



FY2022

City of Oxford Affordable Housing Annual Report



THE CITY OF
OXFORD

The City of Oxford formed the Affordable Housing Commission on June 15, 2021. The Commission began to deliberately address the affordable housing challenges in Oxford and demonstrated a serious commitment to serving persons of all income levels in the city.

The first commission meeting was held on February 16, 2022, which is made up of 11 volunteers from our community with a vision to improve the affordable housing in our community and began to put their vision into action. The Commission has three goals they are focusing on:

- 1. Affordable Housing Trust Fund**
- 2. Affordable Housing Ordinance Incentives**
- 3. Community Outreach Engagement**

Commissioners

Stewart Rutledge (Chair) – Affordable housing developer; Volunteer Co-Chair

Brooke Worthy (Co-Chair) – LOU-HOME, Inc.; Realtor; Volunteer Co-Chair

Teasha Sanders – Oxford Housing Authority

Laura Martin – McLean Institute; LOU-HOME, Inc.

Marilyn Barnes – Director of AVID and Gifted Coordinator at OSD

Alonzo Hilliard – Leader of Local Black Community Investment

Lance Hickman – Cadence Bank

Josh Cissell – Property manager

Dr. Janice Antonow – Former Alderman

Ex-Officio Commissioners

Donna Zampella – Oxford University Transit, General Manager

Duncan Gray – Oxford School District

City Staff Liaisons

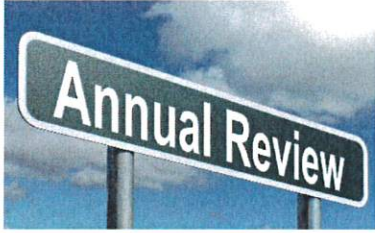
Robert Baxter – Sr. Planner

Ben Requet – City Planner

Judy Daniel – City Planner Emeritus

Attendance

6 Regular Meetings were held, 9 absences – non repeatedly absent.



A Year in Review

Steward Rutledge – Chair
Brooke Worthy – Co-Chair

2022 was the inaugural year for this Commission, which agreed to limit our scope to specific, finite, definable goals which would produce tangible results.

Goals

There are three goals set forth in the ordinances:

- (1) Affordable Housing Trust Fund.
- (2) Affordable Housing Ordinance Review
- (3) Affordable Housing Community Engagement

Commission agreed to have two standing subcommittees for the Trust Fund and the Annual Report and two ad-hoc subcommittees for our chosen goals: Ordinance Review and Community Engagement.

We explicitly and deliberately tabled any other ideas or goals and limited conversation in meetings to only our strictly identified goals.

Results

Over the course of this year, we have produced the following results:

- a. Established a Sustainable Commission: Through disciplined procedures, agenda creation, subcommittee action, and reporting, we have established a commission which does not depend on any specific person to function, and we have made it such that, as our membership changes, the existing policies and procedures will enable it to continue in self-sustaining manner.
- b. Produced Housing Resource Guide: The Community Engagement Subcommittee produced and distributed a housing resource guide which contains a list of all the available resources for people in housing crises. It includes a compilation of all local service organizations with contact information. Underserved people are often the least able to find and access even those resources which are available to them, so this clear publication can be a great help to give those in need a place to start... and a phone number to call.
- c. Ordinance Review: The Affordable Housing Incentives are in their first edition, and the Ordinance Review Subcommittee met many times and sought a great deal of advice to create a draft revision which will be presented to the Board.

d. Annual Report: Continues yearly.

e. The Affordable Housing Trust Fund Subcommittee has met many times and worked diligently, but we do not yet have a plan prepared to share with the Board. However, the subcommittee has identified some procedural methods for the fund which will very likely balance the varied competing interests related to a city fund.

Moving Forward

For the next year, it remains our goal to get the Commission to be procedurally sound, reliable, and self-sustaining. We will continue working on the current goals from 2022 as they have not been fully completed. It is our intention to not add new goals until we have accomplished the prior goals.

2022 Progress



Affordable Housing Trust Fund

Duncan Gray – Chair



History

In the City of Oxford's 2037 comprehensive plan, addressing housing issues was identified as an area of urgency. The City established the Affordable Housing Commission December 2021, and the Housing Trust Fund (HTF) sub-committee began to meet January 2022 with the charge to conceptualize and design a workable model for an HTF in the LOU Community. The sub-committee met monthly for twelve months and invited members of the community to collaborate on potential different models. Members of the committee were: Duncan Gray (Chairman,) Janice Antonow, Marilyn Barnes, Josh Cissell, Lance Hickman, Alonzo Hilliard, and Laura Martin.

