

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant (CDBG) program administered by the U.S. Department of Housing and Urban Development (HUD) provides an annual grant to Entitlement Communities to implement activities that support community and economic development for low-moderate income citizens. The Annual Action Plan (AAP) must align with the City's 5-year Consolidated Plan.

In its fifth and final year of the City of Moss Point's 2022-2026 Consolidated Plan, the City has developed its 2026 AAP for the CDBG Entitlement Program, in compliance with HUD's regulations and the City's Citizen Participation Plan. The 2026 AAP identifies the following CDBG resources (funds): 2026 CDBG Entitlement allotment, program income and prior year resources. The City of Moss Point received a CDBG Entitlement allocation of \$97,999.00 for Program Year 2025. It is expected that the City will have an anticipation of \$0.00 in program income and an additional resource for FY 2023 and 2024 \$41,776.45.

For Program Year 2026, which begins October 1, 2026, and ends September 30, 2027, the City expects to have a total of \$139,775.45 available to fund HUD eligible projects and activities.

Each conditionally funded activity outlined in the City of Moss Point's 2026 AAP satisfies HUD's eligibility requirements, as well as one of the three following CDBG national objectives established by HUD for the CDBG program:

- Activities benefiting low- and moderate-income persons
- Activities which aid in the prevention or elimination of slums or blight
- Activities designed to meet community development needs having a particular urgency

Each of the conditionally funded activities also addresses a priority need identified in the City's 2022-2026 Consolidated Plan. Priority needs established in the Consolidated Plan include:

- Address and prevent homelessness
- Public services/non-housing community development
- Public services/affordable housing
- Improve public facilities and resources
- Enhance economic development opportunities
- Improve community resilience
- Improve public safety

The AAP provides conditional 2026 CDBG funding for the following projects:

- 1) Administration and Planning,
- 2) Fire and Safety Equipment (PY-2023),
- 3) Code Enforcement,
- 4) Demolition and Slum/Blight Clearance,
- 5) Public Assistance HVAC (PY-2024).

The City's 2026 CDBG allocation, program income earned from the rental of Pelican Landing and funds from prior year resources are the only sources from which the City's 2026 AAP activities will be funded. Moss Point does not receive direct allocations of the following funds: (1) HOME Investment Partnerships, (2) Emergency Solutions Grants, (3) Housing Trust Funds, nor (4) Housing Opportunities for Persons with AIDS.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The AAP provides conditional 2026 CDBG funding for projects/activities which will achieve the following goals:

1. Public services to support Access to Affordable Housing
1. Improve public facilities

The City will achieve these goals by funding activities that provide services to the greatest number of Moss Point's low- to moderate income residents. The conditionally funded projects and activities represent the City's commitment to addressing critical needs at both individual and community levels, thus supporting improvement in the quality of life for all of Moss Point's residents.

After accounting for funds allocated to administration, 2026 CDBG funds will be allocated /activities which serve Moss Point's most distressed citizens, survivors of domestic violence and low-income children and their parents.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the 2023-2024 fiscal years, Moss Points City Community Development office worked diligently to meet the objectives outlined in the 2021-2022 Annual Action Plans. The Moss Point Community Development Division engaged with residents, providing community forums for public input and opportunities to express current needs . Based on these outreach efforts, Moss Point has developed strategies to implement AAP projects and activities based on the community needs and created a detailed analysis in the Moss Point 2023 and 2024 Consolidated Annual Performance and Evaluation Reports.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Moss Point initiated its 2026 Annual Action Plan process with a focus on citizen participation. Key steps included:

1. Conducting outreach through various channels to a broad spectrum of stakeholders to the cause of meeting HUD's national objectives
2. Providing opportunity for citizens to input the most pressing problems currently facing low- to moderate- income persons and households
1. Publishing public notice in local media and on the city website regarding opportunity for public input at hearings
2. Making the draft AAP available for public review
3. Opening a 30-day public comment period
4. Holding a public hearing
5. Ensuring accessibility of the participation process
6. Documenting and considering all public input
7. Planning to respond to comments in the final AAP
8. Preparing for an approval process with the city's board of aldermen

