

Mississippi Gulf Coast Regional Housing Recommendations

Prepared By the Gulf Coast Community Design Studio

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Plan for Opportunity

The *Plan for Opportunity* is a collaborative planning project intended to guide the sustainable growth and development of the Mississippi Gulf Coast and to improve housing, employment and transportation opportunities throughout the region. The three year planning process is guided by a group of stakeholder committees which have been organized and expanded over the course of the plan to include city and county leadership, key community and public partners, and residents of the region. The Housing Subcommittee is charged with analyzing the current housing landscape on the Mississippi Gulf Coast; identifying housing and housing related issues; and developing recommendations to be incorporated into the final plan. The Housing Subcommittee has prepared the following recommendations to support the sustainability of the region's housing stock and overall housing system.

Housing Subcommittee

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ESTABLISHING A FOUNDATION FOR REGIONAL HOUSING PLANNING

In order to address many of the current housing and housing-related challenges in the Mississippi Gulf Coast region and to effectively plan for future housing challenges and opportunities, several key initiatives should be undertaken. These general initiatives will aid in the effectiveness and efficiency to which the more specific strategies outlined below can be implemented.

1. Establish a regional housing coalition.

A regional housing coalition should be formed in order to better understand the current and future housing needs of the Mississippi Gulf Coast region, monitor progress, and continue housing planning from a regional perspective. In addition, a regional housing coalition would enable continued collaboration between housing and housing-related service organizations as established under the *Plan for Opportunity*. In the absence of a regional governing body, a regional housing coalition could be made up of existing organizations and jurisdictions on the coast under a formal memorandum of agreement.

2. Establish a regional housing trust fund.

Regional housing trust funds help cities and counties work together to meet the housing needs of an entire region and leverage funding. Historically, housing trust funds were used as a way of funding affordable housing, but are now also used to support acquisition and preservation of affordable housing and to fund related services including retrofits. A Mississippi Gulf Coast Housing Trust Fund, programmed to meet the specific needs of the region, could significantly advance many of the housing goals of the *Plan for Opportunity*.

A regional housing trust fund needs three components to begin operation. The first is enabling legislation primarily for the purpose of establishing a dedicated revenue source or sources. Potential funding sources include CDBG funds, general funds, developer fees, taxes, loan repayment fees, etc. Ideally, funding is through dedicated revenues (i.e. taxes and fees) as opposed to being dependent on regular budget processes. The second component is an administering agency. This agency can be an existing agency such as the Gulf Coast Renaissance Corporation (GCRC) or a new organization that is authorized to collect and administer the funds. The third component is a board of directors consisting of representatives from housing organizations, housing-related service providers, jurisdictions in the region, and other community representatives. The purpose of the advisory board is to help develop programs within the fund and determine the specific eligibility requirements for those programs.

3. Continue to look at housing regionally through a Fair Housing and Equity Assessment or Regional Analysis of Impediments.

The *Plan for Opportunity* and, specifically, the Fair Housing and Equity Assessment represents the first step in regional housing analysis and planning for the Mississippi Gulf Coast Region. While the FHEA provides valuable baseline data, it is important to continue to monitor and plan for housing needs on the coast from a regional perspective. Not only will continued regional housing planning make the region more successful at addressing housing challenges on the coast, it will better position the region to leverage additional state and national funding. A

regional Fair Housing and Equity Assessment or Regional Analysis of Impediments would ideally become a regular task of a regional housing coalition.

GOAL 1: Improve the resiliency and building performance of the housing stock on the coast

CURRENT STATUS:

The Mississippi Gulf Coast is a region prone to hazardous weather conditions including hurricanes and flooding. Homes that are not built to withstand these conditions are not only unsafe for residents, but are costly to insure and repair or rebuild. In addition, increasing costs of energy needed to heat and cool under-insulated homes or homes that are not well sealed pose a significant burden to homeowners and renters alike. While residents want to make their homes stronger, safer and more energy efficient, those most in need of such improvements are often unable to secure financing or afford upfront costs. Elevation requirements geared to keep residents safe in flood-prone areas are costly to meet and pose a special challenge for seniors and persons with physical disabilities. These requirements also seem to be slowing the redevelopment of vacant property within the floodplain. Finally, while much progress has been made to improve the affordability of insurance in the region through efforts by independent insurance agents and the jurisdictions, many residents are still unaware of what they can do to reduce their insurance costs or still unable to afford post-Katrina increases.

OBJECTIVES:

- Improve all residents' knowledge of existing challenges and available resources for improving their housing resiliency.
- Increase jurisdictional capacity to address housing resiliency.
- Improve regional collaboration around housing resiliency.

INDICATORS:

- Increase in utilization of home improvement and retrofit programs.
- Increase in funds available for home improvement and retrofit programs.
- All jurisdictions participating in CRS program and an increase in CRS scores across the coast.
- Reduction in storm related insurance claims.
- Reduction in insurance premiums due to home improvements.
- Improvement in the scores in Building Code Effectiveness Grading Schedule (BCEGS) across the region.ⁱ

RECOMMENDED STRATEGIES:

1. Create a central location where residents and community leaders can learn more about the challenges and opportunities around elevated housing.

A central location consisting of a virtual website and physical storefront where residents can learn about the challenges and opportunities related to elevated housing would make the process of elevating new or existing housing easier for residents and would promote more efficient redevelopment on the coast. While elevated housing is not a new concept, it is relatively new to many residents on the Mississippi Gulf Coast. Following Hurricane Katrina, FEMA's Flood Insurance Rate Maps (FIRMs) were changed, increasing the area of the floodplain, bringing more residential property into flood zones, and increasing the number of residences requiring elevation. Simultaneously, the Base Flood Elevation (BFE) levels were increased, requiring many structures to be elevated to higher levels. Determining how to elevate a new or existing house and to what level is complicated and often overwhelming for the homeowner. A homeowner would need to gather information from building code departments, insurance agents, and architects, but may not know how to go about asking for the information that will get them the results they want. A central location that provides information and facilitates sound decision making would help address some of the challenges around elevated housing and promote opportunities.

2. Promote awareness of programs to rehabilitate and retrofit existing houses.

Despite the widespread damage caused by Hurricane Katrina, 37% of the housing stock in the region was built pre-1970 (14% in Hancock County and 26% in Harrison and Jackson Counties) and only 12% of housing on the coast was built after 2005 when the coastal jurisdictions adopted the International Building Code (IBC). There are many existing programs and funding opportunities on the coast to assist residents in rehabilitating and retrofitting their existing homes to increase storm resistance and energy efficiency. Not only will these retrofits improve building performance, they will also help many residents to lower insurance and utility costs. Many of the current programs are not receiving the level of participation expected in part due to high upfront costs and uncertain longer term benefits, but also due to lack of awareness. More effort should be made to promote the existing programs and funding opportunities, in addition to the benefits of retrofitting. Some of this can be accomplished through word of mouth and strong referral networks, but additional funding may need to be set aside for marketing purposes.

Existing resiliency retrofit programs include Mississippi Windstorm Underwriting Association's (MUWA) Retrofit Mitigation Program, Institute for Business and Home Safety (IBHS) FORTIFIED Home Program, Coastal Retrofit Mississippi, and Habitat for Humanity's Weatherization Innovation Pilot Program (WIPP). Energy efficiency retrofit programs include Mississippi Department of Health and Human Services' Low Income Housing Energy Assistance Program (LIHEAP) and Weatherization Assistance Program (WAP). In addition, various programs and rebates are offered through individual power companies including Mississippi Power's EarthCents Financing Program and Coast Electric and Singing River Electric Power Association's Comfort Advantage Program. Gulf Coast Renaissance Corporation's (GCRC) Green Loan Fund is available to homeowners to make repairs, retrofits and ADA accessibility enhancements to their homes.

3. Fund cost/benefit analysis of housing retrofits to support existing and future retrofit and rehabilitation programs.

High upfront costs and lack of knowledge about longer-term benefits is often a deterrent for housing retrofit projects. An analysis quantifying the direct and indirect costs and benefits associated with specific retrofit projects at the household, community and regional level would likely increase participation in and support of existing programs and guide future programs. This important information would also likely influence policies aimed at improving residential building performance.

4. Encourage jurisdictions to look at their inventory of rental housing stock, identify type(s) most in need of repair, and create a plan to address concerns.

The condition of many rental units, especially manufacture homes, is of concern on the coast. There are ways in which jurisdictions can establish a system of inspection and require certain maintenance and safety standards for rental units. Ocean Springs, for example, requires a basic safety inspection of rental manufactured homes every time power or utilities change names. Code Inspectors go in the unit and check for compliance with the International Property Maintenance Code which also covers the exterior and the grounds. In addition, Ocean Springs has ordinances pertaining to mobile home parks dealing with how they must be maintained. These measures have been successful and can be used as a model by other jurisdictions on the coast to improve the condition of their rental housing stock.

