteran; one person with AIDs; three adult survivors of domestic violence; four people with serious mental illnesses; four people with substance abuse disorders; and one person who was chronically homeless.

In addition to the four sheltered homeless people under the age of 18 who were counted in Gulfport in the 2023 Count, there were four sheltered homeless adults. One sheltered homeless person was 18 to

24 years old; one was between the ages 25 to 34; and two were age 35 to 44. Four (all) of the sheltered were adult survivors of domestic violence. None of the sheltered homeless was a veteran, had AIDs, a serious mental illness, a substance abuse disorder or was chronically homeless.

According to the *2022 Annual Homelessness Assessment Report (AHAR) to Congress*, Mississippi had the highest percentage of individuals experiencing homelessness that were staying in unsheltered locations compared to all other states (89 of the total 105 homeless individuals with chronic patterns of homelessness counted in Mississippi were unsheltered). Only five states had more than 70% of individuals experiencing homelessness staying in unsheltered locations: Mississippi (85%), California (76%), Tennessee (76%), Hawaii (76%), and Georgia (71%).

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

Among the City of Gulfport's 2023 goals and planned actions for reducing and ending homelessness includes continuing to work with the Open Doors Homeless Coalition, which organizes the annual PIT Count and on an on-going basis assesses those who are homeless (sheltered and unsheltered) to identify individual and household needs to link them with appropriate supportive services and other resource agencies and organizations.

Open Doors also administers the Homeless Management Information System (HMIS), a web-based database that collects and stores data about homeless families and individuals collected during assessments conducted by Open Doors. Reports generated from data entered in HMIS helps Open Doors improve the efficient and effective delivery of housing assistance and supportive services to sheltered and unsheltered individuals and families within the CoC's six-county region. HMIS data supports planning and budgeting resources to meet current needs and helps Open Doors identify trends and/or anticipate needs of homeless populations to more efficiently and effectively allocate resources for homeless individuals and families.

The City also plans to continue working in support of the Gulf Coast Center for Nonviolence to meet the housing and supportive services needs of those who have experienced domestic violence so they may avoid becoming homeless or returning to homelessness.

During 2023, the City plans to continue working with the South Mississippi AIDS Task Force, The Salvation Army-Gulfport, Mental Health Association of South Mississippi, Pine Belt Mental Health, United Way of South Mississippi, Community Action Agency of South Mississippi, Mississippi Regional Housing Authority VIII and other local units of government to maintain awareness about the unmet needs of local homeless populations; increase the amount of annual private donations received to address unmet needs; and document needs through HMIS to strengthen grant applications for public

and private funding.

Addressing the emergency shelter and transitional housing needs of homeless persons

During PY2023, the City of Gulfport will continue working to achieve the goal of addressing the emergency shelter and transitional housing needs of families and individuals who are homeless and near-homeless in the City by expanding access to housing assistance programs and continuing to support a collaboration among local and regional agencies/organizations to provide needed emergency and transitional housing assistance and related supportive services identified through Open Doors' assessments and HMIS data.

The City also will continue to support the Gulf Coast Center for Nonviolence in its efforts to provide shelter and housing/supportive services to the increasing number of individuals and families fleeing domestic violence and human trafficking. Homeless individuals and families in these categories are served at the Center's Biloxi facility as there is no shelter located in Gulfport. GCCN, like Open Doors, receives ESG funds from HUD to assist the adults and children who have been affected by domestic violence to prevent them from becoming homeless or returning to homelessness.

The City will continue to work with local and regional housing assistance agencies to fill gaps in services, 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 will continue to support efforts encouraging the Mississippi Gulf Coast-based Veterans Administration to issue all its VASH vouchers as quickly as possible for qualified homeless veterans with families or individual homeless veterans. State agencies are immediately contacted to take custody of unaccompanied youth who appear to be homeless. In the 2023 PIT Count, there was one unsheltered veteran (with no children) and one chronically homeless person counted in the City of Gulfport. There were no unaccompanied youth counted among the sheltered or unsheltered homeless.

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 also will support efforts to assist chronically homeless

individuals and families, families with children, veterans and their families, and unaccompanied youth make the transition to permanent housing and independent living.

The Gulf Coast Center for Nonviolence has capacity for 45 individuals in its Biloxi shelter, which also serves Gulfport. In 2022 (the most current year data is available), GCCN provided a monthly average of 347 nights of emergency shelter service and a monthly average of 619 nights of housing services through its programs to prevent and address homelessness among those who had experienced domestic violence.

The City of Gulfport will continue to support the GGCN's efforts to provide housing assistance to those who have experienced domestic violence and help them make the transition to permanent housing and independent living. The City also will continue to support efforts of Open Doors, GCCN and other agencies to shorten the length of time individuals and families experience homelessness; facilitate access for homeless individuals and families to affordable housing units; and 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.

