

Biloxi Housing Authority

PHA Plan

Annual Plan for Fiscal Year 2026

*****DISCLAIMER*****

The PHA Plan template may change once HUD forms are released. However, the content will remain the same.

**NOTE: THIS PHA PLANS TEMPLATE (HUD 50075) IS TO BE COMPLETED IN
ACCORDANCE WITH INSTRUCTIONS LOCATED IN APPLICABLE PIH NOTICES**

Streamlined Annual PHA Plan <i>(HCV Only PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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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: 01/2026 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																																					
	<p>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.</p> <p style="text-align: center;">Attachment "A"</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1"> <thead> <tr> <th>Participating PHAs</th><th>PHA Code</th><th>Program(s) in the Consortia</th><th>Program(s) not in the Consortia</th><th>No. of Units in Each Program</th></tr> </thead> <tbody> <tr> <td>Lead HA:</td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>				Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																												
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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 checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" 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 checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" 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><u>Form HUD 50077-SL</u>, <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><u>Form HUD-50077-ST-HCV-HP</u>, <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	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>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.</p> <table border="1"> <tr> <td data-bbox="178 451 1445 493"> Fair Housing Goal: </td> </tr> <tr> <td data-bbox="178 493 1445 535"> <u>Describe fair housing strategies and actions to achieve the goal</u> </td> </tr> <tr> <td data-bbox="178 535 1445 913"> <p>N/A</p> <p style="text-align: center;">Attachment "G"</p> <p><i>The Housing Authority of the City of Biloxi certifies that we are meeting the Fair Housing Act's AFFH obligation, consistent with the definitions in the IFR, and provides a voluntary planning mechanism for recipients to submit fair housing plans separate from a PHA plan.</i></p> </td> </tr> </table> <table border="1"> <tr> <td data-bbox="178 934 1445 976"> Fair Housing Goal: </td> </tr> <tr> <td data-bbox="178 976 1445 1018"> <u>Describe fair housing strategies and actions to achieve the goal</u> </td> </tr> <tr> <td data-bbox="178 1018 1445 1354"> <p>N/A</p> </td> </tr> </table> <table border="1"> <tr> <td data-bbox="178 1375 1445 1417"> Fair Housing Goal: </td> </tr> <tr> <td data-bbox="178 1417 1445 1459"> <u>Describe fair housing strategies and actions to achieve the goal</u> </td> </tr> <tr> <td data-bbox="178 1459 1445 1837"> <p>N/A</p> </td> </tr> </table>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<p>N/A</p> <p style="text-align: center;">Attachment "G"</p> <p><i>The Housing Authority of the City of Biloxi certifies that we are meeting the Fair Housing Act's AFFH obligation, consistent with the definitions in the IFR, and provides a voluntary planning mechanism for recipients to submit fair housing plans separate from a PHA plan.</i></p>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<p>N/A</p>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<p>N/A</p>
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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)(ii))

☐ **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 of 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

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

B.1. Revision of PHA Plan Elements

(b) Financial Resources

Housing Choice Voucher Program

Statement of Financial Resources – Plan Year 2026

Sources:

Annual Contribution for Housing Choice Voucher

1. Housing Assistance Payment Subsidy

Tenant Based Vouchers and Rental Assistance Demonstration Vouchers \$ 9,215,642

2. Administrative Fees

\$ 1,200,140

3. Fraud Recovery Funds

a. Housing Payment Assistance

\$ 28,385

b. Administrative Income

\$ 28,385

TOTAL Resources -

\$ 10,472,552

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 educate, support and develop quality housing communities and 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 empower and enrich families by creating strong relationships and communities.

The Housing Authority of the City of Biloxi manages eleven (11) affordable housing complexes in Biloxi, Mississippi which consists of Bayview Oaks (20 units), Bayview Place (146 units), Bayview Place Market (50 units), Beauvoir Pass (75 units), Cadet Point Senior Village (76 units), Covenant Square (40 units), Fernwood Place (58 units), Gulfshore Villas (100 units), McDonnell Avenue Apartments (162 units), Oakwood Village (80 units), Suncoast Villa (106 units), Seashore Oaks (120 units), Seashore Oaks Market (65 units) and Seashore Oaks Assisted Living (42 units).