5. Establish a regional housing trust fund program to help improve the building performance of existing homes.

A regional housing trust fund, as recommended on page two of this report, can include a variety of programs designed to meet the specific housing needs of the Mississippi gulf coast. One program of a Mississippi Gulf Coast Housing Trust Fund might support retrofit projects aimed at improving building performance in terms of resiliency and energy efficiency. Funds could be used in conjunction with or independent of existing programs and financing opportunities. Specific goals and requirements should be determined by the administering agency with guidance from the board of the trust fund and informed by a regional housing coalition, also recommended on page two of this report.

6. Advocate for expansion of the Mississippi Department of Health and Human Services' Weatherization Assistance Program (WAP) to include multifamily properties and encourage power companies to create multifamily energy efficiency retrofit and/or rebate programs.

Current energy efficiency retrofit programs are not open to multifamily properties, and, as such, there are few incentives for multifamily property owners to improve building performance especially if the tenant is responsible for utility costs. There are, however, opportunities to expand existing programs and create new ones. The Department of Health and Human Services' Weatherization Assistance Program (WAP), for example, can include multifamily properties. Even though this program is federally funded, individual states are allowed to set priorities and decide if multifamily properties are eligible.ⁱⁱ There are also numerous examples where power companies have instated retrofit and rebate programs for multifamily housing. Some examples include Mass Save's Multi-Family Retrofit Program, an initiative sponsored by Massachusetts'

gas and electric utilities and energy efficiency service providers, and the California Multifamily Energy Efficiency Rebate Program (MEERP), a collaboration between the state's four major investor-owner utilities.

7. Educate residents and property owners on strategies for reducing insurance costs.

Mississippi's gulf coast saw a significant spike in wind and flood insurance costs following Hurricane Katrina. While these insurance costs will continue to remain high due to the susceptibility of the coast to hurricanes and floods, there are many things residents can do to reduce their insurance premiums including retrofitting, elevating above BFE and shopping around for insurance. Currently, many independent insurance agents and organizations such as Smart Home America and the Institute for Business and Home Safety are working to educate residents about ways to reduce insurance costs. Other existing homeowner education programs and housing service providers can incorporate insurance education components into their curriculum to further expand the reach of this important information. While housing affordability for all residents is a major goal of the *Plan for Opportunity*, having adequate insurance coverage is an important part of having resilient housing on the coast and, while there are many things residents can do to reduce their insurance premiums, reducing coverage is not recommended.

8. Encourage collaboration and information sharing between insurance companies, building code officials, city councils, boards of supervisors, code enforcement court officials and contractors on the importance of building to stronger standards and improving uniformity in code enforcement across the coast.

Building codes are an important part of making housing resilient and managing insurance costs on the coast. Much progress has been made on the coast following Hurricane Katrina and most of the jurisdictions are now in the process of adopting the 2012 IBC. In addition, most of the jurisdiction's building code departments meet regularly as part of Coastal Hazard Outreach Strategy Team (C-HOST) and/or Mississippi Coast Building Officials Association. These efforts are to be commended, but more can be done to improve information sharing and uniformity in code enforcement across the coast. Improvement can be measured in terms of the Jurisdiction's Building Code Effectiveness Grading Schedule (BCEGS) grades. Jurisdictions are classified on a scale of 1 to 10, with 1 being the best, and scores depend upon the local building code, the date it was adopted, and how well it is enforced. Scores on the coast range from 9 to 4. Not only do stronger building codes and better enforcement increase the resiliency of buildings on the coast, but better BCEGS scores also translate into reductions in wind pool premiums for residents.

9. Work with jurisdictions to join the Community Rating System (CRS) program and/or improve their CRS rating.

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) member communities to reduce both flood hazards and the cost of flood insurance for property owners within the community.ⁱⁱⁱ While most of the jurisdictions on the coast participate in the CRS program, there are still several that are not enrolled due to various reasons. Southern Mississippi Planning and Development District (SMPDD), with funding from the Mississippi Department of Marine Resources (MDMR) along with other organizations such as

the Mississippi Alabama Sea Grant Consortium (MASGC) have been working with the jurisdictions on the coast and the Coastal Hazard Outreach Strategy Team (C-HOST) to increase participation in the CRS program and improve scores. As a result of the efforts to date, three jurisdictions joined the program and seven more improved their scores. These efforts are to be commended and the jurisdictions and existing organizations on the coast should continue to look for ways to partner and pursue funding opportunities to ensure all communities on the coast are active participants and have the best scores possible.

10. Promote awareness of indoor air quality.

There is significant political and institutional momentum toward energy conservation in buildings leading to tighter building envelopes. While these efforts have had desirable results in terms of energy efficiency, they have also reduced air infiltration and air flow leading to indoor air quality concerns. Ventilation mechanisms are installed to maintain indoor air quality, but many of these mechanisms are mechanical and controlled by the resident(s). Proper use of these systems to maintain indoor air quality is reliant on the user having adequate information on how to operate the mechanisms. The general public, however, is not very knowledgeable about the role they play in protecting the indoor air quality in their homes. A strong public education campaign on indoor air quality is needed in conjunction with education about energy conservation so the public can more clearly understand the need for balancing these two objectives.

11. Encourage jurisdictions to offer development incentives for developers who employ best practices in regards to indoor air quality.

The IBC does include minimum ventilation or air change rate requirements, provisions for exhaust of known sources of contaminants, and specifications for moisture control; all important means of addressing indoor air quality concerns.^{iv} These measures, however, are the minimum and more can be done to improve indoor air quality in residential buildings. While jurisdictions may not want to go so far as to require higher standards such as those incorporated in some of the national green building standards for homes, they are encouraged to consider offering development incentives for builders who voluntarily choose to build to higher standards. Some of the national green building standards that address indoor air quality include the U.S. Environmental Protection Agency's (EPA) Energy Star/Indoor airPLUS program, the DOE's Builders Challenge program, the U.S. Green Building Council's (USGBC) LEED for Homes program, the National Association of Home Builder's (NAHB) National Green Building Program, Enterprise Green Communities and MASCO's Environments for Living program.^v Development incentives can range from reductions in taxes and fees to leniency in density, parking or setback requirements. Jurisdictions are encouraged to devise a set of development incentives that make the most sense for their community.

GOAL 2: Improve compliance with Fair Housing Law and increase access to fair housing.

CURRENT STATUS:

Access to fair housing defined by the Fair Housing Act as amended in 1988, is a key issue in the region that is intensified by the fact that there is no state-level fair housing enforcement agency or legislation in Mississippi and because the general public is not adequately informed about their fair housing rights. Under Fair Housing Law, no one may discriminate against potential renters, homeowners, or loan applicants based on race, color, national origin, religion, sex, familial status, or ability. People are also not allowed to impose rules or policies that have a disproportionate affect on a protected class even if that affect is unintentional. As part of the *Plan for Opportunity's* Housing Assessment, a review of fair housing compliance and current zoning regulations was conducted. Several barriers were identified including certain zoning regulations dealing with group homes and the definition of family; predatory lending practices; and inconsistent compliance with the Americans with Disabilities Act (ADA).

OBJECTIVES:

- Improve regional capacity to affirmatively further fair housing.
- Remove existing barriers to accessing fair housing.
- Address existing segregation and trends as identified in the *Plan for Opportunity's* Fair Housing and Equity Assessment (FHEA).

INDICATORS:

- Revision of zoning ordinances to remove all barriers to fair housing.
- Decrease in segregation across the region as measured by indicators in the *Plan for Opportunity's* Fair Housing and Equity Assessment (FHEA).
- Decrease in number of Housing Choice Voucher (HCV) recipients located in areas of concentrated poverty and lower opportunity.
- Increase in funds available to make residential units accessible.
- Increase in number of participants in accessibility retrofit programs.
- Increase in percent of fair housing complaints resolved.
- Decrease in average time to resolve a fair housing complaint.

RECOMMENDED STRATEGIES:

1. **Encourage jurisdictions to review the definition of “family” in their zoning code and amend zoning ordinances to include a more inclusive definition.**

Definitions of “family” on the coast range from any group of individuals living together in a single housekeeping unit to only individuals related by blood or marriage. Some of these definitions can be limiting and even considered a barrier to fair housing choice. As part of the *Plan for Opportunity*, the Gulf Coast Community Design Studio (GCCDS) met with any jurisdictions whose zoning ordinance contains provisions that are potential violations of fair housing law. All jurisdictions on the coast, however, are encouraged to review the definition of “family” in their zoning ordinance and consider revising the definition to be more inclusive. In addition, jurisdictions are encouraged to bring their definitions closer into alignment with one another to improve transparency for residents and the efficiency and effectiveness of future regional planning efforts.