During Program Year 2023, the City will continue to support the work of Open Doors and other local and regional agencies that provide or coordinate housing assistance 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, regional and state agencies, including the Mental Health Association of South Mississippi, Coastal Family Health Center, Open Doors, Pine Belt Mental Health and many others 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 of Gulfport will continue to support the public and private agencies that address housing, healthcare, 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)

Introduction

Through the leadership of the Mississippi HOME Corporation and in collaboration with the other five CDBG Entitlement Program cities and public housing authorities across the state, the City of Gulfport participated in development of the nation's first statewide Analysis of Impediments to Fair Housing Choice (AI) in 2019-2020. The five-year period covered by that document ends in PY2023 and guidance from HUD is pending regarding how its Entitlement Program cities will be required to document compliance with Affirmatively Furthering Fair Housing assurances.

The City of Gulfport's current AI identifies the following impediments continue to be a barrier to fair housing in Gulfport: lack of fair housing education and outreach; areas of low/mod income concentration; lack of affordable homebuyer units; lack of affordable rental units; accessibility; the cost of property insurance premiums; lack of zoning to permit group homes; and 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.

In PY2023, the City budgeted HOME funds to expand the diversity of it housing assistance programs to benefit both homeowners and rental households on a citywide basis. The City's Homebuyer Assistance Program improves the ability of low-income households to acquire an affordable 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 plans to reinstate its policy of hosting 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 has reviewed its taxation and fee-based usage policies, zoning and building ordinances and codes to identify and revise or remove language that may create barriers to accessing housing anywhere within its municipal limits. The Gulfport 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 a mixture of single- and multi-family residential units on varying lot sizes throughout the City as well as considers development of group homes on a case-by-case basis. Other land use regulations support sustainability measures and provide for density bonuses when combined with natural resource preservation and/or other public benefits.

Discussion

The City of Gulfport has adopted the most current version of the International Building Code, which requires compliance with the Americans with Disabilities Act and Fair Housing Act.

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

Introduction

According to HUD's 2022 U.S. Census low- to moderate-income summary data, 47.08% percent of City of Gulfport residents are defined as low- to moderate income. The U.S. Census 2022 American Community Survey (ACS) one-year estimate of poverty identified that 12.6% of all people in the U.S. live below the poverty rate; in Mississippi, 19.1% of people live in poverty; and in the City of Gulfport 25.1% of residents live below poverty. Of the children under the age of 18 living in Gulfport, 35.8% are living below poverty.

In terms of overall child well-being, top-performing states in the U.S., according to the Children's Foundation of Mississippi, are New Hampshire, Utah and Massachusetts, in that order. The most recent ranking also identified the historically lowest-ranked states, in terms of child well-being, have remained the same, with Mississippi 48th, Louisiana 49th and New Mexico 50th.

Recognizing that almost one fourth (22.45%) of Gulfport residents are under the age of 18, the City will continue to support public and private efforts to improve parental access to affordable, quality child care; to support the participation of all age-appropriate children in affordable early childhood education programs; and to encourage all residents to take advantage of the vast amount of lifelong learning resources, many available at no cost, accessible via CTA, in the City of Gulfport through the two branches of the Harrison County Public Library System, the Gulfport Public School District and the

Gulfport-based branch of Mississippi Gulf Coast Community College.

Actions planned to address obstacles to meeting underserved needs

During Program Year 2023, the City will continue supporting efforts to improve residents' access to affordable housing throughout the City. It also will continue to support efforts to improve coordination between public and private housing, health care and social service agencies to address unmet needs of lower income residents. As gaps in the institutional structure are identified, the City will work collaboratively with local and regional agencies to strengthen the structure for a full continuum of care.

In 2022, the unemployment rate in the City was 56.1% for those between the age of 18 and 64, with 50.8% of men and 60.1% of women unemployed, according to the U.S. Census 2022 American Community Survey one-year estimate of poverty. According to the same source, almost half (43.1%) of Gulfport residents age 25 and over have less than a high school education. As part of its actions to help address obstacles that prevent the needs of the underserved from being met, the City will encourage its residents of all ages and sexes to:

- Improve their employability by completing their high school education through GED equivalent and/or participating in post-secondary educational programs to earn a certificate, associate's degree or 4-year college degree;
- Enroll their young children in Head Start or other early childhood education programs, participate in children and adult literacy programs available through local agencies, including the United Way of South Mississippi, the Community Action Agency of South Mississippi, faith-based organizations and no cost, self-paced, on-line programs available through the two Gulfport-based branches of the Harrison County Public Library System;
- Take advantage of no cost or low cost programs to improve their ability to secure and maintain employment by learning how to prepare a resume; improving interview skills; or becoming computer literate through public resources and programs available at many places, including at both Gulfport-based branches of the Harrison County Library System and the Gulfport Public School District;
- Practice taking qualifying exams for specific jobs (including civil service, police and fire safety positions), research and complete job applications on-line through computer software programs available at no cost at both Gulfport-based Public Library Branches; and
- Participate in public housing management programs, including resident councils, at MRHAVIII assisted developments.

