

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

Biloxi Housing Authority

PHA Plan

Annual Plan for Fiscal Year 2025

BILOXI HOUSING AUTHORITY

Notice of Public Hearing for Agency Five-Year Plan FY2025-2029 and Annual Plan- FY 2025

A public hearing will be held on Wednesday, September 4, 2024 at 4:00 p.m. in the board room of the Biloxi Housing Authority (BHA) Administrative Office located at 330 Benachi Avenue, Biloxi, MS 39530. The purpose of the hearing is to obtain input from city residents in reference to the Biloxi Housing Authority's Five-Year Plan FY 2025-2029 and Annual Plan for FY 2025 submission to the U. S. Department of Housing and Urban Development. All residents of the community are encouraged to attend this hearing. A copy of the Five- Year and Annual Plan will be available for public review at the BHA Administrative Office from 8:00 a.m. until 5:00 p.m., Monday through Thursday each week following this notice. The plans will be available to view online at www.biloxihousing.org. Persons may submit written comments prior to the public hearing to: Felicia Snow, Executive Director, Biloxi Housing Authority, 330 Benachi Avenue, Biloxi, MS 39530. The Biloxi Housing Authority is an Equal Housing Opportunity and Employment agency.



For publication: Sunday, July 21st, 2024

**Streamlined Annual
PHA Plan
(HCV Only PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
Expires 03/31/2024

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A. PHA Information.				
A.1 PHA Name: The Housing Authority of the City of Biloxi PHA Code: MS005 PHA Plan for Fiscal Year Beginning: 01/2025 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) 1632 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission				
Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.				
Attachment "A"				
<input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)				
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
Lead HA:				

B.	Plan Elements.
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s): Attachment "B"</p>
B.2	New Activities. – Not Applicable
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan. Attachment "C"</p>
B.4	Capital Improvements. – Not Applicable
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Attachment "D"</p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan. Attachment "E"</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Attachment "F"</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing (AFFH).

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Attachment "G"

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Instructions for Preparation of Form HUD-50075-HCV

Annual PHA Plan for HCV-Only PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR §903.4)

A.1 Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), Number of Housing Choice Vouchers (HCVs), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a))

B. Plan Elements. All PHAs must complete this section. (24 CFR §903.11(c)(3))

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA’s reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. (24 CFR §903.7(b))

☒ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA’s anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c))

☐ **Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. (24 CFR §903.7(d))

☐ **Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. (24 CFR §903.7(e)).

☐ **Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants. (24 CFR §903.7(f))

☐ **Homeownership Programs.** A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

☐ **Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA’s partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA’s partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program’s size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR §903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. (24 CFR §903.7(l)(iii)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a “substantial deviation” to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))

☐ **Significant Amendment/Modification.** PHA must provide its criteria for determining a “Significant Amendment or Modification” to its 5-Year and Annual Plan.

If any boxes are marked “yes”, describe the revision(s) to those element(s) in the space provided.

B.2 New Activities. This section refers to new capital activities which is not applicable for HCV-Only PHAs.

B.3 Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. (24 CFR §903.11(c)(3), 24 CFR §903.7(r)(1))

B.4 Capital Improvements. This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs

B.5 Most Recent Fiscal Year Audit. If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. (24 CFR §903.7(p))

C. Other Document and/or Certification Requirements.

C.1 Resident Advisory Board (RAB) comments. If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR §903.13(c), 24 CFR §903.19)

C.2 Certification by State or Local Officials. Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. (24 CFR §903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations, impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Attachment "A"

A.1

PHA Information

The Housing Authority of the City of Biloxi proposed, and prior Five Year and Annual Plans are available for review at the following locations.

