

Mississippi Small Rental Assistance Program: Best Practices

Program Overview

- Repair, conversion, or new construction of affordable rental housing (no more than four units per property) on the Mississippi Gulf Coast
- Forgivable loans of \$40,000--\$70,000 to property owners for compliance periods of five to ten years
- Funding delivered through three cycles
- Family income targets of 80--120% AMI, Rounds 1 and 2; 50% AMI, Round 3
- Individual applicants subject to multiple eligibility criteria and environmental reviews
- Multidisciplinary expertise provided by third party vendors
- Policy, vendor management, and monitoring functions of state agency

Successful Program Practice: Case Management

- Single point of contact required to negotiate process
- Assignment of personal analyst (case manager) to each applicant
- Cell phone access and applicant's sole point of contact from application through disbursement
- Personal consultations (interviews) to initiate application processing, assist applicants in providing all required documents, and understanding environmental reviews
- Coordination of applicant contact with environmental, site, elevation, and certificate of occupancy reviews
- Certification of tenant income for applicants
- Electronic files management system as system of record for all documents, applicant contacts, closing, and disbursement actions

Successful Program Management: Lead Based Paint Mitigation

- Multiple pre-1978 properties
- Initial high lbp test failure rate and lengthy mitigation periods
- Partnership with USDA Extension Service, Small Rental staff, contractor lead based paint team, and state environmental quality agency to assist applicants
- Program-specific publications and training sessions in lbp recognition during pre-application periods and personal consultations with applicants
- Training and certification of property owners and volunteers in lead safe paint removal practices, lessening cost of mitigation and enhancing participation rates of low to moderate income and elderly property owner

Successful Program Practice: Architectural History Mitigation

- Multiple properties in historic districts or with historic registry designation
- Properties owner by low to moderate income or elderly applicants
- Partnership with state historic preservation agency, program staff, and environmental team to negotiate affordable, workable solutions for compliance
- Provision of applicant support in negotiating requirements of local historic districts and design requirements of state historic preservation agency
- Provision of applicant support during mitigation through on-site architectural historians and interface with the state historic preservation agency