

MOORHEAD, MISSISSIPPI



STRATEGIC PLAN
2023 - 2028

PRODUCED BY

The Delta Design Build Workshop for Moorhead, Mississippi with support from Hope Enterprise Corporation.

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ABOUT THE CITY OF MOORHEAD

Moorhead, Mississippi is a city in Sunflower County. The City has been a partner of Hope Enterprise Corporation for many years, and is extensively documented throughout this report as well as within the Moorhead Mississippi Community Strategic Plan of 2018.

ABOUT HOPE ENTERPRISE CORPORATION

Hope Enterprise Corporation and Hope Credit Union are focused on strengthening communities, building assets, and improving lives across five states: Alabama, Arkansas, Louisiana, Mississippi, and Tennessee. HOPE is providing access to high-quality financial services, leveraging private and public resources, and shaping policies that have benefited more than 1-million residents in one of the nation's most persistently poor regions.

ABOUT THE DELTA DESIGN BUILD WORKSHOP

The Delta Design Build Workshop positions itself at the intersection of market forces and public interest. The organization values process as much as product, believes that waste is a social construct, and prioritizes sensitive translation between unique local challenges and design in all projects. Through affordable housing, public spaces, and workforce training, Delta DB builds equity through the built environment in the Mississippi Delta region.

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EXECUTIVE SUMMARY

Moorhead, Mississippi is a rural community located in Sunflower County in the Delta region of the State of Mississippi. This region, rich in culture, continues to be challenged by some of the most persistent poverty and racially inequitable conditions in the United States.

Despite the stark economic context detailed in this document, Moorhead's residents presented a realistic and optimistic future outlook throughout the planning process. With assets including improved infrastructure and educational facilities, a low vacancy rate among residential properties, and the presence of Mississippi Delta Community College within the city, community members celebrated progress since completion of the last strategic plan in 2018. While acknowledging these achievements, residents articulated clear goals for future efforts, many of which have broad consensus.

The purpose of this strategic plan is to identify the challenges and aspirations present in Moorhead, and define plans to respond to those needs and goals. In order to develop a strategic plan that accurately reflects the local conditions and sentiment, the planning process engaged community members through a range of methods, seeking to be inclusive of as broad an audience as possible. One primary goal of this document is to identify pathways and next steps towards realizing the goals articulated by Moorhead residents throughout this process. Secondarily, it is the intention of the project team to position the community to pursue

partnerships, funding, and other resources with this document serving as a toolkit for presenting priorities, introducing the community context, and documenting past successes. Finally, the project team sought to complete a community planning process that catalyzed action beyond the creation of a written plan. Toward that end, first steps toward realizing the strategic goals were undertaken even as the document was being finalized.

STRATEGIC PLAN DEVELOPMENT LEADERS

Municipal Leadership

Mayor George Holland

Alderman Thomas Fairley

Alderman Robin Roberts

Alderwoman Shericka Walker

Alderwoman Annette Washington Fields

City Clerk Lekeshia Jones

City Manager Robert Martin

Community Members

Numerous Moorhead residents who participated in the various events throughout this planning process.