- The Housing Authority of the City of Biloxi, Main Office
330 Benachi Avenue, Biloxi, MS 39530
- Section 8 Assisted Housing/Intake Office
769 Howard Avenue, Biloxi, MS 39530
- Oakwood Village
330 Benachi Avenue, Biloxi, MS 39530
- Bayview Place
449 Dr. Gilbert Mason Drive, Biloxi, MS 39530
- Cadet Point
200 Maple Street, Biloxi, MS 39530
- Seashore Oaks
1450- A Beach Blvd, Biloxi, MS 39530
- Suncoast Villa
225 Elmira Drive, Biloxi, MS 39531
- McDonnell Avenue Apartments
242 McDonnell Avenue, Biloxi, MS 39531
- Beauvoir Pass
312 Agincourt Avenue, Biloxi, MS 39531
- Gulfshore Villas
2301 Atkinson Road, Biloxi, MS 39531
- Covenant Square Apartments
270 Covenant Square Drive, Biloxi, MS 39531
- Fernwood Place
2775 Fernwood Road, Biloxi, MS 39531
- Biloxi Housing Authority Official Website
www.biloxihousing.org

Attachment "B"

B. Annual Plan

B.1. Revision of PHA Plan Elements

(b) Financial Resources

Housing Choice Voucher Program

Statement of Financial Resources – Plan Year 2025

Sources:

Annual Contribution for Housing Choice Voucher

1. Housing Assistance Payment Subsidy

Tenant Based Vouchers and Rental Assistance Demonstration Vouchers \$ 8,706,062

2. Administrative Fees \$ 1,105,344

3. Fraud Recovery Funds

a. Housing Payment Assistance \$ 12,759

b. Administrative Income \$ 12,759

TOTAL Resources - \$ 9,836,924

Attachment "C"

B. Annual Plan

B.3. Progress Report

A. Increase the availability of affordable housing

The Housing Authority of the City of Biloxi's Mission is to develop, support and sustain, safe quality housing communities and to encourage self-sufficiency to meet the needs of low-income/extremely low-income families in the PHA's jurisdiction and ensure equal opportunity in housing. It is the agency's vision to enhance lives by building strong communities, empowering residents and building partnerships.

The Housing Authority of the City of Biloxi administers a Section 8 Housing Choice Voucher (HCV) Program consisting of Tenant Based Vouchers (449) and Veterans Affairs Supportive Housing (VASH) Vouchers (158) for a total of 607 vouchers that are utilized for participants within the city limits of Biloxi, Mississippi. The agency will continue to apply for additional tenant-based housing choice vouchers when opportunities are available.

The Housing Authority of the City of Biloxi expanded its inventory of assisted housing units with the purchase of additional properties located at Seashore Oaks (120 units), Seashore Oaks Assisted Living (42 units), McDonnell Avenue Apartments (162 units), and Gulfshore Villas (100 units). The agency constructed a new Project Based Voucher (PBV) development, Beauvoir Pass (75 units) and converted all (526) public housing units to the Rental Assistance Demonstration (RAD) program, expanding the HCV program to 1632 units for the Tenant Based Voucher, RAD/PBV and Project Based Voucher Section 8 HCV programs combined. The agency purchased affordable market rate rental units (65) at the Seashore Oaks property designated for near elderly tenants ages 50 and older. Additional market rate units were constructed at Bayview Place (50) as part of the agency's HOPE VI project. The agency purchased a new construction, three-bedroom, single family dwelling unit and leases it to TBV participants within the City of Biloxi. In all, following the conversion of its public housing units to the RAD program, the Housing Authority of the City of Biloxi has grown its housing inventory to 1748 units within its area of jurisdiction and continues to search for additional affordable housing units for future expansion.

The agency maximizes the number of affordable housing units available by executing effective maintenance and management policies to minimize the number of units off-line. Every effort is made to reduce the turnover time of vacant units by outsourcing vacant unit maintenance when needed through an existing contract for these services. The agency undertakes measures to ensure access to affordable housing regardless of the unit size required. The Housing Authority of the City of Biloxi participates in the development process of the Consolidated Plan for the City of Biloxi to ensure coordination with broader community strategies. The agency applies for additional housing choice vouchers when available to expand the program and assist more families in its area of jurisdiction. The housing authority will continue to partner with the Veterans Administration assisting veterans on the Section 8 VASH program. The housing authority will continue to seek other development opportunities to further increase the number of assisted housing units available to the residents of Biloxi, MS.

In order to maintain and improve the quality of existing housing, The Housing Authority of the City of Biloxi will procure contractors as needed to perform repairs and renovations to properties owned and managed by the agency. This ensures that the quality of current housing inventory is maintained and available to provide affordable housing to our residents. The agency has completed phases one and two improvements to units on the southside of the Bayview Place development with phases three and four on the northside currently under review for future improvements to that development.

