

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

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# PHA Plans

5 Year Plan for Fiscal Years 2025-2029  
Annual Plan for Fiscal Year 2025

Mississippi Regional Housing Authority IV

<b>5-Year PHA Plan (for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 09/30/2027</b>
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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, 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-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

<b>A.</b>	<b>PHA Information.</b>																			
A.1	PHA Name: <b>Mississippi Regional Housing Authority No. IV</b> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <b>07/2025</b> The Five-Year Period of the Plan (i.e., 2019-2023): <b>2025-2029</b>	PHA Code: <b>MS019</b>																		
	Plan Submission Type <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission																			
<p><b>Availability of Information.</b> 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 on 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 each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><b>How the public can access this PHA Plan:</b> By contacting management at the Central Office office of the Authority , or at each AMP management office as well as the Housing Authority website</p>																				
<p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA 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 colspan="2">No. of Units in Each Program</th> </tr> <tr> <th></th> <th></th> <th></th> <th></th> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td></td> <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						PH	HCV						
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<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>																			
B.1	<p><b>Mission.</b> State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.</p> <p><b>To promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination to qualified citizens in a spirit of harmony that will complement the communities that we serve. To continuously strive to protect the interest and investment of the United States by being good stewards of the public trust and always operating in a manner conducive to sound business practice</b></p>																			
B.2	<p><b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.</p> <p>See Attachment #1</p>																			
B.3	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>See Attachment #2</p>																			
B.4	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>See Attachment #3</p>																			
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>																			
C.1	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>Criteria used for determining a significant amendment or modification to the 5-Year Plan are actions that cause: 1. Major changes to rent or admissions policies or organization of waiting lists. 2. Any changes with regard to demolition or disposition, designation, homeownership programs, or conversion activities.</p>																			

C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p><input checked="" type="checkbox"/> Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p><b>Certification by State or Local Officials.</b></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.</p>
C.4	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?</p> <p><input checked="" type="checkbox"/> Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>
D.1	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</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>
	<p><b>Fair Housing Goal: Created Non-profit to research grants and funding to construct units in high opportunity zones to reduce and eliminate poverty and segregation.</b></p> <p><b><u>Describe fair housing strategies and actions to achieve the goal</u></b></p> <p>Researching available NOFA's for publically supported housing units outside R/ECAP areas. Increase the available of public housing accessible units through the encouragement of accessible units in all new renovated housing developments. Formed a nonprofit to develop affordable units for the elderly and disabled. When interest rates come down the PHA will discuss construction of new units.</p>
D.1	<p><b>Fair Housing Goal: Disparities in Access to opportunities in Lending, homelessness, transportation and independence for persons with disabilities. Assist in reducing disproportionate Housing needs and promote</b></p> <p><b><u>Describe fair housing strategies and actions to achieve the goal</u></b></p> <p>Provide access to training opportunities for credit Counseling and home purchasing seminars and workshops annually. Consult with Local Government Agencies to increase access to transportation options but options for transportation in small communities of our nine county areas of operations is difficult due to the lack of resources for local governments. We are coordinating local efforts to increase access for homeless families through our HCV program and other publically supported housing and working with local homeless coalition for references. Continue to receive referrals to house families with disabilities for those who have a lack of access to case management agencies and workers for these families to remain housed. Coordinate and provide opportunities for residents and community members to attend mobility workshops with various partnering agencies annually. Continue to work with local Community Counseling partners to enhance programs for the youth in financial literacy, nutrition and enrichment activities annually. Increase the availability of public housing accessible units through the encouragement of accessible units in all new renovated housing developments. Provided transportation schedules for Bus service in Oktibbeha County on website and posting notices. Continue to use the HCV program to increase unit sizes to eliminate the insufficient rage of those unit sizes. Promote fair housing education by providing opportunities and information pertaining to annual and biannual workshops. Promote outreach and education related to financial literacy for public housing and Housing Choice Voucher holders. Provide access to training opportunities for credit Counseling and home purchasing seminars and workshops at least annually. Provided listings of websites, phone numbers and training sessions for credit counseling on website</p>

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 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, 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.

