

University of Mississippi

eGrove

Honors Theses

Honors College (Sally McDonnell Barksdale
Honors College)

Spring 5-8-2022

"The Pontotoc Dream:" a Case Study Analysis of Rural Homeownership in Mississippi

Ian Pigg

Follow this and additional works at: https://egrove.olemiss.edu/hon_thesis



Part of the [Civic and Community Engagement Commons](#), [Infrastructure Commons](#), [Place and Environment Commons](#), [Policy Design, Analysis, and Evaluation Commons](#), [Politics and Social Change Commons](#), [Rural Sociology Commons](#), and the [Work, Economy and Organizations Commons](#)

Recommended Citation

Pigg, Ian, ""The Pontotoc Dream:" a Case Study Analysis of Rural Homeownership in Mississippi" (2022). *Honors Theses*. 2647.

https://egrove.olemiss.edu/hon_thesis/2647

This Undergraduate Thesis is brought to you for free and open access by the Honors College (Sally McDonnell Barksdale Honors College) at eGrove. It has been accepted for inclusion in Honors Theses by an authorized administrator of eGrove. For more information, please contact egrove@olemiss.edu.

"THE PONTOTOC DREAM:" A CASE STUDY ANALYSIS OF RURAL
HOMEOWNERSHIP IN MISSISSIPPI

By

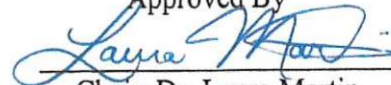
Ian Vaughn Pigg

A thesis submitted to the faculty of The University of Mississippi in partial fulfillment of
the requirements of the Sally McDonnell Barksdale Honors College.

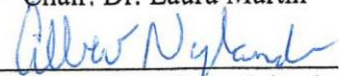
Oxford, MS

May 2022

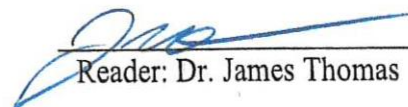
Approved By



Chair: Dr. Laura Martin



Co-Chair: Dr. Albert Nylander



Reader: Dr. James Thomas

© 2022

Ian Vaughn Pigg

ALL RIGHTS RESERVED

DEDICATION

This thesis is dedicated to all the rural communities who are in search of “The Pontotoc Dream.” I can only hope that this thesis captures the stories and the people that make the communities in Pontotoc County so special.

ACKNOWLEDGEMENTS

My friends and family,

I cannot tell you how much your love and support mean to me. You all have encouraged me and pushed me onward and upward, and I would not be who I am without you all. I love you.

Sally McDonnell Barksdale Honors College,

I never will be able to put into words what this institution has meant to me. The SMBHC gave me my first friends in college, and it became one of my first homes on the Ole Miss campus. The academic rigor and expectations of us as citizen scholars have pushed me to become a greater version of myself, and I owe that to the faculty, staff, and students of the SMBHC. Thank you.

Community Stakeholders in Pontotoc County,

Thank you for sharing your knowledge and love of your community with me. I have developed a deep appreciation for the communities in Pontotoc County, and that is because of the way you communicated the reason why Pontotoc County is home. I hope I have done your towns justice.

Dr. Laura Martin,

Your support and guidance through this process has made this thesis the best it can possibly be, and it has meant the world to me. Your passion for making the world more equitable has inspired a passion of my own in affordable housing, and I owe that to you. You have never hesitated to push me to be better and commend me when I did well, and I am so grateful that you took the chance to advise this project. Thank you.

Dr. Nylander and Dr. Thomas,

Thank you for making sure this thesis was up to the standards of the Sally McDonnell Barksdale Honors College and thank you for the time you sacrificed to make this project successful. I am grateful to you.

ABSTRACT

IAN VAUGHN PIGG: “The Pontotoc Dream:” A Case Study Analysis of Rural Homeownership in Mississippi (Under the direction of Dr. Laura Martin)

Rural communities face issues with affordable housing just like urban communities, but these problems are not often associated with rurality. Using Pontotoc County, Mississippi, as a case study, this thesis seeks to understand the extent of the affordable homeownership issue in rural communities and identify possible policy solutions. This thesis used a qualitative research approach by conducting semi-structured interviews with a diverse group of stakeholders in the communities of interest within and surrounding Pontotoc County, Mississippi. Using the data collected from these interviews, units of meaning were grouped into categories, which were then grouped into themes. The findings of this study highlight a deep love of community, rapid growth, the lack of affordable housing at all income levels, the need for comprehensive solutions, and some of the barriers to these solutions, including nuanced community attitudes toward growth.

TABLE OF CONTENTS

LIST OF TABLES	vii
LIST OF FIGURES	viii
CHAPTER 1: INTRODUCTION	1
CHAPTER 2: LITERATURE REVIEW	15
CHAPTER 3: METHODS	40
CHAPTER 4: FINDINGS	47
CHAPTER 5: RECOMMENDATIONS & CONCLUSIONS	73
REFERENCES	90
APPENDICES	104

LIST OF TABLES

TABLE 1	Demographics	9
TABLE 2	List of Interviewees	43
TABLE 3	Themes and Categories	47
TABLE 4	Short-Term, Medium-Term, and Long-Term Recommendations	78

LIST OF FIGURES

FIGURE 1	Americans Preferred Type of Place to Live	3
FIGURE 2	USDA Rural Development Summary of Major Programs	8
FIGURE 3	National Homeownership Rates 1900 – 2020	22
FIGURE 4	Housing Component of Net Worth	24
FIGURE 5	Qualitative Coding Process	44

Chapter 1

INTRODUCTION

To many Americans, rural communities are almost fictional lands of rolling hills and close-knit communities. To 19.3% of the United States population, however, the rural landscape is a space they inhabit and live in every day. According to the U.S. Census Bureau, any area of the United States that is not urban is classified as rural (Nasser, 2021).

While rural areas are characterized by less population density, rural communities encounter many challenges also found in urban areas, such as food deserts, struggles surrounding job creation, and housing insecurity. The unique context of rural settings requires differentiated policy solutions to these challenges. While housing insecurity is associated with urban areas and cities experiencing rapid population growth, access for affordable housing is increasingly a concern in rural communities.

In their book *Singlewide: Chasing the American Dream in a Rural Trailer Park*, Sonya Salamon and Katherine MacTavish (2017) affirm that many in rural areas of the country are reaching for the dream of affordable homeownership, but they cannot quite grasp it. While these rural residents do not face the same challenges with homeownership that those in urban areas do, they are often caught in cycles of negative stereotypes surrounding poverty and predatory financing schemes that make them unable to affordably buy a home.

Background and Purpose

Housing is one of the most important aspects of our lives; it is one of our necessities, but it also signifies stability, status, and belonging in the community. A person's housing situation impacts all aspects of their life, from a role in mental and physical health to varying child development outcomes like their amount of health problems and their school performance (Hood, 2005). It is not just a matter of having a roof over one's head; affordable, permanent housing is important to move past simply surviving but to thriving in one's environment.

Homeownership has become a defining part of the "American Dream," but it is quickly becoming unattainable for many Americans (Goodman & Mayer, 2018). Access to affordable housing has been the focus of legislation, debate, and public outcry for generations, and that issue is only growing as more politicians and policy makers focus on issues of wealth inequality and as affordable housing becomes more of a right than a privilege. Now, more than ever, affordable housing is in the political spotlight, especially with increased awareness around evictions in light of the economic upheaval wrought by the COVID-19 pandemic and with Matthew Desmond's influential work on housing in *Evicted: Poverty and Profit in the American City* (2016).

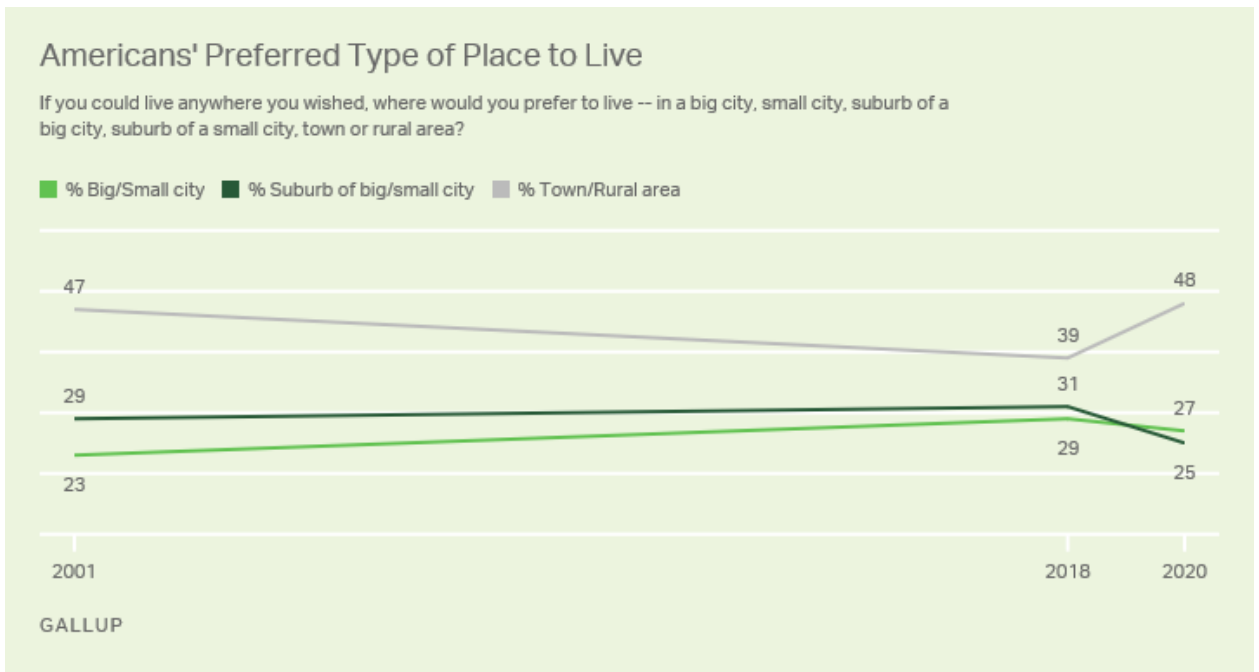
Political leaders have realized that housing is at the forefront of much of the public's mind, especially during an airborne pandemic, and they have instituted policies to address these issues. Housing insecurity was already a deeply troubling issue before the pandemic, but those making less than \$30,000 per year experienced the highest rates of job loss and the slowest economic recovery of any group during the pandemic (Schuetz, 2021). To combat this, the government provided financial support in the form

of expanded unemployment insurance and stimulus checks through the CARES Act, and they provided funds to local governments for rent relief initiatives.

Most impactfully, the Centers for Disease Control and Prevention instituted a moratorium on renter evictions, even if they could not pay their rent (CARES Act Housing Provisions, 2020). As the COVID-19 pandemic has persisted, more and more people have become skeptical about renting and living in close quarters with other family units; there has been an exodus from urban areas to rural ones, and that brings along with it a deep need for affordable opportunities for homeownership (Saad, 2021).

Figure 1

Americans' Preferred Type of Place to Live (Saad, 2021).



Those in urban areas live more densely, often in apartments, condos, or homes that are squeezed into giant, tightly packed subdivisions. In rural areas, there is traditionally more space between homes, and most people build and look for standalone, single family

homes. Affordable housing in rural areas is vastly different than affordable housing in urban areas, and it deserves a completely different outlook and policy approach.

Problem Statement

Housing insecurity is an issue that is prevalent throughout the United States. According to recent data from the U.S. Census Bureau, more than a quarter of American households say that they are housing insecure (Household Pulse Survey, 2020). Housing insecurity is a multi-faceted, dynamic issue, so much so that many do not even know how to define the term. In fact, researchers in the US Department of Housing and Urban Development (HUD) argue that a defining problem confronting those working in housing issues is that housing insecurity lacks a uniform, complete definition, and it means something different to each researcher. According to this group, the focus of much of the research on housing insecurity focuses on the extreme of homelessness or housing affordability (Cox, Henwood, Rice, & Wenzel, 2016), but those are not the only facets of housing insecurity.

What is Housing Insecurity?

The concept of cost burden is often used as a relevant measure of housing insecurity. According to HUD, cost burdened for renters is defined as a family using 30% of monthly household income on rent or mortgage, plus utilities (HUD Archives, 2006). This definition has been challenged, however. In an article for *Business Week*, David Bieri (2014) of the University of Michigan argued that the 30% rule for cost burdened was completely arbitrary because it oversimplifies the reality and situations of those who are renting.

One argument presented argues that the families with children spend more on basic necessities than do single adults (Bieri, 2014); a household with three children that spends 45% of their monthly income may be cost burdened, but a single adult who spends that same amount may not be. This is especially relevant given the recent inflation that has affected the nation's economy. According to a recent article in ABC News, inflation soared 7.9% in the past year to hit a 40 year high (Rugaber, 2022). As the price of other goods rise, especially necessities like food and gas, this can strain household budgets, making more and more of those living in the United States cost burdened, according to Bieri's definition. While there are some discrepancies in this idea, it is the widely accepted measure, and it is worth noting.

Other aspects of housing insecurity may be less visible to the public, but it does not make them any less harmful or stressful for the families and communities who must deal with them. More hidden aspects of housing insecurity include, but are not limited to, housing stability, housing quality, behavioral responses to housing affordability, and unseen barriers to homeownership itself (Cox, Henwood, Rice, & Wenzel, 2016). Many advocate for a more comprehensive definition of housing insecurity so policy makers can better tailor their efforts, but it is currently incomplete. These ongoing efforts to define and combat housing insecurity are an important part of this conversation.

There is ample concern and quite a bit of research on housing insecurity generally. The literature review presented in Chapter Two focuses on rent related issues and specifically those issues in urban communities. Little of the existing public research focus on the housing issues in rural communities. Additionally, the existing data on

housing trends does not always show the nuances of the housing issue and the factors that influence policy decisions at the local level.

Rural Housing Insecurity and Homeownership

While federal policy determines the law of the land, the nuances of housing policy vary at the state and local levels. The housing issues faced by those in urban areas like New York City or Minneapolis, Minnesota, are not the same as those faced by citizens in Clifton, Tennessee, or Ecu, Mississippi. Furthermore, access to decent and affordable housing varies by socioeconomic status, racial and ethnic groups, and gender.

Housing insecurity can look very different in rural and urban areas. In the popular imagination, an issue like homelessness is sleeping on a park bench in Central Park, but it can also be sleeping in one's car or couch surfing in a small town of one thousand residents.

While many of the national programs regarding housing focus on urban housing insecurity, several have focused on rural housing issues. Homeownership is the target of many policymakers when it comes to rural communities, and it seems to be one of the most important aspects of housing insecurity to rural Americans. Homeownership has always been the anchor of the "American Dream," and this is especially true in rural communities, where over "seventy percent of homes were owner-occupied in 2010, compared to around sixty-five percent nationally" (Johnston, 2017).

The United States Department of Agriculture (USDA) has always been the main facilitator of rural housing solutions, specifically through their Office of Rural Development. The government began to invest in rural housing through some of the same acts and for some of the same reasons as discussed in the previous section; the Housing

Act passed after World War II established the Farmers Home Administration (FmHA), which is a former agency under the USDA (Harding, 1946). Originally, this department was formed to give loans and grants to farmers who want to construct or improve their homes or farm buildings; this authority was later expanded to all rural residents, not just farmers, with the Rural Development Act of 1972 (Womach, 2005). Later, the USDA created an Under Secretary for Rural Economic and Community Development, and it eliminated the Farmers Home Administration, moving many of its programs to Rural Development.

Today, Rural Development has expanded as there has been greater attention and emphasis placed on rural issues. Within the Office of Rural Development, there are three agencies: the Rural Housing Service (RHS), the Rural Utilities Service (RUS), and the Rural Business-Cooperative Service (RBS). The Rural Housing Service offers a multitude of programs, mainly focusing on homeownership as this seems to be the most accepted metric of housing security in rural areas. They offer assistance for varying uses, including giving direct loans for families to purchase or rehabilitate a rural home, often for specific groups like low-income individuals or minorities. The agency also provides funds for rentals in rural areas, and their portfolio includes an initiative to “facilitate housing, community facilities, and community and economic development projects” (U.S. Department of Rural Development, 2019). A range of applicants can take advantage of these different programs, from families and individuals to nonprofit organizations, public bodies, lenders, and low-income communities, among others. Each of these programs represents a different locus of action to promote affordable rural homeownership.

Figure 2

USDA Rural Development Summary of Major Programs (Rural Development, 2019)

USDA Rural Development Summary of Major Programs

Rural Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Single-Family Housing Direct Loans (including Self-Help Loans)</u>	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
<u>Single-Family Housing Loan Guarantees</u>	To help low- to moderate-income applicants/households buy their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	30-year fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value, plus the amount of the up-front guarantee fee being financed.
<u>Single-Family Housing Repair Loans and Grants</u>	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan and grant.	Loans up to \$20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
<u>Self-Help Housing Technical Assistance Grants</u>	Helps lower income families build their own homes.	Nonprofits and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
<u>Rural Rental Housing Direct Loans</u>	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing; new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
<u>Rural Rental Housing Loan Guarantees</u>	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
<u>Housing Preservation Grants</u>	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
<u>Farm Labor Housing Loans and Grants</u>	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	Rental housing; new construction or substantial rehabilitation.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
<u>Community Facilities Loans and Grants</u>	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally-recognized Indian Tribes.	Construct, enlarge, or otherwise improve essential community facilities such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals and other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for the useful life of the facility or equipment, based on state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
<u>Rural Community Development Initiative</u>	To facilitate housing, community facilities, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

Housing Insecurity in Rural Mississippi

There are publicly available data on housing in every county in Mississippi in addition to national trends. While many housing policy decisions are made at the municipal level, the Census data are helpful for revealing trends at the county level.

In Pontotoc County, Mississippi, the geographic area of interest for this study, the owner-occupied housing unit rate from 2015-2019 was 71.5%, with a median value of \$106,500. The rate of homeownership in Pontotoc County is higher than the rate of the state of Mississippi as a whole – the state’s rate of owner-occupied housing units is 68.2%, and the median value of those units is \$119,000. For the United States as a whole, the rate of owner-occupied housing is lower than both at 64.0%, with a median of \$217,500 (U.S. Census Bureau QuickFacts, 2021). Despite these figures that outperform the state and national averages, access to affordable homeownership is an increasingly acute issue in Pontotoc County.

Table 1

Demographics (U.S. Census Bureau QuickFacts, 2021).

