



MISSISSIPPI HOUSING: RENTAL FAQs

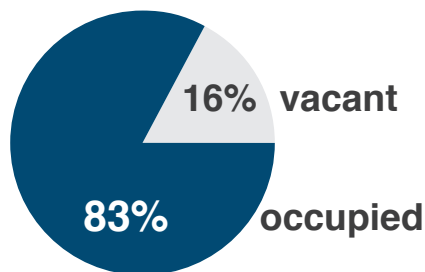
frequently asked questions about financing, affordability, and health and safety standards for renter-occupied housing

how many housing units are in the state?

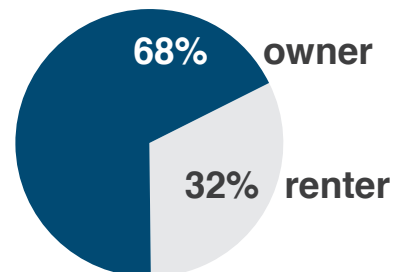


total housing units
1,322,808

how many total
housing units
are occupied?



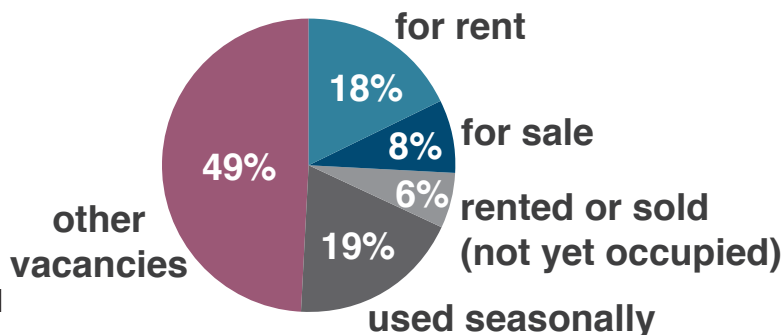
how many units
are renter
occupied?



RENTING IN MISSISSIPPI

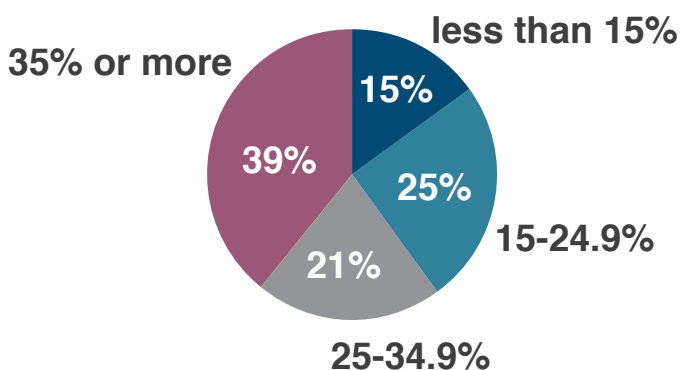
how many housing units are available to rent?

About 18%, or 43,000, of unoccupied housing units are available for rent in the state. However, available units may not be affordable to the average renter. Median rent in 2018 was \$780 a month, a 10 percent increase since 2001, but median income for renters has dropped by 8 percent in the same period of time.

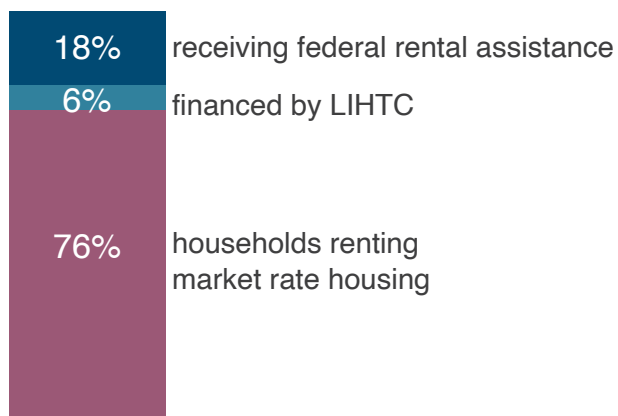


how affordable is rental housing?