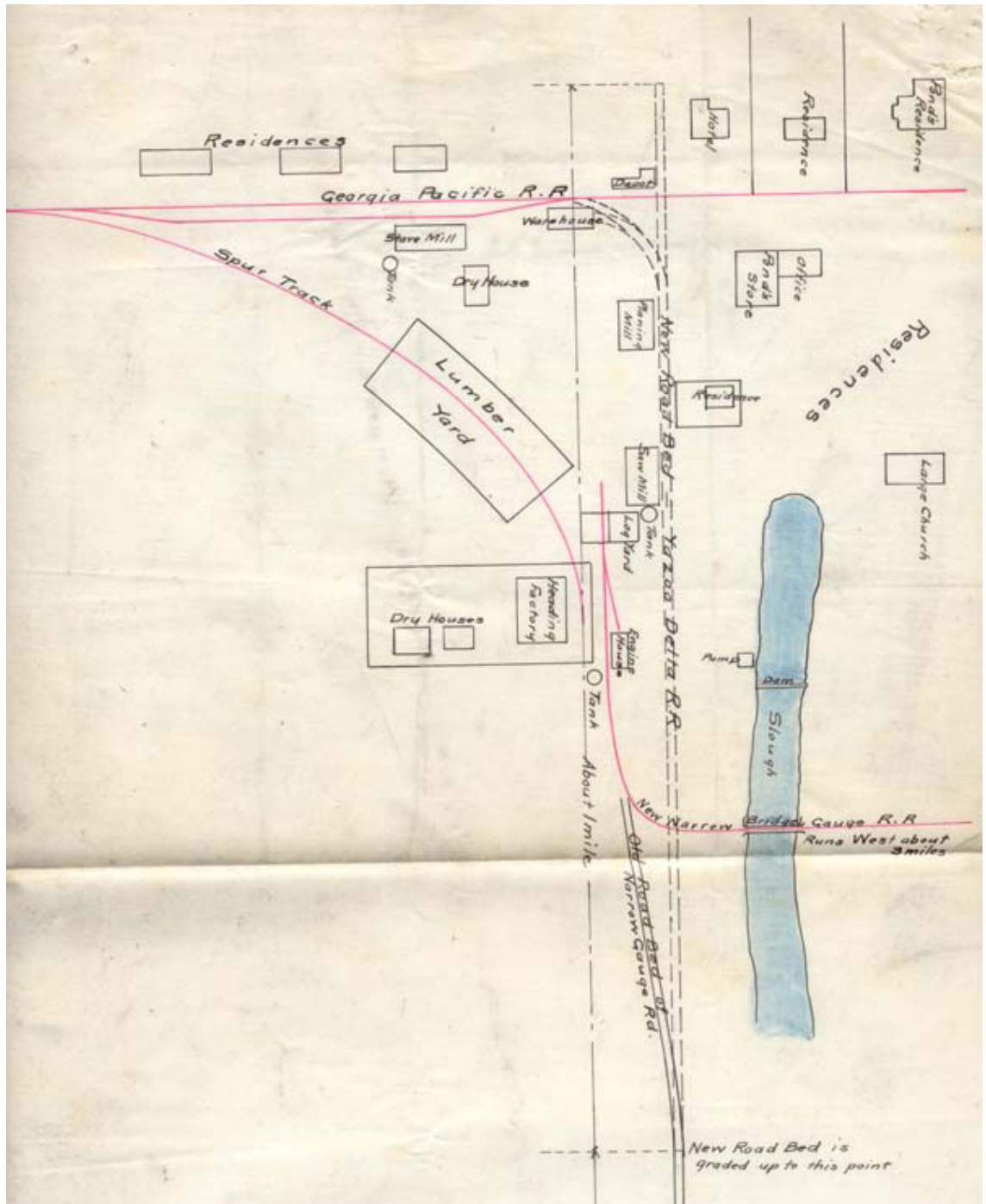
Strategic Partners

Hope Credit Union

Hope Enterprise Corporation

The Delta Design Build Workshop

HISTORY & CONTEXT



Moorhead, Mississippi is located on land historically occupied by the Choctaw and Quapaw Indigenous peoples.¹ Founded in 1898 at the site of a logging company, Moorhead is historically noteworthy in terms of the train lines that once passed through the town, the origination of Blues music, and, as is common in Sunflower County, the role that it's residents played in the Civil Rights movement.

Moorhead was founded at the intersection of two rail lines, the Yazoo Delta (commonly called the Yellow Dog) and the Southern. The Yazoo Delta was owned by Chester Pond, commonly attributed with founding Moorhead. "Opened in August, 1897, the Yazoo Delta first consisted of 20.5 miles of track between Moorhead and Ruleville, to the north," according to *Long Steel Rail: The Railroad in American Folksong*. After only 5 years of operations, the Yazoo Delta Railroad was acquired by the Yazoo and Mississippi Valley Railroad, but the initial "YD" continued to be associated with the line that, though no longer operational, is referred to colloquially as the Yellow Dog.² The drawing at left depicts Moorhead in 1895 (with north at the bottom of the image) according to a representative of the Yazoo and Mississippi Valley Railroad.³

The Yellow Dog intersected the Southern Railway. According to Mississippi Rails, the line

operated from 1894 to 1982 under various owners and with a number of different names.⁴