2. **Encourage jurisdictions to review their policies in regards to group homes, revise their zoning ordinance to comply with Fair Housing Law, and allow group homes in residential zones.**

As part of the *Plan for Opportunity’s* Fair Housing and Equity Assessment (FHEA), jurisdictions’ definitions and policies around group homes were reviewed. Group homes are not allowed by right in most residential zones and several of the jurisdictions have definitions or dispersal requirements that could be considered a barrier to fair housing choice. As part of the *Plan for Opportunity*, the Gulf Coast Community Design Studio (GCCDS) met with any jurisdictions whose zoning ordinance contains provisions that are potential violations of fair housing law. All jurisdictions on the coast, however, are encouraged to review the definition of “group home” in their zoning ordinance and policies around group homes and consider making revisions to be more inclusive. Again, jurisdictions are encouraged to bring their definitions and policies around group homes closer into alignment with one another to improve transparency for residents and the efficiency and effectiveness of future regional planning endeavors. It is important to note that group homes, as traditionally defined, are no longer the preferred method of housing for persons with disabilities according to advocates. Group homes, however, are still one method of housing persons with disabilities within the community as opposed to institutionalization and, as such, jurisdictions should remain as open to group homes as possible.

3. **Promote principals and best practices for affirmatively furthering fair housing through training and education at the Mississippi Chapter of the American Planners Association (APA MS), Mississippi Coast Building Officials Association (MCBOA) and Mississippi Municipal League (MML) events.**

Jurisdictions and organizations receiving federal funding for housing are charged with affirmatively furthering fair housing. This means they must not only eliminate barriers to fair housing, but must do their due diligence to provide opportunities for fair housing choice and promote racial integration. The concept is broad and there are no set guidelines for how this is to be accomplished, making affirmatively furthering fair housing a difficult task for many jurisdictions and organizations. Jurisdictions on the coast could greatly benefit from receiving training in regards to best practices for affirmatively furthering fair housing. In the absence of a permanent regional or state fair housing organization, an existing organization experienced in

fair housing law such as the University of Southern Mississippi's Institute for Disability Studies (IDS) and/or the Mississippi Center for Justice (MCJ) could work with planning and building code officials and local leaders to provide training. Regional chapters of associations of planners, code officials and mayors could also proactively recruit speakers to discuss fair housing law and methods for affirmatively furthering fair housing at their regular events.

4. Advocate for the establishment of a permanent HUD and state recognized fair housing organization to serve the needs of the region.

Currently, there is no permanent fair housing organization to meet the needs of the region. While the State and local Analysis of Impediments (AI) list many agencies and organizations as fair housing agencies, all would need additional capacity to conduct outreach or intake complaints. The 2008 State AI found that the lack of a state-level housing service delivery system resulted in limited access to the fair housing complaint system and an impediment to fair housing.^{vi} The fact that an average discrimination complaint takes nearly a year to resolve is evidence that routing cases through the federal system is inefficient and burdensome for residents. The region would greatly benefit from a regional or state-level fair housing enforcement agency that could expedite claims, respond more urgently to fair housing needs, and proactively provide fair housing outreach and education. Ideally, this organization would be established through state-level enabling legislation not only to give it legitimacy, but to designate a permanent funding stream.

5. Fund accessibility audit to determine compliance with the Fair Housing Amendments Act (FHAA) and Section 504 building standards.

In 2004, the Gulf Coast Fair Housing Center conducted an accessibility audit of twenty multifamily housing complexes constructed after 1991 (when the 1988 amendment went into effect) to determine the level of compliance with the Fair Housing Act. The audit found that 75% of the complexes failed to meet one or more of the accessibility requirements.^{vii} The audit also noted that the vast majority of multifamily apartment complexes on the Gulf Coast were constructed prior to 1991, and therefore almost certainly did not comply with Fair Housing Act accessibility standards.^{viii}

Hurricane Katrina destroyed many of these older complexes, and special tax credit provisions enabled the construction of a substantial amount of multifamily housing since 2005. Therefore, it is likely that there is greater compliance with Fair Housing Act accessibility standards now than in 2004. Nevertheless, all four local AIs cited a lack of accessible housing as a prime impediment to fair housing, indicating the persistence of the problem. A current accessibility audit would be helpful in determining where progress has been made and where opportunities for improvement still remain.

6. Encourage partnership between existing disability rights organizations, developers, jurisdiction leaders and building code departments to ensure code enforcement.

Both privately owned and publicly assisted housing, regardless of whether they are rental or for sale units, must meet the accessibility requirements of the Fair Housing Amendments Act (FHAA) when they are located in a building of four or more units, built for first occupancy after

March 13, 1991. In addition, all federally assisted new construction housing developments with 5 or more units are subject to accessibility requirements in Section 504 of the Rehabilitation Act. Finally, Title II of the Americans with Disabilities Act of 1990 (ADA) covers housing provided by public entities (state and local governments).^{ix} There are resources available to help developers comply with these requirements such as the Fair Housing Act Accessibility Guidelines, but the requirements are numerous and complicated to understand. In order to ensure full compliance, disability rights organizations should work closely with developers, jurisdiction leaders and building code officials.

7. Establish a regional housing trust fund program to help remove barriers to accessibility for persons with disabilities.

A regional housing trust fund, as recommended on page two of this report, can include a variety of programs designed to meet the specific housing needs of the Mississippi gulf coast. One program of a Mississippi Gulf Coast Housing Trust Fund might support projects aimed at removing barriers for persons with disabilities. These projects might include single family home renovations or multifamily properties built pre-1991 that need to be brought up to code. Funds could be used in conjunction with or independent of existing programs and financing opportunities. Specific goals and requirements should be determined by the administering agency with guidance from the board of the trust fund and informed by a regional housing coalition, also recommended on page two of this report.

8. Encourage recipients of Housing Choice Vouchers to locate in areas of higher opportunity and outside areas of concentrated poverty.

The *Plan for Opportunity's* Fair Housing and Equity Assessment (FHEA) found that a higher percentage of Housing Choice Voucher (HCV) recipients were living in areas of lower opportunity and higher concentrations of poverty. The location of assisted housing options in areas of low opportunity may further impede these households' ability to rise out of poverty. The Bay-Waveland Housing Authority is currently including a map of concentrations of poverty in their HCV new tenant packages and encouraging recipients to locate outside of these areas. Lack of HCV landlords in areas of higher opportunity does not appear to be a problem in the region so working with tenants to choose more opportune areas to live should help mitigate the problem. Other administrators of HVCs are encouraged to adopt a system for working with new and existing tenants to locate in areas of higher opportunity and outside of areas of concentrated poverty if they have not done so already.

9. Consider instating a regional housing mobility program targeted at the most segregated communities as identified in the FHEA.

A regional housing mobility program is another way of assisting lower income families locate in areas of higher opportunity. Assistance through housing mobility programs can include landlord development, outreach, pre-search counseling, housing search assistance and post-move support. Many different kinds of organizations can operate housing mobility programs, including PHAs, community-based not-for-profit groups, fair housing advocacy and enforcement organizations, government agencies, private for-profit companies, and various combinations of these. Funding often comes through private donors, foundations, or HUD programs like the Community Development Block Grant (CDBG) program, Fair Housing Assistance Program (FHAP),

Fair Housing Initiatives Program (FHIP), and the Housing Counseling Program. Funding could also come through a Mississippi Gulf Coast Housing Trust Fund as recommended on page two of this report. In February 2013, the Urban Institute and the Poverty & Race Research Action Council (PRRAC) published *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program*. This toolkit provides a step-by-step outline and extensive resources for public housing agencies, state and local governments, and nonprofits interested in helping housing choice voucher families make moves to higher-opportunity areas. A MS Gulf Coast Regional Housing Coalition as recommended on page two of this report should consider implementing a regional housing mobility program.

GOAL 3: Increase diversity of housing stock on the coast and improve access to affordable housing options

CURRENT STATUS:

The Mississippi Gulf Coast primarily consists of single family housing and the majority of the residential areas in the three coastal counties are zoned for single family residential development. While there is nothing inherently wrong with this type of development, there are many people, especially the more vulnerable populations on the coast including seniors, youth, homeless, and persons with disabilities, who remain challenged to find housing that is affordable and meets their needs. In addition, the population of the Mississippi Gulf Coast is aging and the number of older citizens is expected to increase significantly. Market trends, as outlined in the *Plan for Opportunity's* Housing Market Analysis, indicate a future decrease in demand for four plus bedroom houses and an increase in demand for accessible housing and urban housing close to key services. In order to make housing more accessible to vulnerable populations and to plan for future demand, the jurisdictions on the coast need to start making changes now to accommodate a more diverse housing stock.