Goals

- Increase opportunities for home ownership in the LOU Community.
- Improve recruitment efforts for local employers.
- Retain high quality public servants to live and work in the LOU Community.
- Provide support during housing-related crises.
- Provide an avenue for charitable tax break opportunities for local citizens.
- Provide rehabilitation opportunities for owner-occupied dwellings to improve the quality of affordable homes in our community.

Financial Structure

The CREATE Foundation in Tupelo, MS will oversee the fund. It will be structured as an endowment, and all contributions to the endowment will be tax deductible. Municipalities can contribute to the fund on a 1:1 match from private contributions. Like the hospital fund the city manages, only the interest earned from the investments will be expended. The principal will remain intact and grow over the years. All contributions are tax deductible and CREATE manages all investments, maintains all financial records, provides all needed documents for tax purposes, and disseminates funds.

Fund Recipients

Recipients of the fund must be non-profits in the LOU Community or other organizations that currently support housing related endeavors in the community. Individuals are not eligible to apply for funds from the HTF. Each organization must apply to be a "registered recipient" and be approved by the HTF committee. Additionally, all recipients must provide an annual accounting of how they disseminated their funds. Failure to do so could result in non-profits being ineligible to apply in subsequent years.

HTF Committee

The HTF Committee will operate as an independent 501(c)3 in the community and will be responsible for approving applications from non-profits who want to request funds. Additionally, the committee will be responsible for awarding funds from the HTF and monitoring the investments in the funds. Each priority area will receive no more than 1/3 of total amount of available funds, and the HTC committee will monitor the categorical expenditures. The committee will be made up of stakeholders in the community and will not exceed 7 total members. Included on the committee will be representatives from (1) City of Oxford (2) Lafayette County (3) University of Mississippi (4) Local Businesses (5) Financial Industries (6) Community at-large (7) Community at-large.

Priority Areas

Priority for owner-occupied rehabs, housing related crises, and down-payment assistance will be families who are at or below 80% of the Lafayette County Median Family Income (chart below, based on a family of four in Lafayette County). Additional consideration for down-payment assistance will be given based on individual family circumstances.

- Owner occupied rehabs- Funds will be made available for individuals residing in Lafayette County whose primary homes are in need of significant repairs and maintenance in order to continue to be inhabitable and maintain values. All work will be completed by pre-screened contractors who have been approved by the HTF committee.
- Down-payment assistance- Designed for first-time home buyers in the LOU community. The assistance is stackable with other down-payment programs, including but not limited to funds available through the lender's Community Reinvestment Act programs, Veteran's Affairs, FHA, and USDA. All mortgages will run through a local/regional lender.
- Housing related crises- Funds will be made available to provide temporary utility and rental assistance during times of crises to prevent eviction and provide housing stability.

Year	Median Family Income	Appraised Home Value	% of AMI to Home Value	80% of AMI
2018	\$65,800.00	\$180,352.00	36.48%	\$52,650.00
2019	\$70,100.00	\$215,643.00	32.51%	\$56,100.00
2020	\$72,400.00	\$228,217.00	31.72%	\$57,900.00
2021	\$73,400.00	\$254,266.00	28.87%	\$58,700.00
2022	\$79,600.00			\$63,700.00

Five in Five Goal

The committee's goal is to establish a \$5,000,000 fund within five years. This will be done through public and private contributions and will allow for approximately \$225,000 to be used for the priority areas. Organizations should expect to have 4.5% in interest each year from the endowment, and as the principle grows, so will the available funding. This should be a community campaign, and there should be quarterly updates about the progress of the campaign.

Additional Considerations

Through the last year of determining how a housing fund could work in the LOU Community and what state statute allows, the committee discovered Mississippi statute (attached) that allows public entities to create and establish their own housing funds for their employees. Considering the current transition in the labor force and the absolute necessity to recruit the next generation of the workforce, it would be prudent for all local, public entities to think about how establishing their own internal system of housing assistance could be used as a recruiting tool for future employees. School districts, local government agencies, and other state employers would all benefit from having an internal fund set up to assist potential employees who see the cost of housing in Lafayette County as a barrier to come and live and work in this community.

Miss. Code Ann. § 25-19-1

Current through the 2019 Regular Session.

Mississippi Code 1972 Annotated > Title 25. Public Officers and Employees; Public Records (Chs. 1 — 65) > Chapter 19. Public Employer-Assisted Housing Program (§ 25-19-1)

§ 25-19-1. Definitions; authorization to create employer-assisted housing program; forms of assistance.