The intersection of these two railroad lines is famous throughout Blue lore. According to the Mississippi Blues Commission's Tutwiler Blues Trail Marker,

"In his 1941 autobiography, Father of the Blues, [W.C.] Handy wrote: 'A lean, loose-jointed Negro had commenced plunking a guitar beside me while I slept. His clothes were rags; his feet peeped out of his shoes. His face had on it some of the sadness of the ages. As he played, he pressed a knife on the strings of a guitar in a manner popularized by Hawaiian guitarists who used steel bars. The effect was unforgettable. His song, too, struck me instantly. 'Goin' where the Southern cross' the Dog.'"

This unknown singer inspired Handy, who is attributed with being one the first singers to carry the style of music to Memphis and beyond. The marker continues,

*"After moving to Memphis in 1905, Handy adapted the blues into a series of compositions that helped sparked America's first blues craze, including "Memphis Blues," "Yellow Dog Blues," "Beale Street Blues," and, most popularly, the classic "St. Louis Blues." He was already being hailed as the "Daddy of the Blues" by 1919."*⁵

1 Native Land Digital <https://native-land.ca/>

2 Cohen, Norm. *Long Steel Rail: The Railroad in American Folksong*. University of Illinois Press. 2000.

3 Mississippi Rails: Mississippi Railroad History and Heritage <https://www.msrailroads.com/SOU.htm>

4 *ibid*

5 <https://msbluestrail.org/blues-trail-markers/w-c-handy>

Today, the Yellow Dog depot still exists in the heart of Moorhead. The historic building was revitalized through the efforts of Moorhead Mayor George Holland, numerous volunteers, and philanthropic funding. It serves as a welcome center and holds a snapshot of different moments of Moorhead's history from founding through present day.

Another Mississippi Blues Commission Trail Marker sits in Moorhead where the Southern once crossed the Yellow Dog at the depot (pictured at right). The entirety of the text on that Blues Trail Marker is below.

W. C. Handy, "The Father of the Blues," immortalized the crossing of the Southern Railway and the Yazoo Delta ("Yellow Dog") Railroad at Moorhead in his 1914 song "Yellow Dog Rag," better known under its later title, "Yellow Dog Blues." Handy wrote that he first heard the line "Goin' where the Southern cross the Dog" sung by a guitarist at the Tutwiler train station (c. 1903). Moorhead became a hub not only of rail transportation but of blues activity in local juke joints.

Moorhead was a thriving frontier town in the late 1890s built upon the local lumber trade, and an important stop on the Southern Railway in Mississippi. The Yazoo Delta Railway was incorporated in 1895 by Chester Pond of the Moorhead Improvement Company, who previously owned a narrow gauge railway used to transport logs and lumber to and from his mill. The "Y.D." opened in August of 1897 with 20.5 miles of track running north from Moorhead to Ruleville; in

1900 the railway was incorporated into the Yazoo & Mississippi Valley Railroad (Y&MV), a subsidiary of the Illinois Central Railroad, and extended from Ruleville to Tutwiler and south to Belzoni. The origin of the nickname "Yellow Dog" is debated. The most common explanation is that it stemmed from yellow-painted rolling stock bearing the initials "Y.D."; other theories include the barking of an actual yellow dog, connections with the political term "yellow dog Democrat," non-union labor, and railway lore of "dog" as a short line (another Delta branch of the Y&MV was called the "Black Dog"). Despite the Yazoo Delta's brief existence the name "Yellow Dog" continued to be applied to the Y&MV and became an iconic symbol of the Delta and railway lore.

