



STATEMENT OF ACTIVITIES

- (i) A complete discussion of the type of and conditions for financial assistance for housing preservation, including whether the request for assistance is for a homeowner assistance program, a rental property assistance program, or a cooperative assistance program;

Hancock Resource Center (HRC) proposes the operation of a homeowner rehabilitation grant program for very-low income and low-income homeowners. HRC will work with selected contractors to evaluate projects, develop costs, and perform work. The goal of HRC's Homeowner Opportunity for Preservation (HOP) is to provide healthy and safe living conditions for in rural Hancock, west Harrison, and Pearl River counties. These projects will include improvements that will ensure the home is structurally sound, functionally adequate, placed in good repair, and has safe electrical, heating and cooling, plumbing, water, and wastewater disposal. The scope of work may include accessibility for handicapped family members, reconfiguration of rooms to alleviate overcrowding, and/or replacement of structural supports.

- (ii) The process for selecting recipients for HPG assistance, determining housing preservation needs of the dwelling, performing the necessary work, and monitoring/inspecting work performed;

Hancock Resource Center will hold application workshops in each of the three counties and have an open application period until all available slots have been filled. Documentation from the homeowner will be collected and verified to determine if the applicant qualifies for the program. To qualify for the program, applicant's income may not exceed low income and asset limits established by USDA Rural Development, must have occupied and owned the dwelling to be rehabilitated for at least 12 months prior to assistance, have clear title to the property, intend to occupy the home as their permanent residence, and the home must be able to be placed in good repair with the available funds for the project. The per project budget is not expected to exceed \$25,000. The dwelling must be located in a rural area and have defects that pose a risk to occupant health and/or safety. Housing preservation needs of the unit will be determined by site inspection by the Program Coordinator, a Building Performance Institute Certified Analyst. The Scope of Work will be prepared by the Program Manager and agreed upon by the homeowner and contractor prior to start of repairs. Approved work will be performed by a licensed contractor. Tentatively qualified applicants will have funds reserved pending receipt of a satisfactory bid from a licensed contractor. Outreach pre-application screening, qualifying applicants, developing approved list of repairs, preparing legal documents, monitoring construction, processing contractor payments, drawing down funds, writing reports and keeping accounts will be performed by HRC. HRC will solicit bids and select and hire a licensed contractor to perform construction. Once a contractor is selected, inspections will be conducted throughout the repair process by the Program Manager and local



building officials as required.

- (iii) The process for identifying potential environmental impacts, see [§ 1944.672](#) and historical places please see RD Instruction 2000-FF, available in any Rural Development Office.

Each project will be reviewed for potential environmental impact, verifying property information with government resources such as the Coastal Barriers Resources System (CBRS) map, floodplain maps, titles, etc. No projects will be located in the CBRS. Projects may be located in a floodplain and HRC will work with the Rural Development office to complete the appropriate Environmental Assessment.

HRC will work with the Mississippi Department of Archives and History (MDAH) and local historical preservation commissions to identify any projects that may be historic. HRC will work with guidance from the MDAH to ensure coordination with other public and private organizations and programs that provide assistance in the rehabilitation and preservation of historic properties.

- (iv) The development standard(s) the applicant will use for the housing preservation work; and, if not the Rural Development standards for existing dwellings, the evidence of its acceptance by the jurisdiction where the grant will be implemented;

USDA's Rural Development standards for existing dwellings will be used, along with local building codes. Once construction begins, changes to the Scope of Work must be approved by HRC, and a written Change Order signed by both the homeowner and contractor before changes can occur. Change orders are expected to be infrequent and only when critical changes are required.

- (v) The time schedule for completing the program;

HRC anticipates the completion of at least twenty projects within 24 months of the executed grant agreement.

- (vi) The staffing required to complete the program;

Staffing for the HOP program includes the Project Director, Housing Development Program Manager, and the Program Finance Manager. Each position will record the actual hours worked on the HOP program on Personnel Activity Reports (PAR) and staff time charged in accordance with the reports.

Project Director: Rhonda Rhodes has served as the President of the HRC since it incorporated as a non-profit in November of 2008. Rhodes has provided executive management including day-to-day operations for a \$500,000 to \$1.5 million annual budget and supervision of 10-26 employees. Since 2012, she has directed six Federal Home Loan Bank's (FHLB) Affordable Housing Program (AHP) awards, completing more than 200 homeowner rehabs. She completed the Homeownership and Community



Lending Professional Certificate in January 2011 and recently renewed that certification through 2023. Ms. Rhodes also maintains certification in Housing Counseling, Homebuyer Education and Post Purchase Education and Affordable Housing Development. She holds a certification for Executive Directors of Housing Counseling Agencies from Neighborworks America. She has over 20 years of experience in direct counseling and counseling program management to very low-income families. She has a B.S. in Nursing and a M.A. in Management. Rhonda Rhodes has been a Neighborworks Certified Homeowner Trainer since 2009. It is anticipated that she will spend 2-3 hours per week, an average of 5% of her time providing direct project management for HOP.