The Housing Authority of the City of Biloxi administers a Housing Choice Voucher (HCV) Program, consisting of Tenant Based Vouchers (449), Veterans Affairs Supportive Housing (VASH) Vouchers (158), Rental Assistance Demonstration Project Based Vouchers (RAD PBV) (908) and Project Based Vouchers (PBV) (117) for a total of 1,632 vouchers. The agency will continue to apply for additional housing choice voucher opportunities when available.

The Housing Authority of the City of Biloxi has grown its inventory to a total of 1,748 units and continues to search for additional affordable housing units for future expansion. The agency maximizes the number of affordable housing units it has 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 Housing Authority of the City of Biloxi participates in the development of the Consolidated Plan for the City of Biloxi to ensure coordination with broader community strategies. The Housing Authority will continue to strengthen its partnership with the Veterans Affairs in the administration of the VASH program and other community partners with the mission of seeking development opportunities to increase the number of assisted housing units available to the residents of Biloxi, MS.

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 Housing Authority of the City of Biloxi received HUD approval in February 2024 to demolish two duplex buildings consisting of two units each located at Suncoast Villa. The approval was granted under the condition that the agency submits proposed plans for redevelopment or post-closing RAD transfer of assistance. The Housing Authority of the City of Biloxi continues to request an extension due to barriers in identifying a post-closing RAD transfer of assistance property. There remains a lack of available housing stock and other redevelopment opportunities in our area of jurisdiction as a result of the Federal Management Agency flood zone restrictions and the continuing increase in the cost of property insurance.

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 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; Suncoast Villas Computer Lab; Mississippi Gulf Coast Community College-Jeff Davis Campus; St. Paul United Methodist Church; The Salvation Army; American Red Cross; South Mississippi Planning and Development District; Cadence Bank, East Biloxi Community Collaborative and United Way of South Mississippi, to name a few.

The Housing Authority of the City of Biloxi manages the FSS Employment Readiness Program which is designed to prepare FSS participants for the job market and assist in finding employment. FSS Employment Readiness classes are held once a week and are conducted by certified instructors for Microsoft Office applications, including MS Word, Excel PowerPoint. The participants receive assistance and training in preparing resumes and developing soft skills.

The agency's FSS Coordinator holds workshops and other events every quarter to attract new participants and expand the self-sufficiency program. Participants are notified of program availability through text and emails, and information is shared on the Biloxi Housing Authority website. Notices and flyers are also posted at all property management offices.

The Housing Authority of the City of Biloxi has ended its partnership with Pavilion Health Services in offering adult day care services at Gulfshore Villas and is looking for new community partners to occupy the space and provide services that directly benefit our residents. Additionally, the relocation of the administrative office in 2026 will result in opportunity to collaborate with mission-aligned partners to bring additional services to Oakwood Village. Oakwood is a property that has larger families because unit sizes go up to five bedrooms. This partnership is ideal to cultivate opportunities for children and young adults in the promotion of self-sufficiency.

C. Ensure equal opportunity in housing for all Americans

The Housing Authority of the City of Biloxi is implementing a new housing software that allows for online support for participants, applicants and landlords to housing programs. This software provides easy access for applications through the agency website, www.biloxihousing.org. All applications and portals are translatable in many languages, making it readily accessible for all users. Additionally, the Housing Authority utilizes a nationally recognized interpretation service to eliminate language barriers when communicating in person or via telephone.

The agency maintains separate waiting lists for its properties, including those designated Elderly and Near Elderly. The Housing Choice Voucher Administrative Plan addresses the process of applying for assisted housing and includes information on selection from the lists based on local preferences for the Elderly, age 62 or older, and domestic violence victims, then date/time of application.

The Housing Authority of the City of Biloxi maintains its position in protecting the rights of domestic violence victims and intends to comply with all federal regulations and its published Emergency Transfer Plan. The agency has also partnered with Gulf Coast Center for Nonviolence to offer a domestic violence preference in the Tenant Based Voucher program. This partnership is the result of a HUD-approved rapid rehousing program designed to assist displaced victims with a safe place to live.