(1)As used in this section:

(a)"Eligible employee" means an employee of a public employer that is not subject to the provisions of Section 25-3-37 and meets the eligibility criteria set forth in the rules and regulations of the public employer.

(b)"Public employer" means any agency, board, commission, municipality, governing authority or other instrumentality of state or local government including, but not limited to, an institution of higher learning or a community or junior college.

(2)Any public employer may establish an employer-assisted housing program to provide funds to eligible employees of the public employer to be used for the housing assistance. Funds under this program may be utilized by an eligible employee for rental security deposits, rental subsidies, down payments, closing costs or any other fees or costs associated with the rental or purchase of a home. The housing assistance may be in the form of a grant, forgivable loan or repayable loan. The public employer may contract with one or more public or private entities to provide assistance in implementing and administering the program and shall adopt rules and regulations for the administration of the program.

(3)If the assistance is structured as a forgivable loan, the participating employee must remain as an employee of the public employer for an agreed upon period of time, as determined by the rules and regulations adopted by the public employer in order to have the loan forgiven. The forgiveness structure, amount of assistance and repayment terms shall be determined by the public employer.

History

Laws, 2008, ch. 489, § 2, eff from and after passage (approved Apr. 14, 2008).

Mississippi Code 1972 Annotated
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Affordable Housing Ordinance Incentives

Dr. Janice Antonow – Chair



Background

The City of Oxford established the Affordable Housing Commission in December 2021. In the ordinance that established the commission, an “increase of affordable housing supply” is stated as an expected outcome. One way to encourage more affordable housing is through expanded incentives for development of new affordable housing and for renovation and/or repurposing of existing housing. The Affordable Housing Ordinance Review Subcommittee (AHOR) was formed to explore ways that new or revised incentives could facilitate the increase in affordable housing.

The subcommittee began meeting bimonthly in May 2022. Members of the subcommittee are Janice Antonow (chair), Marilyn Barnes, Josh Cissell, Teasha Sanders, and Brooke Worthy.

AHOR Priorities

1. Explore how current incentives in Section 22-194 of the City Code could be modified to further incentivize development of affordable housing.
2. Consider incentives for renovating and/or repurposing existing units.
3. Establish a process for monitoring to ensure compliance with requirements of incentives i.e. income targets for eligibility, verification of rental price, etc.

AHOR Products/Progress

1. Sec. 22-195. Affordable Housing Incentives was modified to increase the amount of time that a dwelling must remain affordable from 10 years to 15 years, and to decrease the number of affordable dwelling units that must be provided from more than 50 percent to at least 10 percent. Additionally, Sec. 22-194 was modified to state that affordable housing project designations may be transferable. (See attachment)

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2. With assistance from Judy Daniel, commissioners are developing monitoring procedures for compliance with requirements of incentives. Discussion is in progress with the Oxford Housing Authority for a possible contractual arrangement for providing this service.
 3. Commissioners are researching possible incentives for converting existing dwellings into affordable housing units.

Request

The Affordable Housing Ordinance Review Subcommittee respectfully requests that the Board of Aldermen consider the attached draft revision of the affordable housing incentives in the City Code, and if acceptable, forward the draft for processing through the standard route for revising City Ordinances.

DIVISION 3. AFFORDABLE HOUSING¹

Sec. 22-194. Definitions, eligibility, and application.

- (a) For the purpose of this article, "affordable housing" shall mean housing, available either for rent or purchase, that is affordable to those with household incomes below 80 percent of the standard area median income ("AMI") as defined by the most current AMI scheduled published by the U.S. Department of Housing and Urban Development.
- (b) An "affordable housing development" is a residential development that guarantees to the satisfaction of the mayor and board of aldermen that at least **59 10** percent of its dwelling units will be available as affordable housing for at least ~~ten~~ **fifteen** years.
- (c) The mayor and board of aldermen shall consider designation of a residential development as an affordable housing development only after submittal of an affordable housing project application, which shall include as a minimum the following:
 - (1) A vicinity map of suitable scale to show the tract of property and its relation to the surrounding area;
 - (2) A conceptual site plan of the development, which shall include at a minimum, information pertaining to the proposed street and lot layout, the number of residential lots and structures proposed for each lot, typical lot dimensions, public use areas, availability of utilities, typical building floor plans and typical building elevation plans;
 - (3) An affordability narrative, which shall include at a minimum:
 - a. A detailed explanation of the percentage and types of affordable housing proposed.
 - b. A detailed description of how the development satisfies the definition of "affordable housing" above, including proposed pricing and income targets.
 - c. A guarantee that the designated units will remain affordable for a period of at least ~~ten~~ **fifteen** years, including a detailed plan for monitoring and enforcing compliance.
 - (4) An affidavit from the developer or owner affirming that the project will be constructed in accordance with the approved application and that affordable housing component of the development shall be maintained for the period specified in the affordability narrative.
- (d) A designation by the mayor and board of aldermen as an affordable housing development shall be valid for a period of three years. The director of planning may, in their discretion, grant an extension of one year. No incentives shall remain available if a building permit is not issued prior to the expiration of an affordable housing development designation. Affordable housing project designations ~~shall be non-transferable~~ **may be transferable upon City of Oxford approval. The process for transferring incentives is as follows:**

