

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by State of Mississippi

HAF Grantee Plan Name
HAFP-0187

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	3/8/2022 10:32 AM
Total Plan Requested Amount	\$72,281,675.00
Record Type	State
Application Record	SLT-0089
HAF Grantee Plan Status (external)	Approved

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

Data from the Bureau of Unemployment Statistics, the Federal Reserve Bank Mortgage Dashboard, the National Mortgage Database, and local real estate data demonstrates the dire financial need of Mississippi homeowners and the much-needed relief that HAF funding will provide. The economic disruption created by the pandemic continues to drive the current housing instability and risk of displacement of Mississippi homeowners. The unemployment rate sharply increased in April and May of 2020 to 15.7% and 11% respectively. The Black or African-American population group in Mississippi was impacted more than the white population group.

Those who remain unemployed are falling further behind while those who became re-employed may not have the resources to catch up on their arrears or are falling further behind due to re-employment at a lower income.

Data from the Bureau of Unemployment Statistics illustrates that the percentage of Mississippi mortgages 30-89 days delinquent and 90 or more days delinquent is consistently higher than the national average.

Based on the 2019 American Community Survey (ACS), Mississippi has 1,322,808 housing units statewide. Owner-occupied homes were estimated at 752,841. A total of 371,622 housing units are owner-occupied with a mortgage.

The rate of mortgage forbearance and delinquencies has fluctuated since the pandemic began.

Based on data from the Federal Reserve Bank Mortgage Dashboard provided by the U.S.

Treasury, there is a statewide forbearance rate of 5.3% and statewide delinquency rate of 3.4% for a total of 8.7% of loans impacted by COVID-19. CoreLogic Report-Mississippi Mortgage Loan Delinquencies.

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the State of Mississippi has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues. Data source include Census SFI, ACS data, and HMDA data for the state of Mississippi.

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

MHC will exclude utility assistance from the Program. There are many local programs that assist with utilities assistance in Mississippi, particularly for low-income and elderly residents. MHC will provide a utility resource sheet on the web portal for homeowners who need utility assistance.

The Program will provide payments for eligible homeowners for delinquent real estate property taxes. Any delinquency must have occurred after January 21, 2020, and as a result of the Covid-19 pandemic hardship. MHC relied upon the below data to support this decision.

According to CoreLogic, Mississippi has the highest average property tax delinquency rate in 2021.

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

According to CoreLogic, Mississippi has the highest average property tax delinquency rate in 2021.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers’ address and website. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
North MS Rural Legal Services 5 County Rd 1014 ,Oxford,Mississippi 38655 http://www.nmrls.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
D&E, A Housing and Economic Empowerment Center 416 Marion Ave ,McComb,Mississippi 39648 http://www.depower.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
MS Faith Based Coalition for Community Renewal 1770 Ellis Ave. Ste. 205,Jackson,Mississippi 39204 http://www.msfbcc.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers’ address and website if available. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Housing Education and Economic Development 3405 Medgar Evers Blvd, Jackson, Mississippi 39213 http://www.heedhousing.org	✓	✓
MS Center for Justice 5 Old River PlSt. 203, Jackson, Mississippi 39202 http://www.mscenterforjustice.org	✓	✓

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

Mississippi Home Corporation has engaged in meetings and conference calls with housing counseling agencies, legal service providers and servicers to receive feedback on the plan and the applicants to be served. We have reached out to neighboring State Agencies (Alabama and Louisiana) with affordable housing programs and have requested delinquency and forbearance information from their master servicers. These state agencies participating in MHC down payment assistance programs. This informed MHC’s decisions on the best ways to utilize the housing counselors to assist applicants, particularly since Mississippi is a largely rural and low-income state. Further, MHC’s engagement in its Hardest Hit Fund Home Saver Program (“HHF Program”) informed its decisions on plan development and the ways to quickly provide assistance to homeowners in need. In addition, MHC staff have participated regularly in calls with the Housing Policy Council, which includes many of the largest servicers in the country, to discuss the best way to assist homeowners as efficiently as possible, as well as ways to implement consistent programs across the country.

Mississippi feedback from these groups included the following suggestions, which were incorporated into the Plan:

- **Allow assistance for second position liens for reinstatement and monthly payments.**
- **Allow the qualification of owned mobile homes for applicants who do not own the land.**
- **Accept private sector lenders.**
- **Keep Program options and documentation simple to avoid onerous documentation**

requirements.

- Ensure that language used will allow ineligible individuals to determine they do not qualify.
- Utilize the Common Data File

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

MHC will update its assessment of community needs within the year to determine whether its Program design should be updated, by utilizing additional data from mortgage servicers regarding foreclosures and delinquencies as well as information from utility providers to determine if utility assistance should be a component of the Program. Additionally, as the Program is further developed and implemented, MHC intends to continue to engage the community, focusing on the homeowners directly.

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
MS HAF Term Sheet 3.2022	3/2/2022 9:09 AM
Updated MS HAF Plan 3-02-22	3/2/2022 9:07 AM
MS HAF Term Sheet 2022 - mpa	1/24/2022 4:43 PM
MS HAF Term Sheet 2022	1/24/2022 2:55 PM
Mississippi Review Feedback - 3-2-2022	3/2/2022 9:08 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
N/A	N/A	N/A

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?

Yes

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

Mississippi Home Corporation anticipates permitting a fact-specific proxy for household income in instances, to be defined by MHC, including location within low-income zip code. Attestations will be required for Hardship type and Certifications will be required for income. We acknowledge that loan servicers may have other income documentation requirements for a loan reinstatement or modification, separate from the HAF program guidelines.