The City will continue to support local and regional agencies that take any of the following actions

to remove obstacles so underserved needs may be met:

- Apply for funding to expand existing services and the inventory of affordable housing units;
- Actively solicit known public and private funding sources and/or develop funding applications for federal, state, and local grants;
- Facilitate ongoing cooperation and coordination among agencies including the Gulf Coast Center for Nonviolence, Back Bay Mission, Salvation Army-Gulfport and Open Doors Homeless Coalition;
- Increase the inventory of transitional housing and permanent affordable housing as well as expand availability of supportive services, particularly for women with children, the elderly and those with special needs;
- Improve access to affordable housing for homebuyers and rental households through the Harrison County HOME Consortium, South Mississippi Housing, Habitat for Humanity of South
- Mississippi and other housing assistance programs; and
- Promote fair housing and eliminate housing discrimination and barriers to fair housing.

Actions planned to foster and maintain affordable housing

As in past years, the City of Gulfport will offer its Homebuyer Housing Assistance Program through the Harrison County HOME Consortium to improve the affordability of buying a house for qualified residents on a citywide basis.

In PY2023, the City also is budgeting a portion of its HOME funds for additional housing assistance programs that will be available on a citywide basis to benefit qualified homeowners and those who rent their homes. These City programs will help alleviate the housing cost burdens that many Gulfport residents are experiencing. According to Census 2021 ACS data, approximately 49% of renter households in the U.S.A. were suffering from housing cost burdens at that time and residential rental rates have only increased since 2021.

When a household has a cost ratio of over 30% (the percentage of household income renter households spend on gross rent plus utilities), the household is considered cost-burdened, according to HUD's definition. It logically follows that cost burdened households have less money available to spend on other critical needs such as food, healthcare and child care. Expanding the diversity of housing assistance programs in Gulfport will have a positive impact in alleviating housing cost burdens as well as improving the existing housing inventory and enhancing living conditions for the City's lower income residents.

The City also will continue to encourage the Mississippi Regional Housing Authority VIII to foster and maintain affordable housing for the benefit of low- to moderate-income residents and will encourage other housing assistance agencies and organizations 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 Mississippi Regional Housing Authority VIII 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 Mississippi State Department of Health (MSDH) provided the City with a summary of its most recent screening for lead-based paint in children living in Gulfport zip codes 39501, 39502 and 39503 in 2019-2021. The number of children tested for elevated blood lead levels in these zip codes for both venous and capillary testing was 1,614; eight children were identified with venous lead levels of 3.5 or higher and no children were identified with venous lead levels of 15 or higher. Historically, the Mississippi Lead Poisoning Prevention and Healthy Homes Program has referred children with elevated blood lead levels greater than or equal to 15 to the MSDH First Steps Early Intervention Program for assessment.

While not all children in these zip codes were among the 1,614 included in the random selection for screening, the lack of children with blood lead levels of 15 or higher seems to indicate efforts to improve public awareness about permanent damage LBP poisoning can have on young children may be effective and should be continued. The City also plans to continue supporting MSDH's Healthy Homes Program and providing no-cost brochures regarding LBNP poisoning hazards and symptoms of poisoning.

The Mississippi Regional Housing Authority VIII is continuing its program for abatement of lead-based paint in units participating in its voucher program (formerly Section 8). MRHA VIII 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 its numerous faith-based organizations, supportive service and housing agencies and community organizations to expand availability of resources as the needs of the homeless, extremely low- and low-income residents increase along with the price of food, housing and transportation. The Salvation Army-Gulfport, for instance, provides a variety of services and resources to help prevent near-homeless families and individuals from becoming or returning to homelessness and assists poverty-level families identify employment and housing assistance

opportunities.

The City will continue to support efforts of local social service agencies, such as the Community Action Agency of South Mississippi, to improve awareness of and expand access to resources and services available through local and regional agencies. With its focus on empowering families and individuals to help themselves, CAASM administers several federal and state grant programs that help improve the quality of life for those living in poverty. Services include case management; emergency and transitional housing assistance; employment access resources; healthcare and nutrition services and resources; transportation services and assistance; income management and income tax preparation assistance; weatherization and energy/utility assistance; and Head Start Programs.

The City will continue to work with agencies and organizations to reduce the number of poverty-level families by encouraging those able to work to:

- participate in existing no-cost and low-cost workforce development and job skills training programs to expand their employment opportunities; and
- take advantage of no-cost access to educational, work skills enhancement and career advancement software available at both Gulfport-based Public Library Branches of the Harrison County Library System; and
- access educational resources, available at low or no cost, through Mississippi Gulf Coast Community College and the Gulfport Public School District, to pursue a program certification, 2-year associates or 4-year college degree or simply to focus on individual courses to improve job-related skills (such as an accounting class or a course to learn Excel or other software programs).