Citizen Participation assisted in determining the path forward- how the community feedback and community needs helped to shape how funds are spent. All of which aligned with HUD requirements for citizen participation in the CDBG planning process. It demonstrated Moss Point's commitment to engaging its residents in the decision-making process for the use of CDBG funds.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

8.14.26

The City of Moss Point sought input from a myriad of agencies and stakeholders who supply services to those needing assistance in meeting needs for healthcare and wellness services, food scarcity, affordable housing, and both long-term and emergency shelter to citizens in Moss Point. The City also adheres to the standard 30-day public comment period for Community Development Block Grant (CDBG) programs, as required by the U.S. Department of Housing and Urban Development (HUD). This period allowed citizens, organizations, and stakeholders to review and provide input on proposed CDBG-related plans and reports, including Annual Action Plans, and Consolidated Plans. The City ensures that drafted documents are accessible to all, including persons with disabilities and those with limited English proficiency. Public notices clearly communicate the comment period's start and end dates. While comments are primarily accepted in writing, the City also considers email and online submissions. In which, the City carefully considers all received comments and includes a summary with responses in the final document submitted to HUD, ensuring transparency and community engagement in the CDBG process. Handout provided outlined all completed and accepted recommendations (e.g., Housing Assistance, Improve Public Service, Code Enforcement and etc.).

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

8.14.26

The City of Moss Point values the diverse perspectives provided by our community. Each comment received careful consideration to represent local priorities. The city strives to use available funds to address our most urgent needs.

Moss Point's administration appreciates and respects the diverse perspectives, ideas, and concerns expressed by its residents. All feedback received was carefully considered and acknowledged as representative of the community's viewpoints. The City always strives to allocate its resources in a manner that best address the most pressing needs within the constraints of the available funding.

7. Summary

8.14.26

The City of Moss Point carefully evaluates how its annual HUD allocation is used to address the community's most pressing needs. With limited funding available, not all identified needs can be fully addressed. The Community Development Advisory Committee helps guide funding decisions to ensure resources are invested where they will have the greatest impact for residents. While the City considers every request received, funding priorities are established to maximize community benefit and ensure responsible stewardship of HUD funds.

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

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MOSS POINT	Community Development Office

Table 1 – Responsible Agencies

Narrative (optional)

The City of Moss Point is the leading agency for developing and administering its Annual Action Plan and Five-Year Consolidated Plan for the CDBG Entitlement Program. Administrative support and oversight are provided by the City's Community Development Department. Currently, that department consists of one person who also has responsibility for managing other community projects and grants.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Moss Point has implemented outreach measures to solicit credible input from a large number of agencies of considerable diversity in its consultation process. Furthermore, the City provided a means for anonymous input from citizens in the community as well. The City does not have a local paper and will, therefore, use a regional newspaper to publicize the hearings.

The City implemented an aggressive schedule of activities designed to reach public and private agencies providing services to Moss Point's residents. The City does not receive Emergency Solution Grant funds. As such, consultation with the Open Doors Homeless Coalition regarding ESG performance standards and HMIS administration was not required.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City of Moss Point invited several community agencies serving the residents of Moss Point to participate in its coordination discussion.

1. Open Doors Homeless Coalition
2. Mississippi Gulf Coast Salvation Army
3. American Red Cross
4. United Way for Jackson and George Counties
5. Community Action of South Mississippi
6. Gulf Coast Women's Center for Nonviolence, Inc.
7. New Beginnings Domestic Violence Program
8. Mississippi Regional Housing Authority VIII
9. Catholic Charities of the Biloxi Diocese
10. Singing River Services
11. Unity In Our Community
12. Jackson County Mental Health Director
13. Jackson County Grant Department
14. Health & Prescription Services
15. Moss Point School District
16. Jackson County Family Coalition

City of Moss Point has contacted and spoken with representatives of Gulf Coast health, mental health, and social services agencies to consult with stakeholders and citizens. The agencies were provided with a survey which was completed and returned. In addition to the consultations that have been conducted and the surveys that have been carried out. Notification were sent out to invite a larger audience of public to participate in scheduled public hearings which will be conducted on the following dates:

June 18, 2026, Public Hearing

July 9, 2026, Public Hearing

The 30-day comment period is to be July 18, 2026, through August 9, 2026

Broadband: The District Manager for Sparklight has shared evidence that 100% of the residents in the city of Moss Point have access to advanced broadband capability as a fixed base source or on a mobile platform. With that service being so accessible, digital communications are leveraged considerably as a means of providing information and soliciting input.