¹Editor's note(s)—Ord. No. 2021-7, § I, adopted June 15, 2021, amended division 3 in its entirety to read as herein set out. Former division 3, §§ 22-194—22-196, pertained to incentives for affordable housing development, and derived from Ord. No. 2018-9, adopted July 3, 2018.

1. A developer approved for incentives shall notify the Director of Planning of the intent to transfer the incentives to another developer for the same development.
2. The developer receiving (new developer) the incentives as part of the transfer, shall provide a new Affidavit of Intent and a letter of intent to comply with all previously approved requirements of the original developer. This letter shall be provided to the Director of Planning.
3. Should the new developer intend to make any changes to the previously approved development proposal that impacts the original incentive package, then a new incentive request shall be sought.

(Ord. No. 2021-7 , § I, 6-15-2021; Ord. No. 2021-11 , § I, 9-7-2021)

Sec. 22-195. Affordable housing incentives.

- (a) *Development fees.* Affordable housing developments shall be entitled to a waiver or reduction of the following development and building fees listed below. In no case shall the waiver or reduction of a development fee for an affordable housing development relieve an owner, developer, contractor, or other responsible party from the obligation to receive any necessary city permit or approval, or from any requirement necessary to receive any such permit or approval.
- (1) *Planning department review fees.* Fees for planning department review of applications for approval of site plans, subdivision plats, variances, and special exceptions, as set forth in the fee schedule referenced in Appendix A.1 of the city's land development code.
 - (2) *Building department fees.* Building permit fees and building plan review fees set forth in the International Building Code, as amended by Oxford Code of Ordinances section 22-24.
 - (3) *Water and sewer connection fees.* Fees assessed by public works department for connection of water and sewer server as set forth in Oxford Code of Ordinances sections 114-39 and 114-40.

Development fees shall be waived or reduced according to the following schedule:

- (1) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for 15 years shall receive a full waiver of development fees.
 - ~~(2) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for less than 15 years, but no less than ten years, shall receive a 75 percent reduction in development fees.~~
 - ~~(3) Developments guaranteeing maintenance of less than 100 percent, but more than 50 percent, of their dwelling units as affordable housing for 15 years shall receive a percentage reduction in development fees equivalent to the percentage of units maintained as affordable housing.~~
 - ~~(4)~~(2) Developments guaranteeing maintenance of less than 100 percent, but ~~more than 50~~ at least 10 percent of their dwelling units as affordable housing for ~~less than 15 years, but not less than ten years~~ shall receive a percentage reduction in development fees equivalent to the percentage of units maintained as affordable housing, ~~less an additional five percent.~~
- (b) *Site restoration performance bonding.* Affordable housing developments shall be entitled to a waiver or reduction of the site restoration performance bonding requirement set forth in section 9.2.10.3 of the land development code. Site restoration performance bonding requirements shall be waived or reduced according to the following schedule:
- (1) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for 15 years shall receive a full waiver of the site restoration bonding requirement.

~~(2) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for less than 15 years, but no less than ten years, shall receive a 75 percent reduction of the site restoration bonding requirement.~~

~~(3)~~(2) Developments guaranteeing maintenance of less than 100 percent, but ~~more than 50~~ at least 10 percent, of their dwelling units as affordable housing for 15 years shall receive a percentage reduction of the site restoration bonding requirement equivalent to the percentage of units maintained as affordable housing.

~~(4) Developments guaranteeing maintenance of less than 100 percent, but more than 50 percent of their dwelling units as affordable housing for less than 15 years, but not less than ten years, shall receive a percentage reduction of the site restoration bonding requirement equivalent to the percentage of units maintained as affordable housing, less an additional five percent.~~

The mayor and board of aldermen may, in their discretion, reduce or disallow a waiver of site restoration bond requirements if they find that any owner, developer, financier, bonding agent, or contractor associated with an affordable housing development has previously failed to comply with landscaping obligations imposed by the city, abandoned any site such that site restoration activities were required, provided inadequate or otherwise improper site restoration security, or failed to timely honor a site restoration bond with respect to any prior construction project within the city.