OBJECTIVES:

- Increase housing options on the coast.
- Remove barriers to accessing existing housing.
- Address the housing needs of the more vulnerable populations.
- Increase jurisdictional capacity to promote housing diversity.

INDICATORS:

- Revision of zoning ordinances and comprehensive plans to promote housing diversity.
- Increase in number of Housing Choice Vouchers awarded to the region.
- Increase in number of transitional housing options with immediate shelter services.

- Decrease in number of households paying more than 30% of income toward housing expenses.
- Increase in variety of housing types available on the coast.

RECOMMENDED STRATEGIES:

1. Encourage jurisdictions to amend or remove minimum floor area requirements for single family homes especially in developable areas near transportation and services.

Several of the jurisdictions on the coast have minimum floor area requirements for single family homes. While this has not been identified as a significant barrier to affordable housing on the coast it may become more of an issue as the population and market demand changes. Seniors, for example, may prefer to live in a single family home, but be unable to afford or maintain a larger home. Removing minimum floor area requirements, especially in developable areas near transportation and other services, would allow residents more flexibility in building housing that meets their needs.

2. Educate jurisdictions, residents and developers on alternative housing options.

As previously mentioned, the Mississippi Gulf Coast has long been dominated by single family homes. Part of the prevalence of single family housing is likely due to cultural preference and historical precedent, but part of it may also be due to a lack of information or tangible examples of alternative housing types. Making jurisdictions, residents and developers aware of alternative housing options such as accessory dwelling units (ADUs) and their benefits may encourage the development of more diverse housing options better suited to residents current and future needs on the coast.

3. Encourage amendments to zoning ordinances that allow for a mix of housing types near existing infrastructure, transportation, employment and services.

Having housing that meets the needs of people of various income levels, age and ability near transportation, employment and other services increases the livability of an area and helps to reduce residents' housing and transportation costs. In order to accomplish this, jurisdictions need to make sure that zoning allows for a mix of housing types in these key areas. The jurisdictions are encouraged to locate these key areas with the help of the scenario planning tool developed by the *Plan for Opportunity*.

4. Encourage jurisdictions to promote housing diversity in comprehensive plans.

Comprehensive plans are an important mechanism for jurisdictions to set priorities and envision their future. As such, it is important that the jurisdictions in the region work to align certain key aspects of their comprehensive plans with the overarching goals of the region as established in the *Plan for Opportunity*. As part of the *Plan for Opportunity*, comprehensive plans for all jurisdictions in the region were analyzed in terms of livability and sustainability goals. The final report, *Assessing Gulf Coast Comprehensive Plans on Regional Livability*, indicates that the jurisdictions on the coast could do better at promoting housing diversity to meet the needs of

people of various ages and abilities. The report also highlights Pass Christian as a good example of promoting diverse housing, especially in regards to the rising senior population. Jurisdictions are encouraged to review their comprehensive and specialized plans and to consider making revisions to promote diversity of housing to meet the needs of people of all ages and abilities.

5. Encourage education and outreach through existing senior centers and service organizations to assist seniors in planning for their current and future housing needs.

The *Plan for Opportunity's* Housing Stakeholder Analysis noted that a significant number of seniors on the coast are living on their own, many without a plan for aging in place or transitioning to more manageable housing. Many of the seniors interviewed prefer to live in their single family home, but are finding it increasingly difficult to maintain their home and access key services on a fixed income and in the absence of having family close by. Senior centers in all three counties are very active in providing immediate services to seniors in the region, but may consider expanding their work to help seniors plan for their current and future housing needs.

6. Encourage jurisdictions to offer incentives to developers to use universal design principles and to build housing for seniors and persons with disabilities in areas of high opportunity.

Universal design principals include a broad spectrum of ideas for improving the accessibility and visitability of buildings to people of all abilities. These principals go above and beyond the accessibility requirements found in building codes and fair housing law, but are becoming more common and highly encouraged as a means of making buildings and communities more accessible. The jurisdictions are encouraged to consider offering development incentives to builders who voluntarily incorporate universal design principals into their projects, especially in areas near transportation and key services. This would promote the development of housing that is more accessible to people of all ages and abilities. Development incentives can range from reductions in taxes and fees to leniency in density, parking or setback requirements. Jurisdictions are encouraged to devise a set of development incentives that make the most sense for their community.

7. Advocate for the incorporation of more universal design principals in Mississippi Home Corporation's (MHC) Qualified Allocation Plan (QAP) and Notifications of Funding Availability (NOFA) for HOME funds.

The Mississippi Home Corporation (MHC) is required to develop a Qualified Allocation Plan (QAP) to establish a means of consistently evaluating proposed projects for funding through the Housing Tax Credit Program. The QAP assigns points based on certain criteria and priorities. Similarly, the Gulfport-Biloxi-Harrison County HOME Consortium administers funding from the HOME Investment Partnership Program (HOME) and develops a Notice of Funds Available (NOFA) to establish a rating system to evaluate proposed projects. MHC, the Gulfport-Biloxi-Harrison County HOME Consortium, and other housing fund administering agencies should consider awarding additional points for projects that include universal design principals.

8. Introduce state legislation to reduce the age a person is allowed to enter into a legal contract in Mississippi from 21 to 18 in compliance with federal standards.

The age at which one may enter into a legal contract without parental consent in Mississippi is 21, compared with the federal standard of 18. This Mississippi statute makes accessing housing challenging or impossible for many self sufficient young adults. It is recommended that legislation be introduced to reduce the age a person is allowed to enter into a legal contract in Mississippi from 21 to 18 in compliance with federal standards to remove what remains a significant barrier to housing for young adults. In the interim, it is recommended that a strong referral network be established between housing and housing service providers and legal service providers for youth who would like to be emancipated in order to access housing.

9. Establish a regional housing trust fund program to subsidize transitional housing and permanent supportive housing for the homeless.

The *Plan for Opportunity's* Housing Stakeholder Analysis identified a lack of transitional housing with immediate shelter services as a critical housing need on the coast. The Open Doors Coalition and member organizations are currently working to address this gap, but more public and political support and funding is needed to make significant advances. One significant step has been made with the approval of the Salvation Army Mississippi Gulf Coast Area Command's Center of Hope. This facility, to be located on 24th Avenue between 21st Street and 20th Street in Gulfport, is based on best practices from across the country and will likely be a model for transitional housing for the region. The facility will serve homeless families and single men and women. The facility will include 120 beds, a multipurpose room, a kitchen, administrative offices, meeting rooms, child play/study areas, and a chapel. In addition to shelter, drug and alcohol addiction support and employment and housing services will be provided.

Lack of permanent supportive housing is also a concern on the coast. HUD Continuum of Care funding is distributed by Open Doors Coalition to Back Bay Mission, the Aids Task Force, the Women's Center for Non-violence, and the Mental Health Center. The funding currently covers rent for 30 to 40 apartments. Continuum of Care funding is not likely to increase and more funding is required to satisfy the need for permanent supportive housing on the coast.

A regional housing trust fund, as recommended on page two of this report, can help fund transitional housing and permanent supportive housing on the Mississippi Gulf Coast. Funds could be used in conjunction with or independent of existing programs and financing opportunities. Specific goals and requirements should be determined by the administering agency with guidance from the board of the trust fund and informed by a regional housing coalition, also recommended on page two of this report. The ARCH Housing Trust Fund, a partnership of East King County, Washington jurisdictions is an example of a regional housing trust fund that supports transitional and permanent supportive housing.

10. Continue to work with Federal agencies and Congress to increase funding levels for additional housing vouchers to help meet the demand for housing assistance in the Region.

The *Plan for Opportunity's* Housing Assessment and other recent housing reports indicate that there is not necessarily a lack of subsidized housing on the coast and several of the Low Income Housing Tax Credit (LIHTC) developments in the region consistently have trouble filling their

units. Public Housing Authorities (PHA) in the region, however, have extremely long waiting lists for HCVs. This indicates that people on the coast have trouble affording even the subsidized housing options due, in part, to the prevalence of part time and low wage jobs among other barriers to adequate employment. The PHAs have consistently lobbied for more HCVs for the region and should continue to work with the local jurisdictions and housing organizations, including a regional housing coalition as recommended on page two of this report, to advocate for additional vouchers to meet the needs of the region.