The Housing Authority of the City of Biloxi has two duplex buildings consisting of two units each located in the Suncoast Villa community that were approved for demolition by HUD. Due to the units failing Housing Quality Standards (HQS) Inspections, the inability to comply with FEMA elevation restrictions for the construction of residential buildings, and the inspections/reports from our contracted architectural firm, the extensive damages and location prohibit repair or reconstruction of the buildings and units at that location. The units were demolished in 2024 and will be replaced with the purchase of four (4) existing units that are comparable in size and/or the construction of new units at a different location within the city limits of Biloxi, Mississippi. The RAD/PBV HAP Contract will be amended once the pending post conversion application process has been completed and the transfer of assistance has been approved by the Department of Housing and Urban Development (HUD).

B. Promote self-sufficiency and asset development of families and individuals

The Family Self-Sufficiency Program is a HUD program that encourages communities to develop local strategies to help assisted families obtain employment that will lead to economic and self-sufficiency. Since 1995, the FSS Program offered by our agency has been instrumental in empowering residents to become more independent through counseling in areas of education and employment.

Through our partners in the community, residents may attend job fairs and other events that promote and assist them in obtaining gainful employment. The agency is partners with local businesses, schools and welfare agencies. Participating families can complete a comprehensive program that develops life-skills and provides better opportunities for higher paying jobs and employment. Some of our partners that provide these services are; Bethel Free Clinic; Coastal Family Health Center; Gulf Coast Community Action Agency; CFHC Mobile Medical Clinic; The Claudia Jones Computer and Learning Center; Mississippi Gulf Coast Community College-Jeff Davis Campus; St. Paul United Methodist Church; The Salvation Army; The American Red Cross; South Mississippi Planning and Development District; Cadence Bank, the East Biloxi Community Collaborative and The United Way of South Mississippi to name a few.

The Housing Authority of the City of Biloxi received an initial grant award in July of 2021 of \$1,500.00 for the FSS Employment Readiness Program, designed to prepare FSS Participants for the job market and assist in finding employment. The classes started the first week of August 2021 and continued with annual applications for funding from the Cadence Bank through fiscal years 2022, 2023 and 2024. The agency will continue to apply for funding annually in order to continue providing our FSS program participants the opportunity to attend the classes which are held once a week and conducted by certified instructors for Microsoft Office applications. The participants receive assistance and training in preparing resumes along with experience using MSWord, Excel, Power Point and other office applications. The current grant funding is sufficient enough to ensure all participants on the Biloxi Housing Authority FSS Program will be able to receive the training throughout Fiscal Year 2025. In addition to the Employment Readiness Program grant, the agency received funding from the East Biloxi Community Collaborative in the amount of \$20,000 to supplement the program funding for workshops and special events to promote family self-sufficiency.

The agency FSS Coordinator holds workshops and other events every quarter-year to attract new participants and expand the self-sufficiency program by notifying our residents of its availability through text and emails using our mass communication program. Also, information can be found Biloxi Housing Authority webpage, notices and flyers posted at our numerous office locations throughout the City of Biloxi.

C. Ensure equal opportunity in housing for all Americans

The Housing Authority of the City of Biloxi implemented an online process for housing applications by procuring a cloud-based program that integrates with the agency's line of business software for housing programs. The program is easily accessed through the agency webpage at www.biloxihousing.org and is available in 128 languages, making it possible for anyone to apply.

The agency maintains waiting lists for different programs including designated Elderly and Near Elderly site-based lists. The Section 8 Administrative Plan addresses the process of applying for assisted housing and includes selection from the lists based on Local Preferences for the Elderly age 62 or older and Date/Time of applications.

The housing management staff received certifications for completing the HUD training program for Fair Housing and Equal Opportunity to ensure equal treatment of all clients without discrimination as defined in the Fair Housing Act. In Fiscal Year 2020, the Housing Authority of the City of Biloxi procured interpreter services with a nationally recognized service to ensure that language barriers were not an issue with the application and case management process for housing and was available equally among all nationalities and languages.