**Form identification:** MS019-Mississippi Regional Housing Authority No. IV form HUD-50075-5Y (Form ID - 3501) printed by Robert Herd in HUD Secure Systems/Public Housing Portal at 06/09/2025 11:49AM EST

File Attachment Report for 5 Year PHA Plan

Current File Attachments

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Document ID	Main Form ID	Form Name	Version	PHA Code	Document Scope	Document Status	Comment	File Description	File Name	Last Update User	Last Update Date	Attach ID
157097	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	Additional Fair Housing Issues	Additional Document for 5 Year PHA Plan	ATTACHMENT 1-B.2 5-Year Plan Goals and Objectives. 2025.docx	Robert Herd	06/03/25 10:45AM	173516
157098	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	Goals and Objectives	ATTACHMENT 1-B.2 5-Year Plan Goals and Objectives. 2025.docx	Robert Herd	06/03/25 10:53AM	173517
156809	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	Goals and Objectives	ATTACHMENT 1-B.2 5-Year Plan Goals and Objectives. 2025.docx	Robert Herd	05/28/25 02:47PM	173228
157099	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	Progress Report	Attachment B.3 Progress Report 2025 (3).docx	Robert Herd	05/03/25 10:54AM	173518
156806	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	Progress Report	Attachment B.3 Progress Report 2025 (3).docx	Robert Herd	05/28/25 02:46PM	173225
156810	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	VAWA Goals	ATTACHMENT 3 VAWA 5Y-2025.docx	Robert Herd	05/28/25 02:49PM	173229
157100	3501	T_HUD_50075_SVR	1	MS019	PHA	Uploaded	-	Amendment or Modification	Significant Amend or Mod-Sub Dev.docx	Robert Herd	06/03/25 10:57AM	173519

File Attachment Report for 5 Year PHA Plan

								Goals and Objectives	Plan Goals and Objectives.	Robert Herd	05/28/25	173228	
156809	3501	T_HUD_50075.SVR	1	MS019	PHA	Uploaded	-	Progress Report	Attachment B.3 Progress Report 2025 (3).docx	Robert Herd	05/03/25 10:54AM	173518	
157099	3501	T_HUD_50075.SVR	1	MS019	PHA	Uploaded	-	Progress Report	Attachment B.3 Progress Report 2025 (3).docx	Robert Herd	05/28/25 02:46PM	173225	
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156810	3501	T_HUD_50075.SVR	1	MS019	PHA	Uploaded	-	Amendment or Modification	Significant Amend or Mod- Sub Dev.docx	Robert Herd	06/03/25 10:57AM	173519	
157100	3501	T_HUD_50075.SVR	1	MS019	PHA	Uploaded	-	Provided by Mississippi Home Corp.	Signed HUD-50077-SL	Certification of State Plan.pdf	Robert Herd	06/09/25 11:14AM	17390
157565	3501	T_HUD_50077_SL	1	MS019	PHA	Uploaded	-	Signed HUD-50077-SL	form HUD-50077-SL Certification_Signed.pdf	Robert Herd	06/05/25 02:17PM	173749	
157333	3501	T_HUD_50077_SL	1	MS019	PHA	Uploaded	-						

Previous File Attachments

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<b>Annual PHA Plan</b> <i>(Standard PHAs and Troubled PHAs)</i>	<b>U.S. Department of Housing and Urban Development</b> Office of Public and Indian Housing	<b>OMB No. 2577-0226 Expires</b> 09/30/2027
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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-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

**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 or 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.

<b>A.</b>	<b>PHA Information.</b>				
<b>A.1</b>	PHA Name: <u>Mississippi Regional Housing Authority No. IV</u>		PHA Code: <u>MS019</u>		
	PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA				
	<p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2025</u></p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)</p> <p>Number of Public Housing (PH) Units <u>389</u> Number of Housing Choice Vouchers (HCVs) <u>2656</u></p> <p>Total Combined Units/Vouchers <u>3045</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> 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. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><b>How the public can access this PHA Plan:</b> By contacting management at the Central Office office of the Authority , or at each AMP management office as well as the Housing Authority website</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p>				
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
					PH HCV