	Pontotoc County	Mississippi	United States
Housing Unit Median Value	\$106,500	\$119,000	\$217,500
Owner-Occupied Housing	71.5%	68.2%	64.0%

The issue of access to affordable housing and homeownership was brought to my attention by the M Partner initiative, a community engagement program that aligns resources at the University of Mississippi with priority projects in partner communities. The current phase of M Partner is working with the communities of Ecrú and Pontotoc, both located in Pontotoc County. Preliminary scoping conversations between M Partner

and community leaders revealed insufficient housing supply for low- to moderate income households – a community dynamic that is not evident in the relatively high rates of homeownership and lower median home values revealed in the Census data. These conversations were supported by recent work by Matthew Brooks that determined that population growth is associated with decreases in affordability in rural communities (Brooks, 2022).

These local perspectives, alongside the descriptive statistics, invite questions about the intricacies at play in the community. Alone, they do not show the fact that there is a higher percentage of Hispanic community members in Pontotoc County (7.3%) than in the state as a whole (3.4%) (U.S. Census Bureau QuickFacts, 2021), and it does not show that Pontotoc County is home to many furniture manufacturers that differentiate it from other communities in the state. Numerical data do not often show the whole picture, especially in a rural community. That is why it is important to further the research on individual communities in particular. This is the role of qualitative research. A case study of an individual community allows the research to draw on the existing data but to also connect with that community and understand the attitudinal, historical, and social components that influence policy decisions and homeownership generally. The purpose of this thesis is to contribute to the existing body of qualitative research surrounding rural communities and homeownership, and to explore the ways that community-campus partnerships can contribute to equitable solutions.

Research Setting

Researchers investigating rural communities have almost nowhere better to look than in the state of Mississippi. According to the 2010 census, Mississippi is the fourth

most rural state in the nation, with 51% of the population considered rural. Additionally, according to data resulting from the recent census, Mississippi lost around 6,000 residents; it was 1 of only 4 states to lose residents over the 10-year census span (Ulmer, 2021). Mississippi as a whole is losing population all across the state, save for a few communities and counties.

While many communities in Mississippi saw population loss, the community of interest saw a growth of 9.03% (U.S. Census Bureau QuickFacts, 2021). Pontotoc County, Mississippi, is the setting for this case study. According to the U.S. Census Bureau, one of the county's towns, Ecu, had a population of 1,531 as of 2019. With a population density of 231.3 people per square mile, Ecu is what many people think of when they imagine a small town; there is a single main street, small restaurants and a family-owned grocery store and butcher's shop, and a vibrant, close-knit community. Ecu is also an outlier in that it has achieved the goal of many small, rural towns: it has recruited industry and manufacturers to build a factory that employs thousands from Ecu and the surrounding area. This has impacted the economy of Ecu in profound ways; this success, though, comes with growing pains, which can be seen in all areas, especially in housing. The issue of housing affordability and availability is compounded in Ecu, with the sudden influx of people. This allows a unique opportunity to research the topic generally, but also to focus on specific cases, like what happens when there are more families than houses in an area, for example.

The other city of interest in Pontotoc County, the city of Pontotoc, has a population of 5,640. The owner-occupied housing unit rate in the city of Pontotoc is almost 20% lower than the county rate, standing at 54.1% (U.S. Census Bureau

Quickfacts, 2021). While the city of Pontotoc is larger than Ecu, they are deeply interconnected. Due to proximity and business ties, the two communities share similar challenges and opportunities. The Chamber of Commerce serves the interests of both communities, as well as the other incorporated towns in the county, and this serves to further tie the county together.

The successes and unique situations of the towns are not the only things that draw the study to Pontotoc County – it is also the accessibility to the community through existing relationships with the University of Mississippi – specifically with the M Partner initiative housed at the McLean Institute for Public Service and Community Engagement. These dynamics make Ecu and Pontotoc prime locations to conduct interviews and data collection to gauge local attitudes towards growth, housing affordability, and community-campus partnerships. The community stakeholders are comfortable with the community-campus partnership, and they are knowledgeable about current issues in the community because of how deeply ingrained in the culture and community groups they are. With proximity to the University of Mississippi, I can immerse myself as a researcher in the community and build relationships with the residents, and it will fortify the foundation of the partnership between the University of Mississippi and the community for years to come.

Research Questions

The overarching purpose of this study is to examine the extent to which affordable housing, specifically affordable homeownership, is a challenge in Pontotoc County, Mississippi. The study will also address the following questions:

1. What are local attitudes towards growth and community change in Pontotoc County?
2. What are the leading barriers to affordable homeownership in Pontotoc County, and what are the factors creating these barriers?
3. What policies can the state enact to increase access to affordable homeownership?
4. What policies can municipalities enact to increase access to affordable homeownership?
5. To what extent can community-campus partnerships assist in addressing challenges around housing security?

Contents

I take a qualitative approach to answering these research questions. In Chapter 2, I present a literature review that seeks to give an overview of the ongoing discussion of housing security generally and in rural communities. I discuss the importance of homeownership as a primary measure of housing security in rural communities and its effects on all aspects of life. I discuss literature detailing the ever-evolving policies regarding housing security and homeownership. I also discuss the existing research on community-campus partnerships, including the benefits and dangers of these collaborations.

In Chapter 3, I introduce the methods section of the thesis. I took a qualitative approach to this research and conducted semi-structured interviews with various community stakeholders with knowledge of the affordable homeownership issue in Pontotoc County. I then analyzed those interviews and eventually discovered several themes within the collection of interviews that informed my findings.

Chapter 4 presents the findings. Relying on the data extrapolated from the interviews by inductively analyzing the interviews, I speak in depth about each of the four themes and seventeen categories.

In Chapter 5, I present the policy recommendations and conclusions. These recommendations were informed by the interview findings, and they seek to address both the physical and attitudinal issues in Pontotoc County when it comes to homeownership.

Chapter 2

LITERATURE REVIEW

This chapter begins with conceptual framing for understanding how windows of opportunity open to address policy problems such as expanding affordable homeownership in rural communities (Kingdon, 1984). Subsequent sections outline the history of housing issues and homeownership in the United States. The next section addresses the benefits of homeownership, which is integral to understanding the importance of homeownership. Further, this chapter looks at community–campus partnerships focusing on research surrounding housing policies.

Recognizing Windows of Opportunity for Policymaking

Defining housing insecurity in the context of this thesis is essential to eventually creating policy solutions. According to John Kingdon’s Multiple Streams Framework (1984), the policy process is defined by three separate streams that must align to create lasting change: problems, politics, and policies. The problem stream regards a matter that is recognized by society as a problem, the politics stream consists of political will and community mood to address these problems, and the policy stream concerns proposals for change. When all three of these align, a window of opportunity for effective policy opens (Kingdon, 1984). To open a window of opportunity, the problem must be regarded by society as such; this can only occur for rural housing if there is concise communication about what housing insecurity is.

Brief History of Housing Issues in the United States

The robust conversation about housing insecurity, its definition, and ways to combat it has been ongoing for decades. The idea that adequate housing was a human right was adopted by the United Nations in its Article 25 of the 1948 Universal Declaration of Human Rights and Article 11 of the International Covenant on Economic, Social, and Cultural Rights. Like so many others, they failed to define adequate housing, until the mid-1990s when they put forth these criteria:

1. tenure security that guarantees legal protection against forced evictions, harassment, and other threats;
2. availability of materials and infrastructure, such as safe drinking water; adequate sanitation; energy for cooking, heating, and lighting; food storage; and refuse disposal;
3. affordability such that paying for housing does not compromise other human rights;
4. habitability that includes protection against the cold, damp, heat, rain, wind, other threats to health, and structural hazards;
5. location that is not polluted or dangerous and that does not cut off access to employment opportunities, healthcare services, schools, or other critical social institutions; and
6. accessibility that can meet the specific needs of disadvantaged and marginalized groups and does not compromise the expression of cultural identity (U.N., 2014).

This commitment to affordable housing has continued in the United Nations, demonstrating its importance on a global scale. In 2015, every United Nations Member

State adopted the 2030 Agenda for Sustainable Development, which focuses on the 17 Sustainable Development Goals (SDGs) “which are an urgent call for action by all countries” (The 17 Goals, 2018). Included in Goal 11, which focuses on sustainable cities and communities, is a commitment to action on affordable housing globally. Target 11.1, which focuses on safe and affordable housing, states the goal by 2030 is to “ensure access for all to adequate, safe, and affordable housing and basic services” (Ritchie, et al. 2018). These criteria, coupled with other indicators like forced evictions, the amount of money spent on public housing, and homelessness rates, often form the basis of many definitions of housing insecurity. The United States government, specifically the Department of Health and Human Services, defined housing instability using these five indicators:

1. exorbitant housing costs relative to income (greater than 50 percent)
2. inferior housing quality (for example, inadequate plumbing, heat, or electricity; leaks; holes; and so on);
3. neighborhood instability (for example, high rates of poverty, crime, and unemployment; poor city services; litter; noise; pollution; and so on);
4. overcrowding; and,
5. at the extreme, the condition of homelessness (U.S. Department of Health and Human Services, 1969).

This language is not the only action the United States government has taken when it comes to housing policy, however; they have made tangible efforts at change. In 1934, during the New Deal programs under President Roosevelt, the National Housing Act was passed. The main impact of this law was the creation of the Federal Housing Administration (FHA). While this agency helped over 12 million people find more

adequate housing according to a 1939 report (McDonald, 1939), it was steeped in racism and went so far as to establish the practice of redlining by refusing to insure mortgages in African American neighborhoods and by requiring homes built by FHA loans to be sold exclusively to white families (Rothstein, 2018).

The next large piece of legislation focused on housing was the United States Housing Act of 1937, which established the United States' public housing system. It created the model we use today, with federal subsidies going to state and municipal governments and housing authorities for housing improvements (Edson, 2011).

In 1944, The Servicemen's Readjustment Act, more commonly known as the G.I. Bill, was passed to provide relief and reward to veterans of World War II. One of the main tenets of the G.I. Bill was its investment in programs that provided low-cost mortgages and low-interest loans to veterans, allowing millions to achieve homeownership and have a foundation to pass on to their children and grandchildren. Like the Housing Act of 1937, the G.I. Bill relied on local and state officials to approve the loans for veterans; in a time when Jim Crow was the law of the land in much of the country, this bill effectively denied many black veterans a chance at housing security. In a shocking statistic, in the summer of 1947, 3,000 VA home loans were provided in Mississippi and only two of those went to black veterans (Luders-Manuel, 2019). In Heather McGhee's *The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together*, she describes in detail the fact that many of the same policies that were meant to promote homeownership actually disadvantaged thousands of black Americans (McGhee, 2022).

In 1968, after the upheaval of the Civil Rights Era, President Lyndon B. Johnson signed the Civil Rights Act of 1968. While the bill aimed to combat racism in every aspect of American life, some of its major achievements sprung from the titles dealing with housing, known as the Fair Housing Act. This act officially “banned the racial discrimination in the sale or rental of housing” (Massey, 2015, p. 571) that had existed for decades in the United States. Civil rights activists saw the desegregation of the housing market as pathway to desegregating the rest of American society, further emphasizing how integral decent housing is to create a just and equitable society. The Fair Housing Act has since extended to prohibit discrimination for race, national origin, religion, sex, familial status, and disability (HUD, 2020), but its intent remains the same; to make sure that everyone has a chance to have adequate housing. This bill helped pave the way and the mission for the newly formed United States Department of Housing and Urban Development, which showed that the government was putting a larger focus on housing issues.

In 1974, Congress united to pass the Housing Choice Voucher Program, which amended Section 8 of the Housing Act of 1937. This program was created to assist “very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market” (U.S. Department of Housing and Urban Development, 2021, para. 1). These housing vouchers are issued by local authorities, and they require the recipient to pay up to 30% of their income in rent; the rest is then covered by the federal voucher. While this program has helped to reduce the extremes of housing insecurity and homelessness, it has not created a solution to all of the affordable housing issues in the United States. Many landlords refuse to accept Section 8 vouchers,

especially since they are not required to in many states (Leacock, 2021). This is an example of what is true across many areas – federal policy is the floor. States and municipal governments have the power to create more access to affordable housing.

In 1999, President Bill Clinton implemented a measure known as the Faircloth Amendment, which halts the construction of any new public housing developments, capping the number at the 1999 level, and limits HUD to only replacing existing units on a one-for-one basis (Leacock, 2021). This measure has seen extensive pushback, especially now during the Biden Administration with the Democratic party in charge of both chambers of Congress and the White House and when elected officials in the Democratic party are increasingly from the progressive wing.

Brief History of Homeownership

Homeownership is a cornerstone of the “American Dream.” The white picket fence surrounding the manicured green lawn has long been an aspiration for many Americans. According to Lawrence Vale in *Chasing the American Dream*, owning a home is “a deeply embedded cultural preference in the United States, but this is so in part because it has frequently been prodded by both public policy and private organizations” (2014, p.16). The push for homeownership began over a century ago, translating outrage over poor tenement housing in cities into policy. The pro-homeownership wing of the political world gained political power and influence that they still yield today. In 2001, the National Association of Realtors broke into the top ten on Fortune magazine’s list of the most powerful lobbying organizations (Vale, 2014). As recently as 2018, the group spent \$72,808,648 on lobbying efforts, according to Business Insider (Perticone, 2019). Whether it is due to these efforts or not, the American homeownership rate sat at 65.5%

in 2020, which is the highest since the Great Recession. The black homeownership rate, however, sits at 43.4%, which is lower than it was a decade ago (Green, 2022). Before the COVID-19 Pandemic, black homeownership was on the rise, and in some areas, was at all-time highs (Jones, 2021). More research should be conducted to determine the exact cause of this decline, but it could be that the pandemic has disproportionately affected minority communities.

In 1900, at the dawn of the 20th century, less than half of Americans owned their own homes. This rate of homeownership persisted until the Great Depression when it plummeted due to economic upheaval. The government created many of the policies discussed in previous sections, which caused homeownership to rebound for the next twenty years.

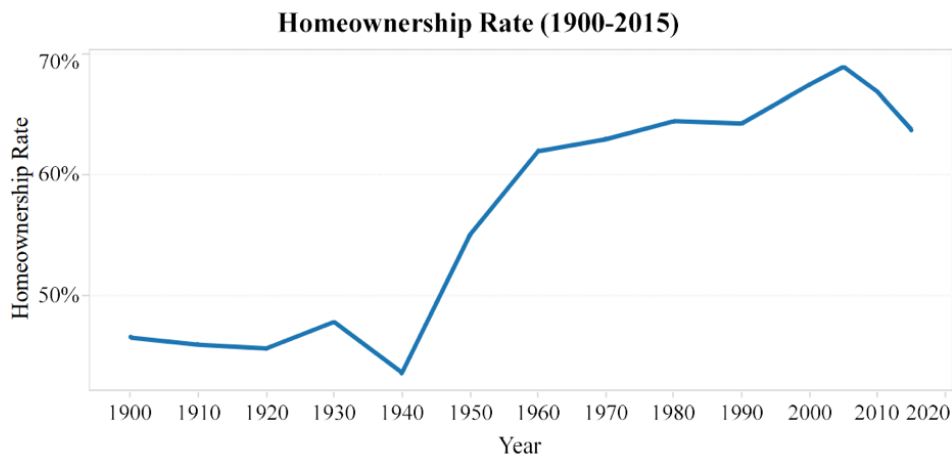
Important policies like the FHA loans and the GI Bill for veterans coming home from World War II made buying a home the easy, economical decision (Fetter, 2013). The homeownership rate rose steadily until the 1960s, where it made more modest gains during the 1960s, 1970s, and 1980s. While the homeownership rate grew by over 20% from 1920 to 1960, Heather McGhee says, “the government agencies most responsible for the vast increase in home ownership were also responsible for the exclusion of people of color from this life-changing economic opportunity” (McGhee, 2022, p. 81). She continues and says that fewer than 2 percent of African Americans in the United States were able to get a home loan from the Veterans Administration or the Federal Housing Authority (McGhee, 2022). During the 1990s, the homeownership rate skyrocketed again as the economy boomed under President Clinton and mortgage rates fell dramatically (Chambers, et al., 2009). By the early 2000s, the homeownership rate was as high as it

had ever been with 69% of Americans owning their own homes. This rate of homeownership was short lived, however, and the housing crisis coupled with the Great Recession knocked the homeownership rate down to 63.7% by the end of 2015 (Yun & Evangelou, 2016). As of November 2, 2021, the homeownership rate stood at 65.4%, marking a modest improvement over the rates following the aftermath of the housing crisis (United States Census Bureau, 2021).

Figure 3

National Homeownership Rates 1900 – 2020 (United States Census Bureau, 2021)

Exhibit 1



Minorities own homes at significantly lower rates than their white counterparts, though progress has been made in recent years. In 2015, fewer than half of Black and Hispanic households owned their homes, while 71% of white Americans owned their own homes (United States Census Bureau, 2015). This difference can be attributed “to the differences in economic circumstances and the age composition of minority populations” (Yun & Evangelou, 2016, p. 3). The incomes and wealth holdings of minority households are frequently lower than that of whites, and there is a also a much

higher share of younger households in the minority population. These income and wealth gaps compound challenges for younger people of color to purchase a home.

According to a report recently released by the American Community Survey analyzing homeownership in the United States from 2005–2019, the majority of states are seeing a rebound in homeownership (Mateyka & Mazur, 2021). This rate will likely continue to rise if a recent survey by the National Association of Realtors is any indication; 86% of respondents to this survey who were current renters say their goal is to one day own a home. For young renters, which is characterized as renters aged 34 or younger, 96% wish to own their own home (National Association of Realtors, 2016). This shows that the future of the homeownership is strong. However, policy change may be needed to facilitate those aspirations.

Benefits of Homeownership

While homeownership may seem like a distant goal in the housing journey for many Americans, homeownership is a crucial step to lift low-income and rural families out of vulnerable situations. Homeownership has numerous benefits, particularly as it pertains to generational wealth transfer, raising children, safety and security, and even health issues like asthma.