The Housing Authority of the City of Biloxi will continue to work with the City of Biloxi, Open Doors Homeless Coalition Continuum of Care and other agencies providing input for the Consolidated Plan to find funding sources and solutions to address homelessness in the community.

The Housing Authority of the City of Biloxi will maintain its housing developments and encourage resident participation in homeownership programs. The agency will continue to support the Family Self-Sufficiency (FSS) Program and connect with service providers that can assist our residents in becoming self-sufficient homeowners.

D. Increase customer satisfaction

The Housing Authority of the City of Biloxi recently purchased an office building with enough space to house the entire staff at one location. This will allow the agency to consolidate multiple offices currently being used for administrative purposes to better serve the residents in our community as well as reduce operational and insurance costs. The agency applied and received a grant for 3.9 million dollars through the Mississippi Development Authority (MDA) Hurricane Zeta Recovery CDBG. The funding will be used to make needed repairs to some buildings it owns and manages and for the construction/renovation of the new office building located at 2130 Pass Road, Biloxi, MS 39531. The agency procured the services of a Human Resources firm that has played an active part in the education of all housing authority staff in areas of customer service and human resource practices. In addition to training received, the agency has implemented a communication program which allows us to send messages containing notices to our residents that provides vital information for them individually, by housing development or in mass using text, email and voice messaging. The agency was recently recognized by the Department of Housing and Urban Development (HUD) for using the program to better serve our staff and residents. It has proved to be a very useful tool during hurricane season and for general notices that are sent out on a regular basis. It has cut the cost of sending out hardcopy notices and saved the staff numerous hours of time in preparing outgoing mail. The housing authority webpage and multimedia Facebook page is used to communicate with our customers as well, providing them with up-to-date information related to programs and community events. The recent procurement of an online affordable housing program connects our residents with available housing options in our area of jurisdiction, Biloxi, MS. The information is available online with listings from local property owners/managers to assist voucher holders with finding rental units that fit the individual needs of their families.

E. Increase assisted housing choices

In order to increase the availability of affordable housing, the agency has extended its jurisdiction for the Section 8 Tenant Based Voucher HCV Program to include housing areas within a 5-mile radius of the Biloxi city limits boundaries. Where in the past, participants could only search for suitable rental housing within the city limits of Biloxi, this expansion creates the availability of additional housing opportunities to program participants serviced by our agency.

The Housing Authority of the City of Biloxi submitted a Demolition/Disposition (Demo/Dispo) application for public housing properties demolished by Hurricane Katrina and was approved by HUD. The agency sold vacant properties after the "Declaration of Trust" was released when approved by HUD. This included requirements imposed by SAC and those associated with the disposition approval previously granted prior to full RAD Conversion. In the future, the agency may sell with HUD approval, vacant properties currently remaining under a "Declaration of Trust" consisting of Back Bay Place and the Bayview Triangle Parcel. The agency has sold vacant lots and owns additional vacant properties it intends to sell that are not under a "Declaration of Trust." These properties consist of scattered sites within the city limits of Biloxi, MS. The proceeds from the sale of any property will be used for housing programs and/or to increase the availability of assisted housing within our jurisdiction. The agency will continue to seek opportunities for the development of new properties and replacement housing when necessary.

F. Improve community quality of life and economic viability

Our housing management staff will market the Section 8 Housing Choice Voucher Program to owners outside of areas of poverty and minority concentrations. Through our self-sufficiency program and partners in the community, we will continue to counsel residents in areas of education and employment to assist in reducing the poverty level within our area of jurisdiction. The agency currently has five developments designated for Elderly and Near Elderly families. One site offers Assisted Living services exclusively (Seashore Oaks) and others provide supportive services to the residents (Gulfshore Villas- Adult Day Care Center). The specific developments for the Elderly and Near Elderly have site-based waiting list, reducing the application processing time for assisted housing.

The Housing Authority of the City of Biloxi has partnered with Project NOLA based in New Orleans, Louisiana, and installed community security cameras on properties owned and managed by the agency. In 2022 the agency partnered with the City of Biloxi Police Department (BPD) for the installation of additional community security cameras. The initial cameras installed by Project NOLA were turned over to the Biloxi Police Department in 2023 and now all community security cameras are monitored by the BPD. In Fiscal Year 2024, additional cameras were installed at other locations within the city that are owned and managed by the agency with others planned in the near future. This assists the housing authority staff and local law enforcement agencies with maintaining a safe and secure environment for our residents and the community at large.