B.	Plan Elements
B.1	<p><b>Revision of Existing PHA Plan Elements.</b>        (a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs  <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.  <input checked="" type="checkbox"/> Financial Resources.  <input checked="" type="checkbox"/> Rent Determination.  <input checked="" type="checkbox"/> Operation and Management.  <input checked="" type="checkbox"/> Grievance Procedures.  <input checked="" type="checkbox"/> Homeownership Programs.  <input checked="" type="checkbox"/> Community Service and Self-Sufficiency Programs.  <input checked="" type="checkbox"/> Safety and Crime Prevention.  <input checked="" type="checkbox"/> Pet Policy.  <input checked="" type="checkbox"/> Asset Management.  <input checked="" type="checkbox"/> Substantial Deviation.  <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p><b>Statement of Housing Needs and Strategy for Addressing Housing Needs</b>        A. Housing Needs and Strategy for Addressing Housing Needs (see Attachment B.1) MRHA IV continues to work with local partners in continuing collaborative efforts to support the housing priorities reflected in the jurisdiction in which MRHA IV operates. The Authority has analyzed the housing needs of low-income, very low, and extremely low-income families who reside in the Authority's nine county jurisdiction. Included in the analysis are housing needs of exceptionally low-income families, elderly families and families with disabilities, and households of various races and ethnic groups residing in the jurisdiction. An Analysis of Impediments to Fair Housing Choice (AI) that can be considered as barriers to affirmatively furthering housing and fair housing choice are discussed in Section "D" of this plan. MRHA IV has found that several impediments limit a person's ability to obtain Housing. MRHA IV has completed an analysis of those impediments and how they relate to Fair Housing. The Authority has also analyzed the housing needs of the families on the Public Housing and Section 8 Housing Choice Voucher (HCV) waiting lists. Included in the analysis are housing needs of extremely, very low, and low-income families, elderly and families with disabilities, and households of various races and ethnic groups on the waiting lists. Data listed in the tables below represents characteristics of eligible households only. According to our research as defined by the 2020 Census, Mississippi has 23.6% of its population with a disability, 11.3% of those with a physical disability, 4.8% with a sensory disability, 6.4% with a mental disability and 3.8% of the population with a self-care disability. Of that population, 11.1% have a disability that limits their ability to leave the home, and 14.4% of the disabled population is with individuals that range from 16-64 years of age. Our research also showed that individuals with a disability living in Poverty areas, comprise 13.2% of the population, and are 65 and older nationwide. The older population in the United States grew rapidly this past decade. Between 2010 and 2020, the population 65 years and over saw the largest and fastest growth in any decade from 1880 to 1890, reaching 55.8 million or 16.8 percent of the total population in 2020. This increase was largely driven by the aging of the Baby Boomers (those born between 1946 and 1964), the first of whom turned 65 in 2011. As the Baby Boomers continue to age, the older population will make up an increasing share of the total U.S. population. This report describes the older population of the United States in 2020, with comparisons to the 2000 and 2010 Censuses. It provides information on the age structure of the population 65 years and over at both national and subnational levels. It also provides information on the older population's sex distribution, racial and ethnic makeup, and use of skilled nursing facilities. Our research has shown the incredible need for housing for the elderly and disabled. Our Authority is researching constructing housing for that deprived group of Mississippians. The housing needs of each of these groups have been identified separately. The identification of housing needs took into account issues of affordability, supply, quality, accessibility, size of units, and location. The Authority's waiting lists are computerized. Strategies for Addressing Affordable Housing Needs Through analysis of the Authority's jurisdiction, including community meetings, waiting lists, and homeless and special needs populations we find that the extremely low-income families, families with children, very low-income families, working poor families, and persons with disabilities continue to be the least well served in the Authority's jurisdiction. As required, the information provided includes:</p> <p><b>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</b>        B. Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions (See Attachment 1. HOUSING CHOICE VOUCHER ADMINISTRATIVE PLAN. All sections of plan were updated and due to the size, it has been included as Exhibit 1. Administrative Plan All updates have been implemented since the last Annual PHA Plan submission: 2. PUBLIC HOUSING ADMISSION AND CONTINUED OCCUPANCY POLICY. All sections of the Public Housing Admission and Continued Occupancy Policy were amended since the last Annual PHA Plan submission</p> <p><b>Financial Resources.</b>        C. Financial Resources Since the last PHA Plan submission anticipated financial resources have been revised as follows: Operating Fund\$ \$1,384,171 Capital Fund \$1,205,523 HCV HAP Subsidy \$9,850,000 HCV Mainstream HAP \$526,000 HCV Mainstream Admin \$118,000 HCV Admin Fees \$1,575,000 Tenant Revenue \$791,200 \$15,449,894</p> <p><b>Rent Determination.