Resilience: There is limited funding available from the entitlement funds, but the City is committed to enhancing community resilience utilizing the available CDBG funding. The city has evaluated local severe weather and storm capabilities with the Fire Chief and has identified severe weather may present challenges for families in need of suitable shelter, who have limited resources. The City is proactive in engaging local churches who have the capacity to provide suitable shelter and apply resources to enhance their capabilities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

As a regional agency providing services to those in Jackson County and the City of Moss Point, Open Doors Homeless Coalition provides services to homeless individuals and families with or without children. The City of Moss Point and other public and/or social service agencies may refer to prospective beneficiaries to Open Doors at any time. The team at Open Doors are engaged in the planning efforts of Moss Point to address the needs of homeless persons who call Moss Point home. The collaboration with Open Doors offers an opportunity for the City to access their expertise and provide services that focus on the delivery of care, the referral process, and address unmet needs identified through the intake process.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City does not receive Emergency Solution Grant funds. Consultation with the Open Doors Homeless Coalition regarding ESG performance standards and HMIS administration was not required.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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Table 2 – Agencies, groups, organizations who participated

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

Each required agency was consulted and quite a number of others whom it was determined could provide useful information. No agency types were excluded from the consultation process. The City continues to work with all agencies in and around the surrounding area, including those that did not respond to outreach.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Open Doors Homeless Coalition	The regional CoC's plan for preventing and addressing homelessness identifies goals that parallel the City's commitment to improving access to affordable housing in Moss Point for all populations.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Persons with disabilities Non-targeted/broad community	Citizen attendance and response were engaged and informative-3 attended	Comments showed support for the 4 areas identified as remaining to be addressed from the 2022-2026 Consolidated Plan.	All comments accepted	
2	Newspaper Ad	Non-English Speaking - Specify other language: SPANISH Non-targeted/broad community	Published in newspaper on June 10th and 17th 2026			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	POSTED ON CITY WEBSITE AND FACEBOOK PLATFORMS			
4	Public Meeting	Non-English Speaking - Specify other language: SPANISH Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates CDBG resources will fund activities in the following categories: Acquisition, Administration and Planning, Housing, Public Improvements, and Public Services.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	97,999.00	0.00	41,776.45	139,775.45	0.00	PY2026 is the 5th and final year covered by the 2022-2026 Consolidated Plan. The City does not have plans to leverage these resources but is working to identify other public and private agencies who may provide future funding.

Table 5 - Expected Resources – Priority Table

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

matching requirements will be satisfied

The City receives a relatively small entitlement amount and is anticipating that its CDBG funds will be helpful in leveraging additional resources. It is particularly likely that CDBG funds will be used to secure additional funds to complete construction of a project (Sue Ellen Rehabilitation Project) that has begun by use of CDBG-CV funds. Entitlement funds, though not sufficient in and of themselves to complete that project in a timely manner, quite possibly will be used as leverage for access to funds from other federal, state, and private funding. Furthermore, there will be an investment of CDBG entitlement funds to further the development of a public park, gymnasium, and related recreational facilities that will serve a significant LMI population.