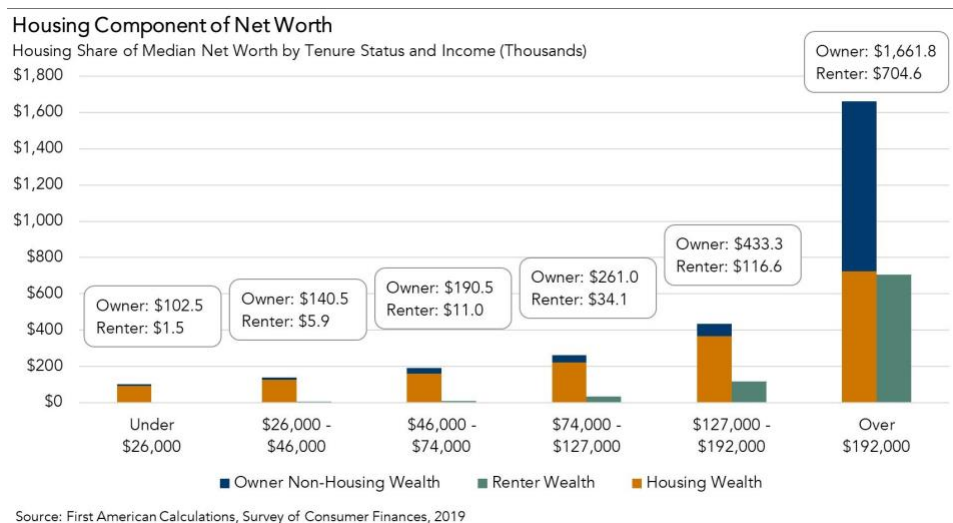
Wealth Building

Many researchers have found that, homeownership leads to wealth creation (Rohe, Van Standt, McCarthy, 2002). According to the 2019 Survey of Consumer Finances, “the median homeowner has 40 times the household wealth of a renter – \$254,900 for the former compared to \$6,270 for the latter” (Board of Governors of the Federal Reserve System, 2020). Additionally, homeowners have more wealth than renters

at every income level, except for those at the top. The Survey of Consumer Finances (2019) indicated that for those homeowners in the lowest income category, 92% of homeowner net worth is tied to the value of their residence. According to that same 2019 Survey of Consumer Finances, housing wealth was the main contributor to the increase in net worth (Board of Governors of the Federal Reserve System, 2020).

Figure 4

Housing Component of Net Worth (Survey of Consumer Finances, 2019)



The phenomenon of the lowest income households having the greatest amount of their wealth tied to their homes is a consistent pattern over the past 30 years, according to data recorded by the Survey of Consumer Finances. This difference means that when home prices fluctuate, it will have a much larger impact on the lowest income homeowners’ wealth.

The volatility of the housing market is a concern for many. Several studies, including research conducted by Harvard University’s Joint Center for Housing Studies, shows that even the Housing Crash of 2008 did not change the fact that homeownership is associated with “significant gains in household wealth, even when viewed across the

tumultuous housing crisis period of 1999-2013” (Herbert, et al., 2016, p.1). Renters do not have the benefit of obtaining wealth generated by house price appreciation, and home prices rose faster in 2021 than any point in U.S. history. According to Lance Lambert (2021) in Fortune Magazine, home prices in the United States posted a 19.8% gain.

Household Finances

There is also literature detailing homeowners’ opinions and reflections on their finances from a Habitat for Humanity survey of their homeowners in Minnesota. Eighty-seven percent of the homeowners interviewed in this study had “lived in their current homes for at least two years” (Mattessich & Hansen, 2015, p. 7). These homeowners were racially diverse, and the makeup of their families were all varied, from having 1 child to many and having 1 adult in the house to more than 3 adults in the house. More than half (53%) of those interviewed said that, overall, their financial situation was better than it was before they were homeowners and that they had more money in their pocket. Only 19% of those interviewed said they had less money. Among the respondents, 47% had changed jobs and 79% of those say that they worked in better jobs after moving into their home; most credit their homeownership for allowing them the flexibility to search for and land better jobs.

Due to the requirements of the Habitat for Humanity, many of those using the program are also on some type of government assistance. According to the report by the Minnesota Habitat for Humanity, 87% of the homeowners were using government assistance at the time of application; at the time of the survey, two years later, that number had fallen to 66%. The average number of programs used per family also fell by almost half, especially programs like utility bill assistance programs, food support,

welfare assistance, and rent assistance programs (Mattessich & Hansen, 2015). While this is only one case study, it is evident that homeownership changed these families' lives for the better. While there are financial risks associated with homeownership, the data presented points to homeownership being a force for increased wealth among families.

Child Development

Homeownership has also been shown to positively impact children's development and educational achievements. In a 2001 study conducted by researchers at the Harvard University Joint Center for Housing Studies, they investigate many outcome measures in children from families that own their homes as opposed to those that rent. In the study, the researchers found that, even after controlling for a wide range of variables, "children of homeowners have better home environments, higher cognitive test scores by up to nine percent, and fewer behavioral problems than do children of renters" (Haurin et al., 2001). According to Richard Green and Michelle White (1997) in the *Journal of Urban Economics*, they found several statistically significant data points that showed children of homeowners are much more likely to complete high school than children in families who rent. This data point is similar to a study conducted by the Federal Reserve Bank of New York that found the graduation rate of children of homeowners was 19% higher than for children of renters, and they are also significantly more likely to obtain a postsecondary education (Harkness & Newman, 2003). While these studies have found that there is a statistically significant relationship between positive child outcomes and homeownership, the relationship is not fully understood and could be an area for further, ongoing research.

Safety and Security

Homeowners also tend to express a greater sense of safety and security than renters. According to a survey of more than 400 homeowners who had once been housing insecure, 83% of those polled reported feeling that their child was safer after the family moved into a permanent home (Wilder Research, 2015). Additionally, according to a study of crime in the suburbs of New York City, homeownership status significantly reduced the amount of crime that a household faced, whether it be incidents of burglary, assault, or other crimes (Dietz, 2003). While this does not apply directly to homeownership in rural communities, much of the logic is still relevant.

When a family is in close quarters with others, in an apartment building or other situations where many family units live near each other, there would logically be a greater risk of crime or confrontations simply due to proximity. Neighborhoods of homeowners also tend to have lower rates of both violent and property crimes as opposed to neighborhoods of renters (Rohe & Lindblad, 2013).

Since homeownership is a more permanent solution to housing, it encourages residents to get more involved in their neighborhoods and with their neighbors. This can lead to more impactful and regular community meetings, neighborhood watch groups, and other interactions that are essential to a low crime rate (Rohe & Lindblad, 2013). As Carolina Reid notes in *Chasing the American Dream*, the entire debate of housing policy is heavily influenced by location; that is one of the reasons that it is so hard to present a unified solution to our housing issues (Reid, 2014).

According to the data presented in the literature, these neighborhood outcomes as they pertain to safety and community are consistent throughout many different locations. Many of those who transition from renting to homeownership experience increased

neighborhood quality as they change neighborhoods (Reid, 2014). Homeownership creates neighborhood benefit by stabilizing property values and encouraging maintenance and upkeep of properties (Rohe et al., 2002).

Additionally, this idea of safety being associated with homeownership can be explained in part by sociology's theories of social disorganization. This theory references a breakdown in social bonds, family, and neighborhood association (Shaw & McKay, 1942). Social disorganization is often caused by a strong deviance in social norms and a lack of unifying, common values that are often recognized through a strong community; the results can be disastrous. One of the most prevalent causes of social disorganization is directly related to housing: residential mobility. "Crime, suicide, juvenile delinquency, teen pregnancy and drug usage are all the consequences of social disorganization," Yun and Evangelou (2016, p. 12) write for the National Association of Realtors. This evidence cannot be ignored; homeownership provides a more stable, and thus safe, environment for families across the socioeconomic and racial spectrum.

Health Benefits

Homeownership also creates health benefits for the family. According to Dr. Megan Sandel of Boston University School of Medicine in her testimony before the House Committee on Financial Services in 2007, "A safe, decent, affordable home is like a vaccine. It literally prevents disease. A safe home can prevent mental health and developmental problems, a decent home may prevent asthma or lead poisoning, and an affordable home can prevent stunted growth and unnecessary hospitalizations" (H.R. 2895, 2007, p. 3). Put simply, research shows that there is a strong relationship between housing quality and health outcomes. Namely, those who live in poor housing have

higher rates of health issues, namely respiratory conditions like asthma (Krieger & Higgins, 2002). According to George Galster (1987), owned homes are usually in better condition than those that are rented. This could be attributed to many factors, but according to William Rohe and Leslie Stewart (1996), homeowners have a more vested economic and use interest in the upkeep of their homes as opposed to landlords and renters.

There are also mental health benefits associated with homeownership. Research has concluded that those who have recently made the transition from renting to homeownership report higher life satisfaction and higher control over their lives, (Rohe & Stegman, 1994) and other research has shown homeowners possessing higher self-esteem and happiness than renters (Rossi & Weber, 1996). This uptick in mental health is not directly correlated with moving homes; one study found that renters who become homeowners gain a large increase in housing satisfaction, but they also obtain a higher satisfaction in the same home that they had rented (Diaz-Serrano, 2009). This shows that the very act of owning a home, not just the possible increased quality of the home, leads to positive mental health outcomes (Munford, et al., 2020).

In a 2014 study, Ryan Finnigan found that homeowners are 2.5% more likely to have good health as opposed to renters. Finnigan's research also focused on health disparities among homeowners across racial and ethnic lines, and while the study indicates that homeowners across all racial groups experience better health than renters, there are some disparities. White homeowners have a four percent higher probability of good health than white renters, while black homeowners a significantly smaller

advantage over black renters (Finnigan, 2014). Homeownership creates physical and mental health advantages, and it is an important for those looking to buy a home.

Policies

This section will discuss the relevant policies on a federal level and the policies that are emerging on a state and local level to combat housing insecurity and promote homeownership across all income levels.

Federal Policies

Federal policies and agencies that combat housing insecurity generally have been discussed at length in the introduction and this chapter, as have resources available for promoting rural homeownership, like the loans and grants provided by the Rural Housing Service. What has not been discussed, however, are the proposed bills in the current Congress of the United States.

A bill introduced by Senator Kirsten Gillibrand of New York and Representative Antonio Delgado, also of New York, the Rebuilding Rural America Act of 2021, would add \$10 billion a year for five years to the USDA Rural Development's Budget, which would go to fund block grants to multi-jurisdiction Rural Partnership Councils. This bill would also establish a state-by-state Rural Innovation Administrations that would oversee the new dollars and offer assistance to local leaders (Rebuild Rural America Act, 2021).

The House of Representatives Financial Services Committee also added new money for rural housing funding to their portion of the reconciliation package in 2021 that was never signed into law. This legislation would direct \$4.36 billion to new construction and preservation of Section 515 rental housing, and it also added \$70 million to support Section 502 direct homeownership loans. Further, \$95 million would have

gone to the USDA's Section 504 grant program, which covers the cost of certain repairs to rural owner-occupied homes. This funding also would not be restricted by the requirement that the recipients be homeowners aged 62 or older, which would aid many more families and rural Americans (U.S. House of Representatives Financial Services Committee, 2020).

This by no means encompasses all of the bills put forth on the federal level to promote rural housing, but it provides a good overview of the types of programs and funding being argued for in addition to showing that rural housing is an issue increasingly in lawmakers' minds. These federal appropriations show a renewed interest in rural housing and the opportunity for vast amounts of funding for localities that can put it to best use; the key is how to secure and take advantage of those funds.

State and Local Policies

Federal lawmakers are not the only governmental entities that are working to promote rural housing goals. State and local governments have an increasingly visible and important role to play when it comes to rural homeownership.

The state government's role in housing solutions varies state to state, but in Mississippi, the primary involvement is through the Mississippi Home Corporation, which serves as the recipient and distributor of much of the federally appropriated housing funding. Its mission includes enhancing "Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth" (Mississippi Home Corporation, 2019). They have several grants and loans that homebuyers can apply for. Mississippi Home Corporation also has the authority to issue tax credits for the "acquisition, rehabilitation, or new construction of rental housing

targeted to lower-income households” (HUD, 2022). While these low-income housing tax credits are a solution geared for renters, they are an important part of the broader conversation about affordable housing.

There are many opportunities for local governments to have an active role in the discussions surrounding housing in their communities. There are some examples of this in the communities surrounding Pontotoc County and elsewhere in Mississippi.

Oxford, Mississippi, a city in neighboring Lafayette County, recently instituted a city ordinance pertaining to affordable housing. In the ordinance, they outline the definition of an affordable housing development, which they define as “a residential development that guarantees to the satisfaction of the Mayor and Board of Aldermen that at least 50 percent of its dwelling units will be available as affordable housing for at least 10 years” (Amending Chapter 22, 2021). The ordinance then goes on to outline the way they will incentivize development of these units; they waive a multitude of development fees, like the planning department review fees, the building department fees, and the water and sewer connection fees. Additionally, the ordinance waives and reduces certain site restoration performance bonding requirements according to a certain schedule. One of the main goals of the Board of Aldermen is to incentivize developers to create affordable housing in the area.

Additionally, this ordinance creates an affordable housing commission working to address affordable housing in the community by drafting reports and making recommendations to city leadership on how best to create new avenues for housing. This includes advising the city on how to implement an affordable housing trust fund outline

in Action Item 49 in Vision 2037, Oxford’s Comprehensive City Plan adopted in 2016 (Amending Chapter 22, 2021).

While this trust fund has not been implemented in Oxford, Jackson, Mississippi, established an affordable housing trust fund in 2015; it was the first in the state of Mississippi. According to the Housing Trust Fund Project:

Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes (Housing Trust Fund Project, 2021).

The Jackson Housing Trust Fund is a separate, specific fund held by the City that holds grants from the State of Mississippi, including funds disbursed through the National Housing Trust Fund. While this housing trust fund gives “primary attention to rental housing for extremely low-income and very low-income households, including homeless families” (Jackson Housing Trust Fund, 2015), housing trust funds can be modeled to address any number of housing related issues, including homeownership.

Another local policy lever is the inclusion of financing options and incentives for developers in the municipal codes. These credits would allow developers who build certain kinds of subdivisions and developments, especially those geared towards low-income individuals, to have certain fees and taxes decreased. According to the International Economic Development Council (IEDC), about 95% of cities and states offer at least incentives for economic development (Manix, 2020). These incentives could

be an avenue to incentivize development in a politically feasible way in small, rural, conservative communities.

These approaches in no way encompass the totality of the state and local policies available to communities, but they provide an overview of local efforts to address affordable housing issues in Mississippi.

Community–Campus Partnerships

Community-campus partnerships form the basis for the M Partner program at the University of Mississippi. These partnerships are not unique to the University of Mississippi or the M Partner program, however; there is a growing field of partnerships and collaborations between universities and adjacent communities that hold the potential for meaningful change.

With all the issues going on in the world, academia must engage with the world that they study to fulfill the public purpose of higher education. As one academic put it:

“In the areas of research and public policy, these academicians cannot be content to sit on the sidelines as mere data collectors, issue forecasters, and analyzers.

They must become actively involved in finding solutions to the social ills that result when racial discrimination and segregation perpetuate an unjust society”

(Tisdale, 1999, p. 156).

This is where community-campus partnerships come into play. While the University of Mississippi and the M Partner Program have never engaged in a housing related partnership with a surrounding community, there is evidence in the literature that similar partnerships have been successful.

The United States Department of Housing and Urban Development established the Office of University Partnerships in 1994 “to support universities as they forge and expand partnerships that address urban problems, from the neighborhood level to citywide” (Wiewel, et al., 2000, p. 29). Many believe that community–campus partnerships are especially useful when it comes to housing issues, as top-down approaches exclusively led by the government can often be wrapped up in bureaucracy and can be insensitive to the conditions on the ground.

Bottom-up, grassroots approaches to advocacy and policy change often lack the necessary expertise and funding to make an impact (Wiewel, et al., 2000). This is where universities come in – they serve as a balanced partner to many of these communities, simultaneously possessing the expertise and resources needed but also a vested interest and closer connection to the communities they are engaging with, provided that they are working with communities in the same relative area as the university. Researchers with expertise on community–campus partnerships specifically focusing on affordable housing have outlined several categories of involvement for the university in the community:

1. Technical assistance. This includes having architecture faculty or students develop or review housing and neighborhood designs, having law students work on development agreements, establishing a neighborhood geographic information system (GIS) database, having the university’s physical plant department help with construction estimates, or a multitude of other hands-on activities.
2. Applied Research. This refers to more in-depth activities that are not just the immediate application of knowledge and technical expertise but involve collection of data and analysis. Examples include analysis of demographic trends

to estimate housing demand; research on changes in rent or price level; review of public policies or program models elsewhere to determine local applicability; or research on low-cost design, construction, and energy-efficient technology.

3. Training. A direct extension of the educational role of universities, training may be directed at the staff of community organizations or at individual residents. For instance, the Urban Developers Program is a partnership between the Chicago Rehab Network, a coalition of Community Development Corporations (CDCs), and the University of Illinois at Chicago (UIC). It offers a yearlong training program, including course credits towards a master's degree, to qualifying CDC staff. At the household level, Santa Ana College offers homeownership seminars to residents.
4. Financial assistance. One very direct way that universities deal with housing affordability issues is by providing financial assistance to enable their own faculty and staff to purchase housing in neighborhoods near the institution. Ohio State, Yale, Loyola University at Chicago, the University of Pennsylvania, Marquette, Clark, and Washington University all have such programs. Whether created out of necessity because of high housing prices or out of a desire to improve the surrounding neighborhood, this directly helps make housing accessible and affordable. Of course, in some cases financial assistance may drive up demand and even displace current residents, and it does not necessarily involve collaboration with a community organization. Other forms of financial assistance include the relatively rare direct provision of funds to a CDC or to homeowners, loan guarantees, or simply brokering access to funds.

5. Staffing. Several universities underwrite the placement of students at community agencies or make staffing available through internships.
6. Organizing and advocacy. The Georgia Institute of Technology in Atlanta developed a model land bank program to expedite the transfer of tax delinquent properties to nonprofit developers; university faculty also advocated for its establishment and drafted the necessary legislation. This type of research could support the establishment of community land trusts, which are increasingly used to establish affordable housing (HUD, 2019). UIC's Voorhees Neighborhood Center did the background research for an affordable housing campaign spearheaded by the Chicago Rehab Network.
7. Physical development. In some cases, colleges or universities become directly involved in actual physical development. Marquette University redeveloped several blighted properties close to its campus. Students at Hudson Valley Community College are trained to enter construction jobs and build several affordable homes per year in the process. (Wiewel, et al., 2000).

Most of the existing literature surrounding community – campus partnerships on housing issues focuses mainly on urban issues. While there needs to be more research and dialogue on rural housing issues, specifically homeownership, the categories laid out by Wiewel et al. (2000) are applicable to almost all community-campus partnership models.

While these partnerships are vastly important, they are also often tenuous. There can sometimes be a skepticism in communities, especially rural ones, when outsiders attempt to engage and seemingly alter their way of life (Ayres & Potter, 2009). A study by Chelsea Pelletier and colleagues focusing on health research in rural communities

provides valuable insight into building buy in and trust among rural community members. This study was completed through several semi-structured interviews with community members. One of the largest takeaways was that, for there to be community buy in for a research initiative, there must be some relevance to the work (Pelletier, et al., 2020). Often there is a disconnect between academic and surrounding communities, exacerbated by power asymmetries and a lack of trust (Dempsey, 2010; Petri, 2015). It is beholden on the campus stakeholders involved in community engagement work that community partners can see direct, tangible benefits for their communities.