Software programs are available on-line for residents pursuing high school diplomas or equivalent; preparing to take various job entrance exams such as the civil service exam; learning English As A Second Language and completing job applications.

With education as a powerful tool for reducing poverty, and the City will continue to collaborate with and support the work of the Gulfport and Harrison County Public School Districts and Mississippi Gulf Coast Community College to:

- encourage each student to graduate from high school;
- encourage parents to enroll their children in kindergarten readiness programs to improve opportunities for success in school and in the workforce; and
- improve residents' awareness of the considerable educational resources available at no cost for adults and children, which include on-line programs that may be accessed from home or at one of Gulfport's two public library branches.

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 generating increased tax revenue.

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 gaps as they are identified in the institutional structure and it will support grant application efforts of local agencies and organizations to expand resources available at the local level to meet community needs.

The City also will continue to support on-going efforts of the Gulf Coast Center for Nonviolence, The Salvation Army-Gulfport, the South Mississippi Mental Health Association, Climb CDC, Gulf Coast Rescue Mission, Community Action Agency of South Mississippi, South Mississippi AIDS Task Force, Back Bay Mission, the United Way of South Mississippi and many others to provide a full continuum of care.

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, to benefit from the program learning experiences and opportunities to network with supportive services agencies and organizations.

The City also will continue to support the Harrison County Public Library System's efforts to narrow the community's digital divide, which will enhance coordination between public and private housing and supportive social service agencies as well as continue to benefit the students and adults who take advantage of opportunities to improve computer skills and access extensive resources. Fiber internet is available to only about half of Gulfport households; DSL coverage is available to about 64% and cable internet is available to 100%.

To further enhance coordination, the City will continue to encourage local agencies such as the Gulf Coast Center for Nonviolence, Salvation Army-Gulfport, Climb CDC, Back Bay Mission, Southern Mississippi Mental Health Association, Pine Belt Mental Health and many others to collaborate in developing grant applications and conducting fund raising campaigns.

The City will continue to work with the Gulf Coast Chamber of Commerce, the Mississippi Regional Housing Authority VIII, and the local agencies and organizations that comprise Gulfport's institutional structure to improve awareness of the existing services and resources available in the community, to

encourage enhanced collaboration and to coordinate efforts to better address unmet needs.

Discussion

Education continues to be a powerful tool for reducing poverty and, according to publications from the Children's Foundation of Mississippi, the state's rate of high school graduation and the percentage of students graduating on time during the last ten years is improving. However, the rate of post-secondary education advancement (which includes associates and other certifications in addition to two-year associates and four-year college degrees) in Mississippi and on the Mississippi Gulf Coast continues to fall behind other states.

With 65% of all jobs in the U.S. requiring some post-secondary education, the City will continue to support efforts that encourage increased participation of local high school graduates in post-secondary educational programs that are conveniently and affordably available through many nearby institutions of higher learning.

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

Introduction

In PY2023, the U.S. Department of Housing and Urban Development allocated $723,144 in CDBG funds and $549,635 in HOME Investment Partnerships funds to the City of Gulfport.

PY2023 CDBG and HOME resources are budgeted as follows:

Quarters District Street Improvements Project $578,516/CDBG; CDBG Administration $144,628; Homeowner Emergency Repairs and Minor Rehabilitation $212,227/HOME; Residential Rental Assistance $100,000/HOME; Gulfport Homebuyer Assistance $50,000/HOME; Harrison County Homebuyer Assistance $50,000/HOME; CHDO Set Aside $82,445/HOME; HOME Administration $54,963

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0

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

Other CDBG Requirements

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

The City of Gulfport uses the three-year period, 2022, 2023 and 2024, to determine minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 - provides rental housing for low income
   South Mississippi Housing Development (nonprofit of MRHAVIII) – builds/redevelops and manages

rental housing for low income
Habitat for Humanity – 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:

   The guidelines are attached in the HUD Forms Attachment.

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:

   The guidelines are attached in the HUD Forms Attachment.

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:

   This is not applicable to the City of Gulfport.

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 to the City of Gulfport at this time. According to the Gulfport-Harrison County ARP Plan, if TBRA becomes a funded activity, there will be no preferences.

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)).

   According to the Gulfport-Harrison County ARP Plan, if TBRA becomes a funded activity, there will be no preferences.

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 5.105(a).

   The City's proposed rental housing assistance program will have no preferences, according to the Gulfport-Harrison County ARP Plan. Rental housing assistance is intended to be provided on a citywide basis in compliance with applicable federal regulations and policies.