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

na

Discussion

na

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Resources Improvements	2022	2026	Non-Housing Community Development	Sue Ellen Street Kreole Avenue Citywide	Improve Public Facilities and Resources	CDBG: \$2,864.97	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9242 Persons Assisted
2	Improve Community Resilience	2022	2026	Urgent Need from Natural Disaster &/or Pandemic	CITY OF MOSS POINT CONSOLIDATED PLAN Citywide	Public Services- Non-Housing Community Development	CDBG: \$51,286.65	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6140 Persons Assisted
3	Public Services Non-Housing	2022	2026	Public Services NonHousing	CITY OF MOSS POINT CONSOLIDATED PLAN Fire Department Sue Ellen Street Kreole Avenue Citywide	Improve Community Resilience	CDBG: \$25,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6140 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Administration & Planning	2022	2026	Administration	Citywide	Public Services-Non-Housing Community Development	CDBG: \$21,712.35	Other: 1 Other
5	Public Services Housing	2022	2026	Public Services - Housing	Sue Ellen Street Kreole Avenue Citywide	Public Services - Housing Assistance	CDBG: \$38,911.48	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities and Resources Improvements
	Goal Description	PY 2023 prior-year resources will provide additional funding for the CDBG-CV project. FIRE/SAFETY PY 2024 prior-year resources will provide additional funding for HVAC project home projects
2	Goal Name	Improve Community Resilience
	Goal Description	2025 PY-This goal funds demolition of slum and blighted structures and cleanup activities within the low- and moderate-income area (LMA).
3	Goal Name	Public Services Non-Housing
	Goal Description	2025 PY-This goal funds code enforcement activities citywide to support LMI/LMA-eligible projects

4	Goal Name	Administration & Planning
	Goal Description	ADMIN/PLANNING PROVIDE SUPPORT, SUPPLIES,AND ADVERTISING FOR CDBG PROGRAM
5	Goal Name	Public Services Housing
	Goal Description	AID AND DUPPORT LMI FAMILES WITH REHAB OF HOME.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2026 AAP provides conditional funding for projects that meet HUDs major funding criteria: (1) eligible activity (2) meet a national objective while addressing unmet community needs identified in the 2022-2026 CON PLAN.

The city will address enhancing access to public facilities that meet the needs of LMI person community.

The city will provide the means to support the operations of the office Community Development including a portion of the salaries of some staff.

Projects

#	Project Name
1	ADMIN AND PLANNING
2	2022 2023 FIRE AND SAFETY
3	CODE ENFORCEMENT
4	DEMOLITION
5	PUBLIC ASSISTANCE HOUSING HVAC

Table 7 - Project Information

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

The primary reason for the determined allocation is that the city makes every effort to leverage the limited Entitlement allocation as prudently as possible in light of the magnitude of the needs in the community. Of particular interest currently is the need for improvements in access to public facilities that promote the health and wellbeing of local residents.

AP-38 Project Summary
Project Summary Information

1	Project Name	ADMIN AND PLANNING
	Target Area	Citywide
	Goals Supported	Administration & Planning
	Needs Addressed	Public Services- Non-Housing Community Development
	Funding	:
	Description	Administration and planning funds are budgeted to pay for cost required to effectively administer the CDBG Entitlement Program. This may include a portion of staff salaries, consultant fees, research, outreach, and planning documents. Staff training, CDBG supplies, publishing of required notices, CDBG purchased equipment or maintenance, and other eligible expenses are also covered.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA
	Planned Activities	NA
2	Project Name	2022 2023 FIRE AND SAFETY
	Target Area	Fire Department
	Goals Supported	Public Facilities and Resources Improvements
	Needs Addressed	Improve Public Facilities and Resources
	Funding	:
	Description	CANCELED: An existing neighborhood park will be upgraded with a focus on the physical, social, and emotional well-being of residents proximately to the park through a facility that provides access to a broad range of resources to be made available through cooperative partnerships with healthcare, social services, and community resource providerFY 2023 CDBG funding will be used to purchase equipment for the Fire Department serving low- and moderate-income census block groups in Moss Point.7.21.26 FY 2022 AND 2023 FUNDING WILL BE USE FOR PURCHASING EQUIP FOR LOW MOD CENSUS MOSS POINT
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	For PY 2022 and PY 2023, it is estimated that approximately 6,140 low- and moderate-income (LMI) persons will benefit, as the census block groups surrounding the facility are over 80% LMI.
	Location Description	FIRE and SAFETY purchase equip for aid of LMA
	Planned Activities	The city will continue meeting the needs of LMA to ensure equipment to meet pandemic and emergent needs. CDBG-CV grant will aid and support this urgent need to be prepared.
3	Project Name	CODE ENFORCEMENT
	Target Area	Fire Department Sue Ellen Street Kreole Avenue Citywide
	Goals Supported	Public Facilities and Resources Improvements
	Needs Addressed	Improve Public Facilities and Resources
	Funding	:
	Description	FUNDS WILL BE ALLOCATED TO OTHER PROJECTS WITH SUB AMEND (Code Enforcement)
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 9,242 LMI persons will benefit from the proposed activities.
	Location Description	VARIOUS
	Planned Activities	Will aid citywide projects to serve LMI families
4	Project Name	DEMOLITION
	Target Area	Citywide
	Goals Supported	Improve Community Resilience
	Needs Addressed	Public Services- Non-Housing Community Development Improve Community Resilience
	Funding	:
	Description	DEMO BLIGHT AND SLUM HSING and CLEAN UP AREAS IN LMA
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	CITYWIDE
	Planned Activities	Activities will include demolition of blighted and slum buildings within LMI areas.
5	Project Name	PUBLIC ASSISTANCE HOUSING HVAC
	Target Area	Fire Department Sue Ellen Street Kreole Avenue Citywide
	Goals Supported	Public Services Housing
	Needs Addressed	Public Services - Housing Assistance
	Funding	:
	Description	Homeowner rehabilitation assistance LMI
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	9
	Location Description	CITYWIDE
	Planned Activities	TO AID AND SUPPORT LMI FAMILIES WITH HOUSING