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

The Housing Authority of the City of Biloxi will maintain its housing developments for rental assistance and encourage resident participation in homeownership programs. The agency will continue to support the Family Self-Sufficiency (FSS) Program, develop a Housing Choice Voucher Homeownership Program, and create additional partnerships to support homeownership opportunities.

D. Increase customer satisfaction

The Housing Authority of the City of Biloxi purchased a new office building, located at 2130 Pass Road, Biloxi, MS, that will serve as the main administrative office. The relocation of the Administrative Office will allow for the staff to be housed in a single building away from the flood and storm threat, which is critical for continued operations. The Housing Authority of the City of Biloxi procured Dale Partners Architect to manage the office renovations. Orocon Construction has been selected to complete renovations at 2130 Pass Road, Biloxi, MS 39531 with an estimated completion date of March 2026.

The Housing Authority of the City of Biloxi received a grant through Mississippi Development Authority (MDA) Hurricane Zeta Recovery Community Development Block Grant – Disaster Recovery. This funding will be used for window replacement projects at Seashore Oaks and Cadet Point, the replacement of the HVAC systems at Seashore Oaks and the renovation of the new administrative office building.

The agency continues to utilize communication programs which allow us to send notices to our residents. The service allows delivery of vital information to an individual, a building, a property or in mass, using text, email and voice messaging. It is a very useful tool during emergency situations, such as weather-related events, and routine, general notices. It has reduced costs and time spent on the preparation and delivery of information. Additionally, the Housing Authority website is used to communicate with our customers, providing them with up-to-date information related to programs and community events. The Housing Authority also utilizes an online tool that connects our residents with available housing opportunities in the jurisdiction. The website provides landlords the ability to list their available units online for voucher holders who are actively searching for available rental units.

E. Increase assisted housing choices

In order to increase the availability of affordable housing, the agency has extended its administration of the Housing Choice Voucher Program to include the five-mile radius of Biloxi city limits. Historically, participants had been limited to search for available units within the city limits of Biloxi. Now, administration of the program has expanded geographically to cover the area allowed by legislation. This expansion creates additional housing opportunities for program participants.

In the future, the agency may sell, with HUD approval, vacant properties and buildings currently remaining under a Declaration of Trust, including 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 are 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 affordable housing within our jurisdiction. The agency will continue to seek opportunities for the development of new properties and replacement housing.

F. Improve community quality of life and economic viability

Our housing management staff will market the 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 increase opportunities for participants to earn higher than the poverty level within the jurisdiction.

In an effort to maintain opportunities for seniors to age in place, the Housing Authority of the City of Biloxi maintains its Elderly and Near Elderly family properties and has one property that offers Assisted Living services. Site-based waiting lists reduce the application processing time for families and encourage independent living for as long as possible.

The Housing Authority of the City of Biloxi continues its partnership with the Biloxi Police Department (BPD) to monitor security cameras throughout its portfolio. The Housing Authority will continue its efforts to install additional security cameras to assist agency staff and local law enforcement in maintaining a safe and secure environment for our residents and the community at large.

The Housing Authority of the City of Biloxi will continue to develop partnerships with local agencies to provide supportive services to our residents in order to help them become more self-sufficient.

Resident Advisory Board (RAB)

The Biloxi Housing Authority Annual Plan for FY 2026 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 scheduled for September 16, 2025 at 2:00pm and will be held at Seashore Oaks 4 story building located at 1440 Beach Blvd in Biloxi, MS.

C.2. Certification by State and Local Officials

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**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., the Mayor of the City of Biloxi, Mississippi
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years _____ and/or Annual PHA Plan for fiscal
year 2026 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, Mississippi
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.

C.3. Civil Rights Certification

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**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 ___ 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, 2026 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 2026

_____ 5-Year PHA Plan for Fiscal Years 20____ - 20_____

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		Name Board Chairman	
Felicia Snow		Clarence Taylor	
Signature	Date	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 compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

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D.1. Affirmatively Furthering Fair Housing (AFFH)

The Housing Authority of the City of Biloxi certifies that we are meeting the Fair Housing Act's AFFH obligation, consistent with the definitions in the IFR, and provides a voluntary planning mechanism for recipients to submit fair housing plans separate from a PHA plan.

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