To combat these tensions, communication must be open and often with those around the community. Communication surrounding the intentions, participants, processes, and findings should be clear, concise, and easy to understand. Only then will community members buy into community research (Pelletier, et al., 2020).

Community-campus partnerships provide a valuable avenue for development in rural communities. Another article focusing on community – campus partnerships in rural communities that also focuses specifically on health research gives fundamental lessons that can be applied to any rural community – campus partnership. The first take away is that training is essential for those on both the university side and the community side, whether it be on culturally or historically appropriate strategies for the academic partners or training and information on the necessity and intricacies of the research for community partners. Additionally, there should be frequent and in-depth evaluation of the partnership to make sure it is effective; changes should be made wherever needed. Another common theme is the need to address community distrust of academic institutions through open and frequent dialogue. Finally, according to the authors of this study, one of the most

important aspects of any community – campus partnership is the input of time. Time is needed to build trust, to understand the nuances in the communities, and to create an effective partnership (Baquet, et al. 2013).

This literature, from articles detailing the definition of housing insecurity to the history of rural homeownership, forms a holistic view of the importance of homeownership to rural Americans and the opportunities that community – campus partnerships present. While this literature review shows that there are many researchers focused on homeownership, many of the resources I found are over a decade old, and there are relatively fewer resources regarding rural homeownership, showing a need for further research on the topic. Additionally, this literature review focuses heavily on federal policy interventions of the past. There was little information about local and state level policy interventions, which could be an opportunity for further research. In the next section, I introduce my methods used to further research the topic of rural homeownership.

Chapter 3

METHODS

This research focuses on the issue of affordable homeownership in Pontotoc County, specifically the incorporated towns of Pontotoc and Ecu, Mississippi. While there is publicly available data through the U.S. Census Bureau, these data do not completely capture the realities, opinions, and attitudes of the community. For this reason, the methods of this thesis focus on qualitative research to further understand the intricacies of the issue of affordable housing in this case study.

Qualitative research is unique, and it lends itself to producing a deeper understanding of an issue through interaction with individuals and communities. This qualitative research has allowed me to work inductively by distilling meaning from the words, voices, and observations of those interviewed. I observed these data and saw what patterns emerged, which led me to my broader conclusions and recommendations. These interviews provided an in-depth look into the rural communities of Pontotoc County, and my hope is that the results point towards solutions to address barriers to affordable homeownership. This study focused specifically on community leaders and housing advocates and did not include individuals affected by housing insecurity. The attitudes of community leaders and advocates are important as they are the ones who will be enacting policies and city ordinances addressing housing insecurity.

Statement of Subjectivity

I am from Clifton, Tennessee, a small rural town in Middle Tennessee. According to the U.S. Census Bureau (2022), Clifton has a population of 2,666. I graduated from Frank Hughes School, a K-12 school, with 32 other students in one of the largest classes FHS had seen in years. Clifton is a beautiful small town – it sits right in the bend of the Tennessee River, and it is full of history and culture predating the Civil War. It is the closest town to the fictional Mayberry that exists in my opinion, and it was a wonderful place to grow up.

With that in mind, my worldview will always be informed by my upbringing in rural Middle Tennessee. Clifton has faced every problem imaginable – it floods often without the resources to always repair the damage, its residents often struggle with opioid addiction, and it even became a food desert when the local grocery store burned a decade or so ago without any replacement. Growing up, I saw firsthand and came to believe that people from rural communities are resilient people who are strong through even the greatest adversity. This background has formed a passion for issues affecting rural communities, and that extends to issues surrounding housing in rural areas of Mississippi.

When talking with the mayors of the communities of interest, I realized their communities and Clifton are similar in many ways. In our initial meeting, one interview subject even referred to Ecu as a real-life Mayberry. Clifton, Ecu, and Pontotoc, are small, deeply social communities with rich histories and a skepticism toward growth and those perceived as outsiders. These similarities allowed me to connect and understand the community of Ecu, and the rest of Pontotoc County, on a deeper level. They could also

mean, however, that my qualitative research is limited and shaped by my own experiences in rural communities similar to those I will be examining.

Interviews

Interviews formed the basis of my research for this thesis, which Kahn and Cannell call “a conversation with a purpose” (Cannell & Kahn, 1957, p. 27). I conducted interviews with various stakeholders in both Pontotoc and Ecu, Mississippi, totaling 8 interviews. The appendix contains the consent information, the interview questions, and the IRB Exemption Form. These interviews were approved by the University of Mississippi Institutional Review Board (Protocol #22x-144), and the research was determined exempt under 45 CFR 46.1019(b)(#2).

Due to the ongoing COVID-19 pandemic and unforeseen circumstances over the course of the interview period, I amended my original IRB exemption Form to be able to conduct the interviews via teleconference and videoconference. The amendment was approved, and the approval form is included in Appendix B.

To understand the community attitudes of those in both communities, I interviewed community members from both Ecu, Pontotoc, and surrounding communities that worked or had experience in Pontotoc County. The interviewees came from a multitude of backgrounds and careers, including mayors, Chamber of Commerce directors, and city employees, but all were invested in some way in the issue of affordable homeownership. Using purposive sampling, six subjects were initially identified through existing relationships through the M Partner Program, and I used snowball sampling to identify additional subjects by including a question in the interviews about other potential contacts. I sought to identify interview subjects with

keen knowledge of Pontotoc, Ecu, and the surrounding area, and an expertise that would have knowledge of housing trends in the county. Table Two details the demographics for each of the interview subjects. These interviews were semi-structured to maximize on the participant’s descriptive answers that would give insight into the barriers to affordable homeownership in Pontotoc County; the interview questions are included in Appendix C.

With the consent of the interviewees, both the telephone and videoconference interviews were recorded and transcribed. The transcripts were then shared with the interview subjects for their review in order to add rigor to the analytic process.

Table 2

List of Interviewees

Subject #	Race	Gender	Occupation(s)
Lisa	White	Female	Realtor, Mayor
Pam	White	Female	Realtor, Chamber of Commerce Director
Tom	White	Male	Mayor
Debbie	Hispanic	Female	Catholic Charities, Alderwoman
Phil	White	Male	Housing Authority Program Coordinator
June	White	Female	Public School Principal
Jenny	White	Female	HUD-Certified Housing Counselor
Grace	Black	Female	Former Alderwoman

Research Design

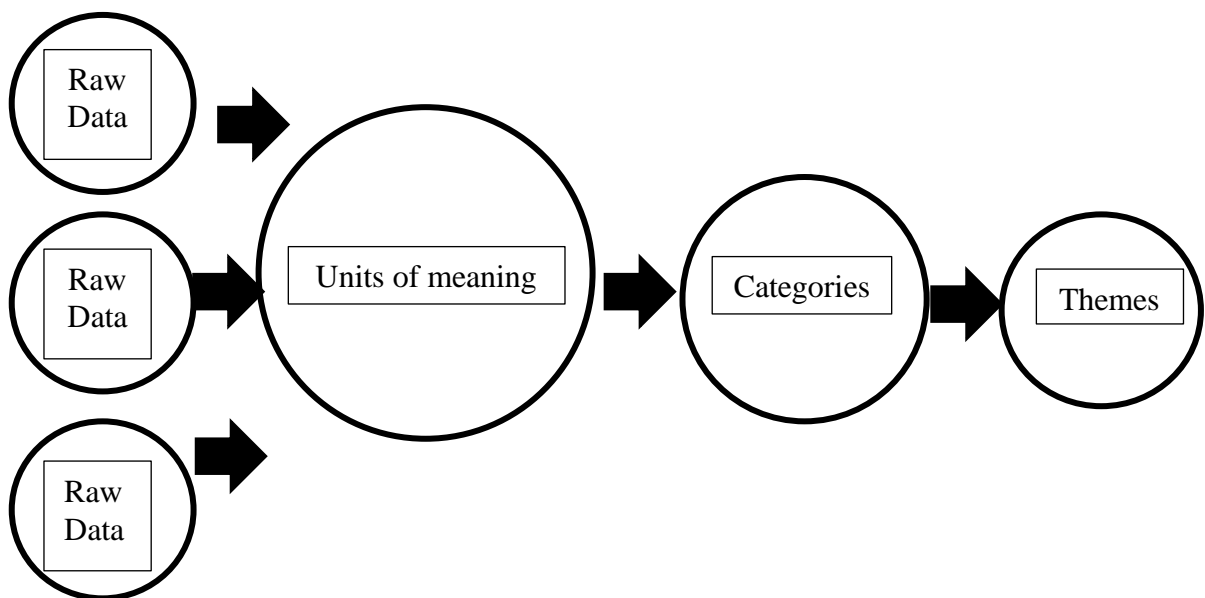
My analysis centered around the interviews I conducted throughout my research. After transcribing each of the interviews and establishing the accuracy of the content with the interview subjects, I listened to each of the interviews and read through each transcript several times. As Hycner (1985, p. 287) recommended, I did this to familiarize myself with the “nonverbal and paralinguistic levels of communication” and to note my general impressions of the interviews in a research journal.

I read through each transcript again, paying close attention to each word, sentence, and paragraph to identify and isolate general units of meaning using the interview subject’s exact words. Then I analyzed each unit of meaning and determined which held similar points or ideas; those that naturally clustered together became my categories. For example, if two units of meaning discussed how much the community meant to the interview subject and how they felt that each member of the community was full of neighborly love, those would be categorized under “Pride of Community.” To limit any presuppositions I may bring to the coding, I asked members of my thesis committee to regularly check on the process.

Finally, I analyzed each category to determine if there were larger ideas at play that could serve as themes for two or more categories. These themes then informed my findings and discussion; these are what I used to draw my conclusions and make my policy recommendations.

Figure 5

Qualitative Coding Process (Lichtman, 2012).



Limitations

I faced several limitations over the course of this research. First and foremost, this research fails to completely capture the realities of every rural community in Mississippi, since it focuses on only a few Mississippi communities in a similar geographical area in a case study. Communities across Mississippi are very diverse in their industries, their community makeup, and their homeownership rates. While this research can serve as a framework for further investigation in other communities, Ecu, Pontotoc, and the surrounding communities are unique for rural communities in Mississippi.

Time is another limitation. Qualitative research is time intensive, as it entails creating relationships with interviewees, conducting and transcribing interviews, and then analyzing those interviews for relevant data (Silverio et al., 2020). The resulting time constraints limited the number of interviews I was able to conduct.

Additionally, interviews have an aspect of limitation themselves. Interviews are based largely on personal interaction, and they involve individuals sharing information and personal details with someone they often do not know (Marshall & Rossman, 2010). Often, interview subjects may not feel completely comfortable sharing the totality of the issue for fear of creating controversy or blowback because of their comments; this is especially true in research like mine that focuses on small, close-knit communities and that discusses sensitive issues like housing. While I am not a university employee, I am a representative of a publicly visible partnership with the university. This could limit how forthcoming some interview subjects felt they could be with me in an effort not to jeopardize the partnership, especially when it came to elected officials who are beholden to the constituents they represent. Additionally, the responses to the interview question

about the partnership itself were glowing, and very few interview subjects had any negatives. This is an example of how the power asymmetry can potentially influence responses (Dempsey, 2010).

Finally, I faced a limitation in fully telling the stories of the interview subjects and their experiences. Analyzing stories told by individuals and using them as data points often involves operating from a reductionist perspective, meaning I must reduce the intricacies and the nuances of lived experiences into several themes and concepts. While this is difficult, it can be done in a way that retains the dignity of the story while lending itself to a research focused project. Coffey and Atkinson (1996) said:

There are no formulae or recipes for the “best” way to analyze the stories we elicit and collect... Such approaches also enable us to think beyond our data to the ways in which accounts and stories are socially and culturally managed and constructed. That is, the analysis of narratives can provide a critical way of examining not only key actors and events but also cultural conventions and social norms.

With this in mind, I went to great lengths to retain the integrity of the word spoken while also condensing it into usable units of meaning, categories, and themes. These methods took time, but they add to the rigor of the qualitative research. The interviews and the analysis were instrumental in getting a better idea of the affordable housing situation in Pontotoc County, the community perceptions surrounding growth, and the policies that are feasible and will make the most impact.

Chapter 4

FINDINGS

The major themes revealed by the interviews include Sense of Place, Attitudes toward Community Change, Local Impacts of Macroeconomic Forces, and Potential Solutions. Themes, categories, and codes are presented below.

Table 3

Themes and Categories

Theme / Category	Number of Codes
<i>Sense of Place</i>	
Background in Community	39
Multiple Roles in Community	34
Quality of Place	54
Pride of Place	29
Considerations of Diverse Populations	22
<i>Attitudes toward Community Change</i>	
Growth and Revitalization	60
Community Attitudes	49
Concepts of Home	26
<i>Local Impacts of Macroeconomic Forces</i>	
Lack of Homes for Purchase	51
Rental Market and Quality of Properties	66
Construction and Development Costs	18
Job Market	47
Macroenvironmental Factors	49
<i>Potential Solutions</i>	
Role of Regulation and Zoning	28
Access to Financing	45
Considerations for Community–Campus Partnerships	44
Grassroots Policies and Strategies	28

Sense of Place

The Sense of Place theme consists of the following categories: Background in Community, Multiple Roles in Community, Quality of Place, Pride of Place, and Considerations of Diverse Populations. Including a total of 178 units of meaning extrapolated from the interview transcripts, this is the second largest theme, indicating it was an important topic to the interview subjects. This theme serves the purpose of describing in detail how connected each individual is to the communities of interest, and it gives the sense of makeup of the population.

Background in Community

The first category included in this theme is Background in Community, totaling 36 units of meaning. This category serves to investigate how deeply each interview subject is rooted in the communities of interest that they are speaking about. As I suspected given my upbringing in a small town, each of the interview subjects, excluding Phil, was deeply ingrained in the culture of their respective community.

Some interview subjects spoke to their ancestry in Pontotoc County; Tom is so ingrained in the Pontotoc County community that his family has lived in the area for six generations and, “they actually bought land from the Chickasaw Indians.” Another interview subject, Debbie, didn’t grow up in Pontotoc County, but she said, “it’s been this type of thing that you never plan, you come to visit, and then suddenly, you’re living here for 10 years!”

Multiple Roles in Community

The second category included in the Sense of Place theme is Multiple Roles in Community, totaling 34 units of meaning. This category showed that each interview

subject was very deeply invested in their local community, and they have taken on multiple roles to reflect that. Our lived experiences often inform our outlook on everything from politics to religion to how we view our place in life, and each interview subject has held roles that allow them to see first-hand the issues surrounding affordable homeownership and the need for a civic response.

Pam owned several businesses throughout her adulthood, including an assisted living facility. She also worked for a school fundraising company until COVID-19 hit and “turned off the switch” on her job. She said this was a “blessing in disguise” because she then became the Director of the Chamber of Commerce. During the early days of the COVID-19 pandemic, she also finally acted on her longtime goal of becoming a realtor. Another interview subject, Lisa, serves as both Mayor and a Realtor in one of the communities of interest. Most of the interview subjects have been involved civically, holding both a full-time job and serving on the Board of Aldermen or in other municipal positions for their communities, including Lisa, Pam, Tom, Debbie, and Grace. One of the interview subjects, June, is heavily involved in the school district and has served as both a teacher and a principal.

Each of the interview subjects brings a unique and important perspective through their multiple roles in the community, and it is demonstrated through their insightful responses. The research design sought to examine the attitudes of elected and other community leaders, so while these perspectives may not represent all residents of Pontotoc County, they reveal attitudes and beliefs held by community leaders and housing advocates in the area.

Quality of Place

The third category, Quality of Place, was one of the largest categories overall, totaling 54 units of meaning. In this category, interview subjects address their perceived strengths and weaknesses of their communities. A common theme through this category was the appeal of “small town living.” As Tom put it, “it’s a small-town atmosphere where you see your kid’s teachers when you go into Piggly Wiggly, and they say, ‘Listen, you know, your son didn’t bring his homework in this week,’ or something like that.”

The rurality of Pontotoc County also lends itself to an opportunity to be outdoors, with one interview subject remembering, “I grew up loving going swimming in the summertime.” This includes the Tanglefoot Trail, which was mentioned by several of the interview subjects, indicating that it is an important part of the community culture. The rurality also gave an opportunity to be close to family, with two interview subjects noting that it was special that they had the opportunity to grow up surrounded by family and to “really know them.”

Many of the interview subjects spoke highly of the quality of education in the school district, and the fact that the school district makes the most of its resources despite challenges like having a number of Title I-eligible or disadvantaged students.

Religion is important in Pontotoc County, with June saying, “To be honest, the main thing we did for recreation was go to church. I mean, we were big in church, like vacation bible school and church camps.” Not everyone saw this as a positive though, and there was a stark contrast between those who have made their lives in Pontotoc County and those who have ventured to other parts of the state. As one interview subject put it, “Culturally, [Pontotoc] does consider itself to be a very conservative place, and you have

your little pockets of weirdos and mystics and things. But that's by far not the predominant thing." She continued, "It is a very insular, very insider kind of town." A sense of belonging seems shared by those who chose to stay in the community.

Pride of Place

The fourth code included in this theme is Pride of Place. The residents of Pontotoc County, who have made their lives there, show a tremendous amount of pride and love for their hometowns. One of the interview subjects who did not grow up in the community but moved there later in life said:

When we relocated to E cru, the kids were young, and I was worried about them transitioning to a new school. And after their first day of school, they came in and I said, "Well, how was it?" And the oldest one said, "I feel like I've been here my whole life." And that pretty much sums it up. (Lisa)

The other interview subjects had overwhelmingly positive responses. June said plainly, "I'm very proud of Pontotoc County." Another interview subject, who lived in a neighboring but connected community, said, "The beauty of this area is, I mean, I cannot describe it because it's something that you feel, it's something that you sense, but it's meant a lot to me. It's like finding a purpose."

There is also a sense of desire to make Pontotoc County better because the interview subjects have so much love and pride for the community. Pam said, "When I go on trips to other places, and see things that might make other people want to move to that area, it makes me want to bring a form of it back home to Pontotoc." One of the interview respondents, while having pride in her hometown, also wanted it to be better. She said, "It's a really flippant thing to me to say, 'Well if you don't like it, go somewhere else."

And it's like, well, what if I do like it and I want it to be better?" Pride can, and often does, accompany a desire to see improvements in certain areas of the community.

