



## **HOME-ARP ALLOCATION PLAN**

HOME Investment Partnerships (HOME) Program -

American Rescue Plan (ARP)

**City of Gulfport, MS**

**Lead Agency (Gulfport/Harrison County HOME Consortium)**

March 30, 2023

## Executive Summary

The City of Gulfport, Mississippi, as Lead Agency for the Harrison County HOME Consortium, has been allocated \$1,764,175 of the HOME-American Rescue Plan Act (HOME-ARP) funding from the U.S. Department of Housing and Urban Development (HUD). To receive the HOME-ARP allocation, the Consortium developed this HOME-ARP Allocation Plan, which will become part of the Consortium’s PY2021 HUD Annual Action Plan by substantial amendment.

The Consortium implemented a consultation process to ensure broad community engagement and obtain public input into developing the City of Gulfport/Harrison County HOME-ARP Allocation Plan. Consultation included convening a Public Information meeting, distributing a survey, interviewing agencies, stakeholders, and community organizations, and presenting information/receiving comments at community/organizational meetings.

To complete Public Participation, the Consortium published and distributed Public Hearing notices, convened Public Hearings, introduced the proposed Allocation Plan, and solicited comments and recommendations. The Consortium received comments during a 15-day public comment period.

The needs assessment and gap analysis identified the following needs and gaps within the Consortium. *The Consortium includes the City of Gulfport and the Un-incorporated areas of Harrison County. Census data and Comprehensive Housing Affordability Strategy (CHAS) data will be based on the City of Gulfport only, as Harrison County data also includes the City of Gulfport, City of Biloxi, City of Long Beach, City of Pass Christian, and City of D’Iberville, which these cities are not a part of the Consortium and the City of Gulfport is the largest city within Harrison County.*

2022 Harrison County’s Point-in-Time Count Data:			
Total Number of sheltered people in families with children	Total Number of Homeless Individuals w/o children	Total Number Sheltered Individuals	Total Number of Unsheltered Individuals
281 – Individuals approximately 70 families	176	69	131

The 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) Data from HUD reported 1,185 homeowner and 4,270 renter households with incomes at or below 30% of Area Median Income (AMI) are at risk of homelessness in the City.

The 2015-2019 HUD CHAS data indicates 720 homeowners and 3,010 renter households with an annual income at or below 30% AMI with a cost burden at the most significant risk of housing instability.

The 2015-2019 HUD CHAS data reports that homeowners and 2,285 renter households with incomes more than 30 and but equal to or less than 50% AMI are at risk of homelessness in the County.

Mississippi Regional Housing Authority VIII have 6,773 housing vouchers to help very low-income residents across south Mississippi with safe, decent, and affordable housing. There are 21 low income assisted housing development in the City of Gulfport with 2530 units. Assisted housing has increase 350 units per the 2020 housing report.

Increases in housing costs coupled with a new-found reluctance of property owners to rent to low-income households make it challenging to relocate families to stable housing situations and for households to remain stably housed, especially after COVID, when evictions and payments were stalled.

A 2022 report by Realtor.com the median home price in Gulfport was \$215,000, trending up 22.9% year-over-year. The median listing home price per square feet was \$125.00. To assist cost-burdened households in obtaining and maintaining safe, decent, and affordable housing, the City will use the HOME ARP allocation to fund Tenant-based Rental Assistance (TBRA) and to provide needed Supportive Services for all qualifying populations.

The COVID funding provided by HUD and the U.S. Treasury assisted hundreds of low income households in Gulfport and the County with paying rental arrears and bringing their accounts up to date, however, this did not help everyone, nor did it prevent the problem from happening again due to higher housing cost, both rental and homeowner, as jobs and wages have not been increased to meet the rising housing costs.

## Consultation

**Summary of Consultation Process** - To obtain the needs and inventory data required for its HOME-ARP Allocation Plan, the County completed the activities delineated below.

Distributed an HOME ARP online survey to Stakeholders  
 Interviewed representatives from organizations that serve qualified populations,  
 Presented HOME ARP information at various community and service provider meetings,  
 Answered questions, received comments, and received recommendations from participants at Continuum of Care (CoC) meetings on January 19, 2022, February 22, 2022, and June 30, 2022,  
 Presented information and answered questions at a CDBG/HOME/Public Hearing on June 30, 2022, and  
 Consulted with representatives from the various qualified populations (QP) as delineated below.

Consult with representatives from
Open Doors Homeless Coalition CoC
Homeless Service Providers
Domestic Violence Service Provides
Veteran’s groups
Public Agencies that address the needs of qualifying populations, and
Public or Private organizations that address Fair Housing, Civil Rights, and the needs of persons with disabilities

For additional information regarding the organizations consulted, see Table 1. This section summarizes the consultation efforts made by the City. The City’s HOME-ARP development period began in October 27, 2021 and culminated on August 25, 2022, at the end of the Public Comment Period. In compliance with HUD Notice CPD-21-10, the City published Public Hearing Notices, distributed HOME-ARP surveys, and posted HOME-ARP information on the County’s website (see Appendix A). The City published all documents in English and made translation assistance available upon request. In consideration of COVID-19 safety precautions, the Public Hearings were conducted in person and the City offered disability or translation assistance upon request.

Furthermore, the City developed and distributed a HOME-ARP survey that solicited comments from all interested parties. The HOME-ARP Survey requested views regarding fair housing, affordable housing, at-risk and homeless population needs, and concerns of other vulnerable populations. A summary of HOME-ARP Survey results can be found in Appendix C.

The City convened a HOME-ARP Public Information Meeting on June 30, 2022. During this consultation, the City presented an overview of HOME-ARP that included the following:

- allocated amount of \$1,764,175
- defined qualifying populations,
- discussed the eligible uses of funds, and
- described the required components of the HOME-ARP allocation plan, including the process and anticipated dates for a Public Hearing and the submission of the HOME ARP plan.

The City opened the meeting to allow comments and recommendations regarding HOME-ARP funds. Attendees expressed a desire to collaborate with the City in serving Qualified Populations and facilitating the use of HOME-ARP funding. The City provided contact information for follow-up comments/recommendations /questions.