AP-50 Geographic Distribution – 91.220(f)

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

The City of Moss Point's administration aims to maximize the impact of its Community Development Block Grant (CDBG) funds by strategically investing in initiatives that address the community and economic development needs of its low-to-moderate income residents. Rather than focusing on specific geographic target areas, the city prioritizes activities and projects based on their potential to benefit the greatest number of eligible citizens

Geographic Distribution

Target Area	Percentage of Funds
CITY OF MOSS POINT CONSOLIDATED PLAN	0
Fire Department	46
Sue Ellen Street	0
Kreole Avenue	0
Citywide	54

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Moss Point will allocate its Community Development Block Grant (CDBG) funds to projects and activities that serve the largest possible number of low-to-moderate income residents, aiming for a citywide positive impact. These initiatives align with the goals and needs outlined in the SP-45 Goals Summary of the 2022-2026 Consolidated Plan.

Discussion

The City budgeted its PY2026 CDBG resources as per the following:

- addressing priority needs identified in its 2022-2026 Consolidated Plan;
- input provided by citizens, partnering service agencies, and elected officials.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Moss Point does not receive funds from HUD's affordable housing grant funds, which include HOME Investment Partnerships, Housing Opportunities for Persons with AIDS, and the Emergency Solutions Grant. Although housing rehabilitation, as well as emergency repairs are eligible CDBG activities, the City makes every effort to allocate its CDBG funds to activities and projects that, in addition to addressing unmet needs, will also benefit the greatest number of the City's low-moderate income residents. The City's leadership is acutely aware that many of its residents require some level of affordable housing assistance. Given conditions in the post-COVID construction industry, the City is aware that it must seek to obtain affordable housing funds from other private and public sources. The City has limited 2026 CDBG funds to invest in affordable housing activities.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

By working aggressively with responsible and resourceful service agencies such as Singing River Services, the Salvation Army, South Mississippi Planning and Development District, and Open Doors Homeless Coalition, it is the goal of the city to offer permanent solutions to homeless persons who regularly frequent the City of Moss Point and to enable citizens for whom sustainable housing is at risk develop pathways to independent living. The United Way of Jackson and George Counties and Community Action of South Mississippi will be the City's strategic partners in meeting the needs of citizens who struggle with maintaining their housing status.

AP-60 Public Housing – 91.220(h)

Introduction

The South Mississippi Housing Authority (SMHA) provides service areas across the lower fourteen counties of Mississippi, including Jackson County. SMHA maintains a strong working relationship with the City of Moss Point.