Considerations of Diverse Populations

The final category in the theme Sense of Place is Considerations of Diverse Populations. While Pontotoc County is still majority white, there are vibrant Black and Hispanic communities in the area. June spoke extensively about the Black community in Ecu. The interview subject addressed a sense of community identity and the way they solve problems when she said, "I'm talking on the Black community's side of it, you know, we're sort of laid back and we sort of roll with the flow. If there's something we dislike, we go to the people, to the source, and talk about it, perhaps." She continued, "We're not a community that just jumps off and gets upset and angry over little small things."

Part of the allure of Ecu, and a good portion of the themes present across every category, has to do with the communities of interest being quiet, quaint towns with different communities living in harmony. This particular quote, though, invites more questions about the relationship between the diverse communities in Ecu, since June then noted that there are some issues, namely that "in the Black community, there are not a lot of people really that own their homes." The community is close knit, as she listed several families by name that did own their homes; she emphasized, however, that the majority of the Black families rent. This is a common thread through the category of Considerations of Diverse Populations.

Jenny noted that in Pontotoc County, there were many Mexican, Guatemalan, Honduran, and Nicaraguan immigrants within the community, many of whom commute to work in

the agricultural industry in Vardaman. She said that there is a place in Pontotoc that the “locals call little Tijuana because it is trailer slum.” There is a similar situation occurring with the immigrant community who actually live in Vardaman. Debbie noted that the [temporary agricultural] workers who come to live in Vardaman during the planting and harvesting season are forced by their circumstances to live in overcrowded, “big, long places with beds, bathrooms, and one kitchen.” She continued, “So maybe in one room, you can find 10, maybe even 12 people sleeping in only one room.” Both note that these are an easy group of people to prey on “who don’t want to complain anywhere because they don’t want to get in trouble or get somebody around them in trouble.” Immigrant agricultural workers – those who are undocumented and those who are on temporary H-2A work visas – are a population that is often overlooked, but it is an important nuance in the conversation about affordable housing.

Homeownership is often unattainable for them, and as one interview subject put it, “When people have no immigration status, it’s hard for them to have access to the bank. They have the capacity to pay, they just don’t have the access to get some loans.” This population is growing, also; according to June, who has extensive knowledge of the school district, there are over 100 English Language Learning (ELL) students at just one school, and there are other Hispanic students that just do not use the services. (Per the Mississippi Department of Education (2021), this particular school has an enrollment of 763 students). The perspectives of these diverse populations are important to consider when talking about the need for affordable homeownership and equitable access.

Attitudes toward Community Change

The second theme is Attitudes toward Community Change. This theme includes the following categories: Growth and Revitalization, Community Attitudes, and Concepts of Home, with a total of 135 units of meaning. This theme encompasses the inevitability of growth and change in the area and how the community itself is reacting to it, sometimes welcoming it with open arms and sometimes pushing back against it.

Growth and Revitalization

The first category included in this theme is Growth and Revitalization. This category encompasses an increasingly relevant fact highlighted by the recent Census: growth has come to Pontotoc County. The recent Census was mentioned by several interview subjects, with one saying, “We are growing at a significant clip right now, and I think it’s primarily because of jobs.” Another who referenced the Census said, “the Census highlighted what we all knew here in Pontotoc: that we are growing and we’re bursting at the seams.” Another highlighted a pertinent point when they said, “I mean, we have room for the growth, if we could house them.”

Housing is at the crux of successfully adjusting to rapid growth, and it is important that local leadership is aware of this issue. The municipal leadership recognizes that growth is leading to new challenges and opportunities, with one of the elected officials saying, “We’re in that stage that we’re kind of in between things right now. We’re bigger than small, but not big enough to have some of the amenities that we’d like.” The respondent went on to say: “If you’re not growing you’re losing ground to everybody else on it... So what things are good about Pontotoc now, if we don’t look

forward to the future, we'll get behind and eventually become like some towns that were very popular 50 years ago but are dwindling now.”

Communities in Pontotoc County are at an inflection point, and the leaders know it. That is why they are doing things like recruiting hotels to come to the area, and they are bringing things back like Park and Recreational Ball. The downtowns are being revitalized, and businesses are being actively recruited. Pontotoc has a “downtown that is booming right now” with boutiques, dress shops, and restaurants, and Ecu is experiencing something similar. Ecu enrolled students from five states around the holidays, says one interview subject, and they have remodeled several buildings downtown, where they have new “little stores, a furniture shop, and a fitness center.”

Many believe that this growth is being caused by the increasing number of commuters and seasonal workers to the community. In reference to the seasonal agricultural workers, Debbie said that, during the planting season over 400 people come in to work; during the harvest time, that number grows to over 600 people. There are also a number of people who commute to Pontotoc County from the surrounding areas for work. “We see a lot of out-of-town tags just, you know, at the red lights, getting gas, different places like that,” says one interview subject. An employee of the city of Pontotoc found that, while Pontotoc County has a population of a little over 30,000, there are periods of 95,000 people coming in and out of Pontotoc during the week, according to traffic counts and other metrics. This could contribute to the traffic issues with Highway 15 that many interview subjects claim plagues their towns. One interview subject summed up the heart of the issue when they said, “So a lot of people from other towns are hired to fill these positions, and they’re driving to Pontotoc. So, you know, we lose

those people when they go back home to wherever because they can't afford, they can't find a house in Pontotoc.”

Community Attitudes

The second category in this theme is Community Attitudes. I found this to be one of the most fascinating categories because of my subjectivity as a lifelong resident of a small town in the rural South. In Clifton, my hometown, there is conflict between the desire to be a welcoming community to outsiders but also a skepticism toward certain types of growth; that seems to be present in Pontotoc County, as well.

Most of the interview subjects, at first especially, said that the community attitude towards population growth was overwhelmingly positive. Many argued that the growth was needed, and that it was vital to helping the economy in the area thrive. One interview subject summed up the feelings of many of the interview subjects when she said, “I think the growing and changing in Ecu has been nothing but positive.” She continued by saying, “I think that they kind of have brought new insights to the town of Ecu. And I don't think it's changing our culture. I think we're embracing everything.” Another interview subject said, “I haven't heard anyone complain about growth. Had no one ever complain about it to me.” When I asked what she liked about the growth, she elaborated, “It brings about new things and changes, then you can meet different people. When you go to the grocery stores around here to shop, you know, it makes a difference.”

There was underlying skepticism surrounding growth, though. One of the interview subjects who had spoken so highly of growth also spoke of the importance of making sure that it was growth that would benefit the community when she said, “We just don't want the hoodlums, we want to keep good citizens here and working families.”

Many of the interview subjects note the fact that growth inevitably influences community institutions like the school system, the police department, and the town in general.

One interview subject succinctly noted, “Well, we don’t want to lose our identity that we have that everybody loves.” Tom left this idea of “identity” ambiguous, but given the context of the interview, he seemed to be talking about the small-town culture. The interview subjects were keenly aware that certain growth brings with it certain types of housing. “Well, I don’t think anyone wants like, these big huge rental properties in their backyard, to answer your question.” Housing also seemed to be a sensitive topic to some, shown by one of the interview subjects who brought up the need for more affordable housing at a planning meeting. She said, “One of the aldermen came in who was actually a realtor, and he was like ‘I hear you harp’ and they asked, ‘Are you meaning like more government housing?’” The interview subject was quick to note, “No. I was harping, ‘You’ve got a husband and wife that teaches at Pontotoc High School and they need a place to live. Where do you find a house for them that’s affordable?’” While housing is important for all income levels and walks of life, this demonstrates an element of NIMBYism, or “Not in My Backyard – ism,” in the community. There are national negative stereotypes surround low-income, governmental housing, and it is clear that is present in some capacity in the communities of interest in Pontotoc County.

One interview subject was particularly critical of some of the historical leadership of the communities, arguing that there was resistance to growth from those in power because a certain type of growth and changing demographics would “mean having to share power in a different way, and they do not want to do it.” While the interview

subjects' opinions toward growth were overwhelmingly positive, there was a certain aspect of skepticism that often accompanies rapid growth in small communities.

Concepts of Home

The final category in the Attitudes toward Community Change is the Concepts of Home Category. This category encompasses not only the interview subjects' perceptions of a home and its importance, but it gives insight into the types of places that people want to consider "home." Most agreed that housing is important, with one interview subject saying, "I think it's important that we have affordable housing as it is one of the cornerstones of what we need as Americans."

Another elaborated on this idea, saying, "I think the most important thing is that people can feel secure in their house and feel safe. For me, it's their right for people to live with dignity." Each interview subject seemed to define Home slightly differently; for one, Home was where her children and family are: "So, where they are is home, and this is where they are." For others, Home was a geographic location more so than one physical building, with one interview subject detailing how she and her husband lived in Chicago for only five months before moving home to Mississippi. She "did not like the big city," and said, "I wanted to come back to the country life. I'm a country girl," with a laugh.

All the interview subjects, though, recognized that the physical space in which people live is an aspect of Home, and what those physical spaces look like is evolving, regardless of the preferences of the homebuyers. Pam said, "What everybody's wanting right now is three bedrooms, two baths with a little bit of land – that's the Pontotoc

Dream.” She continued and said, “Well, nobody’s building those subdivisions like I knew when I was young.”

Another interview subject felt strongly about the concept of Home, and she recognized that there is a strong preference for “that single family home with a lawn type of idea,” and that “people don’t tend to think of a condo as that thing where, well, ‘I’m going to use it as my home.’” She argues that to confront the homeownership issue, that there must be a cultural shift that involves rural communities having a “willingness to broaden their concepts of what is a home to own.” She continues by saying that we need to be willing to live more densely because, if communities are going to grow, they may start having to grow upwards to manage space and affordability concerns.

To shift the attitude from wanting a single-family home with a yard to a different, more collective concept of living, she says communities must be “more neighborly.” While being neighborly and welcoming is something many in the South pride themselves on, Jenny says that the definition needs to expand. “We pretend that this is all hospitality and stuff, but people are actually very suspicious of each other. They don’t want to be too close to somebody else or be able to hear through the walls,” which she notes people in more urban areas have been doing for years. This seismic shift in the concept of what a home is may not occur, and all of the interview subjects agree that is perfectly normal to want a single-family home with land; that just many not be a possibility for everyone in the future.

Local Impact of Macroeconomic Forces

The third theme found in the data is Local Impacts of Macroeconomic Forces, totaling 231 units of meaning. The categories included in this theme are Lack of Homes

for Purchase, Rental Market and Quality of Properties, Construction and Development Costs, Job Market, and Macroenvironmental Factors. While the preceding themes establish the context and nuances of the housing market in Pontotoc, this theme encompasses why housing affordability is a challenge – it details the growing job market, the need for more houses, the issues with the rental market, and the way national forces are affecting the communities in Pontotoc County.

Lack of Homes for Purchase

The first category in this theme is Lack of Homes for Purchase. All the interview subjects agreed: there simply are not enough houses for sale in Pontotoc County to account for the growth in population. “There is a real need for housing at all income levels,” says one Interview Subject, while another says, “We don’t have inventory to sell in Pontotoc.” This causes people that would want to live in Pontotoc to “have to go somewhere else.”

The same situation is occurring in Ecu, with one interview subject saying, “We just don’t have adequate housing.” She continued, “it’s bad when you’ve got people that have money to spend, but they don’t have anything to spend it on that’s within their range.” The most popular price point mentioned, and the one that is harder to acquire, is in the \$150,000 to \$200,000 range, according to several interview subjects. “Now, we’ve got some that are over that and under that, but if that’s your price range and it hits the market, you better sign the contract right then because it’s not going to last. So, it’s just crazy right now,” says one of the realtors interviewed.

Another realtor interviewed elaborated and said that she has to work harder to sell a \$150,000 than a \$250,000 house because, “If somebody calls and says, ‘I’m looking for

a \$150,000 house,' you're like, 'This is going to take us all over the place, and we still probably won't find anything.' Houses aren't even making it to the market in many areas – according to one subject, "Somebody hears somebody wants to sell, and they sell it before it even gets to the market." Another said, "Go to realtor.com and look at houses for sale in Pontotoc. The majority of them are going to say pending, pending, pending, pending, and there's going to be very few houses that you're going to see that are even affordable for sale in Pontotoc." This is causing real issues for potential homebuyers because they end up having to live in an area that may not have been their first choice, as well as an issue for Pontotoc, which misses out on additional revenue.

Rental Market and Quality of Homes

The second category included in this theme is Rental Market and Quality of Homes for Purchase. The rental market is similar to the housing market in that there are not enough rentals to meet demand. According to one of the realtors interviewed:

If you ever saw anybody ask on Facebook, 'I need a rental.' They would always say, 'Please private message me,' you know, 'don't put it in these comments,' because they have so much competition going after that one rental that they don't want anyone else to know who or what properties get recommended.

Similar to the housing market, "you've got to know somebody that's already living in the rental, and you know that they're going to be leaving in three months. So, you get lined up for their rental before they even tell their landlord that they're going to move." Access to housing units is scarce; one interview respondent noted that it is a deeply insider process. Influence also seems to play into all of the facets of housing in Pontotoc County. The communities of interest fit the stereotype that everyone knows everyone, and

everyone knows everyone's business, but this can also lead to an us versus them mentality. Newcomers to the community could potentially be discouraged and this could stunt the community growth, since it is so difficult to even get a toehold in the community without having a relationship with a local or a person of influence in the community. This must change to achieve Heather McGhee's idea of the solidarity dividend, which says that when one of us succeeds, all of us succeed (McGhee, 2022).

A few of the interview subjects are landlords themselves, with one interview subject saying she owned 55 rental homes, while another owns one mobile home. While only one detailed the price that they rent the mobile home they own, \$600 per month, that number was corroborated by another of the interview subjects who knows many renters firsthand. "The amount of money they pay for rent is the same they can be paying for their own home," she said. This is out of the price range for many of those who need rentals, as several of the interview subjects said that many of those who rent are low-income individuals.

Many of the homes for rent are mobile homes: "they rent trailers, mobile homes, that sort of thing," says one of the realtors. Interview respondents reported unlivable conditions in some of these mobile homes; Debbie said that the quality of houses is the same as "maybe 50, 60, 70 years ago." According to her, sometimes people "are forced, if I want to say that word, to live in conditions that are not giving you dignity." Jenny describes the situation in greater detail, saying that "there are some of these landowners that, you know, they'll have just trailers that are not hooked to sewage and not hooked to water and however many that can cram in there for cheap." This is an issue raised by many interview subjects that they say needs addressing.

Construction and Development Costs

The third category in this theme is Construction and Development Costs. There was great concern among most of the interview subjects about the cost of construction and how that was an impediment to affordable homeownership because no one can afford to build. According to Lisa, “We talked to a builder a couple of weeks ago, and he quoted \$165 a square foot to build a house right now. So it’s just not feasible to build right now because of building prices being so high.” Other interview subjects echoed the concerns about the price of building materials, especially lumber prices, and one said that there are a lack of houses on the market because, “people know if they sell their house, they’re not going to be able to build because building materials are so expensive right now.” Some interview subjects even think that the cost of building materials will influence the type of homes that individuals will be able to build for years to come, saying that “people are going to have to start having smaller houses, you know, they’re not going to be able to have these huge houses like they have in the past.” This is a real concern for those in Pontotoc County and a consideration for future growth and expansion.

Job Market

The fourth category in this theme is Job Market. The job market in Pontotoc County was important to each of the interview subjects, and they spoke on it at length. There was a huge focus on the manufacturing industry in the county and in the surrounding areas; almost every interview subject noted the importance and the prevalence of furniture manufacturers, namely Ashley Furniture, in the community as a source of employment. Interview subjects also named Toyota, Fusion, and American Furniture as large manufacturers in the area.

There is also a strong job market in the agricultural industry, especially in the sweet potato farms in nearby Calhoun County. There is so much work available that there is an influx of H2A workers who come from other countries because “there is not enough labor locally.” One of the interview subjects with experience in the Chamber of Commerce said, “[The manufacturing plant] has 750 people working there, but they needed 750 more. So ideally, if these jobs start ever really getting filled like they should [realize] we really will need houses.” One of the mayors interviewed said, “We have a lot of jobs, and that creates a lot of opportunities for people to have the American Dream.” He continued, “Although Pontotoc probably has a population of about 6,400 people, during the day, we’re at probably 20,000 in the city limits because of all the jobs we have.” There are jobs and opportunities in Pontotoc County, according to the interview subjects, which brings a growing need for housing.

Macroenvironmental Factors

The final category in this theme is Macroenvironmental Factors. The communities of Pontotoc County, while rural, are not insulated from national and systemic forces, and that was clear through the interviews. There was more conversation about how quickly houses are being bought off the market, and most of the interview subjects tie that to booming housing market caused by low interest rates. “There’s USDA loans, FHA loans right now, that have incredibly low interest rates, and USDA is no money down, which is great,” said one interview subject. There is also very low unemployment in Pontotoc County, with one interview subject saying, “our unemployment rate was only like two point something, which is unheard of.”

There is concern among community leaders interviewed, like there is nationally, about where new workers will come from with all the growth occurring in the community. One interview subject argued that there actually were people to fill these jobs, yet the jobs remained unfilled. Many of the interview respondents also expressed concern with inflation and how it is impacting the housing market. Many of the interview subjects had personal stories about how their families have recently sold their family homes, and they have brought in highly inflated prices, sometimes even over asking price. These factors all affect the livelihoods and the homes of Pontotoc County residents. Furthermore, they stand to benefit those who are already homeowners, and create significant challenges for first time homebuyers.

Potential Solutions

The final theme that emerged in the research is Potential Solutions. Yielding 145 units of meaning, the categories present in this theme include Role of Regulation and Zoning, Access to Financing, Considerations for Community–Campus Partnerships, and Grassroots Policies and Strategies. The interview subjects all recognized a problem with affordable homeownership in the area, and they all had individual ideas to rectify the issue.

Role of Regulation and Zoning

The first category in this theme is the Role of Regulation and Zoning to both rectify and exacerbate the affordable housing issue. Leaders in the community recognize growth is coming, and one said, “It’s our job to regulate the growth where we can keep good [for the community]. It’s our job to regulate [housing], but to make sure it’s there for people that need it.”

There was a lot of conversation about the type of regulation the city governments have been willing to do in the past and the types that they have not been willing to do. There are zoning restrictions in both Ecu and Pontotoc, according to the municipal leaders' interviews, that restrict where individuals can have mobile homes. "If you have a mobile home in the city limits, if it's in that zoning property, you can add onto your mobile home, but you can't upgrade. You can't put a mobile home in our city limits," said June. She continued, "So if you look, that's probably why we don't see very many mobile homes anymore in the city limits of Ecu." One of the authors of that zoning law participated in this study, and the individual said, "So the board, we put together a zoning comprehensive plan, and we designated area now for those people who want to move in trailer homes. So you just cannot put a trailer on your property now in any place because we're trying to stamp out the drug problem here," alluding to the causes behind these zoning laws. One of the interview subjects said that some municipal leaders will not "even regulate to the extent of, 'hook your trailer to the sewage. And you have to cap the number of people living in X number of square footage, like they won't even regulate to that extent."