(c) *Tree preservation and mitigation requirements.* Affordable housing developments may, in the discretion of the mayor and board of aldermen, be allowed a reduction of the tree preservation and mitigation requirements set forth in article 6.1 of the land development code. In considering such requests, the mayor and board of aldermen shall consider the tree preservation criteria set forth in section 6.1.6 of the city's land development code, as well as the degree of affordability of the housing to be offered, the location of the project, the overall impact of a reduction on the tree canopy, and other standards peculiar to the project or the location that are deemed important factors.

Requests for reductions in tree preservation and mitigation requirements shall be considered according to the following guidelines:

(1) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for 15 years may:

- a. Receive up to double the amount of tree retention credit available for their sites available sections 6.1.7 and 6.1.9.1 of the land development code;
- b. Receive up to a 50 percent reduction in the post-credit number of trees that must be replanted or mitigated by virtue of payment into the city's tree escrow account; and/or
- c. Propose to dedicate a portion of their property to a perpetual conservation easement with the city designated as the "holder" pursuant to MCA 1972, § 89-19-3 and request that the city use funds from the tree escrow account to plant trees within the encumbered property in a number sufficient to satisfy the applicant's remaining tree mitigation obligations.

~~(2) Developments guaranteeing maintenance of 100 percent of their dwelling units as affordable housing for less than 15 years, but no less than ten years, may:~~

- ~~a. Receive up to double the amount of tree retention credit available for their sites pursuant to sections 6.1.7 and 6.1.9.1 of the land development code; and/or~~
- ~~b. Receive up to a 50 percent reduction in the post-credit number of trees that must be replanted or mitigated by virtue of payment into the city's tree escrow account.~~

~~(3)~~(2) Developments guaranteeing maintenance of less than 100 percent, but ~~more than 50~~ at least 10 percent, of their dwelling units as affordable housing for 15 years may:

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- a. Receive an increase in the amount of tree retention credit available for their sites pursuant to sections 6.1.7 and 6.1.9.1 of the land development code up to an amount commensurate with the percentage of guaranteed affordable housing in their development (for example, 75 percent guaranteed affordable housing units could receive up to 175 percent of the available credits); and/or
 - b. Receive a reduction in the post-credit number of trees that must be replanted or mitigated by virtue of payment into the city's tree escrow account, up to an amount inversely proportionate to the percentage of guaranteed affordable housing in their development (for example, 75 percent guaranteed affordable housing units could receive a reduction of up to 25 percent of trees to be replanted or mitigated).

~~(4) — Developments guaranteeing maintenance of less than 100 percent, but more than 50 percent, of their dwelling units as affordable housing for less than 15 years, but not less than ten years, may receive the incentives in subsection (3) above, but not to exceed 150 percent of available tree credit or a 25 percent reduction in trees to be replanted or mitigated.~~

Nothing in the ordinance from which this article is derived shall relieve the owner or developer of an affordable housing development of any other obligation imposed by the city's tree preservation and mitigation ordinances, including completion of a tree inventory, or any landscaping or tree-planting obligation not specifically referenced in this article.

In no event shall an affordable housing development be eligible for a reduction in tree preservation and mitigation requirements if the mayor and board of aldermen find that the applicant removed trees from the site prior to the completion of a tree survey and/or development approval in violation of section 6.1.11 of the city's land development code.

- (d) *Stormwater and other utility requirements.* Upon the recommendation of the director of public works, the mayor and board of aldermen may, in their discretion, allow modifications to the stormwater management requirements set forth in chapter 98 of the city's Code of Ordinances. The mayor and board of aldermen may also accept a dedication of a portion of the property for the purposes of extending utility services to the development and installing and maintaining necessary infrastructure to that end.

(Ord. No. 2021-7 , § I, 6-15-2021; Ord. No. 2021-11 , § I, 9-7-2021)

Sec. 22-196. Failure to comply; penalties.

If an owner or developer fails to comply with any term or condition of an affordable housing designation or fails to maintain the agreed-upon percentage of affordable housing for the agreed-upon length of time, the mayor and board of aldermen may revoke the designation after allowing the applicant or its successor to address such failure at a regularly-scheduled board meeting.

Upon revocation, all waived or reduced fees, assessments, and/or bonds shall become immediately due and payable to the city by the applicant. The mayor and board of aldermen may, upon revocation, disclaim and abandon any infrastructure maintained by the city as a result of a designation.