GOAL 4: Improve financial literacy and increase access to housing finance

CURRENT STATUS:

South Mississippi has a large population that is financially illiterate and unable to qualify for housing financing due to poor or no credit or high debt-to-income ratios. In addition, predatory lending practices were identified in all four local AIs, as well as the State AI, as an impediment to fair housing. The State AI suggests that these practices are most common in geographic areas with high concentrations of minority populations. Local AIs found that predatory lending most often occurs because individuals and families cannot qualify for traditional loans due to poor credit history, high debt-to-income ratios, or insufficient funds for down payments. There are currently programs in place to address these problems, though additional funding and increased collaboration with private banks, public schools and other partners are needed to improve the effectiveness and increase the capacity of these programs to meet the needs of the region.

OBJECTIVES:

- Improve capacity of existing organizations to address financial literacy challenges.
- Improve regional collaboration around financial literacy and housing finance.
- Identify and remove barriers to improving financial literacy.

INDICATORS:

- Increase in participation in financial literacy and housing finance programs.
- Increase in funding for financial literacy and housing finance programs.
- Reduction in denials for mortgage loan applications.

RECOMMENDED STRATEGIES:

1. Encourage collaboration between housing resource centers and workforce and economic development agencies.

Housing needs for the Mississippi Gulf Coast region cannot be addressed without a strong economic and workforce development plan. Many of the people in the region who struggle with finding affordable housing also struggle to find adequate employment. As part of the *Plan for Opportunity*, Housing Subcommittee members met with members of the Economic and Workforce Development Subcommittee to discuss the connection between housing and jobs on the coast. Many of these housing and economic development leaders had never been in the same room before and the meeting was extremely productive and informative for all involved. It is recommended that housing and economic/ workforce development entities continue to build on the collaboration that was started in the *Plan for Opportunity*. This collaboration can be built into existing systems by housing organizations including economic and workforce development representatives on their boards and vice versa. An existing organization, such as Southern Mississippi Planning and Development District (SMPDD), can also coordinate regular meetings between these organizations to facilitate discussion and collaboration.

2. Encourage partnerships and information sharing between housing nonprofits, financial institutions, employers and local cultural centers such as churches to increase awareness of existing financial literacy programs and housing finance opportunities.

Financial illiteracy and the lack of many residents' ability to meet housing finance eligibility criteria is a significant barrier to accessing housing in the region. There are a number of existing financial literacy programs and campaigns currently working to improve residents' financial knowledge and aid them in repairing or improving their financial situations. In addition, there are several alternative housing finance programs geared toward people who are not able to get a conventional mortgage or need down payment and/or closing cost assistance. Strong referral networks and information sharing between organizations is critical to getting information about available resources to those most in need.

Existing financial literacy programs include credit assessment and credit repair services offered by the housing counseling agencies including Mercy Housing, Visions of HOPE, Hancock Resource Center, CLIMB CDC, HOPE CDA and Gulf Coast Renaissance Corporation (GCRC). Habitat for Humanity of the Mississippi Gulf Coast offers the *Invest in Yourself* Program that includes seminars, interactive workshops and one-on-one counseling focused on personal financial education. In addition, many of the financial institution offer financial literacy programs and tools. Regions Bank holds "Financial Fitness Friday" once a month to help customers assess their financial well-being and has an online tool called My GreenInsights that lets customers create a budget and alerts them when they are getting off track. Regions Bank employees are also involved in teaching financial literacy in schools so teens can learn to avoid bad credit issues early on. The Peoples Bank administers a school savings program at elementary schools called Save for America. Children can make deposits at their schools and the money is deposited electronically in the bank.

GCRC and Habitat for Humanity both have in-house underwriting guidelines if borrowers are unable to qualify for a loan on the secondary market. GCRC also provides help to qualified

homebuyers in the form of closing costs and down payment assistance through The Dream Fund. HOME Funds are offered by members of the Gulfport-Biloxi-Harrison County HOME Consortium that can go towards down payment assistance or closing costs.

3. Advocate for funding to promote awareness of existing financial literacy programs and housing finance opportunities.

As previously mentioned there are many active financial literacy programs and housing finance opportunities available on the coast. Many of these programs, if not all, are underutilized due primarily to lack of awareness. While stronger partnerships and referral networks will help raise awareness, more formal marketing and outreach efforts are also needed. Often very little of a program's operating budget is reserved for advertising and outreach and, as such, the administering organizations rely primarily on word of mouth. In order for these programs to reach their full potential, more funding needs to be acquired and/or designated for the purpose of marketing.

4. Conduct research to identify and address the attitudinal and behavioral barriers to improved financial literacy.

Improving financial literacy is not just a matter of providing good information, a fundamental change in behavior needs to occur. In 2008, the U.S. Treasury Department and the Organization for Economic Cooperation and Development (OECD) held an international conference on financial education. The final report suggested the benefits of conducting research to identify the attitudinal and behavioral barriers to improving financial literacy.^x Every region has a unique culture and mindset and the Mississippi Gulf Coast region is no different. A regional survey exploring the root causes of financial illiteracy would be beneficial for both new and existing programs and could inform any outreach campaigns. The survey could be distributed by housing, economic and workforce development, and advocacy agencies to existing clients as many of these organizations deal with people who struggle with their financial management.

5. Advocate for more programs addressing remediation of past criminal records as a means of removing barriers to housing and housing finance.

Having a criminal record, whether or not one was ultimately convicted, is a significant barrier to housing and housing finance. Expungement programs employ legal resources to clear past criminal records in certain circumstances. State law allows people found guilty of misdemeanors, except for some traffic violations including DUIs, to request expungement. Some felonies are eligible after five years. If a judge grants the request, the conviction will no longer appear on criminal background checks. In January 2012, the Steps Coalition, in collaboration with the Mississippi Center for Justice and Kingdom CDC, held an expungement clinic and in April 2013 Kingdom CDC and The Coalition of African American Communities and Churches sponsored another clinic. Both clinics were held in Gulfport. Holding additional expungement clinics across the coast would allow more otherwise eligible people to access housing and housing finance opportunities.

GOAL 5: Improve existing and future neighborhoods to better connect housing with employment and other services

CURRENT STATUS:

An important part of housing is having access to employment, services, and other amenities such as parks and recreation. This access not only increases the functionality of housing, but also reduces the time and costs associated with extensive travel. Access is determined by where housing and services are located in relation to one another and also by the availability of different modes of transportation that serve as connections. Many of the more vulnerable populations are struggling to find housing that meets their needs and when they do it is often far from the services they need. In addition, people are increasingly living, working and playing at a regional scale, but jurisdictions on the coast are not yet working together to plan for regional growth.

OBJECTIVES:

- Improve regional collaboration around housing planning.
- Increase housing options near existing infrastructure, transportation, employment and services.
- Revitalize existing neighborhoods.
- Decrease barriers to accessing employment and key services.

INDICATORS:

- Revision of comprehensive plans to promote residential infill development and investment in existing neighborhoods.
- Increase in residential infill development.
- Increase in percent of employees living in-state and in the communities where they work.
- Decrease in households' combined housing and transportation costs.

RECOMMENDED STRATEGIES:

1. Conduct a job/housing balance analysis.

Having housing in close proximity to employment opportunities is a major component of decreasing households' combined housing and transportation costs. In order for this to work, however, the housing that is in close proximity to a given employment center needs to be affordable to the employees at that center. This is especially a concern on the Mississippi Gulf

Coast because many of the major employment centers are located close to the water where higher insurance costs often make housing more expensive. It would be very beneficial for the region to do a job and housing balance analysis that looks at jobs by wage type (low-wage, moderate-wage, high-wage) and the number of housing units by cost type (low-cost, moderate-cost, high-cost). A study of this type would help the region identify any imbalances and further refine solutions aimed at making housing more affordable to residents. An example of a thorough job and housing balance analysis can be found in the Southeastern Wisconsin Regional Housing Plan: 2035.^{xi}

2. Promote uniformity in zoning codes for jurisdictions in the region.

Jurisdictions in the Mississippi Gulf Coast region have traditionally operated autonomously in regards to planning and zoning and, as a result, many of the zoning ordinances contain definitions and land use classifications that are different from one another. This makes analysis and planning at a regional scale much more difficult. As jurisdictions revise their zoning codes they are strongly encouraged to more closely align their definitions and land use classifications. The Gulf Regional Planning Commission works with all the jurisdictions to some level on their planning and would be well suited to help the various jurisdictions across the coast with this task.

3. Encourage jurisdictions to promote infill and investment in revitalizing existing neighborhoods in comprehensive plans.