Outside of these zoning practices, some of the interview subjects see room to solve some issues with zoning and regulation. Many of those interviewed advocated for broad developer incentives that could be written into the municipal codes to encourage developers to build subdivisions to combat the lack of housing in the area. One even said that the city should "start building roads and putting in sewage and curbing and all the things you have to do," to encourage development, anticipating that this would create an immediate surge of new construction.

Access to Financing

The second category included in this theme is Access to Financing, which many of those interviewed used as their main policy solution to the housing affordability issue in Pontotoc County. Many of the interview subjects spoke to financing being a hurdle for renters to become homeowners. One of the interview subjects who owned her own rental property said, “I will tell you one reason why they want to rent, and I know this firsthand from being a landlord. They will want to do that because they have bad credit.” She continued and said, “They can’t go to the bank and borrow money, so they work in a factory and they’ll pay you on Friday your rent because they don’t have good credit. So that’s why I think a lot of people will pay a higher price for rent. That’s sad, but that’s true.”

In the immigrant community in Pontotoc County, getting a loan is hard for people with “no immigration status because it’s hard for them to have access to a bank.” The interview subject elaborated and said, “Many people here, suddenly they have their own house without having an immigration status because they do a person-to-person contract with some owners perhaps and someone who knows them and trusts them, and they have paid their home [without their bank].” She finished and said, “So there might be different ways to be able to give the options to people to live with dignity.”

One of the interview respondents who works for the Tennessee Valley Housing Authority is an expert on financing and offers financing solutions for some who wish to own their home. The program has Section Eight tenants that they help pay a portion of their rent based on their income, and then they have individualized programs. There are two programs that he oversees: the Family Self Sufficiency Program and the

Homeownership Program. The Family Self Sufficiency program has a five year contract the individual signs, and it contains educational or vocational goals the individual must work toward over the period on the program. The major goal within the five-year period is to be employed. They have a system where, if the individual meets all their goals, they get the money the program has been putting into an escrow account for them along with the rental assistance they are receiving. Speaking about the program, Phil said, “We’ve had several people to become successful nurses, social workers, and successful in all different aspects of life.” Additionally, he runs the Homeownership Program, where applicants must be a Section Eight voucher holder like in the Family Self Sufficiency Program. Additionally, they must have an annual income of at least \$14,500, work at least 30 hours a week, be in the same job for a minimum of at least one year, and they cannot have been a homeowner in the past three years. They then do an eight-hour Homeownership Counseling course, and the program will pay a portion of their mortgage for up to 15 years of a 30-year mortgage, provided the individual stays within the income limits. He also alludes to another solution for the financing troubles: more publicity of loans from institutions like the FHA and Rural Development. Access to financing is a big challenge, but there are solutions available. Many of those solutions are the result of the federal policies discussed in the literature review; however, these programs have extensive application and eligibility requirements, and are not well advertised among eligible homebuyers.

Considerations for Community-Campus Partnerships

The third category in this theme is Considerations for Community–Campus Partnerships. The University of Mississippi, through the McLean Institute for Public

Service and Community Engagement and the M Partner Program, is deeply involved in the Pontotoc County community, and the responses to that involvement were overwhelmingly positive. All of the interview respondents agreed when Lisa said, “To have Ole Miss as a partner with us, it’s huge for us. It’s a lifesaver, game changer for us to have you guys as a resource.” Pam elaborated and said, “The advantage is, you all see things from a different perspective than we do. We are immune to our problems, but a lot of times we’re also immune to our advantages. We don’t even see things that somebody from the outside would see when they came through and looked at Pontotoc.”

Pam also said that UM students’ technical skills with retrieving data and creating marketing plans are very useful to the communities. To the community leaders, partnership with the McLean Institute has started “a lasting friendship” and a “great symbiotic relationship.” Downtown and community revitalization was also a large topic of conversation, since the McLean Institute has worked on both the Tanglefoot Trail and the M.B. Mayfield Museum. The McLean Institute is not the only institution on the University of Mississippi campus that has close ties with the community – according to June, the Pontotoc County schools get many student teachers from UM, and it is a huge benefit.

While the responses were overwhelmingly positive about the existing community–campus partnerships, there were a few critiques. One critique was that, in a past marketing project between the University and Pontotoc County, there were “lots of different wonderful marketing plans, but there was never actually a true solution that said, ‘let’s do this to get people down here.’ So more usable, realistic goals would be beneficial.” Additionally, the age and experience of the students could be a barrier,

according to one of the respondents, because the plans always look excellent on paper but sometimes, they are not able to be implemented or they are unrealistic. Further, Debbie said simply, “I think there is much more to do.” She continued, “In terms of nutrition, education, housing, careers for high school students who are graduating, incentives for continuing education... so I think that the University could do much, much more even though they’re doing a lot.”

These problems surround a lack of real-world experience and an inability to do more work in the community could be solved, Jenny said, by “pouring more money into legal clinical programs because the housing clinic has worked within Pontotoc County in the past and will again. Those are your policy experts, and those are your, in many ways, on the ground experts about putting help where help is needed.” She worries that if a program looks like it’s going to “upset the cart,” it will get shut down. She says:

It is the responsibility of the intellectuals, especially in these Policy and Leadership type of majors in schools, to know that you’re not doing it if you’re not doing something challenging. Just recognizing that there’s always going to be somebody trying to cut off a resource, fire that professor, dictate what professors can teach, all those kinds of things are ways of controlling the level and type of influence that the University is capable of exerting.

These partnerships are obviously useful, but there are some challenges associated with them.

Grassroots Policies and Strategies

The final category is Grassroots Policies and Strategies. While there were some clear and present policy solutions through many of the interviews, some interview

subjects spoke of more creative or more grassroots ideas. Interview subject one spoke briefly about initial conversations about potential multifamily housing in the area but clarified that nothing was in the works. Many of the interview subjects recognize the urgency of the situation and said that “all income levels need housing, whether you’re poor, middle, whatever.” One interview subject agreed but said, “I’m not looking for a government program.” Another interview subject disagreed and said that “government homes are something that helps our students.” One of the interview subjects shifted gears and advocated for organizations like Habitat for Humanity to do more in the community.

Another policy solution proposed was a housing trust fund, but there could be potential issues with funding sources, according to Jenny. Jenny also spoke about the need for minimum wage increases so people could do these things independently without relying on landlords and other community members for necessities like housing. Outside of that, though, she said there was going to need to be a major cultural shift to allow multiple homeowners in one building. This demonstrates that the community stakeholders are actively thinking about solutions to the housing issue in Pontotoc County.

Conclusion

There are several takeaways from these interviews. First, the interview subjects confirmed that the publicly available Census data does not show the full picture and that there is an affordable housing problem in the communities of interest. The growth in the communities, in large part due to job opportunity, is not sustainable without new housing developments for all income levels. Additionally, there is a real willingness among community stakeholders to recognize the issue and propose solutions because they have

such a deep love for and such a poignant pride in their respective communities. There are some barriers to that progress though, evidenced through the discussions about community attitudes regarding growth. While most of the interview respondents seemed open and even excited about growth, there was an element of NIMBYism when it came to specific policy interventions and low-income individuals. These are very nuanced communities, and there need to be creative policy solutions to solve the affordable housing problems in Pontotoc County.

Chapter 5

RECOMMENDATIONS & CONCLUSION

There are several policy options available to communities that want to promote affordable homeownership, particularly in rural areas. Additionally, policy solutions exist at the local, state, and federal levels. While some of these solutions are outlined in the literature review, this chapter takes a deeper look at the implications of each of these options in connection to the interview themes identified by respondents in Pontotoc County. The interview respondents had many ideas about potential policy solutions, including concrete ideas about developer incentives and affordable housing trust funds, but they also spoke to potential cultural shifts that need to occur. All of this information is useful when proposing possible policy options, as the interview subjects will be the people implementing these solutions.

Policy Options

The federal government's response, at least in the 117th Congress, has been to propose increased spending and larger budgets for organizations in HUD and the USDA dealing with rural issues. One of the bills referenced in the literature review, the Rebuilding Rural America Act of 2021, which would add \$50 billion over five years to the USDA Rural Development's Budget and would create a new subagency, is a prime example of the United States Congress using a large sum of money as the solution to a more nuanced problem.

The Rebuilding Rural America Act of 2021 would give state and local entities block grants to put toward housing issues. While increased funding would certainly be helpful, federal funding does not always reach its intended population and it would add to the bureaucracy already plaguing grant programs across the federal government, as referenced by Phil. In fact, according to an analysis conducted by the Brookings Institution, rural communities must research and then apply to more than 400 independent programs in over 13 departments, 10 independent agencies and commissions, and over 50 subagencies (Geismar, 2020). This is too complex and ineffective for any rural community to successfully capitalize on the available funds, especially considering that rural communities often have a small number of individuals who have the expertise or job description to apply for federal grants.

The interview subjects referenced this complexity when they talked about not having the expertise or the time to carry out some of the more technical aspects of applying for grants and programs. While federal dollars would be a positive and help to open a window of opportunity by providing the funding to implement reforms, local communities are key to implementing solutions to increasing rural and affordable homeownership rates. Based on my review of the literature and the perspectives shared by interview respondents in Ecrú and Pontotoc, I propose a multi-faceted approach to empower local leaders and communities to develop more affordable, quality housing. While this thesis is structured as a case study and draws on key informants from north Mississippi, there are aspects of affordable homeownership that can be generalized to other rural communities in Mississippi and the rural South.

Local Ordinances

A common idea woven through many of the interviews I conducted when prompted with the question of, “What local strategies have you encountered to promote homeownership at all income levels?” was the idea of developer incentives to encourage the development of more homes and to offer them at affordable rates. In many of the communities in Pontotoc County, and the surrounding areas, the issue is twofold: the homes are not affordable and there are not enough homes available, as referenced by many of the interview subjects.

Oxford, Mississippi, for example, passed a city ordinance focusing specifically on affordable housing. In the ordinance, they took many steps to decrease or completely waive fees for developers who wanted to build affordable housing; this is an action that all local communities could take. All three streams, as described by Kingdon (1984), aligned, allowing the Oxford community to implement these changes – I believe the window of opportunity has opened in Pontotoc County for developer incentives as well. Developer incentives could make the difference between a developer choosing to build in Pontotoc or Water Valley (another community outside of Oxford), and they are small changes that could have a significant impact on the creation of affordable housing in rural Pontotoc County. These incentives would be politically feasible, as they are relatively small actions and focus on a hands-off approach by the local government. These communities of interest, as noted by Jenny, consider themselves conservative communities. Incentives are appealing as policy options because they are friendly to developers and do not involve raising taxes.

There is a question of how important transformational change is versus how important change at all is. If the idea is transformational change, developer incentives may not be the best policy solution, but they are politically feasible and could increase the amount of housing in the communities.

Impact Fees are a slightly more ambitious way of increasing affordable housing in rural communities and are seemingly the inverse of development incentives but with the same intended outcome to create additional affordable housing units. These may be less politically feasible in the local context because of the conservative nature of the community and the accompanying aversion to raising taxes or fees on any individual or group. Impact fees are fees imposed by municipalities on any new development in order to provide a service to the community.

San Mateo County, California, an urban area, requires a rigorous process before implementing an impact fee. To impose these impact fees, the applicants must demonstrate a connection between the impacts of development and the fees that are charged. For example, if a municipality wanted to implement a housing impact fee, they would have to conduct a study that would analyze “the amount of new development expected, the number, type, and wage of new jobs (direct or indirect) resulting from new development, and the corresponding need for affordable housing to serve those workers who earn lower wages” (Impact Fees – Home for All, 2016, para. 2). This study would be useful in Pontotoc County, as Pam even said that there was a need for a complete review and inventory of the number, types, and location of the furniture manufacturing jobs in Pontotoc County. The maximum impact fee would then be established, and the resulting funds would be deposited in a housing trust fund. While this would be an effective way to

raise money for affordable housing projects, it is a new fee; simply put, people often do not like the idea of being charged more for services or goods. While some would argue that these impact fees would make the developer's obligations clearer at the outset and would provide stability to the development process, fee increases are still often hard to implement in the current political climate. This could impact the political feasibility of this recommendation.

Housing trust funds, as discussed in the literature review, have gained traction nationally, and the city of Jackson, Mississippi, was the first city in the state to develop such a program in the state. In Jackson, the community recognized there was a problem with affordable housing, the politicians had the political will to do something about it, the housing trust fund was a feasible policy – Kingdon's window of opportunity opened in Jackson. While these funds are usually seen in more urban areas, I believe they could be effective in rural communities, especially if the communities succeeded in implementing a funding mechanism. Impact fees are not the only avenue of funding housing trust funds. In some localities, the city governments are implementing voluntary taxes that individuals can opt in to support certain initiatives. In this context, it would be to support a local housing trust fund. In Conway, Arkansas, the city authorized several voluntary property taxes that would benefit things like recreational spaces, an animal welfare shelter, and the city cemeteries (City of Conway, 2017). This could easily be applied in Pontotoc County, and it could take political pressure off the municipal leaders while also generating some degree of funding.

These would be dedicated funds specifically for affordable housing issues; they would serve as a depository for the funds raised through the impact fee and through any

federal or state grants a community may receive. Having a dedicated fund for housing related issues outside of a local government’s normal operating budget shows their commitment to the issue and it makes the issue far less political as the money could not be reallocated to other projects or goals.

Addressing Rural Housing Affordability Across Time Horizons

Progress takes time, especially in towns without access to abundant resources or devoted staff to spearhead planning and zoning efforts. That is why it is so important to set realistic, attainable goals on a specific timetable. To do this, communities of interest should have short term, medium term, and long-term goals in affordable housing. There are some solutions that Kingdon’s window of opportunity has already opened for; those can be done quickly. For other solutions, however, there needs to be deliberate community outreach and planning to ensure that the problem stream, the political stream, and the policy stream align; this will take more time.

Table 4

Short, Medium, and Long-term Recommendations

Short-term	Medium-term	Long-term
Dialogue with M Partner about new Housing-based partnership	Expand M Partner Partnership	Homebuyer education program through Law School Housing Clinic
Establish Affordable Housing Commission	Solidify Affordable Housing Commission	
	Establish Housing Trust Fund	Expand Housing Trust Fund
	Developer Incentives	
		Implement Voluntary Tax
		Inclusionary Zoning
		Discounted Sale of Public Land

Short-Term Recommendations (6 months–2 years)

In the short term, I again recommend the establishment of an Affordable Housing Commission on the county level. While the municipal governments have been the focus of many of these solutions, the communities of interest are so interconnected that it makes the most sense to create this housing policy on the county level. This commission would have the specific mandate to investigate the issues and propose solutions specific to housing. One of the most daunting parts of creating a commission is ensuring that all the communities' voices are represented and that everyone has a seat at the table. In Pontotoc County, the commissioners should reflect the diversity of the population; there should be black and Hispanic commissioners. The manufacturing voice should be heard, and there should be seats allocated for representatives of the largest employers, like Ashley Furniture, to encourage good community partnership and to encourage buy in from the corporate establishment in Pontotoc County. Community leaders should have a seat on the commission, as should everyday citizens. There should also be seats for low-income individuals who would be able to express the concerns of the population for whom this commission would be making decisions. A model in Athens, Ohio, has a member of the city council, the mayor or a designee from the mayor's office, and "six additional members appointed by the city council who are, when possible, representatives from the following: real estate, neighborhoods, finance, tenants, senior citizen, and a general citizen advocate" (Athens City Council, 2021). With some changes, this could be a good baseline model with the incorporation of community specific seats, like the manufacturers. This commission could be established relatively easily by a government ordinance, as was the case in Oxford, MS.

Additionally, I recommend starting a dialogue with the University of Mississippi to expand the existing M Partner Program to have a branch dedicated to affordable homeownership. According to the interviews, officials in Pontotoc County appreciate and rely on the community-campus partnership that has been established, which makes an expansion of its role feasible. In the short term, this may just be a conversation. With work, however, I believe that the M Partner program could be a useful resource for everything from writing white papers on best practice to helping with legal work relating to affordable homeownership.

Medium-Term Recommendations (3–5 years)

In the medium term, I recommend solidifying the affordable housing commission. Within the first year, the commission should have had the opportunity to research possible policy solutions. While the solutions I have outlined are not the only possible solutions, these are the solutions most present in the affordable housing conversation.

While impact fees are an interesting policy solution and could be implemented, I would not recommend them given the national political discourse around taxation. While Impact Fees are not technically a tax, they serve the same function on developers. One of the largest complaints presented in the interviews was that there were not enough homes in the individual communities. In the medium term, the municipality would need to rely on developers to build more homes, and impact fees – if they were perceived as new taxes – would not draw developers into the community.

Significant changes like impact fees require political will, and given the interviews, the prevailing will is to incentivize rather than establish fees for developers. While I had a small sample, impact fees were not a solution that emerged in my

interviews with policymakers in Pontotoc County, but that could be a possibility in the long-term.

Developer incentives, however, are both feasible and effective. Most of the stakeholders interviewed recognized there was a problem, and their solution was incentives for developers to build more houses. While this may not completely solve the pricing issue indicated in several interviews, it could be a solution for the supply issue many of these communities of interest are experiencing. These include traditional incentives like reducing infrastructure connection charges, which are often significant, but essential, expenses for developers to have water and sewer (MRSC, 2022), or common review fees. Another development incentive would be streamlining building permits for developers who specifically pledge to build affordable housing. This would be a powerful incentive for developers, since shorter permitting times equal monetary savings because holding property not being put to productive use often has significant costs.

Pierce County, Washington, has a significantly larger population than Pontotoc County, Mississippi, at 921,130 (United States Census Bureau, 2021). Pierce County has implemented a successful code that allows for expedited permit processing for all low-income, affordable units in their community. The section of Pierce County Code Ch. 18A.65.040(A) related to permit processing reads:

- A. **Expedited Permit Processing.** Each multi-family and subdivision project pursuing an expedited permit process shall be considered a priority for all Pierce County departments with review responsibilities. A project manager within the Department of Planning and Public Works

shall be assigned and responsible to coordinate the review process among all departments. (2020)

These developer incentives are simple to write into municipal and county ordinances and codes, and they are powerful tools to achieve affordable housing.