Table 1: Consulted Organizations

Agency/Org Consulted	Type Agency/Org	Date of Consultation	Method of Consultation	Consultation Feedback
Open Doors Homeless Coalition and HUD staff	Continuum of Care (CoC) HUD CPD	10/27/21	Telephone Conference	First collaboration meeting between City/COC/HUD to review steps and processes. Received COC homeless data from COC.

Agency/Org Consulted	Type Agency/Org	Date of Consultation	Method of Consultation	Consultation Feedback
City of Gulfport  Local non-profits and service providers  QP/All	Local Government  Police, Fire  Various local non-profits  And service providers	01/17/22	In person meeting of local service providers. Presentation and QA	Recommendations of short term housing, either build or provide emergency housing cost for homeless, domestic violence or separation needs.
Open Doors Homeless Coalition  QP/All	Continuum of Care (CoC)  Other public service providers.	02/17/22	Presentation and Q& A at Open Doors General Membership Meeting. HOME-ARP Overview presentation with information on gaps	Follow-up question from an agency asking if they can apply for funds for a shelter.
Salvation Army  QP/All  Open Doors CoC Member	Homeless Service Provider	02/17/22	In-person discussion on all aspects of HOME-ARP and gaps in Gulfport and Harrison County.	Recommend develop a shelter based on the known gap in shelter space. Recommended components for non-congregate shelter.
Back Bay Mission  QP/DV, Homeless, At Risk of Homeless  COC Member	Homeless Service Provider	02/08/22	Telephone discussion with Executive Director and HOME CHDO.	They would like to see more beds available for families and more veteran rental housing.
Women's Center for Non-Violence  QP/DV  COC Member	Domestic Violence	2/9/22	telephone interview with Executive Director	Emergency housing to become stabilized.  Wrap-around services.  Transitional housing with wrap-around services.

Agency/Org Consulted	Type Agency/Org	Date of Consultation	Method of Consultation	Consultation Feedback
				Serve families with children.
U.S. Department of Veterans Affairs	Veterans' Service Provider	4/13/22	Telephone conversation with staff and emailed presentation of HOME-ARP, talked on specifics and known gaps in Consortium area.. Asked for recommendations for eligible activities	Temporary housing for veteran homeless women is difficult to find. In addition, finding permanent affordable housing for veterans is difficult.
MS Center for Justice  QP/All	Fair Housing Org.	4/13/22	Telephone conversation to discuss HOME-ARP provisions/eligible activities and gaps in Consortium area.. Requested recommendations based on experience and work in Gulfport and HC	Recommendation on the need for affordable housing and need for placement prior to permanent housing placement. Willing to collaborate for the best outcomes.
General Public, Agencies, and Developers	Community Development Public Hearing	6/30/22	Public Hearing presentation at Community Development Public Hearing. HOME-ARP Overview – information on Consortium allocation eligible activities, qualified populations, processes	Received inquiries and surveys regarding participation with the HOME ARP services providers
Gulfport Schools Systems	School System	5/26/22	Telephone interview	Recommendations are  Help for families in hotels, families doubled up, and in transitional housing. transitional families are at risk of homeless.  The population that needs help the most are

Agency/Org Consulted	Type Agency/Org	Date of Consultation	Method of Consultation	Consultation Feedback
				Households with children need a place to stay until they can find permanent housing. Families who stay in shelters and far places have trouble with attendance. Families need job placement and financial literacy.
Gulfport Police Department  QP/ All	Offenders' Supervision Probation	5/26/22	In-person conversation Chief of Police Adam Cooper	Recommendations  Emergency housing for people with housing restrictions.  Homeless people under supervision.  Rap around services
General Public	Stakeholders	1/07/22	Survey Document	See Appendix D
General Public	Stakeholders	2/17/22	Public Hearing	See Appendix D
General Public		6/30/22	meeting -Public Information Session on HOME-ARP	Received questions regarding eligible activities and agency application requirements.

The City convened a Public Hearing on August 8, 2022, to present its draft proposal of its HOME-ARP Allocation Plan. The City provided the following information during the hearing.

allocation amount,  
qualifying populations (QP),  
eligible uses of funds, and  
the required components of the HOME-ARP allocation plan, including the process and anticipated timeline for submitting the plan.

The City presented its recommendation for the planned use of HOME-ARP funds, TBRA and Supportive Services for all Qualifying Populations and the basis for this recommendation.

The City posted meeting notices on its website, published notices in the local paper, and distributed notices to the CoC through the CoC distribution list.

Meeting Date	Meeting Topic
June 30, 2022 6:00 PM	Public Information Meeting – HOME ARP Program Overview
August 8, 2022, 6:00 PM	Official Public Hearing - HOME-ARP Draft Document
August 10 – August 25, 2022	Public Comment Period

To encourage and expand community participation, the Community Development Department provided HOME-ARP information during community engagement opportunities and through direct messages to community partners. The City distributed HOME-ARP information and Public Hearing notices through the CoC distribution list and sent notices to local faith-based, for-profit, and non-profit organizations.

Feedback from attendees attending December 8, 2022, meeting is shown below.

How do agencies apply for funding to provide services,  
 With increased rents, apartment dwellers need assistance in paying rent,  
 Households need assistance with affordable housing search,  
 The homeless rate appears to be “at an all-time high.” The homeless need assistance in obtaining housing,  
 People experiencing domestic violence have an urgent need for safe housing assistance, and  
 Homelessness prevention services are a great proactive tool to bring leverage to housing issues.

### Consultation

The City interviewed agencies and qualifying population service providers to identify unmet needs and gaps in housing and service delivery systems.

List of Organizations Consulted and Feedback Summarized			
Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback Summarized
CoC Planning Committee Meeting	Continuum of Care	In Person	General Questions: Can individual agencies apply for funding for a project?