As Mississippi's largest housing authority, SMHA supports approximately 10,000 very low-income households through a variety of programs. These include the Housing Choice Voucher (Section 8), Veterans Affairs Supportive Housing (VASH), Mainstream 5 housing for persons with developmental disabilities, Emergency Housing Vouchers (EHV) for the homeless, and direct management of 917 subsidized affordable housing units.

In Moss Point specifically, SMHA assists about 650 households through voucher programs and manages Myrtle Grove Pointe, a 72-unit project-based voucher facility housing many seniors and some families with young children. The authority provides additional Resident Services such as financial counseling, health services, youth education, and senior support.

In 2026, SMHA continued to work in Moss Point to connect low-income individuals with various assistance programs. Despite these efforts and the implementation of the Family Self-Sufficiency Program, SMHA continues to face resource challenges in fully meeting the needs of very low-income residents. To address this, the authority is exploring improvements for Myrtle Grove Pointe, including a walking trail, ADA accommodations, and sidewalk enhancements, aimed at boosting residents' quality of life and physical activity opportunities.

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

The South Mississippi Housing Authority (SMHA), formerly MRHA VIII, has an ongoing comprehensive assessment of Myrtle Grove Pointe's current condition, prioritizing necessary repairs and improvements.

The plan is to continue to focus on key enhancements already identified by the Executive Director, including constructing a walking trail, installing ADA rails and assistive devices throughout the facility, and improving sidewalks. SMHA will need to develop a funding strategy, potentially combining Community Development Block Grant (CDBG) funds with other grants and internal resources. A phased timeline for implementing improvements will be crucial to minimize disruption to residents. Engaging with residents, particularly seniors, will be important to refine plans and ensure they meet community needs.

In addition, close coordination with Moss Point city officials will be necessary to align the rehabilitation plan with broader community development goals. Additionally, SMHA will need to address resource challenges, possibly through partnerships or innovative funding approaches. For the most accurate and

current information on Myrtle Grove Pointe's action plan, it is advisable to contact SMHA or the City of Moss Point directly, as they would have the most up-to-date details on planned repairs and rehabilitation efforts.

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

The City of Moss Point will support efforts of SMHA to secure the support of area banks in conducting training for residents of Myrtle Grove Pointe and residents of other SMHA facilities located across the agency's regional service area. Such training might include instructions on: (1) credit repair, (2) financial planning, (3) the path to homeownership, and (4) preparation for employment.

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

NA

Discussion

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

Introduction

The City of Moss Point is committed to advancing the provision of housing for all of its citizens, those who are housed and those who are experiencing homelessness. The City supports the efforts of several non-profit organizations who are members of the Open Doors Homeless Coalition, HAPS and Back Bay Mission.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Limitations on the funds that the City has available to invest in meeting the needs of homeless persons, particularly unsheltered persons require close and consistent collaboration with agencies that have resources, including personnel, to meet that need. The relationships that the City has established and sustained with Open Doors Homeless Coalition and Back Bay Mission have been particularly helpful in enabling the City to be able to assert some positive influence in meeting the needs of the homeless population in our community.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Moss Point faces significant challenges in allocating its limited public service funding, often resulting in tough decisions that may not allow for direct financial support to homeless service providers. Despite these constraints, the City remains dedicated to maximizing the impact of its available funds by fostering collaborative relationships with community-based organizations addressing homelessness issues.

In alignment with the continuum-of-care needs outlined in its 2022 Strategic Plan, Moss Point will maintain its partnership with Open Doors Homeless Coalition. This collaboration includes active participation in the annual point-in-time (PIT) count, where the City will assist in recruiting volunteers to accurately assess the number of homeless individuals within Moss Point.

Additionally, the City will continue to facilitate referrals of unsheltered homeless persons to Open Doors or its affiliated continuum-of-care agencies when necessary. Through these strategic partnerships and targeted efforts, Moss Point aims to address homelessness effectively despite its funding limitations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Moss Point and its residents benefit from Open Doors Homeless Coalition's services, who receive Emergency Solutions Grant (ESG) funding from Mississippi. Open Doors serves the entire region, accepting referrals from all counties and jurisdictions in its area. Recently, Open Doors, Back Bay Mission, HAPS and Gulf Coast housing service providers were chosen to implement HUD's esteemed Youth Homelessness Demonstration Program.