The assertive rhythms of trains were stylistic foundations for blues and jazz. In early blues lyrics trains figure importantly both as literal objects and as metaphors for topics including escape and long distance, as illustrated through W.C. Handy's "Yellow Dog Blues" and other songs that refer to the crossing or the Yellow Dog, including Big Bill Broonzy's "Southern Blues," Charley Patton's "Green River Blues," Lucille Bogan's "Pay Roll Blues," and Sam Collins' "Yellow Dog Blues," a different song from Handy's. The creation of a railway crossroads in Moorhead spurred the development of restaurants and hotels here. At its peak, eight passenger trains a day passed through Moorhead; white passengers could take luxurious Pullman cars from here to Memphis on the Y&MV, while African Americans rode in separate cars. Moorhead became a bustling town,



especially on Saturday nights, as local resident Jim Harrison recalled: “A few white folks and many, many black folks came to town to celebrate the end of a hard week of manual labor. They shopped, socialized, and generally turned the town into a mini-Mardi Gras. . . The streets and sidewalks were so packed you could hardly walk.” Howlin’ Wolf and Robert Johnson reportedly played together in Moorhead in the 1930s, and bluesman Booker Miller recalled hearing Willie Brown here. Musicians who lived in the Moorhead area include Charley Booker (1919-1989), Eli Green (1897-1968), James “Boo Boo” Davis (b. 1943), Chicago bluesman Willie Hudson (b. 1942), southern

soul vocalists Chris Ivy aka “Mr. Ivy” (b. 1976) and Jimmy Hicks (b. 1938), and gospel singer Brother O’Neal.⁶

In addition to the musical importance of the Moorhead area, Sunflower County residents played leading roles in the Civil Rights movement. Author Todd Moya chronicled the events in his 2004 book, *Let the People Decide: Black Freedom and White Resistance Movements in Sunflower County, Mississippi, 1945–1986*.

⁶ Mississippi Blues Trail: Where the Southern Crossed the Yellow Dog <https://msbluestrail.org/blues-trail-markers/where-the-southern-crosses-the-dog>

HISTORY & CONTEXT

On the following pages, more recent history is presented via statistics and demographic information. This contextual data is presented to provide insights and also as a resource for future funding applications.

POPULATION

As of 2021, Moorhead had a population of 1,700 people, a decrease of nearly 30% since the 2010 census. The population count has been trending down for several decades.

AGE

The median age as of 2021 was approximately 30 years old. The highest number of individuals are in the “15 to 19 Years” age range. There was a substantial increase since 2010 in those age 9 years and under (Fig. 1).

In addition to the permanent local population is the enrollment of students in the local community college, Mississippi Delta Community College (MDCC). MDCC provides educational options