Attachment "D"

C. Annual Plan

C.1. Resident Advisory Board (RAB) comments.

Resident Advisory Board (RAB)

The Biloxi Housing Authority Five Year Plan for 2025-2029 and Annual Plan for FY 2025 will be discussed with the RAB to receive comments and address concerns that will be included in the final draft of the agency plans.

The RAB meeting is tentatively scheduled for September 11, 2024 at 9:30 am in the Biloxi Housing Authority Board Room, 330 Benachi Avenue, Biloxi, MS 39530.

Attachment "E"

C. Annual Plan

C.2. Certification by State and Local Officials

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, **Andrew M. Gilich, Jr.,** **Mayor of the City of Biloxi, Mississippi**
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years **2025-2029** and/or Annual PHA Plan for fiscal year **2025** of the **Housing Authority of the City of Biloxi** is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

City of Biloxi, Mississippi

Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The Housing Authority of the City of Biloxi works in coordination with the City of Biloxi to ensure consistency between the two entities and their work on the Consolidated Plan including the Analysis of Impediments (AI). The Housing Authority of the City of Biloxi participates in reviews, attends meetings with City of Biloxi Officials and submits comments during the preparation process of the Analysis of Impediments (AI).

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official:	Title:
Andrew M. Gilich, Jr.	Mayor, City of Biloxi, MS
Signature:	Date:

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Attachment "F"

C. Annual Plan

C.3. Civil Rights Certification

**Certifications of Compliance with
PHA Plan and Related Regulations
(Standard, Troubled, HCV-Only, and
High Performer PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning January 1, 2025, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
 16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
 17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
 18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
 19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

The Housing Authority of the City of Biloxi

PHA Name

MS005

PHA Number/HA Code

X **Annual PHA Plan for Fiscal Year 2025**

X **5-Year PHA Plan for Fiscal Years 2025 - 2029**

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Executive Director

Felicia Snow

Name Board Chairman

Clarence Taylor

Signature

Date

Signature

Date

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Attachment "G"

D. Annual Plan

D.1. Affirmatively Furthering Fair Housing (AFFH).

A. Strategies to achieve the goal

B. Actions to achieve the goal

Attachment "G"
The Housing Authority of the City of Biloxi
Affirmatively Furthering Fair Housing

The Housing Authority of the City of Biloxi certifies that in administering the funding for the Section 8 Housing Choice Voucher Family Self-Sufficiency Program for FY 2025 and all future fiscal years, it will comply with the requirements of the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act of 1990 and will affirmatively further fair housing as required in Section 808 (e) (5) of the Fair Housing Act.

The Housing Authority of the City of Biloxi will take specific steps to:

(1) Overcome the effects of impediments to fair housing choice as identified in its jurisdictions
Analysis of Impediments (A1) to Fair Housing Choice by:

- Apply for new Section 8 Housing Choice Vouchers when available
- Maximize the number of housing units available within current resources
- Seek replacement of housing units lost to the inventory through mixed finance development
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Pursue housing resources other than public housing or Section 8 Tenant Based assistance
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in Section 8 programs
- Employ admissions preferences aimed at families with economic hardships
- Promote and encourage family self-sufficiency
- Adopt rent policies to support and encourage employment

(2) Remedy discrimination in housing by:

- Providing counseling services or referrals to fair housing agencies
- Inform participants of how to file a fair housing complaint, including providing the toll-free number (800) 669-9777
- Counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the Section 8 program to property owners outside of areas of poverty and minority concentrations
- Market the program to all eligible person with disabilities and persons with limited English proficiency
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Affirmatively market to race/ethnicities shown to have disproportionate housing needs
- Make buildings and communications that facilitate applications and service delivery accessible to persons with disabilities
- Advertise widely in the community for the FSS Coordinator position(s) when seeking employment of person(s) to fill the position(s)

(3) Promote Fair Housing Rights and Fair Housing Choice by:

- Seeking designation of housing for the elderly
- Seeking designation of housing for families with disabilities
- Encouraging Homeownership on an affordable basis