</b>        D. Rent Determination Since the last PHA Plan submission policies governing rents charged for public housing and HCV units, including applicable public housing flat rents, minimum rents, voucher family contributions, and payment standards have been revised as follows: (See Attachment B.1) HCV PROGRAM. Policy changes regarding lump-sum payments for the delayed start of a period payment, periodic payments excluded from annual income, applying utility allowances, determining rent to owner payments for certain Tax Credit units, deferred periodic amounts from supplemental security income and social security benefits. Payment Standards were revised (changes indicated in red) as follows: PUBLIC HOUSING PROGRAM. Policy changes regarding phasing in flat rents, lump-sum payments for the delayed start of periodic payment, deferred periodic amounts from supplemental security income and social security benefits and periodic payments excluded from annual income. The current flat rent schedule is shown below. (see attachment B.1)</p> <p><b>Grievance Procedures.</b>        This chapter discusses grievances and appeals pertaining to PHA actions or failures to act that adversely affect public housing applicants or residents. The policies are discussed in the following three parts: Part I: Informal Hearings for Public Housing Applicants. This part outlines the requirements and procedures for informal hearings for public housing applicants. Part II: Informal Hearings with Regard to Noncitizens. This part discusses informal hearings regarding citizenship status and where they differ from the requirements for general applicant and tenant grievances. Part III: Grievance Procedures for Public Housing Residents. This part outlines the requirements and procedures for handling grievances for public housing residents. Note that this chapter is not the PHA's grievance procedure. The grievance procedure is a document separate from the ACOP. This chapter of the ACOP provides the policies that drive the grievance procedure.</p> <p><b>Homeownership Programs.</b>        PART VII: HOMEOWNERSHIP [24 CFR 982.625 through 982.643] 15-VII.A. OVERVIEW [24 CFR 982.625] The homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted or an existing participant in the HCV program. The PHA must have the capacity to operate a successful HCV homeownership program as defined by the regulations. There are two forms of homeownership assistance described in the regulations: monthly homeownership assistance payments and single down payment assistance grants. However, PHAs may not offer down payment assistance until and unless funding is allocated by Congress. Since this has not yet happened, only monthly homeownership assistance may be offered. The PHA may choose not to offer homeownership assistance. However, the PHA must offer homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the PHA to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation. The PHA must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The PHA may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the PHA has otherwise opted not to implement a homeownership program. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p> <p><b>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</b>        ADMISSIONS POLICY FOR DECONCENTRATION The Mississippi Regional Housing Authority IV's (hereinafter "PHA") admission policy is designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. Gross annual income is used for income limits at admission and for income-mixing purposes. Skipping of a family on the waiting list specifically to reach another family with a lower or higher income is not to be considered an adverse action to the family. Such skipping will be uniformly applied until the target threshold is met. The PHA will gather data and analyze, at least annually, the tenant characteristics of its public housing stock, including information regarding tenant incomes, to assist in the PHA's deconcentration efforts. The PHA will use the gathered tenant incomes information in its assessment of its public housing developments to determine the appropriate designation to be assigned to the project for the purpose of assisting the PHA in its deconcentration goals. If the PHA's annual review of tenant incomes indicates that there has been a significant change in the tenant income characteristics of a particular project, the PHA will evaluate the changes to determine whether, based on the PHA methodology of choice, the project needs to be redesignated as a higher or lower income project or whether the PHA has met the deconcentration goals and the project needs no particular designation. Deconcentration and Income-Mixing Goals Admission policies related to the deconcentration efforts of the PHA do not impose specific quotas. Therefore, the PHA will not set specific quotas, but will strive to achieve deconcentration and income-mixing in its developments. The PHA's income-mixing goal is a long-range goal and may not be achieved in the first year of implementation. The PHA will use its annual analysis of its public housing stock and tenant incomes to provide benchmarks for the PHA. Because of the unique geographical area of the PHA (nine counties with only one development in each town – except for Columbus, Mississippi) the PHA can only target the following developments for deconcentration and income-mixing to achieve the goals stated above: Project 19-3 Project 19-11 Project 19-18A Project Designation Methodology Yorkville Applewood Stringer Manor The PHA will determine and</p>

