

Mississippi Development Authority
Long Term Workforce Housing - Neighborhood Home Program
Repair Guidebook (v.1.2) Clarifications
August 29, 2012 (Revised October 26, 2012)

This document supplants all previous guidance from all other sources. If you have questions which are not addressed by the Guidebook or this document, please contact your program analyst for review.

Clarification of Section 2.3 - Income Eligibility

Pursuant to Section 2.3 of the NHP Repair Guidebook, applicants must meet certain household income requirements. Household income is determined during the time of the personal consultation. The program analyst explains the household income requirements to the applicant and identifies the documentation which must be provided to substantiate household income. The applicant will be given a sufficient opportunity to provide all of his or her documentation for consideration; indeed, several meetings between the program analyst and the applicant are typically required in order to obtain all necessary documentation. Once the applicant confirms with the program analyst that he or she has provided everything they have for consideration, then the household income is calculated and a determination is made as to whether or not it meets the required eligibility limits. The applicant's household income eligibility is confirmed prior the expense of further application processing.

Once a determination of household income eligibility is made, it becomes final and cannot be reopened. The reason for this is that household income must be determined at a fixed point in time and that time has been established at the end of the personal consultation phase when the applicant has provided all the information concerning this eligibility requirement. To do otherwise would open the door to fraud and improper manipulation, as well as to wasteful and possibly endless application reprocessing.

Clarification of Section 3.1 - Property Ownership Requirements

The NHP Repair Guidebook provides that an applicant must satisfy the following eligibility criteria:

- the home to be repaired, rehabilitated or reconstructed must have been occupied by the applicant as the applicant's primary residence as of August 29, 2005.
- the applicant MUST either have: (i) occupied the home and held an ownership interest in the property on the date of Katrina (or) (ii) occupied the home on the date of Katrina and obtained an ownership interest in the property after the date of Katrina.

The following clarifications to Section 3.1 address the processing of an application where the named applicant dies during eligibility processing or during construction.

In the event of a death of an applicant during eligibility processing or prior to execution of the construction contract, any other household member or heir who can also meet the eligibility criteria

may be substituted for the applicant, and MDA will continue with processing the application in the program. The new applicant will be required to execute personal consultation documentation. If the deceased applicant has no known heirs and there are no other household members who can satisfy the eligibility criteria, the application must be closed. If the applicant dies during construction, MDA will complete construction according to the Scope of Work and the Statement of Probable Cost of Repair approved by the deceased applicant in the case of repairs to a single family home. Manufactured homes will be addressed on a case by case basis.