These development incentives should also come with certain requirements and guarantees from the developers. These developers should be required, via covenants or a similar set of rules, to maintain a constant level of affordability for an established number of years. Recipients of Low-Income Housing Tax Credits at the federal level are required to maintain affordability for at least 30 years (Scally et al., 2018). With a robust community voice on the affordable housing commission, this could feasibly be implemented. While incentivizing developers is not a panacea, it is an actionable, politically feasible method for a local or county government to improve affordable homeownership. These incentives can also generate momentum and political will that can lead to more sweeping changes.

In the medium term, the communities of interest could solidify a community-university partnership for affordable housing through the M Partner program. While there is no specific data on the number of homebuyers in Pontotoc County who take advantage of federal Rural Development loans, some interview subjects indicated a lack of knowledge of options for potential homeowners. This is a promising avenue for the partnership to embark on; the partnership should focus on providing technical assistance with applying for these grants and loans and hosting clinics to inform both potential buyers and realtors on the money available to advance rural homeownership. This would give participating university members marketable knowledge of federal grant

opportunities, and it would give community members an informed resource to ensure they use every tool at their disposal to buy a home. This longer-term collaboration can infuse sustainability into the M Partner model, which is designed to be a short-term (18-24 month) engagement with partner communities.

The stakeholders could also establish a housing trust fund at the county level. While the idea of housing trust funds has been outlined extensively in the prior sections, they are relatively straightforward to set up through a city ordinance. The affordable housing commission would need to identify funding sources for the commission, like securing state funding through the Mississippi House Corp or through certain fees. In the medium term, the affordable housing commission should begin these conversations and work to secure initial funding. With the inclusion of manufacturers on the affordable housing commission, there could be a push for corporate social responsibility from the furniture manufacturers; they could make a gift to the housing trust fund to show that they are committed partners to the communities that they inhabit.

In the medium term, the communities of interest should focus on finding quality people and agencies to serve as the stewards of the trust fund in accordance with county, state, and federal law. Typically, housing trust funds are managed by existing public offices, such as a local office of community development. In Pontotoc County, however, it may be useful to create a new governmental department to manage the housing trust fund, as they will be responsible for determining how the awards should be structured, how people will apply, and how those applications will be evaluated. With the staffing shortages referenced in many of the interviews, it would take intentional, dedicated outreach to fill a new position, but it would be worth it.

Long-Term Recommendations (6–10 years)

In the long term, I recommend more sweeping changes. As one interview subject noted, Pontotoc County is one of the faster growing counties in the state of Mississippi. As these communities grow, they can take advantage of the opportunity and establish inclusionary zoning. These zoning ordinances would require a certain share of new construction “to be affordable by people with low to moderate incomes” (MRSC, 2022). The developer incentives included in this chapter would be a way to offset the developers’ costs and to ensure that they follow the ordinances. If the developers choose not to follow the zoning ordinances that require some affordable housing, they should be charged additional fees known as “in lieu” fees (Shroyer, 2020). While Jenny spoke to the fact that in lieu fees would almost certainly be challenged for a potential violation of state law, I believe that, in the long-term, that is an issue worth litigating in court. This will take a significant amount of political will, but in the long term it could be feasible after the community has time to evaluate the initial work of the affordable housing commission.

I also recommend the discounted sale of surplus public land to developers who are committed to creating affordable housing in these communities. This would require the identification of public property not being utilized, but it would be a creative and effective development incentive while also making use of public property that may have fallen into disrepair. In cities where this practice has been utilized, the properties have often been unused industrial or very urban setting (MRSC, 2022). In these rural communities of interest, the municipal government could even sell unused, publicly held land within the city or county limited for a discounted prices to those building affordable

housing. Land is plentiful in rural areas, and this would be a way that governments could simultaneously increase affordable housing while also partially dictating the location, quality, and amount of that housing.

In the long term, the housing trust funds should be expanded and invested in. Housing trust funds are a great way to have money designated specifically to affordable housing initiatives, but they serve no purpose without funding. Most local housing trust funds are found in urban areas, and they are primarily financed by impact fees. Since these fees may not be politically feasible in more rural areas like Pontotoc County, the affordable housing commission must find other funding avenues. In Fort Myers, Florida, the City Council established a housing trust fund with an initial investment from the general fund (Anderson, 2020); while the communities of interest will undoubtedly have smaller general funds than the city of Fort Myers, any amount of funding would be a good way to kickstart the fund.

While impact fees are not politically feasible, I believe that voluntary taxes like those found in Conway, Arkansas, could be an effective and feasible way to securing funding for the housing trust fund. These opt-in fees could be agreed to when community members go to the courthouse to renew their tags, and I believe there would be community buy in to a small fee to increase affordable housing.

Additionally, many states distribute funds from their state housing trust fund to localities who can better disperse the money. While a bill was introduced in the Mississippi House of Representatives in 2019 to create a state housing trust fund, it died in committee (Mississippi HB 224, 2019). City officials could lobby the state government to establish their own housing trust fund and to allocate state dollars to go toward

localities with housing trust funds. There is also an influx of federal appropriations to state and local governments due to the COVID-19 pandemic, some of which could be funneled into a housing trust fund.

Many of the cities with housing trust funds have found that finding funding is possible, but it is a matter of commitment. Many cities have reallocated specific, existing taxes to benefit the housing trust fund, like the document recording fees associated with filing documents with the government, or they have allocated a portion of the collected property or real estate excise taxes (Anderson, 2021). These housing trust funds would be an obvious place to allocate the “in lieu” fees for those developers who choose not to include affordable housing when building in areas with inclusionary zoning. Some cities have even put a modestly increased property tax to a vote; while I still do not believe a tax increase is politically feasible, it could be worthwhile to put it on the ballot. Taxes do not have to be raised for the housing trust fund to be a success, however; it could be a matter of priorities and reallocation.

With an increase in available dollars through the housing trust fund, the community-campus partnership should be expanded to include a grant writing portion to aid the local community. When there is money available, there must be an application process for people and entities alike to obtain the funds. The partnership between the University of Mississippi and the communities of interest should expand to allow university members to host clinics on applying for the grants, and the university members should actively be grant writing to obtain more funding for the housing trust fund itself. The dollars are out there, it only takes a dedicated, knowledgeable team to secure them; the M Partner program could provide that. In the Trent Lott Leadership Institute, there is

a course dedicated to learning how to apply for grants; this would be a great avenue to expand their knowledge and aid the community.

One of the interview subjects also spoke about there being a Housing Law Clinic housed within the University of Mississippi School of Law. The M Partner program could expand to include law students who have an increased knowledge of the laws and codes surrounding housing, and they could offer their expertise – this could solve the issue with a lack of experience noted by Pam in the interviews. The partnership could also establish a VISTA position focusing on housing in these communities, which would serve to increase the continuity of the partnership while providing real work experience for the law students.

Opportunities for Future Research

There are several opportunities for future research that have arisen from this thesis. I would propose a study that inventories the housing units in the communities of interest to paint a clearer picture of the situation on the group. These interviews have alluded to issues with affordable housing, like a lack of supply for those who want to live in the area and inflated housing prices, that the Census data have not captured; a study more specific to Pontotoc County will allow the decision makers to have access to more information on the number of housing units available, their price points, and the projected growth of the county.

I would also propose a deeper study into the community perceptions around growth in Pontotoc County. There can be a multitude of sound policy solutions available, but unless the community is ready to grow and change, they will never come to fruition. The voters elect the government officials, and so they dictate the overall approach to

affordable housing. There will be no progress without public support, and further research could build upon the present study to shine a light on how willing the community is to grow and change.

Additionally, in reference to the literature review, there must be more research done on the housing policies and interventions at the local government level across the country. The gaps in the literature review in relation to state and local influence on homeownership reflect a gap in the overall literature present. Local governments are the key to the affordable homeownership question, and there must be future research to investigate what has been done already to inform what will be done in the future.

Conclusion

The Pontotoc County community is growing, and these interviews with the community stakeholders showed a great need for more affordable housing in the area. There are policy solutions available, like the establishment of an affordable housing commission, the creation of a housing trust fund funded by voluntary taxes and state and local allocations, and a more impactful partnership with the University of Mississippi focusing on public awareness and technical assistance clinics for those in the communities. The interviews showed that there is a deep love of community, but there are also barriers to affordable housing solutions in some of the community attitudes in Pontotoc County. As Jenny said in her interview, there needs to be an overall cultural shift in the community towards a greater acceptance of outsiders and of inventive solutions to the problems plaguing the community.

There is a sense of buy in to the zero-sum paradigm described by Heather McGhee in *The Sum of Us* – that progress for some must always come at the expense of

others. I believe in Pontotoc County and in the neighborly love that is present in the community. I believe that, with time and education, the community will embrace what McGhee calls “the Solidarity Dividend,” which encompasses the idea that when some of us succeed, all of us benefit. In *The Sum of Us*, the conversation about the Solidarity Dividend focuses on how the gains made when people come together across race, benefits everyone (McGhee, 2022); this idea could easily be applied to any separating factor, whether it be race, religion, social class, or even housing status.

When more people are homeowners, it lifts the whole community up and increases the amount of community pride and support. If the Pontotoc County community embraces the idea of the Solidarity Dividend, it will thrive with affordable housing and new, interesting people that all the interview subjects agreed simply make the community a better place.

References

- Amending Chapter 22 Buildings, Article V Housing to Modify Division 3 Affordable Housing in the Code of Ordinances of the City of Oxford, Mississippi, Ch. 22. (2021).
- Anderson, M. (2021). *State and Local Housing Trust Funds*. National Low Income Housing Coalition.
- Athens City Council. (2021). *Affordable Housing Commission | Athens, OH - Official Website*. City of Athens. Retrieved April 15, 2022, from <https://www.ci.athens.oh.us/448/Affordable-Housing-Commission>
- Ayres, J. S., & Potter, H. R. (1989). Attitudes Toward Community Change: A Comparison Between Rural Leaders and Residents. *Community Development Society. Journal*, 20(1), 1–18. <https://doi.org/10.1080/15575338909489991>
- Baquet, C. R., Bromwell, J. L., Hall, M. B., & Frego, J. F. (2013). Rural Community–Academic Partnership Model for Community Engagement and Partnered Research. *Progress in Community Health Partnerships: Research, Education, and Action*, 7(3), 281–290. <https://doi.org/10.1353/cpr.2013.0028>
- Bieri, D. (2014). *Housing's 30-Percent-Rule of Income is Nearly Useless*. Business Week. Retrieved January 26, 2022, from <https://www.bloomberg.com/news/articles/2014-07-17/housings-30-percent-of-income-rule-is-near-useless>
- Board of Governors of the Federal Reserve System. (2020, September). *Changes in U.S. Family Finances from 2016 to 2019: Evidence from the Survey of Consumer*

Finances (No. 5). Federal Reserve.

<https://www.federalreserve.gov/publications/files/scf20.pdf>

Brooks, M. M. (2022). The changing landscape of affordable housing in the rural and urban united states, 1990–2016. *Rural Sociology*,

<https://doi.org/10.1111/ruso.12427>

Cannell, C. F., & Kahn, R. L. (1957). *The Dynamics of Interviewing*. John Wiley & Sons Canada, Limited.

CARES Act Housing Provisions. (2020, April 3). Congressman Emanuel Cleaver.

<https://cleaver.house.gov/resources/cares-act-housing-provisions>

Chambers, M., Garriga, C., & Schlagenhauf, D. E. (2009). Accounting for Changes in the Homeownership Rate. *International Economic Review*, 50(3), 677–726.

<http://www.jstor.org/stable/25621484>

Chapter 18A.65 AFFORDABLE HOUSING INCENTIVES. (2020). Code Publishing.

Retrieved March 20, 2022, from

<https://www.codepublishing.com/WA/PierceCounty/html/PierceCounty18A/PierceCounty18A65.html#18A.65.040>

City of Conway, Arkansas. (2017). R-17-51. A Resolution Authorizing the Millage Rate of a Voluntary Property Tax for the Purpose of Operating and Maintaining the City of Conway Cemeteries.

Coffey, A., & Atkinson, P. (1996). *Making sense of qualitative data: Complementary research strategies*. Thousand Oaks, CA: Sage

- Cox, R., Henwood, B., Rice, E., & Wenzel, S. (2016) Roadmap to a Unified Measure of Housing Insecurity. *CESR-Schaeffer Working Paper No. 2016-013*. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2817626
- Dempsey, S. E. (2010). Critiquing Community Engagement. *Management Communication Quarterly*, 24(3), 359–390.
<https://doi.org/10.1177/0893318909352247>
- Ayres, J. S., & Potter, H. R. (1989). Attitudes Toward Community Change: A Comparison Between Rural Leaders and Residents. *Community Development Society. Journal*, 20(1), 1–18.
<https://doi.org/10.1080/15575338909489991>
- Desmond, M. (2016). *Evicted: Poverty and profit in the American city*. Crown Publishers/Random House.
- Diaz-Serrano, L. (2009). Disentangling the housing satisfaction puzzle: Does homeownership really matter?. *Journal of Economic Psychology*, 30(5), 745-755.
- Dietz, R.D. (2003). “The Social and Private Micro-Level Consequences of Homeownership,” *Journal of Urban Economics*, Volume 54, Issue 3, 401–450.
[sciencedirect.com/science/article/pii/S0094119003000809](http://www.sciencedirect.com/science/article/pii/S0094119003000809).
- Edson, C. L. (2011). Affordable Housing—An Intimate History. *Journal of Affordable Housing & Community Development Law*, 20(2), 193–213.
<http://www.jstor.org/stable/41429169>
- Fetter, D. K. (2013). How Do Mortgage Subsidies Affect Home Ownership? Evidence from the Mid-Century GI Bills. *American Economic Journal: Economic Policy*, 5(2), 111–147. <http://www.jstor.org/stable/43189330>

- Finnigan, R. (2014). Racial and ethnic stratification in the relationship between homeownership and self-rated health. *Social Science & Medicine*, 115, 72-81.
- Galster, G. C. (1987). *Homeowners and neighborhood reinvestment*. Duke University Press.
- Geismar, N. A. P. A. F. (2020, November 20). *Reimagining rural policy: Organizing federal assistance to maximize rural prosperity*. Brookings.
<https://www.brookings.edu/research/reimagining-rural-policy-organizing-federal-assistance-to-maximize-rural-prosperity/>
- Goodman, L. S., & Mayer, C. (2018). Homeownership and the American Dream. *The Journal of Economic Perspectives*, 32(1), 31–58.
<http://www.jstor.org/stable/26297968>
- Green, R. K., & White, M. J. (1997). Measuring the Benefits of Homeowning: Effects on Children. *Journal of Urban Economics*, 41(3), 441–461.
<https://doi.org/10.1006/juec.1996.2010>
- Green, T. (2022). *US Homeownership Surges, Still Lags for Black Americans*.
Www.Nar.Realtor. Retrieved April 5, 2022, from
<https://www.nar.realtor/newsroom/u-s-homeownership-rate-experiences-largest-annual-increase-on-record-though-black-homeownership-remains-lower-than-decade-ago>
- H.R. 2895, the National Affordable Housing Trust Fund Bill of 2007: Hearings before the Housing Committee on Financial Services, 110th Cong. 1 (2007) (testimony of Megan Sandel, Boston University School of Medicine).

- Harding, T. S. (1946). Farmers Home Administration. *The Antioch Review*, 6(4), 585–592. <https://doi.org/10.2307/4609179>
- Harkness, J. M., & Newman, S. J. (2003). Effects of Homeownership on Children: The Role of Neighborhood Characteristics and Family Income. *FRBNY Economic Policy Review*.
- Haurin, D. R., Parcel, T. L., & Haurin, R. J. (2001). *The Impact of Homeownership on Child Outcomes*. Harvard University Joint Center for Housing Studies. <https://www.jchs.harvard.edu/sites/default/files/media/imp/liho01-14.pdf>
- Herbert, C. E., McCue, D. T., & Sanchez-Moyano, R. (2016). *Update on Homeownership Wealth Trajectories Through the Housing Boom and Bust*. Harvard University Joint Center for Housing Studies.
- Hood E. (2005). Dwelling disparities: how poor housing leads to poor health. *Environmental health perspectives*, 113(5), A310–A317. <https://doi.org/10.1289/ehp.113-a310>
- Household Pulse Survey (2020). [Unpublished raw data on housing during the COVID-19 pandemic]. U.S. Census Bureau.
- Housing Trust Fund Project. (2021). *What Are Housing Trust Funds?* /. Retrieved March 3, 2022, from <https://housingtrustfundproject.org/our-project/about/>
- HUD (2019). Community land trusts and stable affordable housing. U.S. Department of Housing and Urban Development. Retrieved on April 17, 2022 from <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-110419.html>

- HUD (2022). Low-income housing tax credit (LIHTC). US. Department of Housing and Urban Development. Retrieved April 17, 2022 from <https://www.huduser.gov/portal/datasets/lihtc.html>
- HUD Archives: Glossary of Terms to Affordable Housing - HUD.* (2006, April 6). U.S. Department of Housing and Urban Development. Retrieved January 26, 2022, from <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>
- Hycner, R.H. (1985) Some Guidelines for the Phenomenological Analysis of Interview Data. *Human Studies*, 8, 279-303. <http://dx.doi.org/10.1007/BF00142995>
- Impact Fees – Home for All.* (2016). Home for All. Retrieved March 6, 2022, from <https://homeforallsmc.org/toolkits/impact-fees/>
- Jackson Housing Trust Fund, Ch. 2, § 2-632, 633. (2015).
- Johnston, A. (2017). Rural Housing in Modern America. *Journal of Affordable Housing & Community Development Law*, 26(2), 281–303. <http://www.jstor.org/stable/26427359>
- Jones, C. (2021, August 17). *Black homeownership’s stall during COVID-19 pandemic the ‘epidemic after the epidemic.’* Chicago Sun-Times. Retrieved April 15, 2022, from <https://chicago.suntimes.com/consumer-affairs/2021/8/17/22628832/black-homeownership-covid-pandemic-coronavirus>
- Journal of Public Scholarship in Higher Education*, 5, 93-110.
- Kingdon, J.W. (2003/[1984]). *Agendas, alternatives and public policies*. Second edition. New York: Longman.