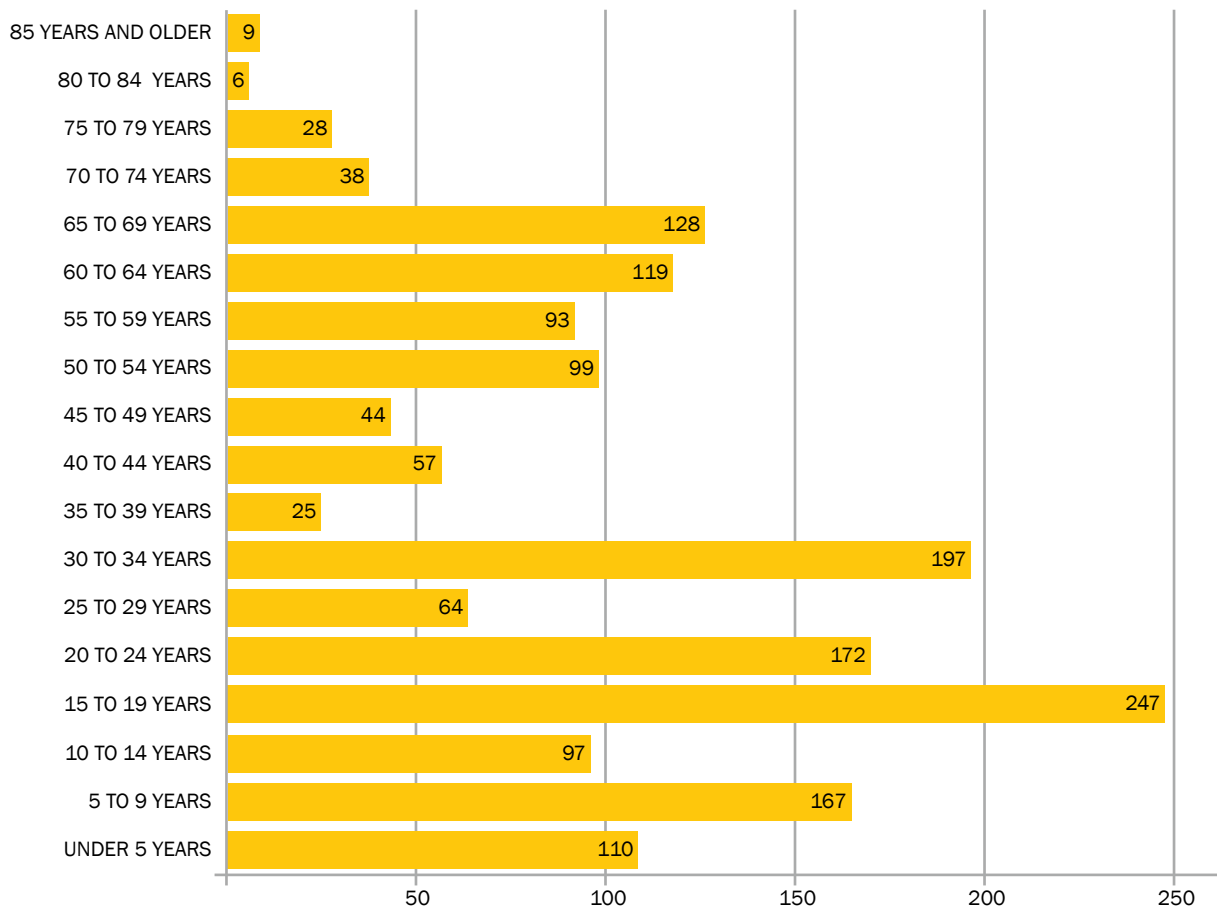


FIGURE 1: POPULATION IN RELATION TO AGE RANGES

for many people in the surrounding towns and counties. As of 2021, MDCC had 2,652 full-time students and 4,356 students total. These numbers have been increasing on average at a rate of 5.1% per year since 2018.⁷

RACE AND ETHNICITY

Moorhead is a predominately African American community with 1,519 individuals who identify as Black or African American and 163 individuals who identify as white. This ratio is substantially different from that of Mississippi as a whole (Fig. 2). No individuals identify as Hispanic or Latino, and people who identify as Asian, Native Hawaiian and Other Pacific Islander, or multiple races total 18 people.⁸

EDUCATION

As of the 2021-2022 school year, there are 3 private schools in Sunflower County and 13 public schools. The two public schools located in Moorhead are Moorhead Central School that houses grades K - 8th and Rosser Early Learning Center for Pre-K students. These two facilities have a combined total of 260 students. According to the U.S. Department of Education, 100% of students enrolled in these two schools are eligible for free lunch. Approximately 192 students qualify for free lunch through Direct Certification. This is in alignment with the county as a whole where all students in each of the 13 public schools are

⁷ Data USA: Mississippi Delta Community College <https://datausa.io/profile/university/mississippi-delta-community-college>