Program Finance Manager: Bryan Taylor is HRC's Program Finance Manager. He has over 24 years of accounting experience in service, financial, and manufacturing markets. He has been with the HRC since 2009 and is skilled in preparation of statistical reports, procurement for grant expenditures, job costing and budgets, and nonprofit accounting. He has worked with several programs as the program finance manager and provided support services including liaison with contractors and direct payments to vendors including the CDBG-funded Coming Home Collaborative, AHP programs and SNAP projects. He will spend about 4 hours per week or about 10% of his time in this role for the HOP.

Housing Development Program Manager: Jane Stock has been in this role of construction coordination since 2009. She has over 14 years of experience in construction project management and coordination, including coordination between contractors, vendors, and homeowners, cost estimating, bidding, procurement of contractors and materials, volunteer coordination, scope of work assessments, knowledge of building codes, and project oversight. Since her time with the Hancock Resource Center, Jane has provided construction coordination for several home rehabilitation programs including the Hancock HRC Home Rehabilitation Project (six FHLB awards), Coming Home Collaborative, the Gulf Coast Renaissance Unmet Needs program, and SNAP. She has completed Building Analyst Certification through the Building Performance Institute. This prestigious certification has prepared Jane to incorporate energy-savings features into the scope of work for families that struggle to make ends meet. Jane will spend about 50% of her time working on HOP.

- (vii) The estimated number of very-low and low-income minority and nonminority persons the grantee will assist with HPG funds; and, if a rental property or cooperative assistance program, the number of units and the term of restrictive covenants on their use for very low- and low-income;

HRC anticipates assisting at least twenty homeowners in the eligible areas of the counties listed; at least 81% of the assisted homeowners will meet the definition of very low income and 19% will meet the definition for low-income.

- (viii) The geographical area(s) to be served by the HPG program;

The Housing Preservation grant program provided through HRC will be available to residents of eligible areas in Hancock County, Pearl River County, and west Harrison County.



- (ix) The annual estimated budget for the program period based on the financial needs to accomplish the objectives outlined in the proposal. The budget should include proposed direct and indirect administrative costs, such as personnel, fringe benefits, travel, equipment, supplies, contracts, and other cost categories, detailing those costs for which the grantee proposes to use the HPG grant separately from non- HPG resources, if any. The applicant budget should also include a schedule (with amounts) of how the applicant proposes to draw HPG grant funds, *i.e.*, monthly, quarterly, lump sum for program activities, etc.

The proposed program period is twenty-four months. This table represents the annual budget amount as well as the entire program period budget, or 24 months for HPG funds only.

Budget Line Item Description	Annual Budget	Total Program Period Request
Personnel		
Project Director	\$5,210	\$10,420
Housing Development Program Manager	\$19,170	\$38,340
Program Finance Manager	\$2,500	\$5,000
TOTAL SALARIES	\$26,880	\$53,760
Fringe	\$8,220	\$16,440
TOTAL SALARIES AND FRINGE	\$35,100	\$70,200
Administrative Expenses		
Occupancy	\$1,800	\$3,600
Travel	\$600	\$1,200
TOTAL ADMINISTRATIVE (15%)	\$37,500	\$75,000
Project Materials/ Contractor Payments	\$250,000	\$500,000
TOTAL CONSTRUCTION	\$250,000	\$500,000
Requested Amount	\$287,500	\$575,000

Hancock Resource Center will request a reimbursement draw monthly for administrative expenses, beginning with the first complete month following the executed agreement. A draw will be requested for each project upon completion of 40% of the scope of work (40% of funds reserved for project), and upon 100% completion of the project for the remaining funds.

- (x) A copy of an indirect cost proposal when the applicant has another source of Federal funding in addition to the Rural Development HPG program;

Hancock Resource Center has a Negotiated Indirect Cost Rate Agreement (NICRA) with the Department of Labor but is not requesting indirect costs for this grant at this time.

- (xi) A brief description of the accounting system to be used;



HRC uses the accrual method of accounting in accordance with generally accepted accounting procedures and practices. QuickBooks is the accounting software system used. A single audit is completed each year by an independent auditing firm and submitted to the Federal Clearinghouse. HRC has not ever had findings for material weaknesses or deficiencies in internal controls.