- Krieger, J., & Higgins, D. L. (2002). Housing and Health: Time Again for Public Health Action. *American Journal of Public Health*, 92(5), 758–768.
<https://doi.org/10.2105/ajph.92.5.758>
- Lambert, L. (2021, December 7). *Home price growth is finally decelerating—and it's just the start*. Fortune. Retrieved January 19, 2022, from
<https://fortune.com/2021/12/06/housing-market-slowing-heading-into-2022/>
- Leacock, K. M. (2021, September 14). *A Brief History of Housing Policy in the U.S.* National Nurse-Led Care Consortium. Retrieved December 16, 2021, from
<https://nurseledcare.phmc.org/advocacy/policy-blog/item/641-a-brief-history-of-housing-policy-in-the-u-s.html>
- Lichtman, M., V. (2012). Making Meaning from your Data. In *Qualitative Research in Education: A User's Guide* (Third ed., pp. 159–174). SAGE Publications, Inc.
- Luders-Manuel, S. (2019, June 18). *The Inequality Hidden Within the Race-Neutral G.I. Bill*. JSTOR Daily. Retrieved December 16, 2021, from <https://daily.jstor.org/the-inequality-hidden-within-the-race-neutral-g-i-bill/>
- Manix, T. (2020, August 31). *What developers need to know about economic development incentives*. Plante Moran. Retrieved April 5, 2022, from
<https://www.plantemoran.com/explore-our-thinking/insight/2020/plante-moran-reia/economic-development-incentives-for-real-estate-developers>
- Marshall, C., & Rossman, G. B. (2010). *Designing Qualitative Research* (5th ed.). SAGE Publications, Inc.
- Massey, D. S. (2015). The Legacy of the 1968 Fair Housing Act. *Sociological Forum*, 30(S1), 571–588. <http://www.jstor.org/stable/43654407>

- Mateyka, P., & Mazur, C. (2021, March). *Homeownership in the United States: 2005 - 2019* (ACSB-010). United States Census Bureau.
- Mattessich, P., & Hansen, M. (2015, February). *Impacts of Habitat for Humanity Homeownership*. Habitat for Humanity of Minnesota. https://hfhmn.org/wp-content/uploads/2018/07/FullReport_HomeownerImpactStudy_2-15-1.pdf
- McDonald, S. (1939). *Sixth Annual Report of the Federal Housing Administration*. Federal Housing Administration.
- McGhee, H. (2022). *The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together* (Reprint ed.). One World.
- Mississippi Department of Education. (2021). *Data Explorer*. Retrieved April 5, 2022, from <https://mdereports.mdek12.org/DataExplorer>
- Mississippi HB224 | 2019 | Regular Session*. (2019). LegiScan. Retrieved March 20, 2022, from <https://legiscan.com/MS/bill/HB224/2019>
- Mississippi Home Corp. (2019). *About MHC – Mississippi Home Corporation*. Mshomecorp. Retrieved April 5, 2022, from <https://www.mshomecorp.com/home/about-mhc/>
- MRSC. (2022). *MRSC - Techniques and Incentives for Encouraging Affordable Housing*. Retrieved March 20, 2022, from <https://mrsc.org/Home/Explore-Topics/Planning/Housing/Affordable-Housing-Techniques-and-Incentives.aspx>
- Munford, L. A., Fichera, E., & Sutton, M. (2020). Is owning your home good for your health? Evidence from exogenous variations in subsidies in England. *Economics & Human Biology*, 39. <https://doi.org/10.1016/j.ehb.2020.100903>

- Nasser, H. E. (2021, October 8). *One in Five Americans Live in Rural Areas*. Census.Gov. Retrieved January 26, 2022, from <https://www.census.gov/library/stories/2017/08/rural-america.html>
- National Association of Realtors (2016). *Homeownership Opportunities and Market Experience (HOME) Survey*.
- Pelletier, C. A., Pousette, A., Ward, K., & Fox, G. (2020). Exploring the perspectives of community members as research partners in rural and remote areas. *Research Involvement and Engagement*, 6(1). <https://doi.org/10.1186/s40900-020-0179-6>
- Perticone, J. (2019, March 11). *The 20 companies and groups that spend the most money to influence lawmakers*. Business Insider Nederland. Retrieved January 23, 2022, from <https://www.businessinsider.nl/lobbying-groups-spent-most-money-washington-dc-2018-2019-3?international=true&r=US#national-association-of-realtors-19>
- Petri, A. (2015). Service-learning from the perspective of community organizations.
- Rebuild Rural America Act of 2021, S.486, 117th Cong. (2021). <https://www.congress.gov/bill/117th-congress/senate-bill/486?q=%7B%22search%22%3A%5B%22rebuild+rural+america+act%22%5D%7D&s=1&r=1>
- Reid, C. K. (2014). Locating the American Dream: Assessing the Neighborhood Benefits of Homeownership. In W. M. Rohe & H. L. Watson (Eds.), *Chasing the American Dream: New Perspectives on Affordable Homeownership* (pp. 233–262). Cornell University Press.

- Ritchie, Roser, Mispy, Ortiz-Ospina (2018).. "Measuring progress towards the Sustainable Development Goals." *SDG-Tracker.org, website*
- Rohe, W. M., & Lindblad, M. (2013). *Reexamining the Social Benefits of Homeownership after the Housing Crisis*. Harvard University Joint Center for Housing Studies. <https://www.jchs.harvard.edu/sites/default/files/hbtl-04.pdf>
- Rohe, W. M., & Stegman, M. A. (1994). The effects of homeownership: On the self-esteem, perceived control and life satisfaction of low-income people. *Journal of the American Planning Association*, 60(2), 173-184.
- Rohe, W. M., & Stewart, L. S. (1996). Homeownership and neighborhood stability. *Housing Policy Debate*, 7(1), 37-81.
- Rohe, W. M.; Van Zandt, S.; and McCarthy, G. (2002). "Home Ownership and Access to Opportunity." *Housing Studies*, 17(1), 51-61.
- Rossi, P. H., & Weber, E. (1996). The social benefits of homeownership: Empirical evidence from national surveys. *Housing policy debate*, 7(1), 1-35.
- Rothstein, R. (2018). *The Color of Law: A Forgotten History of How Our Government Segregated America* (Reprint ed.). Liveright.
- Rugaber, C. (2022, March 10). *US inflation soared 7.9% in past year, a fresh 40-year high*. ABC News. Retrieved April 4, 2022, from <https://abcnews.go.com/US/wireStory/decade-inflation-high-expected-february-83357991>
- Saad, B. L. (2021, November 20). *Country Living Enjoys Renewed Appeal in U.S.* Gallup.Com. Retrieved January 26, 2022, from <https://news.gallup.com/poll/328268/country-living-enjoys-renewed-appeal.aspx>

- Salamon, S., MacTavish, K., ProQuest (Firm), & YBP DDA. (2017). *Singlewide: Chasing the American Dream in a Rural Trailer Park*. Cornell University Press.
- Sally, C. P., Gold, A., & DuBois, N. (2018, July). *The Low-Income Housing Tax Credit*. Urban Institute.
- Schuetz, J. (2021, November 9). *Four lessons from a year of pandemic housing policies*. Brookings. <https://www.brookings.edu/blog/the-avenue/2021/03/03/four-lessons-from-a-year-of-pandemic-housing-policies/>
- Shaw, C. R., & McKay, H. D. (1942). *Juvenile Delinquency and Urban Areas*.
- Shroyer, A. (2020, May). *Determining In-Lieu Fees in Inclusionary Zoning Policies*. Urban Institute.
- Silverio, Sergio & Hall, Jennifer & Sandall, Jane. (2020). *Time and Qualitative Research: Principles, Pitfalls, and Perils.*
- Staff. (2020, December 4). *Mississippi Presidential Election Results | USA TODAY*. USA Today. Retrieved March 20, 2022, from <https://eu.usatoday.com/elections/results/race/2020-11-03-presidential-MS-0/>
- THE 17 GOALS | Sustainable Development*. (2018). United Nations. Retrieved January 26, 2022, from <https://sdgs.un.org/goals>
- Tisdale, W. R. (1999). Fair Housing Strategies for the future: A Balanced Approach. *Cityscape: A Journal of Policy Development and Research*, 4(3), 147–161.
- U.S. Census Bureau QuickFacts: United States; Mississippi; Pontotoc County, Mississippi*. (2021). Census Bureau QuickFacts. Retrieved January 26, 2022, from <https://www.census.gov/quickfacts/fact/table/US,MS,pontotoccountymississippi/PST045221>

U.S. Department of Health and Human Services (HHS). 1969. *Ancillary Services to Support Welfare to Work: Housing Instability*. Washington, DC: U.S. Department of Health & Human Services, Office of the Assistant Secretary for Planning and Evaluation

U.S. Department of Housing and Urban Development. (2020). *Housing Discrimination Under the Fair Housing Act* / HUD.gov / U.S. Department of Housing and Urban Development (HUD). Housing and Urban Development. Retrieved December 16, 2021, from https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

U.S. Department of Housing and Urban Development. (2021). *Housing Choice Vouchers Fact Sheet* / HUD.gov / U.S. Department of Housing and Urban Development (HUD). Housing and Urban Development. Retrieved December 16, 2021, from https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet

U.S. House of Representatives Financial Services Committee. (2020, October 22). *Markups* / U.S. House Committee on Financial Services. Financial Services. Retrieved March 3, 2022, from <https://financialservices.house.gov/events/eventsingle.aspx?EventID=408300>

Ulmer, S. (2021, August 17). *Population shifts in Mississippi will result in gain, loss of legislative seats*. Mississippi Politics and News - Y'all Politics. <https://yallpolitics.com/2021/08/16/population-shifts-in-mississippi-will-result-in-gain-loss-of-legislative-seats/>

- United Nations. (2014.) *The Right to Adequate Housing*. Fact Sheet No. 21.
http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf.
- United States Census Bureau (2015). *American Community Survey*. United States Department of Commerce.
- United States Census Bureau. (2021, July 1). *U.S. Census Bureau QuickFacts: Pierce County, Washington*. Census Bureau QuickFacts. Retrieved March 20, 2022, from <https://www.census.gov/quickfacts/piercecountywashington>
- United States Census Bureau. (2021, November). *QUARTERLY RESIDENTIAL VACANCIES AND HOMEOWNERSHIP, THIRD QUARTER 2021* (No. CB21-166). <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>
- United States Department of Agriculture Rural Development. (2019, September). *USDA Rural Development Summary of Major Programs*.
<https://www.rd.usda.gov/files/FL-Matrix.pdf>
- Vale, L. J. (2014). The Ideological Origins of Affordable Homeownership Efforts. In W. M. Rohe & H. L. Watson (Eds.), *Chasing the American Dream* (pp. 15–40). Cornell University Press.
- Wiewel, W., Gaffikin, F., & Morrissey, M. (2000). Community-University Partnerships for Affordable Housing. *Cityscape*, 5(1), 27–45.
<http://www.jstor.org/stable/20868492>
- Wilder Research (2015). “Impacts of Habitat for Humanity Homeownership,” *Habitat for Humanity Minnesota*.
- Womach, J. (2005). *Agriculture: A Glossary of Terms, Programs, and Laws, 2005 Edition*, report, June 16, 2005; Washington D.C..

(<https://digital.library.unt.edu/ark:/67531/metacrs7246/>: accessed December 17, 2021), University of North Texas Libraries, UNT Digital Library, <https://digital.library.unt.edu>; crediting UNT Libraries Government Documents Department.

Yun, L., & Evangelou, N. (2016, December). *Social Benefits of Homeownership and Stable Housing*. National Association of Realtors.

Appendix A

IRB Approval

IRB Exempt Determination of 22x-144 > Inbox x



irb@olemiss.edu <irb@olemiss.edu>
to me, Albert ▾

Fri, Jan 21, 4:51 PM ☆ ↶ ⋮

PI:

This is to inform you that your application to conduct research with human participants, "An Analysis of Housing Insecurity in Pontotoc County " (Protocol #22x-144), has been determined as Exempt under 45 CFR 46.101(b)(#2). You may proceed with your research.

Please remember that all of The University of Mississippi's human participant research activities, regardless of whether the research is subject to federal regulations, must be guided by the ethical principles in The Belmont Report: Ethical Principles and Guidelines for the Protection of Human Subjects of Research.

It is especially important for you to keep these points in mind:

- You must protect the rights and welfare of human research participants.
- Any changes to your approved protocol must be reviewed and approved before initiating those changes.
- You must report promptly to the IRB any injuries or other unanticipated problems involving risks to participants or others.
- If research is to be conducted during class, the PI must email the instructor and ask if they wish to see the protocol materials (surveys, interview questions, etc) prior to research beginning.

If you have any questions, please feel free to contact the IRB at irb@olemiss.edu.

IRB Administrative Office
Research Integrity and Compliance
Office of Research and Sponsored Programs
The University of Mississippi
100 Barr Hall
University, MS 38677-1848
irb@olemiss.edu | www.olemiss.edu

Appendix B

IRB Amendment Approval



The University of Mississippi

Office of Research and Sponsored Programs

Division of Research Integrity and Compliance – Institutional Review Board

100 Barr Hall, University MS 38677

irb@olemiss.edu

Request to Amend an IRB Protocol

TITLE: An Analysis of Housing Insecurity in Pontotoc County

VESTIGATOR(S):

PROTOCOL NUMBER: 22x-144

PROVAL DATE: 01/21/22

Amendment type* (check all that apply):

- Revision to currently approved *protocol* – Attach protocol with incorporated changes
- Revision to currently approved *consent form* – Attach consent form with incorporated changes
- Revision to/Addition of survey or other instrument – Attach survey/instrument
- Add study site – Attach relevant documents

- Other (e.g., advertisement) – Attach relevant documents

*For personnel additions/deletions, please use the [personnel amendment form](#)

Effect on risks (check one):

- This amendment *does not* increase risks to participants enrolled in the study.
- This amendment *does* increase risks to participants enrolled in the study (provide Department Chair’s email for cc of approval notice: _____)

3. Identify amendment request(s) and justification(s) by item or page number:

The update is included on page 5 of the Exemption request to allow for zoom interviews as well as in person interviews due to the ongoing COVID-19 pandemic and ease of access to interviewees.

4. Is the PI a student?

- No
- Yes (provide Advisor’s email for cc of approval notice: **nylander@olemiss.edu**)

By checking this box, I certify that the information provided in the amendment is complete and correct. As Principal Investigator, I have the responsibility for the protection of the rights and welfare of the human participants, conduct of the research, and the ethical performance of the project. **DATE: 02/15/22**

The amendment form, *revised* protocol, consent form, and/or other documents *with changes incorporated and listed above (and highlighted*

where possible) should be sent via email only to irb@olemiss.edu. Include the protocol number in the subject line of your email.

For IRB office use *only*:

APPROVED: This signifies notification of IRB APPROVAL of the amendment described above.

Miranda Core 2-21-22

IRB REVIEWER DATE

AMENDMENT **1**

Appendix C

Interview Questions

By checking this box, I certify that I am 18 years of age or older.

Description

The goal of these interviews is to gain insight into the community of Ecu, Mississippi, to understand housing and economic trends.

Cost and Payments

There are no costs or payments associated with your participation.

Confidentiality

We will keep your interview private to the extent allowed by law. Printed data will only be stored in cabinets that can be opened with a key. Ian Pigg, Laura Martin, and Albert Nylander will have access to the data.

Risks and Benefits

We do not think there are any risks involved. Benefits may include sharing your insights and aiding in the research surrounding housing in Ecu and Pontotoc County, Mississippi.

Right to Withdraw

You do not have to take part in this interview, and you may stop participation at any time. If you start the interview and decide that you do not want to finish, all you must do is communicate with Ian Pigg, the principal investigator. No comments are needed for questions you prefer not to answer.

IRB Approval

This study has been reviewed by The University of Mississippi's Institutional Review Board (IRB). If you have any questions, concerns, or reports regarding your rights as a participant of research, please contact the IRB at (662) 915-7482 or irb@olemiss.edu.

Statement of Consent

I have read and understand the above information. By completing the interview, I consent to participate in the study.

Interview Questions

Housing in E cru and Pontotoc County, MS

1. Tell me about yourself
 - How did you end up in E cru/Pontotoc?
2. How long have you lived/worked in Pontotoc County?
 - What does the community mean to you?
 - Tell me what you enjoy about living in Pontotoc County.
3. How have the local employment opportunities shifted in recent years? How have these changes impacted the town and community?
4. In your opinion, how has the housing market in Pontotoc County changed? Are there enough houses to accommodate those interested in buying? Is the housing affordable at all income levels?
5. How do you feel about population growth in Pontotoc County?
6. What is your opinion about local strategies to promote homeownership at all income levels?
7. What is your opinion on the partnership between E cru/Pontotoc and the University of Mississippi?
 - What are the advantages?
 - What are the challenges?
8. Is there anything else you would like to add?

Appendix D

Oxford Affordable Housing Ordinance

Ordinance 2021-11

**ORDINANCE AMENDING CHAPTER 22 BUILDINGS, ARTICLE V
HOUSING TO MODIFY DIVISION 3 AFFORDABLE HOUSING IN THE
CODE OF ORDINANCES OF THE CITY OF OXFORD, MISSISSIPPI**

BE IT ORDAINED BY THE MAYOR AND BOARD OF ALDERMEN OF THE
CITY OF OXFORD, MISSISSIPPI AS FOLLOWS:

SECTION I. That Chapter 22 Buildings of the Code of Ordinances, Oxford,
Mississippi, is hereby amended to read as follows:

DIVISION 3 – Affordable Housing

MODIFY - Sec. 22-194. Affordable Housing

Sec. 22-194(a)- 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 50 percent of its dwelling units will be available as affordable housing for at least ten 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 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 her 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.

Sec. 22-194(b). - 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) 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 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) 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 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) Developments guaranteeing maintenance of less than 100 percent, but more than 50 percent, of their dwelling units as affordable housing for 15 years may:

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.

Sec. 22-194(c). - 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.

Secs. 22-195—22-196. - Reserved.

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 1, 2, or 3 years terms that will be automatically renewed. Three will have 1 year terms, three will have 2 year terms, and three will have 3 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.

SECTION II. REPEALING CLAUSE

All ordinances or parts of ordinances in conflict herein shall be, and the same are hereby repealed. **SECTION III. EFFECTIVE DATE**

All ordinances shall take effect and be in force as provided by law.

The above ordinance having being first reduced to writing and read and considered section by section at a public meeting or the governing authorities of the City of Oxford Mississippi on motion of Alderman Morgan, seconded by Alderman Howell-Atkinson, and the roll being called, the same by the following votes:

Alderman Addy voted AYE

Alderman Huelse voted AYE

Alderman Hyneman voted AYE

Alderman Howell-Atkinson voted AYE

Alderman Taylor voted AYE

Alderman Bailey voted ABSENT

Alderman Morgan voted AYE

/s/Robyn Tannehill

ROBYN TANNEHILL, MAYOR

/s/Ashley Atkinson

ASHLEY ATKINSON, CITY CLERK