The federal government defines housing affordability as spending 30 percent or less of a household's monthly income on housing costs. About 39 percent of households paying rent in the state spend more than 35 percent of their income on housing.



how many renters receive financial assistance?



About 62,000, or 18%, of all renter households in Mississippi receive one of the major types of federal rental assistance. About 21,000 units developed using Low Income Housing Tax Credits are estimated to be available to low and moderate income households. 4 in 10 low-income people in Mississippi are homeless or pay over half of their income for rent.

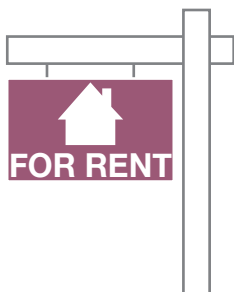
HEALTH AND SAFETY IN RENTER-OCCUPIED HOUSING

lease agreements and landlord-tenant laws

Leases: Most landlords use lease agreements to set terms with tenants, including property maintenance practices for health and safety. For example, leases can outline the scheduling of any regular maintenance and repair activities such as landscaping and pest control services. Leases can outline what tenants must do to maintain the property, such as when and where to put out trash. They also usually detail the process a tenant must follow to request property repairs or what to do in case of a health and safety emergency (like a gas leak).

Landlord Tenant Act: When lease agreements are not in place to regulate rental units, or landlords do not comply with leases, the Mississippi Landlord Tenant Act regulates the process landlords and tenants must follow to address property repair needs and to bring a property into compliance with local housing codes. The law includes information about how tenants can make minor repairs and request reimbursement through rent offset. The law also states that if conditions of the rental unit affect the health and safety of the tenant they can terminate the lease without notice.

Renting Pre-1978 Housing: Owners of rental homes built before 1978 are required to comply with the Residential Lead-Based Paint Hazard Reduction Act (also known as Federal Title X). This law sets requirements for landlords to notify tenants of any known information concerning the presence of lead based paint hazards and share disclosures and education materials related to lead hazards. The law also gives tenants the right to request a lead inspection prior to executing a lease. (For more information please visit www.leadfreems.org.)



property maintenance codes and rental registration programs

The most common source for building code regulations in the United States is the International Code Council (ICC), which produces codes that set minimum standards for building construction and maintenance to ensure health and safety of occupants. While all jurisdictions in the state are subject to building codes, adoption of property maintenance codes is not required and much less common in local ordinances. According to a 2014 report on residential building codes produced by the Mississippi Insurance Department, at least 13 municipalities in the state (of almost 300) have adopted a version of property maintenance codes based on recent ICC versions.

While most of these municipalities do not proactively enforce property maintenance codes, they do have authority to take enforcement actions, which may be needed if community residents are concerned about the health and safety of a home. A few municipalities in the state, including Clinton and Ridgeland, administer rental registration programs that require landlords to register rental units with a municipal authority prior to renting the housing unit. These programs typically require inspections before new tenants move into properties to ensure code compliance.



inspections of subsidized rental units

The Department of Housing and Urban Development (HUD) requires public housing authorities to complete annual inspections of project-based housing and units occupied by tenants using Housing Choice Vouchers. Inspectors must verify that the housing units meet quality standards for the related program; they use checklists to guide a visual inspection determining if the unit passes, fails, or if findings are inconclusive. If the inspection does not initially pass the landlord is instructed to correct issues within the unit, and then it will be re-inspected until it passes.

Rental units developed through the Mississippi Home Corporation Low Income Housing Tax Credit Program are subject to monitoring and inspections during their “affordability period,” when the developer is receiving a tax credit. At minimum MHC is required to inspect physical conditions in 20 percent of the rental units once every three years, and units are inspected to local housing code standards or the HUD Uniform Physical Condition Standards.



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For more information visit www.leadfreems.org