- (xii) The method of evaluation to be used by the applicant to determine the effectiveness of its program which encompasses the requirements for quarterly reports to Rural Development in accordance with 7 CFR 1944.683(b) and the monitoring plan for rental properties and cooperatives (when applicable) according to 7 CFR 1944.689;

HRC will prepare quarterly reports on the amount of administrative and construction funds expended during each quarter, a projection of funds to be spent in the next quarter and the average per unit assistance. In addition, a narrative report will describe significant accomplishments, any problems and/or delays encountered, any assistance needed and steps to be taken to overcome obstacles. After completion of the project, applicant information, award amount and description of work completed will be provided for each rehabilitation as completed. A separate file for each project will be maintained, including the homeowner's name, project address, income and verification, scope of work, total project budget and actual costs, HPG funding budget and actual costs, amount and description of other funds used to include in-kind contributions, and a list of repairs completed with the grant funds. At the closeout, HRC will prepare a closing summary of project, program expenditures and activities, including the number of households and persons assisted, income range, ethnicity and whether minority status, which may be used to compare goals with actual outcomes.

- (xiii) The source and estimated amount of other financial resources to be obtained and used by the applicant for both HPG activities and housing development and/or supporting activities;

HRC plans to leverage at least 5% or \$50,000 from additional sources for homeowner education and energy counseling (HUD Housing Counseling funds), volunteer labor when available and appropriate for the scope, and homeowner funds when the homeowner can contribute.

- (xiv) The use of program income; if any, and the tracking system used for monitoring same;

HRC does not anticipate any program income. If any program income received during the USDA RD HPG program year will be used in accordance with the requirements of the HPG program. Program income will be used for at least 85% construction cost and 15% for administration cost to assist the next qualified applicant complete rehabilitation.

- (xv) The applicant's plan for disposition of any security instruments held by them as a result of its HPG activities in the event of its loss of legal status;



HRC does not anticipate using any security instruments. However, in the event of loss of legal status, outstanding HPG security instruments will be turned over to the county where the project is located.

- (xvi) Any other information necessary to explain the proposed HPG program;

HRC Non-discrimination Policy: All HRC programs including HPG are carried out under strict policy of non-discrimination. The equal housing opportunity logo is prominently placed on the application and all marketing materials. The Equal Housing Opportunity poster is displayed in the Lobby. In addition, news articles and publicity flyers stated HPG program is an equal housing opportunity program and discrimination is prohibited by federal law.

As much as possible, inquirers who do not meet qualifications for HPG program will be provided housing information and referral to other programs and services. HRC offers other housing programs such as the FHLB Special Needs Assistance Program and Disaster Recovery Assistance.

- (xvii) The outreach efforts outlined in 7 CFR 1944.671(b).

The Hancock Resource Center already has a client waiting list of 120 very low-income clients in need of housing rehab assistance. The homeowners on this list will be screened for HOP as defined by the HRC Client Screening and Selection policy. Applicants for the HRC Homeowner Rehab program will be accepted during the application period. Targeted outreach will be planned for areas that are underserved and to insure the racial and ethnic demographics of those served with the program match the demographics of the county or census tract.

A record of outreach efforts will be maintained to include **1)** community contacts to community organizations, community leaders, including minority leaders, by name, race, and date contacted; **(2)** copies of all advertising in local newspapers, and through other media including the name of the media used, and the percentage of its patronage by race/national origin; and **(3)** copies of any other advertising or other printed material, including the application form used. The application form shall include the nondiscrimination slogan: “This is an equal opportunity program. Discrimination is prohibited by Federal Law.”

Residents will be made aware of the HOP through a variety of special outreach programs including:

- The Sea Coast Echo: Advertisement/articles posted online and in the local newspaper
- The Gazebo Gazette: Advertisement/articles posted online and in the local newspaper
- WLOX/WXXV TV announcements
- Social Media including Facebook, Instagram, and Twitter
- Hancock Resource Center’s website: www.hancockhrc.org
- Distribution of HRC brochures and program brochures



- Presentations at Board of Supervisors and City Council meetings
- Presentations at local civic organizations
- Community outreach events
- Coordination meetings with other local non-profit and service organizations
- Church meetings
- American Legion / VFW meetings
- Home Visits
- Boys and Girls Club Meetings
- School District Parent Meetings
- Meetings with local building inspectors

HRC complies with applicable federal and state laws on fair housing and housing accessibility including the Fair Housing Act, Fair Housing Act, the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990. The Equal Housing Opportunity logo is prominently displayed in the lobby of the HRC offices, website, and on appropriate outreach tools and client forms.