			How will City allocate funds?
CoC Agencies	Continuum of Care	telephone	Follow-up question from an agency asking if they can apply for funds for a shelter.
CoC Veterans Subcommittee – Agencies serving veterans, representatives from VISN and VA CRRC	Veterans’ Service Providers	telephone	Questions regarding service to veterans. Said would consider gaps and ways to fill gaps in current veterans’ services.
MS Regional Housing Authority	Public Housing Agency	Telephone	There is a need for more low-income housing. Especially since most public housing has gone away. As rents increase, more people are homeless in motels, and property owners are increasingly not taking section 8 vouchers.
MS Center for Justice	Fair Housing	Telephone	Recommendation on the need for affordable housing and demand for placement before permanent housing placement. Willing to collaborate for the best outcomes.

**Summary of Consultation Feedback**

The City interviewed 11 agencies. Interview results indicated three primary needs: a need for temporary housing (emergency shelter) where the unsheltered could safely reside until permanent housing could be located; a need for rental assistance to allow households to obtain safe, decent, affordable housing; and a need for extensive supportive services (housing search, job search, case management..., etc.). Stakeholders noted that without critical supportive services and rental assistance for qualifying populations, the City would fall short of meeting the needs of its most vulnerable populations. This feedback led the City to believe it could fill a prevailing need by allocating HOME-TBRA funds to rental assistance and support service activities for all qualifying populations. Based on this input and available data (ACS, CHAS, Coordinated Entry, Homeless Survey), the County determined that funding should be equally divided between Tenant-based Rental Assistance and Supportive Services.

## Public Participation

Prior to submitting its HOME-ARP Plan to HUD, City held one Public Information Meeting, as shown below.

Meeting Date	Notification Date	Meeting Topic
June 30, 2022, 6:00 PM	June 21, 2022	Public Information Meeting – HOME ARP Program Overview
August 8, 2022	July 28 – August 3, 2022 – Sun Herald Newspaper, CoC Distribution List, Gulfport City Website	Official Public Hearing - HOME-ARP Draft Document
August 10 – August 25, 2022	August 10, 2022	Public Comment Period

The City provided disability or translation assistance with a 3-day advance request.

All information Notices were published and listed the 15-day public comment periods in the Sun Herald Newspaper on June 21, 2022, July 28 – August 3, 2022, August 8, 2023,. In addition, Notices were published on the City’s website at <https://www.gulfport-ms.gov>. A copy of the notices can be found in Appendix B.

**Efforts to Broaden Public Participation** - In developing this Allocation Plan, the City conducted a diverse outreach strategy to engage the community and stakeholders through three methods. An online survey was published in English (with translation to other languages available upon request), a in person HOME-ARP Public Information Meeting and Public Hearing were convened, and direct one-on-one outreach interviews with qualifying populations service providers were conducted. The specific information collected about qualifying populations sought to strengthen existing relationships with housing service providers, establish new collaborative relationships to increase coordination, and gather data and other information to help determine the City’s Allocation Plan priorities. This section summarizes the consultation efforts made by the City.

The City’s HOME-ARP stakeholders’ consultation, public participation activities, draft plan review, and comment period were conducted from October 27 2021 to August 25, 2022. All related HOME-ARP documents were made in English (with translations available to other languages upon request). The online survey of the general public and direct surveys with qualified population service providers showed that more than 90% of responses indicated that the City should focus on providing TBRA for households who are cost burdened and for those who are homeless or at risk of homelessness to include the provision of QP support services. A summary of survey and interview results is attached as Appendix C: Survey Results

The survey explored issues of fair housing, affordability, the needs of those experiencing homelessness, at risk of homelessness, house burden, and concerns related to other vulnerable populations. When asked what populations the City should focus on for support, 75% of respondents selected families experiencing housing cost-burdened and at risk of homelessness (Respondents were able to select more than one category). Similarly, when asked to rank the most urgent needs in the City, creating affordable housing, homeless preventive services, employment assistance, and job training programs were identified as needs. When asked what housing needs were most significant in the City, more rental assistance for families experiencing homelessness and at risk of homelessness households that cost-burdened were selected as the top needs.

The City held a Public Information Meeting and a Public Hearing to solicit input and consult with key stakeholders that serve and support the qualifying populations identified in the HOME-ARP Notice issued by HUD in September 2021. At these meetings, the City provided an overview of HOME-ARP, reviewed definitions of qualifying populations, discussed the eligible uses of funds identified within the guidance provided by HUD and described the required components of the HOME-ARP allocation plan, including the process and anticipated timeline for submitting the plan. Additionally, the City announced that the required Public Comment Period was open for the required 15 days.

During the Public Hearings, the City solicited questions, comments, and feedback about the eligible uses of funds through an interactive dialogue with participants. Notice of the meetings was posted on the City's website, the local newspaper (The Sun Herald), and the Office of Community Development shared consultation opportunities through their platforms, and by direct messages to community partners. Overall feedback in these meetings primarily focused on needing more rental assistance, affordable housing options, arrearage assistance for rent and utilities, and wrap-around supportive services for all qualifying populations. Finally, the City engaged stakeholders one-on-one to explore further the needs of those experiencing homelessness, those at risk of homelessness, and other vulnerable populations. Invitations for interviews were sent to 11 stakeholders. The overall themes from these conversations included the need for housing assistance, arrearage assistance for rent and utilities, and wrap-around supportive services. Stakeholders noted that without critical QP supportive services and assistance for households that are cost burdened, The City would fall short of meeting the needs of the City's most vulnerable populations.

**Public Comments and Recommendations:** The City received 3 responses to the online survey and 17 responses to the public meetings. The survey explored issues of fair housing, affordability, the needs of those experiencing homelessness, cost burdened households at risk of homelessness, and concerns of other vulnerable populations. When asked what populations the City should focus on for support, 75% of respondents selected families experiencing homelessness and at risk of homelessness (Respondents were able to select more than one category). Similarly, when asked to rank the most urgent needs in the City, creating affordable housing, homeless preventive services, employment assistance, and job training programs were

identified as most in need. During interviews with stakeholders, they indicated that temporary housing during the housing search, affordable housing, and counseling/case management/stabilization services were needed. **See Appendix B: Survey Results and Appendix D: Consultation Feedback**

Feedback from attendees on December 8, 2022, Public Hearing is shown below.