compare the tenant incomes at the developments listed above and the incomes of census tracts in which the developments are located. Upon analyzing its findings, the PHA will apply the policies, measures and incentives listed in this Chapter to bring higher income families into lower income developments and lower income families into higher income developments. The PHA's goal is to have eligible families having higher incomes occupy dwelling units in projects predominantly occupied by eligible families having lower incomes, and eligible families having lower incomes occupy dwelling units in projects predominantly occupied by eligible families having higher incomes. Families having lower incomes include very low- and extremely low-income families. Skipping of families for deconcentration purposes will be applied uniformly to all families. When selecting applicant families for a designated project, the PHA will determine whether the selection of the family will contribute to the PHA's deconcentration goals. The PHA will not select families for a particular project if the selection will have a negative effect on the PHA's deconcentration goals. However, if there are insufficient families on the waiting list, under no circumstances will a unit remain vacant longer than necessary. Income Limit Method The PHA will review the income limits of all families in;

B.2	<p><b>New Activities.</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?  <input type="checkbox"/> Y <input checked="" type="checkbox"/> N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.  <input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.  <input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.  <input type="checkbox"/> <input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.  <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.  <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.  <input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families.  <input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Police Officers.  <input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies.  <input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers.  <input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.  <input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
B.3	<p><b>Progress Report.</b>  Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.  see attachment B-3</p>
B.4	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.  see attachment HUD 50075</p>
B.5	<p><b>Most Recent Fiscal Year Audit.</b>  (a) Were there any findings in the most recent FY Audit?  <input type="checkbox"/> Y <input checked="" type="checkbox"/> N</p> <p>(b) If yes, please describe:</p>
C.	<p><b>Other Document and/or Certification Requirements.</b></p>
C.1	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?  <input type="checkbox"/> Y <input checked="" type="checkbox"/> N</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><b>Certification by State or Local Officials.</b></p> <p><u>Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</u>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p><u>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</u>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p><b>Challenged Elements.</b> 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?  <input type="checkbox"/> Y <input checked="" type="checkbox"/> N</p> <p>If yes, include Challenged Elements.</p>
C.5	<p><b>Troubled PHA.</b></p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?  <input type="checkbox"/> Y <input type="checkbox"/> N <input checked="" type="checkbox"/> N/A</p> <p>(b) If yes, please describe:</p>
D.	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>

D.1	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></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" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; padding: 5px;"><b>Fair Housing Goal: See Five year plan for goals</b></td> </tr> <tr> <td style="padding: 5px;"><i>Describe fair housing strategies and actions to achieve the goal</i></td> </tr> <tr> <td style="padding: 5px;">Additioal Fair Housing Issues attached</td> </tr> </table>	<b>Fair Housing Goal: See Five year plan for goals</b>	<i>Describe fair housing strategies and actions to achieve the goal</i>	Additioal Fair Housing Issues attached
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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 5-Year and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 7.52 hours 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.

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