Moss Point's leadership is dedicated to addressing homelessness through collaboration. The city will continue referring individuals to Open Doors, through its regional structure or directly to the organization and its member agencies. These referrals address various needs, including emergency housing, support for the chronically homeless, help for those facing recurring homelessness, and assistance for individuals with visible or self-reported disabilities. When suitable, city officials will also direct homeless individuals to the South Mississippi Housing Authority (SMHA, formerly Mississippi Regional Housing Authority VIII/MRHA VIII).

To improve its response to homelessness, Moss Point provides training for its Public Safety employees appropriately and respectfully addressing unsheltered people's needs. The city's approach focuses on connecting homeless individuals with necessary support to improve their situations, rather than simply relocating them. This strategy reflects Moss Point's commitment to addressing homelessness with compassion and effectiveness.

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

Despite funding limitations that restrict Moss Point's ability to directly support agencies serving individuals, families, and those discharged from public institutions, the city remains committed to maximizing its available resources. Moss Point will strategically leverage its limited funds to support area service providers by assisting with volunteer recruitment, offering city facilities for public meetings, and backing funding applications.

Moss Point's leadership is actively expanding its network by researching and establishing connections with federal and private agencies dedicated to affordable housing development. While these long-term collaborative efforts are ongoing, city leaders maintain their commitment to addressing the housing,

economic development, and supportive service needs of all Moss Point residents.

The city's approach balances immediate action within current constraints with ongoing efforts

to build partnerships and secure additional resources. This strategy aims to create a more comprehensive and sustainable approach to meeting the diverse needs of Moss Point's community, despite current funding challenges.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In 2019, the City joined the State of Mississippi in developing a statewide Affirmatively Furthering Fair Housing initiative. In its jurisdiction specific section, several barriers to affordable housing, as well as impediments to fair housing, were named in the section for the City of Moss Point.

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

The analysis of public policy recommendations identified the City of Moss Point as the responsible agency and outlined several key actions. These include identifying institutional barriers to affordable (a) housing, (b) considering language changes in the City's Comprehensive Plan regarding density and (c) lot size requirements, and (d) providing more specific definitions of family and disability in zoning guidance and the Comprehensive Plan.

Acknowledging the merit of this analysis, the City recognizes the need for a careful approach to implementation. To ensure that any changes yield benefits without unintended negative consequences, Moss Point must undertake a thorough process. This involves researching current housing policies, evaluating their intended and unintended impacts on affordable housing, revising the comprehensive plan, and modifying any policies that hinder affordable housing development.

The Community Development Division staff will bring these crucial issues to the attention of the Mayor and other city leaders for further discussion and action, demonstrating Moss Point's commitment to addressing affordable housing challenges through informed policy adjustments.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The leadership of Moss Point is dedicated to delivering high-quality community services, economic development, and housing support to its residents. However, the City faces significant challenges, including outdated or weather-damaged infrastructure, an aging housing stock, and low household incomes. These issues hinder the City's efforts to swiftly address the long-standing, generational conditions that, consistent with the City's Affirmatively Furthering Fair Housing analysis, disproportionately affect the City's African American residents.

Actions planned to address obstacles to meeting underserved needs

Moss Point faces significant needs across various demographics, with many citizens being minorities living in low-to-moderate income communities. Despite limited CDBG resources, Moss Point's leadership, in collaboration with consulting agencies, strives to identify and fund activities that can benefit the largest number of underserved residents. Partnerships with agencies dedicated to serving vulnerable populations play a crucial role in achieving this goal. By strategically focusing on projects and funding these agencies, Moss Point aims to maximize the impact on its high-need, underserved residents.

Actions planned to foster and maintain affordable housing

Moss Point's leadership is profoundly aware of the benefits that ensue when children and adults have decent, safe, and sanitary homes. The City is determined to find a way to promote the development of affordable housing with its limited CDBG funds. In fact, there is a determination to pursue every available option. The City is in discussion with representatives of other Federal agencies and will engage private foundations actively searching for grant-making organizations whose mission is to fund the development of affordable housing in distressed communities.