How do agencies apply for funding to provide services,  
With increased rents, apartment dwellers need assistance in paying rent,  
Households need assistance with affordable housing search,  
The homeless rate appears to be “at an all-time high.” The homeless need assistance in obtaining housing,  
People experiencing domestic violence have an urgent need for safe housing assistance, and  
Homelessness prevention services are a great proactive tool to bring leverage to housing issues.

The City received one written comment requesting a copy of the slide presentation and asking how they might participate.

**Public Comments and Recommendations Not Accepted and Reasons Why** - All comments were received and accepted.

## **Needs Assessment and Gap Analysis**

**Size and Demographic Composition of Qualifying Populations** – The City of Gulfport (72,105) is the second largest city in Mississippi area based on the 2022 estimated Census. Harrison County population 209,396 is the second largest county in the State. Based on Census data for the City’s population decreased by 1.1% in the last two years and Harrison County’s population increased by 1% since 2020). Regarding race and ethnicity, non-Hispanic Whites comprised 50.0 percent in the City of Gulfport, and 62.6% in Harrison County, and the Black population in Gulfport 39.2% and in Harrison County 26.3%.

### 1. Sheltered Homeless and Unsheltered Populations

DeKalb County’s Community Development, Continuum of Care, and Homeless Management Information System (HMIS) Lead have developed a data dashboard using its HMIS. Annually, DeKalb Community Development conducts a Point-In-Time Count and Survey of Homeless Individuals as Collaborative Applicant for the DeKalb CoC. The information below was obtained from the dashboard, point-in-time count, and survey data.

2022 Harrison County Point-in-Time Count Data			
Total Number of sheltered people in families with children	Total Number of Homeless Individuals w/o children	Total Number Sheltered Individuals	Total Number of Unsheltered Individuals
24 – Individuals, approximately 8 families	176	69	131

Size - On February 22, 2022, Open Doors Homeless Coalition counted 200 homeless people.

131 people sleeping in unsheltered locations,  
69 people staying in shelter locations,

Demographic Information - Point-In-Time Count and Survey data revealed the following information.

69 family members were sheltered. Approximately 31 shelter beds for families in Gulfport.

65% of the unsheltered population consisted of single white males,

There are no youth parent households that were homeless,

16 unaccompanied youth were homeless (18-24 years of age),

75% of the counted population was unsheltered males,

9 veterans were homeless,

53% of the homeless population disclosed disabilities,

There were no homeless identified as chronically homeless,

Gap identified in the Housing Survey					
	Number of Family Households waiting for Emergency Shelter	Number of People Comprising Family Households	Number of Children in Family Households	Number of Families w/o children	Number of Adults w/o children
	0	24	15	172	176
GAP		0			

The CoC 2022 Housing Inventory Count Report includes the following:

63 family units – 6 emergency and 57 permanent housing

191 family beds – 20 emergency and 171 permanent

528 adult only beds – 47 emergency and 481 permanent

0 child only beds

719 total year round beds – 67 emergency and 652 permanent

56 chronic beds – 56 permanent and 0 emergency

96 veteran beds – 96 permanent and 0 emergency

84 youth beds - 72 permanent and 12 emergency

## 2. At-Risk of Homelessness

Precise data indicating the number of households at risk of homelessness in City and County is not readily available. However, City uses several indices to estimate this population's size. Shown below is information that indicates population size.

According to HUD data, per capita income in Gulfport is \$24,851 and Harrison County is \$27,664. The City poverty rate is 25.6% and Harrison County is 18.0%. However, 2020 census data indicate that 23.7% of all people are below the poverty line. The largest demographic living in poverty are females 25-34, followed by females 35-44 and then females 45-54

Information that can inform an estimate of the number of moves experienced by households is not available.

## 3. Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking

According to the National Coalition Against Domestic Violence, 39.7% of Mississippi women and 31.7% of Mississippi men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner stalking in their lifetimes. .a March 2021 news release, \ indicated the state had a 72% increase in sexual assault incidents.

The Gulf Coast Center for Non Violence, which serves victims of domestic violence and sex trafficking in Gulfport and Harrison County , also helps women who live anywhere in the Gulf Coast region with immediate housing for families experiencing domestic violence.

The Gulf Coast Center for Non Violence reports that domestic abuse cases have gone up in recent months and they received 12,000 calls in 2021 alone. Abuse is not always physically noticeable, a lot of victims also suffer from emotional and mental abuse. Sarah Jones, Child Advocacy Director says it takes an average of seven times for victims to finally leave. Some victims who have gotten help from the center end up coming back.

According to Krystle Hilliard, program director with Canopy's South Mississippi Child Advocacy Center, 88 juvenile victims rescued from human trafficking in Mississippi between and October of 2020, of which 13 victims went through the Gulfport agency. Information gathered from the National Human Trafficking Hotline shows a hotbed of activity through the Gulf Coast from Louisiana to Florida along Interstate 10 (directly through Gulfport and Harrison County. Those numbers are beginning to rise swiftly. Ms. Hilliard helps to educate the community on human trafficking and urges individuals to be aware of potential signs, and if you see something, say something.

#### 4. Other Populations

City uses the information shown below as Other Populations indices.

Other Families Requiring Services - City has received reports of families requiring services who have received services and need further financial assistance or supportive services to remain housed. However, the number of households is unavailable through HMIS or serving agencies.