(Ord. No. 2021-7 , § I, 6-15-2021; Ord. No. 2021-11 , § I, 9-7-2021)

Sec. 22-197. Affordable housing commission.

- (a) *Affordable housing commission established.* There is hereby established the affordable housing commission consisting of nine voting members appointed by the mayor and approved by the board of aldermen. Members must be residents of Oxford or Lafayette County, or employed in organizations related to

affordable housing in Lafayette County. Two positions shall be designated: a representative of the Oxford Housing Authority and a representative from a local nonprofit organization working to address affordable housing in the community.

The mayor may also appoint, and approved by the board of aldermen, ex-officio (non-voting) members representing organizations also working toward affordable housing goals.

To the extent practicable, the majority of voting members shall work in an employed or volunteer capacity for organizations related to the field of housing, finance, or abatement of poverty.

- (1) *Terms, appointment, and communication.* Members of the commission shall serve three-year staggered terms. [The first set of members shall be appointed for one, two, or three years terms that will be automatically renewed. Three will have one-year terms, three will have two-year terms, and three will have three-year terms.] Vacancies shall be filled by appointment for the remaining unexpired term. Members shall serve without compensation; however, the city, if prior approval has been obtained by the mayor and board of aldermen, may pay certain expenses incurred by the commission. The commission may receive and communicate with the mayor and board of aldermen or the county board of supervisors as it wishes.
- (2) *Officers, meetings, quorum, and records.* Members of the commission may select their own officers, which may include a chairman, vice-chairman, and secretary. Meetings of the commission shall be held as determined by the commission, but at least quarterly and shall be open to the public. A majority of the members (present in person or via a remote connection) shall constitute a quorum.

Summary minutes will be taken by the elected secretary. The records of attendance and all matters before the commission shall be maintained, and a designated city staff person shall serve the commission in a secretarial and/or liaison capacity.

- (3) *Sub-committees.* The commission is authorized to appoint, as necessary or desired, sub-committees to evaluate and research topics related to the need for affordable housing. Two special committees, the advisory committee and a research committee shall be created on an as-needed basis, as described below.
 - a. *Advisory sub-committee.* An advisory committee comprised of persons from a wide range of expertise related to the need for, creation of, and maintenance of affordable housing shall be created to meet on an as-needed basis at the discretion of the commission to evaluate proposals related to furthering the purpose of creating and maintaining affordable housing from broad based perspectives. This committee shall be comprised of selected representatives (if available) from the following groups, as appropriate for the issues under consideration: NAACP, Lafayette County Planning Department, Oxford Planning Commission, Habitat for Humanity, University of Mississippi Housing Department, the Sigma LOU Group, a realtor, a housing developer, and a banker as desired by those representative groups.
 - b. *Research sub-committee.* The committee shall pursue research related to topics related to the need for affordable housing as directed by the commission on an as-needed basis. This occasional committee may be requested by the commission to prepare statistical data necessary for updating the affordable housing plan and may propose topics of research to the commission.

(b) *Activities and products.*

- (1) *Reports.* The commission is empowered to from time to time produce reports which may include but are not limited to the following:
 - a. *Affordable housing plan.* If directed by the mayor and board of aldermen, or if desired by the commission members, the commission shall work with city staff to prepare a comprehensive plan, or revisions to an existing plan, for affordable housing in Oxford and Lafayette County. This

plan should include, at least, an assessment of the number of persons needing affordable housing, an inventory of the number and availability of affordable housing units, and options to pursue to increase the number of and maintenance of existing affordable housing units. The affordable housing plan shall be reviewed annually by the commission to evaluate progress toward the goals in the plan. It is recommended that this plan be updated every five years.