⁸ US Census Data <https://data.census.gov/>

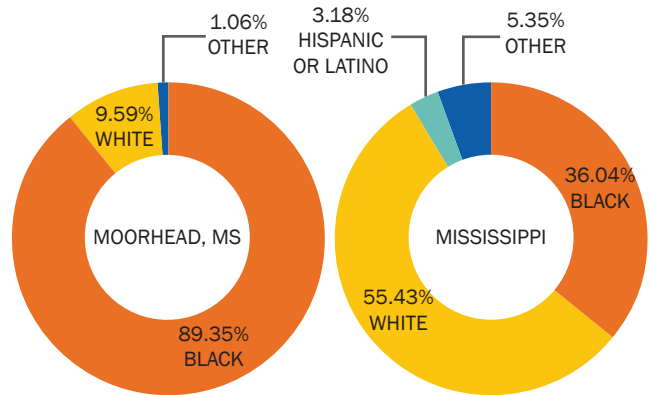


FIGURE 2: RESIDENT RACE AND ETHNICITY OF MOORHEAD, MS IN COMPARISON TO MISSISSIPPI

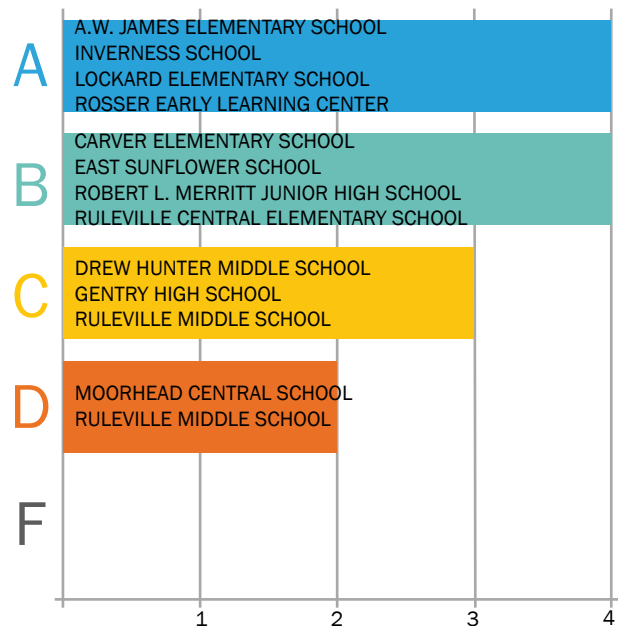


FIGURE 3: MDE REPORT CARD GRADE PER SCHOOL OF SUNFLOWER COUNTY

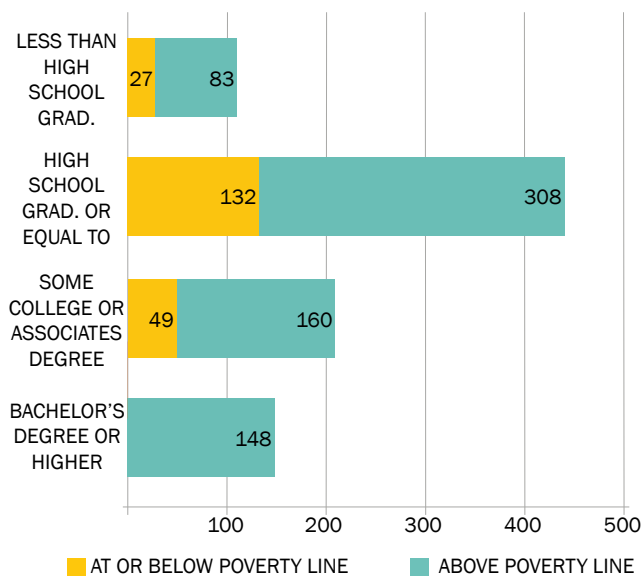


FIGURE 4: MOORHEAD POPULATION 25 YEARS AND OVER BY POVERTY STATUS IN RELATION TO LEVEL OF EDUCATIONAL ATTAINMENT AS OF 2021

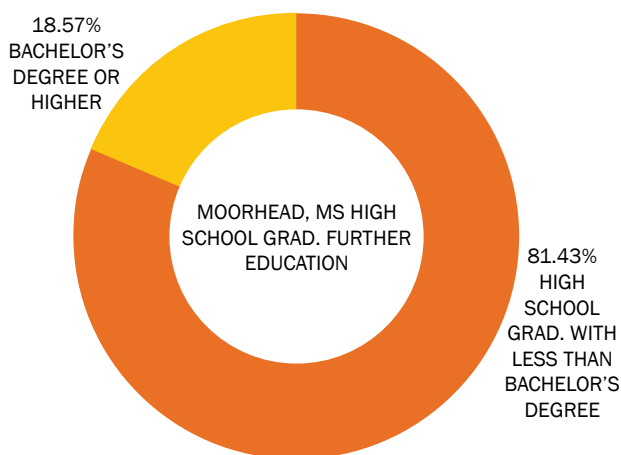


FIGURE 5: COMPARISON OF MOORHEAD RESIDENTS THAT GRADUATED HIGH SCHOOL WITH LESS THAN A BACHELOR'S DEGREE TO THOSE THAT WENT ON TO RECEIVE BACHELOR'S DEGREE OR HIGHER AS OF 2021

eligible for free and/or reduced lunch according to the U.S. Department of Education.⁹ The county as a whole, excluding private schools, has an approximate total of 3,059 Pre-K - 12 students with an average student to teacher

9 National Center for Educational Statistics. https://nces.ed.gov/ccd/schoolsearch/school_detail.asp?Search=1&DistrictID=2800187&ID=280018701498

ratio of 26:1. With a 90% graduation rate, the Sunflower County School District averages a “B” on its Mississippi Department of Education (MDE) Report Card that evaluates students’ achievements, growth, participation in testing, and other academic measures (Fig. 3).¹⁰ This is something the county prides itself on as it is a great improvement when compared to previous years when the county received several scores of “C”, “D”, and “F”.