At Risk of Greatest Housing Instability – According to the latest CHAS study, one out of three City households has a housing affordability problem, with approximately 20% reporting a cost burden and 16 % having a severe cost burden. The study also indicated that the share of affordable rental units has steadily declined in the City. The proportion of rental units for low-income households (at or below 80% AMI) fell from 93% in 2000 to 80% in 2019; the share of rental units for very low-income households declined by 54%. The chart below shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened. Moreover, the pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

2015-2019 HUD CHAS Severe Housing Cost Burden Data		
Income by Housing Problems	Owner	Renter
Cost Burden <= 30% AMI	10,870	6,170
Cost Burden >30% to <=50% AMI	1,565	3,280
Cost Burden >50% to <=80% AMI	1,365	4,040
Total	13,970	13,945
Income by Cost Burden	Cost Burden >30%	Cost Burden >30%
Household Income >30% AMI	855	3,405
Household Income <30% to >=50%	585	2,190
	Cost Burden >50%	Cost Burden >50%
Household Income >30% AMI	720	3,010
Household Income <30% to >=50%	350	725

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019.

According to 2015-2019 CHAS Data, 7,805 renter households, and 3,225 owner households are experiencing at least one of four housing problems, and these households' incomes were 50% or less of the AMI. The chart above shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened.<sup>1</sup> Moreover, the pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

Population and Household Demographics – Harrison is a county in [Mississippi](#) with a population of 209,396. There are 79,064 households in the county, with an average household size of 2.56 persons. 42% of households in Harrison County are renters. The City of Gulfport is the largest city within Harrison County with a population of 72,105. There are 28,064 households with an average size of 2.53 persons, 49.9% of household in the City are renters.

Income and Rent Overburden in the City - The annual median gross income for households in the City is \$41,250, and the median rent for the county is \$927 a month. Households that pay more than thirty percent of their gross income are considered rent overburdened. In the City, a household making less than \$3,100 a month would be overburdened when renting an apartment at or above the median rent. 51.66% of households who rent are overburdened in the City.

Area Median Income in the City - One's income determines affordable housing program eligibility. Each household's income is compared to all other households in the area. This is accomplished through a statistic established by the government called the Area Median Income, most often referred to as AMI. The AMI is calculated and published each year by HUD.

In the City , HUD calculates the 2022 Area Median Income for a family of four as \$67,500.

#### 30% AMI Income Limits

Renters earning up to 30% of the City's AMI may qualify for rental assistance programs that target Extremely Low-Income households for a family of four as \$20,250.

#### 50% AMI Income Limits

Renters earning up to 50% of the City AMI may qualify for rental assistance programs that target Very Low-Income households for a family of four as \$33,750.

**COVID-19 Related Emergency Rental Assistance** - The pandemic disrupted rental markets during 2020, but most markets rebounded strongly in 2021, evidenced by near record-low vacancy rates and sharp rent rises. Asking rents in professionally managed apartments increased sharply in 2021, with annual rent growth rising from 1.7 percent in the first quarter of 2021 to 10.9 percent in the third quarter.

Many of the eligibility requirements for the U.S. Department of Treasury's Emergency Rental Assistance Programs overlap with HOME APR eligibility requirements, including:

At risk of homelessness or experiencing housing instability (e.g., past due notice, non-payment of rent, or eviction notice) and

A household income less than 80% AMI.<sup>2</sup>



Data from Harrison County’s Emergency Rental Assistance Program can help quantify those individuals and households in Harrison County that are housing insecure. According to the Emergency Rental Assistance Program reporting required by the U.S. Department of the Treasury, Harrison County has over \$11 million in payments. Data also indicates that more than 2000 households in Harrison County received rental assistance.<sup>3</sup>

**Veterans and Families that include a Veteran Family Member** - According to the Veterans Population 2021, County-level Count, 21,264 Veterans in the County, which is the highest in the State of Mississippi. and the total Expenditure on veterans was \$390,785,910, according to the National Center for Veterans Analysis and Statistics. In Harrison County, the veterans population has decreased by 3% since 2017, the expenditures have increased by 27.2%. Veterans can qualify for several benefits, from medical help for those who suffered an injury due to their service to pensions and money for education or job retraining.

## **Unmet Housing and Service Needs of Qualifying Populations**

### 1. Sheltered and Unsheltered Homeless Populations

On February 22, 2022, Gulf Coast COC counted 200 homeless people. There were 131 individuals in unsheltered locations and 69 in sheltered locations. It should be noted that of the 69 individuals in sheltered locations, 49 individuals were in temporary emergency shelter beds funded through ESG-CV. There are a total of 719 beds available year round.

- 63 family units – 6 emergency and 57 permanent housing
- 191 family beds – 20 emergency and 171 permanent
- 528 adult only beds – 47 emergency and 481 permanent
- 0 child only beds
- 719 total year round beds – 67 emergency and 652 permanent
- 56 chronic beds – 56 permanent and 0 emergency
- 96 veteran beds – 96 permanent and 0 emergency
- 84 youth beds - 72 permanent and 12 emergency

Analysis: The data presented above demonstrate there is not an immediate need for more shelter space in the COC service area. In addition, based on staff analysis of the current state of the hotel acquisition real estate market, it’s not feasible to use HOME-ARP in acquiring and renovating a property to develop a non-congregate shelter. The cost of the identified properties was high and exceeded the funding available. Also, the cost of redeveloping the property and the required operational costs were projected to be extremely expensive.

## 2. At Risk of Homelessness

Precise data indicating the number of households at risk of homelessness in City and County is not readily available. However, City uses several indices to estimate this population's size. Shown below is information that indicates population size.

According to HUD data, per capita income in Gulfport is \$24,851 and Harrison County is \$27,664. The City poverty rate is 25.6% and Harrison County is 18.0%. However, 2020 census data indicate that 23.7% of all people are below the poverty line. The largest demographic living in poverty are females 25-34, followed by females 35-44 and then females 45-54

Information that can inform an estimate of the number of moves experienced by households is not available.

## 3. Fleeing or attempting to flee, domestic violence, date violence, sexual assault, or human trafficking –

According to the National Coalition Against Domestic Violence, 39.7% of Mississippi women and 31.7% of Mississippi men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner stalking in their lifetimes. .a March 2021 news release, \ indicated the state had a 72% increase in sexual assault incidents.

The Gulf Coast Center for Non Violence, which serves victims of domestic violence and sex trafficking in Gulfport and Harrison County , also helps women who live anywhere in the Gulf Coast region with immediate housing for families experiencing domestic violence.