Comprehensive plans are an important mechanism for jurisdictions to set priorities and envision their future. As such, it is important that the jurisdictions in the region work to align certain key aspects of their comprehensive plans with the overarching goals of the region as established in the *Plan for Opportunity*. The *Plan for Opportunity's* report, *Assessing Gulf Coast Comprehensive Plans on Regional Livability*, notes that the jurisdictions on the coast can do more to promote infill development and investment in existing communities. The report highlights Gautier as a good example of promoting infill and investment in existing neighborhoods and even goes so far as to identify key areas for infill development. Jurisdictions are encouraged to review their comprehensive and specialized plans and to consider making revisions to promote infill development and investment in existing communities.

4. Encourage jurisdictions to offer incentives to developers locate a mix of residential development near existing infrastructure, transportation, employment and services.

In addition to promoting infill and investment in existing neighborhoods in comprehensive plans, jurisdictions are encouraged to identify key areas for infill and investment and consider offering development incentives to builders who choose to build in these areas. Development incentives can range from reductions in taxes and fees to leniency in density, parking or setback requirements. Jurisdictions are encouraged to devise a set of development incentives that make the most sense for their community.

5. Advocate for Mississippi Home Corporation's (MHC) Qualified Allocation Plan (QAP) and Notifications of Funding Availability (NOFA) for HOME funds to incentivize infill development.

As previously mentioned, the Mississippi Home Corporation (MHC) and the Gulfport-Biloxi-Harrison County HOME Consortium both administer housing funding and are required to establish means of consistently evaluating proposed projects. In both cases points are awarded based on certain criteria and priorities. MHC, the Gulfport-Biloxi-Harrison County HOME Consortium, and other housing fund administering agencies should consider awarding additional points for infill development and projects that invest in existing neighborhoods.

6. Work with major employers in the region to encourage employees to live in-state and closer to work.

Several of the region's major employment centers are located on the borders between Mississippi and Louisiana and Mississippi and Alabama. A significant number of employees at these centers are choosing to live out of state. Major employers in the region should be encouraging their employees to live in-state and closer to work. One strategy is to develop a relocation package for use by the employers' human resources departments. As part of Hancock Tomorrow, Hancock County's economic development strategy, a relocations package is being created to highlight housing, education, recreation and cultural opportunities in Hancock County. The materials will be distributed to major employers in the county such as Stennis and Port Bienville, as well as to real estate agencies. This might be a model for other jurisdictions in the region that are losing potential residents to neighboring states.

7. Consider implementing a housing incentive program with employers and including a rent subsidy component.

The Gulf Coast Renaissance Corporation previously administered a program called REACH that assisted employers with developing an Employer Assisted Housing (EAH) and provided financing for qualified employees to offset the costs of purchasing a home close to work. This program was discontinued in 2010. While aspects of the program might need to be reconsidered, the overall concept has great potential for incentivizing residents to live closer to work and reducing households' combined housing and transportation costs. It is recommended that GCRC, in collaboration with a regional housing coalition, consider developing a housing incentive program with major employers in the region.

8. Encourage county boards of supervisors to contract with the Coast Transit Authority to provide senior demand-response transportation.

Many of the regions' seniors live in the counties or in other areas not currently serviced by public transportation. While most of the senior centers do offer transportation services, they are somewhat limited and may not meet the needs of many seniors. Currently, the Harrison County Board of Supervisors contracts with the Coast Transit Authority (CTA) to provide demand-response transportation free to seniors in Harrison County. Other boards of supervisors are encouraged to work with CTA to provide this very necessary service.

9. Consider Paratransit service to bridge gap between assisted housing developments and existing public transit network.

Currently, only 28 out of the 78 assisted housing developments on the coast are within ¼ mile of public transit. These lower income, working households are often most in need of reliable access to transportation services. While it is not realistic to be able to extend the current public transit routes to include these developments, there is an opportunity to utilize paratransit services to bridge the gap between assisted housing developments and the existing public transit network. Paratransit is an alternative mode of flexible passenger transportation that does not follow fixed routes or schedules. Typically minibuses are used to provide paratransit service, but share taxis and jitneys are also used. Paratransit services may vary considerably on the degree of flexibility they provide their customers and may run on a more or less defined route and schedule or offer fully demand responsive transportation. Paratransit services are operated by public transit agencies, community groups or not-for-profit organizations, and for-profit private companies or operators.

STRATEGY AND IMPLEMENTER

FUNDING SOURCE

Establishing a foundation for regional housing planning

Establish a regional housing coalition.

LEAD IMPLEMENTER: Gulf Coast Community Design Studio, Gulf Regional Planning Commission, Southern Mississippi Planning and Development District, Cities, Counties, and members of the *Plan for Opportunity* Housing Subcommittee

While some organizational costs may be incurred, these should be paid for as part of the organizations' and jurisdictions' normal administrative procedures. Should the coalition decide to apply for nonprofit status, access to grants will provide more funding opportunities.

Establish a regional housing trust fund.

LEAD IMPLEMENTER:
Gulf Coast Renaissance Corporation (GCRC) and the Mississippi Gulf Coast Housing Coalition

Initial costs would be paid for as part of GCRC and partner organizations' normal administrative procedures. Funding sources such as CDBG funds, general funds, developer fees, taxes, loan repayment fees, etc., would need to be agreed upon and designated through enabling legislation.

More Information:
<http://housingtrustfundproject.org/>

Continue to look at housing regionally through a Fair Housing and Equity Assessment or Regional Analysis of Impediments.

LEAD IMPLEMENTER:
Mississippi Gulf Coast Housing Coalition. The Gulf Coast Community Design Studio (GCCDS) conducted the *Plan for Opportunity's* FHEA and would be available to assist with or to conduct future assessments.

Funding could be set aside in each of the jurisdiction's budgets or become a component of the MS Gulf Coast Housing Trust Fund.

GOAL 1: Improve the resiliency and building performance of the housing stock on the coast

Create a central location where residents and community leaders can learn more about the challenges and opportunities around elevated housing.

LEAD IMPLEMENTER: Gulf Coast Community Design Studio (GCCDS)

Potential funding sources include: Federal Emergency Management Agency (FEMA), Mississippi Emergency Management Agency (MEMA), and Mississippi-Alabama Sea Grant Consortium.

Promote awareness of programs to rehabilitate and retrofit existing houses.

LEAD IMPLEMENTER: Gulf Coast Community Design Studio, Smart Home America, Existing program administration agencies, housing and housing service providers, insurance agents, cities and counties.

While some organizational costs may be incurred, these should be paid for as part of the organizations' and jurisdictions' normal administrative procedures.

Fund cost/benefit analysis of housing retrofits to support existing and future retrofit and rehabilitation programs.

LEAD IMPLEMENTER: Southern Mississippi Planning and Development District (SMPDD), Gulf Coast Renaissance Corporation (GCRC) and the Gulf Coast Community Design Studio (GCCDS)

The Mississippi-Alabama Sea Grant Consortium and the McArthur Foundation have offered funding to similar projects. Other potential funding sources include the Federal Emergency Management Agency (FEMA), Mississippi Emergency Management Agency (MEMA), and the Insurance Services Office (ISO)

Encourage jurisdictions to look at their inventory of rental housing stock, identify type(s) most in need of repair, and create a plan to address concerns.

LEAD IMPLEMENTER: Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Establish a regional housing trust fund program to help improve the building performance of existing homes.

LEAD IMPLEMENTER: Board of Directors of the Mississippi Gulf Coast Housing Trust Fund, Gulf Coast Renaissance Corporation (GCRC) and the Mississippi Gulf Coast Housing Coalition

Funding sources such as CDBG funds, general funds, developer fees, taxes, loan repayment fees, etc., would need to be agreed upon and designated through enabling legislation.

Advocate for expansion of Mississippi Department of Health and Human Services' Weatherization Assistance Program (WAP) to include multifamily properties and encourage power companies to create multifamily energy efficiency retrofit and/or rebate programs.

LEAD IMPLEMENTER: Mississippi Department of Health and Human Services and local power companies

Some organizational costs may be incurred and should be paid for as part of the agency's and companies' normal administrative procedures. Funding for additional programs through the power companies should be set aside in the companies' annual budgets, but may potentially be supplemented through the Department of

Energy or other energy efficiency service providers.

More Information and Case Studies:

http://portal.hud.gov/hudportal/documents/huddoc?id=factsheet_doe_weatherize_3.pdf

<http://www.masssave.com/business/multi-family-facilities>

<http://www.sdge.com/more-savings-multi-family>

Educate residents and property owners on strategies for reducing insurance costs.