Actions planned to reduce lead-based paint hazards

The Mississippi State Department of Health has implemented the Lead Poisoning Prevention and Healthy Homes Program to tackle lead-related illnesses and deaths statewide. This program coordinates efforts to eliminate lead-based paint poisoning in young children and reduce families' exposure to lead-based health hazards at home. Thanks to the State's comprehensive education, testing, and outreach initiatives, lead poisoning has significantly decreased across Mississippi.

Although the City of Moss Point has not proposed 2026 AAP projects specifically targeting lead-based paint hazards, it remains committed to reducing lead poisoning. The City will continue to mandate testing and abatement of lead-based paint in housing repair and rehabilitation programs. Additionally, any residential rehabilitation projects involving structures built before 1978 will be required to undergo

EPA-compliant lead-based paint testing.

Actions planned to reduce the number of poverty-level families

Consistent with its commitment stated in SP-70 of the 2022-2026 Strategic Plan, the City will continue to encourage faith-based and civic organizations to help the City's low-income elderly citizens and special needs households access financial, digital and other no cost literacy classes and trainings offered at the Ina Thompson Public Library and through the Moss Point Municipal School District. City leadership will encourage Moss Point residents to participate in available jobs skills training opportunities and other degree/certification programs offered at nearby Mississippi Gulf Coast Community College in Gautier and through programs offered through the services of South Mississippi Planning and Development District.

Actions planned to develop institutional structure

The City's 2022-2026 Strategic Plan identifies several gaps in its institutional structure. These include a lack of code-compliant, affordable rental housing for low-to-moderate income (LMI) households and insufficient programs to fund residential rehabilitation for owner-occupied housing and rental units. There is also a shortage of initiatives to teach home maintenance and basic repair skills to both homeowners and rental property owners.

Additionally, the City needs emergency shelter facilities, transitional housing, and permanent housing for homeless individuals and families, as well as those with special needs. Further, there is a demand for more supportive services for those aging out of foster care, individuals discharged from institutional care, participants in substance abuse rehabilitation programs, and homeless individuals and families. The need for transitional and permanent housing, including group homes for the elderly, individuals with physical or mental disabilities, and those in substance abuse rehabilitation programs, is also critical.

While the City's 2026 CDBG funding is insufficient to address every gap, the City is committed to collaborating with local and regional organizations. These partnerships aim to address the identified issues and conditions, seeking viable solutions to improve Moss Point's institutional structure.

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

Moss Point's leadership recognizes that its ability to effectively impact the wellbeing of its citizens in all critical domains cannot be the sole responsibility of one entity. As such, the City will continue to support Open Doors Homeless Coalition Continuum-of-Care through referrals and the annual counting of

homeless persons.

The City will strengthen its collaboration with, and support of, the South Mississippi Housing Authority (SMHA) in the provision of training, outreach, and housing of Moss Point's low-income citizens.

As the City identifies and accesses additional funding, grant awards will be given to private social service agencies who provide services to Moss Point's vulnerable elderly, and homeless.

City leadership will collaborate with local entities, including the Redevelopment Authority and Mainstreet Moss Point, to enhance economic development opportunities for low- to moderate-income households, aiming to improve their quality of life. Additionally, the City will engage regional entities such as the Jackson County Board of Supervisors, the County Administrator, South Mississippi Planning and Development District, and the Jackson County Economic Development Foundation to ensure that economic opportunities, job creation, and housing development also occur in Moss Point.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Moss Point received \$97,999.00 in FY 2026 CDBG funds from HUD. The City has determined that \$0.00 is available in program income. An additional \$121,859.97 is available from prior year's resources. Thus, in its PY 2026, the City of Moss Point will have \$139,775.45 to support CDBG eligible activities. These resources will be used to support the following activities/projects:

1. Improving Access to Affordable Housing
2. Public services to support housing
3. Improving Community Resilience (disaster preparedness)
4. Administration and Planning
5. Continuing Public Park Improvement

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

100.00%