The Gulf Coast Center for Non Violence reports that domestic abuse cases have gone up in recent months and they received 12,000 calls in 2021 alone. Abuse is not always physically noticeable, a lot of victims also suffer from emotional and mental abuse. Sarah Jones, Child Advocacy Director says it takes an average of seven times for victims to finally leave. Some victims who have gotten help from the center end up coming back.

According to Krystle Hilliard, program director with Canopy's South Mississippi Child Advocacy Center, 88 juvenile victims rescued from human trafficking in Mississippi between and October of 2020, of which 13 victims went through the Gulfport agency. Information gathered from the National Human Trafficking Hotline shows a hotbed of activity through the Gulf Coast from Louisiana to Florida along Interstate 10 (directly through Gulfport and Harrison County. Those numbers are beginning to rise swiftly. Ms. Hilliard helps to educate the community on human trafficking and urges individuals to be aware of potential signs, and if you see something, say something.

4. Other Populations - Other Families Requiring Services to Prevent Homelessness and Experiencing Severe Cost Burden 30%-50% AMI.

City uses the information shown below as Other Populations indices.

Other Families Requiring Services - City has received reports of families requiring services who have received services and need further financial assistance or supportive services to remain housed. However, the number of households is unavailable through HMIS or serving agencies.

At Risk of Greatest Housing Instability – According to the latest CHAS study, one out of three City households has a housing affordability problem, with approximately 20% reporting a cost burden and 16 % having a severe cost burden. The study also indicated that the share of affordable rental units has steadily declined in the City. The proportion of rental units for low-income households (at or below 80% AMI) fell from 93% in 2000 to 80% in 2019; the share of rental units for very low-income households declined by 54%. The chart below shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened. Moreover, the pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

2015-2019 HUD CHAS Severe Housing Cost Burden Data		
Income by Housing Problems	Owner	Renter
Cost Burden <= 30% AMI	10,870	6,170
Cost Burden >30% to <=50% AMI	1,565	3,280
Cost Burden >50% to <=80% AMI	1,365	4,040
Total	13,970	13,945
Income by Cost Burden	Cost Burden >30%	Cost Burden >30%
Household Income >30% AMI	855	3,405
Household Income <30% to >=50%	585	2,190
	Cost Burden >50%	Cost Burden >50%
Household Income >30% AMI	720	3,010
Household Income <30% to >=50%	350	725

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019.

According to 2015-2019 CHAS Data, 7,805 renter households, and 3,225 owner households are experiencing at least one of four housing problems, and these households’ incomes were 50% or less of the AMI. The chart above shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened.<sup>1</sup> Moreover, the pandemic has

exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

### **Current Resources to Assist Qualifying Populations**

Below is information indicating current resources available in Jurisdiction for qualifying populations.

**Homeless Housing Services-** There are approximately 719 beds offered for the homeless by multiple agencies in Harrison County. This bed count includes the entire array of beds offered to homeless households.

<b>Homeless Beds Available on February 22, 2022</b>	
Category	Number of Beds
Transitional Housing	18
Permanent Housing	652 (Housing Choice Voucher, Permanent Supportive Housing, Rapid Re-Housing, and VASH)
Emergency Housing V.	49

Open Doors Homeless Coalition CoC deploys a coordinated entry process that standardizes the access, assessment, prioritization, and referral procedure for all people across all participating providers in the Open Doors Homeless Coalition CoC. Thus, each system entry point uses the same pre-screen tool and makes referral decisions based on a standard set of factors. Coordinated referrals are made with a thorough understanding of all programs, including their specific requirements, target population, offered services, and bed availability.

**Supportive Services.** Supportive services for homeless persons typically include case management and life skills training. Transportation and assistance dealing with alcohol and drug abuse and mental health issues are other common services available. Most homeless prevention efforts involve assistance with housing costs or case management and advocacy.

Open Doors Homeless Coalition CoC partners with Salvation Army, Gulf Coast Center for Non Violence, Mississippi Mental Health Association, City of Gulfport Police Department, Mississippi Regional Housing Authority Feed My Sheep, Pine Belt Mental Health, United Way of South Mississippi, Mercy Housing and Human Services, Back Bay Mission, Gulf Coast Community Foundation

City/County and Open Doors Homeless Coalition also works closely with Climb CDC, WIN Job Center and Goodwill Industries to provide resume writing, job training, and employment services

to the homeless and at-risk. City/County will continue to work with program providers to increase the percentage of participants that receive mainstream benefits at program exit

**Tenant-Based Rental Assistance**— The City and County have its ups and down periods on affordable housing, Until now housing costs sky rocketed after Hurricane Katrina in 2005, those prices steadily lowered until the Covid Pandemic and with the shut down and lack of jobs housing cost have soared up 30-50%. Higher rents are a national phenomenon. In 2021 rental rates rose in 48 of the nation’s 50 largest metro cities, with the average monthly cost of a one-bedroom apartment in the City rising more than 20 percent in 2021.

**At Risk of Greatest Housing Instability** – According to the latest CHAS study, one out of three City households has a housing affordability problem, with approximately 20% reporting a cost burden and 16 % having a severe cost burden. The study also indicated that the share of affordable rental units has steadily declined in the City. The proportion of rental units for low-income households (at or below 80% AMI) fell from 93% in 2000 to 80% in 2019; the share of rental units for very low-income households declined by 54%. The chart below shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened. Moreover, the pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

2015-2019 HUD CHAS Severe Housing Cost Burden Data		
Income by Housing Problems	Owner	Renter
Cost Burden <= 30% AMI	10,870	6,170
Cost Burden >30% to <=50% AMI	1,565	3,280
Cost Burden >50% to <=80% AMI	1,365	4,040
Total	13,970	13,945
Income by Cost Burden	Cost Burden >30%	Cost Burden >30%
Household Income >30% AMI	855	3,405
Household Income <30% to >=50%	585	2,190
	Cost Burden >50%	Cost Burden >50%
Household Income >30% AMI	720	3,010
Household Income <30% to >=50%	350	725

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019.