LEAD IMPLEMENTER: Gulf Coast Community Design Studio, Insurance agents and professional organizations, Smart Home America, Institute for Business and Home Safety (IBHS), and housing and housing related service organizations.

While some organizational costs may be incurred around information gathering and promotion, these should be paid for as part of the organizations' normal administrative procedures.

Encourage collaboration and information sharing between insurance companies, building code officials, city councils, boards of supervisors, code enforcement court officials and contractors on the importance of building to stronger standards and improving uniformity in code enforcement across the coast.

LEAD IMPLEMENTER: Coastal Hazard Outreach Strategy Team (C-HOST)

While some organizational costs may be incurred, these should be paid for as part of the organization's and jurisdictions' normal administrative procedures.

Work with jurisdictions to join the Community Rating System (CRS) program and/or improve their CRS rating.

LEAD IMPLEMENTER: Coastal Hazard Outreach Strategy Team (C-HOST), Mississippi-Alabama Sea Grant Consortium (MASGC), and Southern Mississippi Planning and Development District (SMPDD)

Potential funding sources: Federal Emergency Management Agency (FEMA), Mississippi Emergency Management Agency (MEMA), the Insurance Services Office (ISO), Mississippi Department of Marine Resources (MDMR), and Mississippi-Alabama Sea Grant Consortium (MASGC)

More Information:

<http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-rating-system>

Promote awareness of indoor air quality.

LEAD IMPLEMENTER: Energy efficiency retrofit program administrators, jurisdictions' building code departments, builders, Gulf Coast Community Design Studio (GCCDS), Mississippi Department of Environmental Quality (MDEQ), Mississippi State University Extension Service, and other housing providers such as Habitat for Humanity

While some organizational costs may be incurred, these should be paid for as part of the organization's and jurisdictions' normal administrative procedures. Indoor Air Quality publications can be ordered from the U.S. Environmental Protection Agency's (EPA) National Service Center for Environmental Publications

More Information:

http://www.epa.gov/iaq/pdfs/building_codes_and_iaq.pdf
<http://www.epa.gov/iaq/pubs/>

Encourage jurisdictions to offer development incentives for developers who employ best practices in regards to indoor air quality.

LEAD IMPLEMENTER: Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

More Information:

http://www.epa.gov/iaq/pdfs/building_codes_and_iaq.pdf

GOAL 2: Improve compliance with Fair Housing Law and increase access to fair housing

Encourage jurisdictions to review the definition of "family" in their zoning code and amend zoning ordinances to include a more inclusive definition.

LEAD IMPLEMENTER: Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Encourage jurisdictions to review their policies in regards to group homes, revise their zoning ordinance to comply with fair housing law, and allow group homes in residential zones.

LEAD IMPLEMENTER: Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Promote principals and best practices for affirmatively furthering fair housing through training and education at the Mississippi Chapter of the American Planners Association (APA MS), Mississippi Coast Building Officials Association (MCBOA) and Mississippi Municipal League (MML) events.

LEAD IMPLEMENTER: University of Southern Mississippi's Institute for Disability Studies (IDS), Mississippi Center for Justice, Mississippi Chapter of the American Planners Association (APA MS), Mississippi Coast Building Officials Association (MCBOA), and Mississippi Municipal League (MML)

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures. Additional training resources and funding may be available through the National Fair Housing Alliance (NFHA) and/or the National Housing Resource Center (NHRC)

Advocate for the establishment of a permanent HUD and state recognized fair housing organization to serve the needs of the region.

LEAD IMPLEMENTER: Mississippi Gulf Coast Housing Coalition, Mississippi Center for Justice (MCJ)

Initial efforts toward passage of enabling legislation would need to be paid for as part of the organizations' and jurisdictions' normal administrative procedures. Federal funding such as HUD's Fair Housing Initiative Program (FHIP) grants are available to fund organizations doing fair housing work, enforcement and testing. There are also numerous private funding options such as the National Fair Housing Alliance (NFHA), which provides support for fair housing work and/or operating membership of NFHA.

<p>Fund accessibility audit to determine compliance with the Fair Housing Amendments Act (FHAA) and Section 504 building standards.</p> <p>LEAD IMPLEMENTER: University of Southern Mississippi's Institute for Disability Studies (IDS), Mississippi Center for Justice, and/or Mississippi Gulf Coast Housing Coalition</p>	<p>Federal funding such as HUD's Fair Housing Initiative Program (FHIP) grants are available to fund organizations doing fair housing work, enforcement and testing. There are also numerous private funding options such as the National Fair Housing Alliance (NFHA), which provides support for fair housing work and/or operating membership of NFHA.</p>
<p>Encourage partnership between existing disability rights organizations, jurisdiction leaders and building code departments to ensure code enforcement.</p> <p>LEAD IMPLEMENTER: Cities, counties and existing disability rights organizations including Disability Rights Mississippi, Disability Connection, The ARC of Mississippi, and L.I.F.E. Mississippi.</p>	<p>While some organizational costs may be incurred, these should be paid for as part of the organizations' and jurisdictions' normal administrative procedures.</p>
<p>Establish a regional housing trust fund program to help remove barriers to accessibility for persons with disabilities.</p> <p>LEAD IMPLEMENTER: Board of Directors of the Mississippi Gulf Coast Housing Trust Fund, Gulf Coast Renaissance Corporation (GCRC) and the Mississippi Gulf Coast Housing Coalition</p>	<p>Funding sources such as CDBG funds, general funds, developer fees, taxes, loan repayment fees, etc. would need to be agreed upon and designated through enabling legislation.</p>
<p>Encourage recipients of Housing Choice Vouchers to locate in areas of higher opportunity and outside areas of concentrated poverty.</p> <p>LEAD IMPLEMENTER: Housing Choice Voucher administering agencies</p>	<p>While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.</p>
<p>Consider instating a regional housing mobility program targeted at the most segregated communities as identified in the FHEA.</p> <p>LEAD IMPLEMENTER: Mississippi Gulf Coast Housing Coalition</p>	<p>Initial efforts would need to be paid for as part of the organizations' and jurisdictions' normal administrative procedures. Potential funding sources for housing mobility programs include Community Development Block Grants, Fair Housing Assistance Program (FHAP), Fair Housing Initiatives Program (FHIP), HUD Housing Counseling Program, Moving to Work (MTW), and various private foundations.</p> <p>More Information: http://prrac.org/full_text.php?item_id=13718&newsletter_id=0&header=Current%20ProjectsEx</p>

GOAL 3: Increase diversity of housing stock on the coast and improve access to affordable housing options

Encourage jurisdictions to amend or remove minimum floor area requirements for single family homes especially in developable areas near transportation and services.

LEAD IMPLEMENTER: Gulf Regional Planning Commission (GRPC), Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Educate jurisdictions, residents and developers on alternative housing options.

LEAD IMPLEMENTER: Gulf Coast Community Design Studio (GCCDS) and the Mississippi Gulf Coast Housing Coalition

Efforts would most likely need to be paid for as part of the organizations' normal administrative procedures.

Encourage amendments to zoning ordinances that allow for a mix of housing types near existing infrastructure, transportation, employment and services.

LEAD IMPLEMENTER: Cities and counties with assistance from the Gulf Regional Planning Commission (GRPC)

While some organizational costs may be incurred, these should be paid for as part of the organizations' and jurisdictions' normal administrative procedures.

Encourage jurisdictions to promote housing diversity in comprehensive plans.

LEAD IMPLEMENTER: Gulf Regional Planning Commission (GRPC), Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Encourage education and outreach through existing senior centers and service organizations to assist seniors in planning for their current and future housing needs.

LEAD IMPLEMENTER: Southern Mississippi Planning and Development District - Area Agency on Aging (AAA), Senior centers such as the Hancock Senior Center, Donal Snyder Community Center and Jackson County Civic Action Center

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

Encourage jurisdictions to offer incentives to developers to use universal design principles and to build housing for seniors and persons with disabilities in areas of high opportunity.

LEAD IMPLEMENTER: Cities and counties

While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.

Advocate for the incorporation of more universal design principals in Mississippi Home Corporation's (MHC) Qualified Allocation Plan (QAP) and Notifications of Funding Availability (NOFA) for HOME funds.

LEAD IMPLEMENTER: Mississippi Home Corporation (MHC), the Gulfport-Biloxi-Harrison County HOME Consortium, and other housing fund administering agencies

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

Introduce state legislation to reduce the age a person is allowed to enter into a legal contract in Mississippi from 21 to 18 in compliance with federal standards.

LEAD IMPLEMENTER: Mississippi Center for Justice and/or the Mississippi Gulf Coast Housing Coalition

Efforts would most likely need to be paid for as part of the organizations' normal administrative procedures.