- b. *Updates to the city comprehensive plan.* When updates to the city comprehensive plan are directed by the mayor and board of aldermen, the commission shall work with city staff and the board of aldermen to make recommendations regarding updates to the portions of the city's comprehensive plan that relate to affordable housing within the city.
 - c. *As requested.* In addition, the commission, when requested by the mayor and board of aldermen, shall consider, investigate, make findings, report, and recommend upon any matter within the scope of its jurisdiction.
- (2) *Increase of affordable housing supply.* The commission may recommend, through changes to codes or ordinances, through pursuit of grants or donations or within established or otherwise reasonable budgetary guidelines, to any appropriate city or county department, general or specific areas of the city where such proposal would increase the amount of affordable housing and maintenance of existing low-income housing. The commission may develop strategies in association with city or county departments to enhance and increase and maintain the stock of affordable housing.
 - (3) *Education.* The affordable housing commission is empowered to develop programs with the community organizations to educate children and adults about the need for and types of affordable housing.
 - (4) *Affordable housing trust fund.* The commission shall advise the mayor and board of aldermen regarding implementation of Action Item 49, "Establish housing trust fund," of Vision 2037, Oxford's Comprehensive City Plan (adopted August 2, 2016), pursuant to the principles and policies set forth in that comprehensive plan.
- (c) *Annual update to board of aldermen.* The commission shall prepare and present at least once annually an update on the efforts of the commission to the board of aldermen. This presentation may include, as appropriate, a review of the affordable housing plan, recommended updates to the city's comprehensive plan related to affordable housing, data related to affordable housing supply, public comments, and any other content the commission finds relevant regarding the city's efforts to increase the supply of affordable housing. It may also include the results of any specific research requested by the board of aldermen. This presentation shall occur in July unless otherwise scheduled by the board of aldermen.

(Ord. No. 2021-7 , § I, 6-15-2021; Ord. No. 2021-11 , § I, 9-7-2021)

Secs. 22-198—22-201. Reserved.

Community Outreach Engagement

Laura Martin – Chair

Introductory Information

Subcommittee: Community Engagement Subcommittee (Ad Hoc)

Reporting Period: May 24, 2022, to February 3, 2023

Subcommittee Chair: Laura Martin

Author of Report: Laura Martin

Membership and Purpose

The first meeting of the *Community Engagement Subcommittee (Ad Hoc)* was convened on May 24, 2022. Members of the Oxford Affordable Housing Commission (Marilyn Barnes, Alonzo Hilliard, Laura Martin, Teasha Sanders, and Donna Zampella) and attendees represented community-based organizations including Doors of Hope, Communicare/Project THRIVE, Grisham-McLean Institute for Public Service and Community Engagement, LOU-HOME, LOU Mercy Reentry Ministry, MississippiCare, Oxford Housing Authority, Oxford School District, Oxford University Transit, and the United Way of Oxford and Lafayette County.

The goal of the subcommittee is to ensure that the gaps and opportunities identified by service providers can inform policy considerations by the Affordable Housing Commission. These insights can inform priority areas for the proposed Affordable Housing Trust Fund, as well as revisions to the Affordable Housing Commission ordinance.

Accomplishments

An urgent community need identified by subcommittee members is financial assistance for housing-related crises, which has intensified during recent inflationary pressures. The lack of a shelter or dedicated temporary housing also increases pressure on local service providers.

The subcommittee determined that it would be beneficial to create a consolidated resource guide with information for households along a continuum of income levels. The resulting Housing Resource Guide has information for households seeking emergency assistance, those facing eviction or housing insecurity, as

well as prospective homebuyers. The intended audiences for this resource guide include individuals, nonprofit organizations, faith-based organizations, public sector agencies, landlords and property managers, realtors/brokers, mortgage agents/brokers, and those concerned with affordable housing in Oxford and Lafayette County.

The Housing Resource Guide is included as an attachment to this report, and is available on the Affordable Housing Commission website at: <https://www.oxfordms.net/affordable-housing-commission-work-products>

Future Plans

Moving forward, the committee will focus on data collection to identify gaps in service, community needs, and opportunities, as well as to collect narratives to raise awareness about the multifaceted and interlocking issues of homelessness, housing insecurity, eviction, and challenges facing first-time homebuyers and homeowners faced with costly home repairs. The Grisham-McLean Institute for Public Service and Community Engagement will take the lead on this data collection and share relevant findings with the Affordable Housing Commission.





OXFORD
AFFORDABLE
HOUSING COMMISSION

Financial & Legal Assistance



DO YOU NEED FINANCIAL ASSISTANCE FOR RENT AND/OR UTILITIES?

Doors of Hope Transition Ministries
924 Van Buren Avenue, Oxford, MS 38655
doorsofhopeoxford.org
662-234-1100

Shelter and case management for families with children.

Interfaith Compassion Ministry
1918 University Avenue, Oxford, MS 38655
662-236-3482 / 662-281-1002

Emergency financial assistance and assists the homeless.

LIFT, Inc.
181 Highway 6 East, Oxford, MS 38655
662-238-6222

Financial assistance with utility payments.

Mississippi Department of Human Services-Community Services
200 South Lamar Street, Jackson, MS, 39201
mdhs.ms.gov/community-services
800-421-0762 / 601-359-4768

Assistance to pay energy and water bills, as well as a weatherization assistance program.

Salvation Army
2649 West Oxford Loop, Oxford MS 38655
salvationarmyalms.org/oxford
662-236-2260

Financial assistance with utility payments.