According to 2015-2019 CHAS Data, 7,805 renter households, and 3,225 owner households are experiencing at least one of four housing problems, and these households’ incomes were 50% or

less of the AMI. The chart above shows the cost burden and income distribution of the estimated percent of all renters and owners who are severely cost-burdened.<sup>1</sup> Moreover, the pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

### **Affordable and Permanent Supportive Rental Housing -**

**Analysis:** Recognizing the housing crisis, hundreds of millions of federal dollars have been distributed over the past two years. City, along with non-profits and other community organizations, have rallied to raise funds to assist -renters in avoiding eviction. Accessing these funds has proved challenging. For months, local organizations ran out of funding within days, as renters in need flooded hotlines seeking financial assistance to tide them over. The affordable housing supply shortage, coupled with the inability of cost-burdened households to secure the financial resources needed to obtain and maintain housing due to high rental costs, has resulted in a housing crisis. There needs to be more affordable housing in City to satisfy housing demand, causing rental rates to increase. This shortage is an ongoing local, state, regional, and national problem, driving up housing costs for buyers and renters across the County.

More than half of all residents are cost-burdened households, in that they are spending between 30 and 50 percent of their income on housing, A benchmark for affordability is housing that consumes less than a third of household income.

There are currently no housing vouchers available, therefore more assistance is needed to cover direct rental assistance and support services focused on providing resources to assist cost-burdened renters in attaining housing stability and achieving self-sufficiency. Support services include rental arrearage assistance, move-in expenses, housing counseling, job training, employment assistance, transportation, childcare, ...etc.

**Characteristics of Housing Associated with Increased Risk of Homelessness for Other Populations -** Current information indicates that cost-burdened housing conditions, substandard housing conditions (housing with problems), overcrowding, and costly motel stays are among the factors that lead to housing instability. Mental and physical health disabilities also contribute to housing instability.

**Priority Needs for Qualifying Populations -** The following priority needs have been identified for qualifying populations:

- Supportive Services for all qualifying populations,
- Tenant-based Rental Assistance for all qualifying populations, and
- Administration

**Level of Need and Gaps in Shelter, Housing Inventory, and Service Delivery System -** The research conducted for this plan involved the review of information from the 2022 Homeless Point in Time Count and Survey, Housing Inventory Chart, Performance Measurements

(provided to HUD), several recently completed studies related to homelessness or households at risk of homelessness, and other vulnerable populations, housing stability, affordable and workforce housing, as well as documents and data made available from several county departments and agencies. Many national studies and reports on homelessness were also examined and incorporated into the analysis. To provide a more granular view of homelessness and housing affordable in City/ County, the plan also includes compiled data from several nationally available sources, such as the American Community Survey, the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (special tabulations of the ACS data), other HUD data sets, and the National Housing Preservation Database, among others. Additionally, information was collected from agencies and providers serving qualified populations.

## **HOME-ARP Activities**

### **Activity Administration**

#### **Agency Solicitation and Procurement**

Subrecipients and contractors will be selected through the County's established application method for agencies applying for CDBG and ESG projects (the County's procurement process for CDBG & ESG funding). The County will advertise that it is accepting applications through the County's legal organ and on the County's website. The County will require each applicant to complete an application that details the QP services to be provided, the amount of funds requested, the agency's ability/experience in delivering the QP services, history of administering grants, and the agency's financial stability. A team of reviewers will examine agency applications, score applications according to established scoring criteria, and render funding recommendations.

The City will enter into agreements with subrecipients or contractors to administer HOME TBRA and Supportive Services programs. The County will administer the overall administrative portion of TBRA and provide administrative funding to agencies to cover their administrative expenses. The County will execute legally binding written agreements that comply with HOME-ARP requirements with the contractors or subrecipient before disbursing any HOME-ARP funds to any entity. It will document in their written agreements with supportive service providers whether they authorize McKinney-Vento supportive services, homelessness prevention services, Housing Counseling services, or some combination of the three. Furthermore, the County will only allocate funds to a subrecipient or contractor after HUD accepts the HOME-ARP allocation plan. A subrecipient or contractor will only be responsible for administering part of the City HOME-ARP plan.

Additionally, the County will enter into agreements based on recommendations and scoring from reviewers, along with information on previous performance.

Proposed Roles and Responsibilities are shown below.

City's roles include but are not limited to those shown below.

- Develop overall policies and overall programmatic operations,
- Solicit applications,
- Develop application review and acceptance process,
- Develop operating and reporting procedures/requirements,
- Sign agreements with accepted agencies,
- Provide ongoing training to agencies,
- Review and provide reimbursements to agencies,
- Monitor agencies for compliance with HOME-ARP rules, other applicable Federal requirements, and City requirements,
- Monitor HMIS input for accuracy,
- Enter information into IDIS, and
- Provide reports to HUD as required.

Coordinated Entry –

- Serve as the point of entry for all qualifying populations,
- Conduct intake and provide referrals to agencies serving the client's needs as calls are received,
- Enter information into HMIS for tracking purposes,
- Outreach may serve as a coordinated entry point, and
- Refer clients immediately to DV.

TBRA and Supportive Services Agencies

- Develop policies and procedures for program operation in accordance with City requirements and guidance,
- Perform outreach,
- Accept referrals,
- Intake clients,
- Assign case managers to work with clients,
- Work with clients to determine supportive services and housing needs,
- Make appropriate referrals to supply housing and service needs to increase self-sufficiency opportunities,
- Work with clients to ensure they obtain mainstream resources, increase income, and self-sufficiency opportunities,
- Ensure accurate data is reflected in the HMIS system,
- Establish required agreements with landlords and ensure required contracts are established between landlords and participants,
- Provide rent payments to landlords promptly,
- Maintain accurate financial records,
- Provide reports to DeKalb County as required by the City, and
- DV providers must place client information into the separate HMIS system.



To ensure that all qualifying populations are served effectively, the City may select applicants that service specific populations. For example, an agency that specializes in providing services to victims of domestic violence may be selected to provide services only to victims. The City will ensure that there are sufficient agreements with agencies to serve all qualifying populations.