Establish a regional housing trust fund program to subsidize transitional housing and permanent supportive housing for the homeless.

LEAD IMPLEMENTER: Board of Directors of the Mississippi Gulf Coast Housing Trust Fund, Gulf Coast Renaissance Corporation (GCRC) and the Mississippi Gulf Coast Housing Coalition

Funding sources such as CDBG funds, general funds, developer fees, taxes, loan repayment fees, etc., would need to be agreed upon and designated through enabling legislation.

More Information & Case Studies:

<http://www.archhousing.org/developers/housing-trust-fund.html>

Continue to work with Federal agencies and Congress to increase funding levels for additional housing vouchers to help meet the demand for housing assistance in the Region.

LEAD IMPLEMENTER: Public housing authorities, the Mississippi Gulf Coast Housing Coalition, cities and counties

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

GOAL 4: Improve financial literacy and increase access to housing finance

Encourage collaboration between housing resource centers and workforce and economic development agencies.

LEAD IMPLEMENTER: Southern Mississippi Planning and Development District (SMPDD), Gulf Coast Community Design Studio (GCCDS), and organizations represented on the Housing and Economic/ Workforce Development Subcommittees for the *Plan for Opportunity*

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

Advocate for funding to promote awareness of existing financial literacy programs.

LEAD IMPLEMENTER: Mercy Housing and Human Development (MHHD)

Encourage partnerships and information sharing between housing nonprofits, financial institutions, employers and local cultural centers such as churches to increase awareness of existing financial literacy programs and housing finance opportunities.

LEAD IMPLEMENTER: Mercy Housing and Human Development (MHHD), Housing nonprofits, financial institutions, employers and local cultural centers

While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

Advocate for funding to promote awareness of existing financial literacy programs and housing finance opportunities.

LEAD IMPLEMENTER: Mercy Housing and Human Development (MHHD), Financial literacy program administrators and housing financing agencies

Some program funds may be redistributed to marketing and/or additional funds may be sought from the program funder(s). In addition, the National Financial Educators Council (NFEC) publicizes funding opportunities for financial education endeavors and might be a resource for obtaining funding.

Conduct research to identify and address the attitudinal and behavioral barriers to improved financial literacy.	
LEAD IMPLEMENTER: Mercy Housing and Human Development (MHHD), Southern Mississippi Planning and Development District (SMPDD) or Gulf Coast Renaissance Corporation (GCRC) with assistance from housing, economic and workforce development, and advocacy agencies	The National Financial Educators Council (NFEC) publicizes funding opportunities for financial education endeavors and might be a resource for obtaining funding.
Advocate for more programs addressing remediation of past criminal records as a means of removing barriers to housing and housing finance.	
LEAD IMPLEMENTER: Steps Coalition, Mississippi Center for Justice (MCJ) and housing organizations	Efforts would most likely need to be paid for as part of the organizations' normal administrative procedures and/or sponsored by a private entity.
GOAL 5: Improve existing and future neighborhoods to better connect housing with employment and other services	
Conduct a job/housing balance analysis.	
LEAD IMPLEMENTER: Southern Mississippi Planning and Development District (SMPDD) in collaboration with the Mississippi Gulf Coast Housing Coalition	Efforts would most likely need to be paid for as part of the organizations' normal administrative procedures or paid for as part of the next Fair Housing and Equity Assessment or Regional Analysis of Impediments as recommended on page two of this report. More Information: http://www.sewrpc.org/SEWRPC/Housing/TheJobHousingBalance.htm
Promote uniformity in zoning codes for jurisdictions in the region.	
LEAD IMPLEMENTER: Cities and counties with assistance from the Gulf Regional Planning Commission (GRPC)	While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.
Encourage jurisdictions to promote infill and investment in revitalizing existing neighborhoods in comprehensive plans.	
LEAD IMPLEMENTER: Cities and counties	While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.
Encourage jurisdictions to offer incentives to developers locate a mix of residential development near existing infrastructure, transportation, employment and services.	
LEAD IMPLEMENTER: Cities and counties	While some organizational costs may be incurred, these should be paid for as part of the jurisdictions' normal administrative procedures.
Advocate for Mississippi Home Corporation's (MHC) Qualified Allocation Plan (QAP) and Notifications of Funding Availability (NOFA) for HOME funds to incentivize infill development.	
LEAD IMPLEMENTER: Mississippi Home Corporation (MHC), the Gulfport-Biloxi-Harrison County HOME Consortium, and other housing fund administering agencies	While some organizational costs may be incurred, these should be paid for as part of the organizations' normal administrative procedures.

Work with major employers in the region to encourage employees to live in state and closer to work.	
LEAD IMPLEMENTER: Chambers of commerce, development commissions, cities and counties.	Efforts would most likely need to be paid for as part of the organizations' normal administrative procedures and/or sponsored by a private entity.
Consider implementing a housing incentive program with employers and including a rent subsidy component.	
LEAD IMPLEMENTER: Gulf Coast Renaissance Corporation (GCRC) in collaboration with the Mississippi Gulf Coast Housing Coalition	If development of the program is decided to be a worthwhile endeavor, the Gulf Coast Renaissance Corporation would likely determine appropriate funding sources.
Encourage county boards of supervisors to contract with the Coast Transit Authority to provide senior demand-response transportation.	
LEAD IMPLEMENTER: County boards of supervisors and the Coast Transit Authority (CTA)	Funding would primarily come from the participating counties' budgets, though may be subsidized through the Coast Transit Authority (CTA)
Consider Paratransit service to bridge gap between assisted housing developments and existing public transit network.	
LEAD IMPLEMENTER: Coast Transit Authority (CTA) with planning assistance from the Gulf Regional Planning Commission	Funding could come from a combination of sources including the Coast Transit Authority (CTA), cities, counties, assisted housing developments and the Mississippi Department of Health and Human Services.

Notes:

ⁱ It is difficult to quantitatively assess how well codes are implemented and enforced by local communities. One indication of this stems from evaluations of these functions at the community level as a way of managing risks, particularly risk of losses from natural disasters. One company that provides these evaluation services has published the results from the evaluations it has performed throughout the country. The company, ISO, uses its Building Code Effectiveness Grading Schedule (BCEGS®) to perform this function. Communities get rated on a 10 point scale with 1 representing exemplary administration and enforcement of the code, and 10 representing little or no quality administration and enforcement.

ⁱⁱ U.S. Department of Housing and Urban Development and U.S. Department of Energy Weatherization Partnership. Streamlining Weatherization Assistance in Affordable Housing. Updated 5 March 2010.

<http://portal.hud.gov/hudportal/documents/huddoc?id=factsheet_doe_weatherize_3.pdf>.

ⁱⁱⁱ Federal Emergency Management Agency. (2011). National Flood Insurance Program. Flood Insurance Manual. Chapter 19. Community Rating System. Page 1.

^{iv} Mudarri, David H. and The Camus Group. Prepared for the U.S. Environmental Protection Agency, Office of Radiation and Indoor Air, Indoor Environments Division. September 2010. Building Codes and Indoor Air Quality. <http://www.epa.gov/iaq/pdfs/building_codes_and_iaq.pdf>. Page 7.

^v Mudarri, David H. and The Camus Group. Prepared for the U.S. Environmental Protection Agency, Office of Radiation and Indoor Air, Indoor Environments Division. September 2010. Building Codes and Indoor Air Quality. <http://www.epa.gov/iaq/pdfs/building_codes_and_iaq.pdf>. Page 16.

^{vi} Western Economic Services, LLC. (2008). The 2008 Mississippi Analysis of Impediments to Fair Housing Choice. Prepared for MDA. November 2008. Page 77.

^{vii} Gulf Coast Fair Housing Center. (2004). Rental Housing Accessibility Audit. Gulfport, MS. Page 8.

^{viii} Ibid. Page 9.

^{ix} U.S. Department of Housing and Urban Development. Accessibility Requirements for Buildings.
<http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/accessibility>.

^x U.S. Treasury Department and the Organization for Economic Cooperation and Development (OECD). Taking Financial Literacy to the Next Level: Important Challenges and Promising Solutions. 7-8 May 2008.
<<http://www.oecd.org/finance/financial-education/41635334.pdf>>. Pages 16-21.

^{xi} Southeastern Wisconsin Regional Planning Commission. SEWRPC Planning Report No. 54: A Regional Housing Plan for Southeastern Wisconsin: 2035.
<<http://www.sewrpc.org/SEWRPCFiles/HousingPlan/Files/DraftChapters/pr-54-chapter-08-draft.pdf>>.

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