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

Reverse Mortgages are excluded but inclusive if there are delinquent property taxes.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a “socially disadvantaged individual” as defined in the HAF guidance.

MHC is prioritizing assistance, including reaching and serving socially disadvantaged individuals, a priority. As explained previously, individuals who self-identify as Black Americans, Hispanic Americans, Native Americans, and Asian Americans and Pacific Islanders are considered socially disadvantaged individuals for purposes of the Program. To avoid exacerbating existing disparities, MHC will make a direct and concerted effort to reach and serve socially disadvantaged individuals. These efforts will include providing community outreach, forming partnerships with housing counseling agencies and community partners, and conducting targeted marketing and outreach strategies through MHC’s marketing vendor, which has experience in reaching socially disadvantaged individuals.

Marketing Strategies

1. Press Release

Following the Facebook live a Press Release will be sent out to the statewide media list (roughly 300 media personnel & stations) detailing the program and summarizing the Facebook live. The same press release will then go out to the necessary MailChimp lists. The press release and fb live will come the day the program application is opened.

2. Social Media

Social media platforms will be heavily utilized during the entirety of the program. We will run targeted campaigns to underserved communities and specifically target low-income counties throughout the state. This means we will go in and select those specific counties deemed racially and ethnically concentrated areas of poverty and make a targeted effort to advertise in those areas—this will make those ads show up on citizens who live or travel through those areas’ devices.

3. Radio Ads—this includes low-income targeted areas as well as minority radio stations.

4. Television Ads

5. News Appearances

6. Print/digital Media

7. We will target Religious Institutions, Win Job Centers, Homeless Service Providers, Food Pantries, Civil Rights Organizations, School Districts, Community and State Colleges and other entities specifically in low-income area

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Vietnamese

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Mississippi for Community Development 110 Yazoo Avenue Suite 225, Clarksdale, Mississippi 38614 http://n/a	✓	✓
Hancock Resource Center 454 Highway 90 Suite B, Waveland, Mississippi 39576 http://www.hancockrc.org	✓	✓
Mississippi Housing Partnership 1135 Ford Street , Gulfport, Mississippi 39202 http://www.mhhd.org	✓	✓
MS Faith Based Coalition 1770 Ellis Avenue Suite 205, Jackson, Mississippi 39204 http://www.msfb.com	✓	✓
D&E, A Housing and Economic Empowerment Center 416 Marion Avenue , McComb, Mississippi 39648 http://www.depover.org	✓	✓
Mercy Housing and Human Development 1135 Ford Street , Gulfport, Mississippi 39507 http://www.mhhd.org	✓	✓
HEED Housing Education and Economic 3405 Medgar Evers Blvd , Jackson, Mississippi 39202 http://www.heedhousing.org	✓	✓
Voice of Calvary 531 W Capitol Street , Jackson, Mississippi 39203 http://www.vocm.org	✓	✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- ✓ have mortgages or mortgage assistance contracts held or backed by the Participant?
- ✓ have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- ✓ have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish; Vietnamese

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Payment Assistance	Number of home losses avoided due to HAF funds.	Prevent 800 home losses during the first twelve (12) months.
Mortgage Reinstatement	Number of home losses avoided due to HAF funds.	Prevent 800 home losses during the first twelve (12) months of the Program.
Payment Assistance for Delinquent Property Taxes	The number of home losses avoided due to HAF funds.	Prevent 200 homes losses during the first twelve (12) months.

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

Yes

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$633,133.73

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

Yes

How much of the HAF funds that the Participant has received been obligated?

\$7,228,167.50

How many households have applied for HAF assistance?

3,800

How many households has the Participant provided with housing counseling or legal services using HAF funds?

2,390

How many households has the Participant provided with assistance using HAF funds?

244

Provide a brief description of how the Participant has used the HAF funds it has received.

HAF Pilot program has been utilized to help homeowners for reinstatement and 3 months of ongoing payments. HAF funds has been used to support organizational expenses associated with administering the HAF Pilot Program

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$32,418,020.75
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$0.00
Payment Assistance for Delinquent Property Taxes	\$3,000,000.00
Mortgage Reinstatement	\$22,407,319.25
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$0.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
N/A	\$0.00
N/A	\$0.00

Displacement Prevention Sub-Total	\$57,825,340.00
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$3,114,083.75
Legal Services	\$500,000.00

Services Sub-Total	\$3,614,083.75
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
N/A	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
Professional Services	\$15,000.00
Software Development and Maintenance	\$350,000.00
Program Administration, Marketing and Outreach, and Other Administrative Costs.	\$10,477,251.25

Administrative Expenses Sub-Total	\$10,842,251.25
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Total Plan Requested Amount	\$72,281,675.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Tina Jones**

Agency/Office: **Mississippi Home Corporation**

Email: tina.jones@mshc.com

Phone Number: **6017184678**

Reporting Contact

Name: **Tina Jones**

Agency/Office: **Mississippi Home Corporation**

Email: tina.jones@mshc.com

Phone Number: **6017184678**

Additional Contact

Name: **Lisa Coleman**

Agency/Office: **Mississippi Home Corporation**

Email: lisa.coleman@mshc.com

Phone Number: **16017184757**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

N/A

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
6. HAF-Title VI Assurance (5-18-2021)	1/24/2022 1:33 PM
6. HAF-Title VI Assurance (signed)	1/24/2022 1:36 PM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

State of Mississippi

Name and Title of Certifying Official

Name: **Tina Jones**

Title: **VP of Homeowner Preservation**

Telephone: **6017184678**

Email: tina.jones@mshc.com