**Use of HOME-ARP Funding**

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$749,549.00 (Proposed)		
Acquisition and Development of Non-congregate Shelters	\$0.00		
Tenant-Based Rental Assistance	\$750,000.00 (Proposed)		
Development of Affordable Rental Housing	\$0.00		
Non-Profit Operating	\$0.00	%	5%
Non-Profit Capacity Building	\$0.00	%	5%
Administration and Planning	\$264,626.00 Actual)	%	15%
<b>Total HOME-ARP Allocation</b>	<b>\$1,764,175.00</b>		

Open Doors CoC Coordinated Entry will provide applicant intake and qualifying population verification to ensure that all qualifying populations receive assistance from the appropriate agencies. With agreement from the CoC Governance Board, City will expand the role of Coordinated Entry to comply with City’s ’s adopted HOME-ARP procedures, preferences, and limitations. HOME-ARP funds may be used to supplement Coordinated Entry operations relating to HOME-ARP.

**The City will use the HOME-ARP funds for the following activities:**

- Supportive Services for all qualifying populations
- Tenant-based Rental Assistance for all qualifying populations
- Administration

Supportive Services: There are three categories specifically included as supportive services City HOME Jurisdiction will use under HOME-ARP. Consultation and gaps analysis results indicate a severe need for supportive services within the City to assist

qualifying populations in obtaining and maintaining safe, decent, affordable housing. The data and consultation also indicate that other supportive services must accompany the financial services to ensure that households attain housing stability.

McKinney-Vento Supportive Services (For homeless persons)

Homelessness Prevention Services (For persons who are housed and the supportive services are intended to help the program participant regain stability in current permanent housing or move to other permanent housing to achieve stability)

The supportive services may include the following: childcare, improving knowledge and basic educational skills, establishing and operating employment assistance and job training programs, providing meals or groceries, assisting eligible program participants in locating, obtaining, and retaining housing, certain legal services, and teaching critical life management skills.

The financial assistance services may include the following: rental application Fees, security deposits, utility deposits, utility payments, moving costs, first and last month's rent, payment of rental arrears, short-term financial assistance for rent, and medium-term financial assistance for rent.

Housing Counseling Services: Staff salaries and overhead costs of HUD-certified housing counseling agencies related to directly providing eligible housing counseling services to HOME-program participants, development of a housing counseling work plan, marketing and outreach, intake, financial and housing affordability analysis, development of action plans that outline what the housing counseling agency and the client will do to meet the client's housing goals and that address the client's housing problem(s), and follow-up communication with program participants.

Tenant-Based Rental Assistance (TBRA). The City may provide rental assistance, security deposit assistance, utility deposits, and utility payments to qualifying households. City may pay up to 100% of these costs for a qualifying household with HOME ARP funds. Other TBRA requirements under consideration: portability, term of rental assistance, maximum subsidy, rent reasonableness, housing quality standards, and use of a HOME-ARP sponsor to serve all qualifying populations. Consultation and gaps analysis results indicate a severe need for Tenant Base rental assistance within the County to assist qualifying populations in obtaining and maintaining safe, decent, affordable housing. This service is essential for housing stability for qualifying populations needing a sponsor to obtain rental units. The lengthier time frames for which tenant-based rental assistance can be provided to some qualifying populations will prove especially important.

Administration – The City will use funds from the HOME-ARP allocation for overall program administration. The allocate may allocate administrative funds to agencies to cover administrative expenses associated with the provision of services that they administer.

**Rationale for Uses of HOME-ARP Funding** - Distribution of HOME-ARP funds in accordance with priority needs. In accordance with the Needs Assessment and Gaps Analysis,

\$749,549 of the County’s HOME-ARP funds will be targeted to provide intensive supportive services and homelessness prevention services for all Qualifying Populations. The provision of supportive services will meet the critical needs of all Qualifying Populations.

All qualifying households are eligible to receive supportive services under the HOME-ARP supportive services activity. Supportive services may be provided to individuals and families still waiting to receive the services outlined in the Notice through another program. DeKalb County will establish separate supportive services activities or may combine supportive services with other HOME-ARP activities.

The County will allocate \$750,000 to TBRA, also designed to support all Qualifying Populations. Based on the Needs Assessment and Gap Analysis, cost-burdened households need help paying rent. Without some assistance, many will find their households experiencing homelessness or at risk of homelessness. This assistance will be attached to the household, not a particular rental unit. A household may move to another unit with continued assistance as long as the unit meets applicable property standards. Furthermore, the County may use the HOME-ARP TBRA sponsors provision to support those experiencing homelessness or at risk of homelessness. The County will identify nonprofit organizations that provide housing or supportive services to qualifying households and facilitates the leasing of a HOME-ARP rental unit to a qualifying household or the use and maintenance of HOME-ARP tenant-based rental assistance by a qualifying household.

As noted in the Data Analysis section, City needs more rental assistance and supportive services for Qualifying Populations. It will use the HOME-ARP funds to facilitate the development of these services.

### **HOME-ARP Housing Production Goals**

The City will not produce affordable housing units with its HOME-ARP allocation.

### **Preferences**

City will not implement preferences. All qualifying populations will be served under TBRA and Supportive Services.

**Preferences Explained** – No preferences are established for TBRA or Supportive Services. All qualified populations will be served through various agencies.

**Address Unmet Needs and Gaps in Benefits and Services of Qualifying Populations not Included in the Preferences** - The City will provide services to all qualifying populations.

### **HOME-ARP Refinancing Guidelines**

The City does not intend to use HOME-ARP funds to refinance any existing debt secured.

## Source Documents

<sup>1</sup> Severe Cost Burden: renter households for whom gross rent is 50% or more of household income.

<sup>2</sup> While 80% AMI is the upper limit of assistance, many state and local ERA programs have developed systems to prioritize assistance for households earning 30% AMI.

<sup>3</sup> Emergency Rental Assistance monthly compliance report data:  
<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/reporting>.