DO YOU NEED LEGAL ASSISTANCE?

North Mississippi Rural Legal Services
5 CR 1014, Oxford, MS 38655
nmrls.com
662-234-2918 / 800-498-1804

Legal assistance including homeownership/real property, landlord/tenant, and public housing

University of Mississippi Housing Clinic
481 Chucky Mullins Drive, University, MS 38677
law.olemiss.edu/housing-clinic
662-915-3493

Legal assistance with eviction and foreclosure.

This series of guides was created by the Oxford Affordable Housing Commission to connect people to resources around housing, financial assistance and homeownership

Information current as of August 18, 2022.



Affordable Rentals and Homeownership



AFFORDABLE RENTALS

Oxford Housing Authority
900 Molly Barr Road, Oxford, MS 38655
oxfordhousing.org
662-234-7524

Provides low-income, disabled, and elderly individuals with subsidized housing.

Sigma LOU Group, LLC
P.O. Box 2097, Oxford, MS 38655
sigmalougroup.com
662-380-0180

Developing and providing multi-unit residential housing for the area workforce.

LOU-HOME, Inc.
2692 West Oxford Loop, Ste, 112, Oxford, MS 38655
louhome.org
662-607-4141

Credit counseling, homebuyer education, and fair housing workshops.

IS YOUR TENANT BEHIND ON RENT?

Mississippi United to End Homelessness (MUTEH)
Visit muteh.org for an online screening tool to see if your situation qualifies for assistance.

HOMEOWNERSHIP

Oxford Habitat for Humanity
P.O. Box 276, Oxford, MS 38655
oxfordmshabitat.org
662-607-6343

New construction and home repair for low-income homeowners.

Mississippi Home Corporation
735 Riverside Drive, Jackson, MS 39202
mshomecorp.com/programs
601-718-4642

Down payment assistance and specialized loans, including grant funds up to \$6,000 to assist with mortgages for Mississippi certified public school teachers in select areas of the state.

USDA Single Family Housing Division
100 W. Capitol St. Suite 831, Jackson, MS 39269
rd.usda.gov/ms
601-965-4325

The Section 502 Direct Loan Program provides payment assistance to low- and very-low-income applicants in eligible rural areas, as well as no-money down mortgage loans to eligible low- and moderate-income homebuyers.

The Section 504 Home Repair program provides loans to very-low-income homebuyers to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

ARE YOU PREPARING TO BUY A HOME?

Ask your mortgage lender about programs through the Federal Housing Administration (FHA), U.S. Department of Agriculture (USDA), Veterans Affairs (VA), or the lender's Community Reinvestment Act program to see if you qualify for down payment assistance, mortgage options with little to no down payment, reduced mortgage interest rates, and/or assistance with closing.

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Emergency Housing



ARE YOU HOMELESS OR AT RISK OF
BECOMING HOMELESS?
START HERE:

Communicare Project THRIVE

152 Highway 7 South, Oxford, MS 38655
communicarems.org/project-thrive1
662-816-2146

Referrals and resources for households facing homelessness
or at risk of becoming homeless.

SHELTER & RENTAL ASSISTANCE

LOU Mercy Re-Entry Ministries, Inc.

P.O. BOX 2097, Oxford, MS 38655
loumercyreentryministries.com
662-380-0180

Shelter and re-entry support for individuals recently released from the criminal justice system.

Bolivar County Community Action Agency

810 E. Sunflower Road #120, Cleveland, MS 38732
bccaaainc.org/community-service
662-846-1491

Rapid re-housing for homeless individuals. Including those in Lafayette County.

Mississippi United to End Homelessness (MUTEH)

Visit muteh.org for an online screening tool to identify if you are homeless and need housing, at risk of losing housing, and/or a homeless veteran.

SHELTER (OUTSIDE OF LAFAYETTE COUNTY)

Red Shield Lodge

527 Carnation St.
Tupelo, MS 38804
662-842-9222

Emergency shelter that offers meals and a safe place to sleep.

S.A.F.E Shelter

105 Clark Place, Tupelo, MS 38804
safeshelter.net
662-841-9138 / 800-527-7233

Shelter and counseling for survivors of domestic violence, sexual assault, and their children.

House of Grace

8535 Highway 51 North, Southaven, MS 38671
houseofgracedv.org
662-253-0252

Residential shelter and supportive services for survivors of domestic violence and their children.

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107 Courthouse Square
Oxford, MS 38655

www.oxfordms.net – affordable housing - commission



THE CITY OF
OXFORD