Almost half of the residents of Moorhead that are older than 25 years of age have obtained their high school diploma or its equivalent. Of those that received less than a high school diploma, almost a quarter of them live in poverty (Fig. 4). Less than a quarter of the people that have graduated high school or obtained a higher education went on to obtain a Bachelor’s degree or higher (Fig. 5).¹¹ Though a number of community colleges are available in the area (including the Nursing School at Burns Healthcare Institute to Barber School at S&S College of Hair), MDCC is an easily accessible asset to Moorhead residents. MDCC offers a broad range of curriculum. The tuition is \$3,380 for in-state students and \$5,980 for out-of-state students, significantly less than the Mississippi college average of \$5,121 for in-state and \$12,513 for out-of-state. As of 2020, the top 3 Associates Degrees awarded at MDCC were in General Studies, Registered Nursing, and Criminal Justice¹² and the top 3 Post Secondary Degrees were Licensed Practical & Vocational Nurse Training, Welding Technology, and Electrician (Fig. 6 & 7).¹³

10 Mississippi Succeeds Report Card. <https://msrc.mdek12.org/>

11 American Community Survey 5-Year Data (2009-2021). <https://www.census.gov/data/developers/data-sets/acs-5year.html>

12 Mississippi Delta Community College. <https://datausa.io/profile/university/mississippi-delta-community-college?degree-majors=degree3>

13 Mississippi Delta Community College. <https://datausa.io/profile/university/mississippi-delta-community-college?degree-majors=degree2>

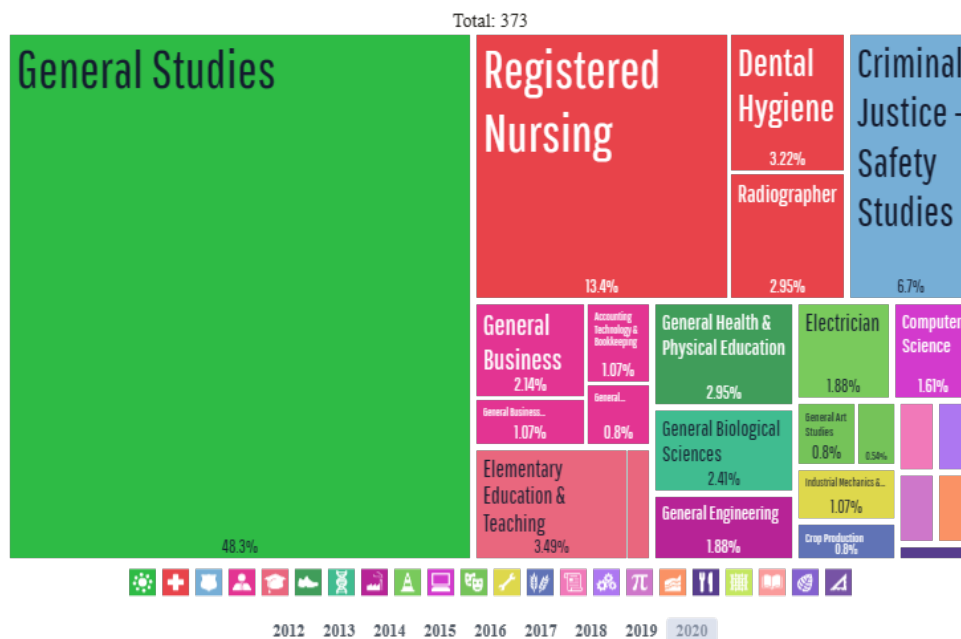


FIGURE 6: PERCENTAGE MAKE-UP OF TOTAL ASSOCIATES DEGREE GRADUATES IN SPECIFIC STUDIES

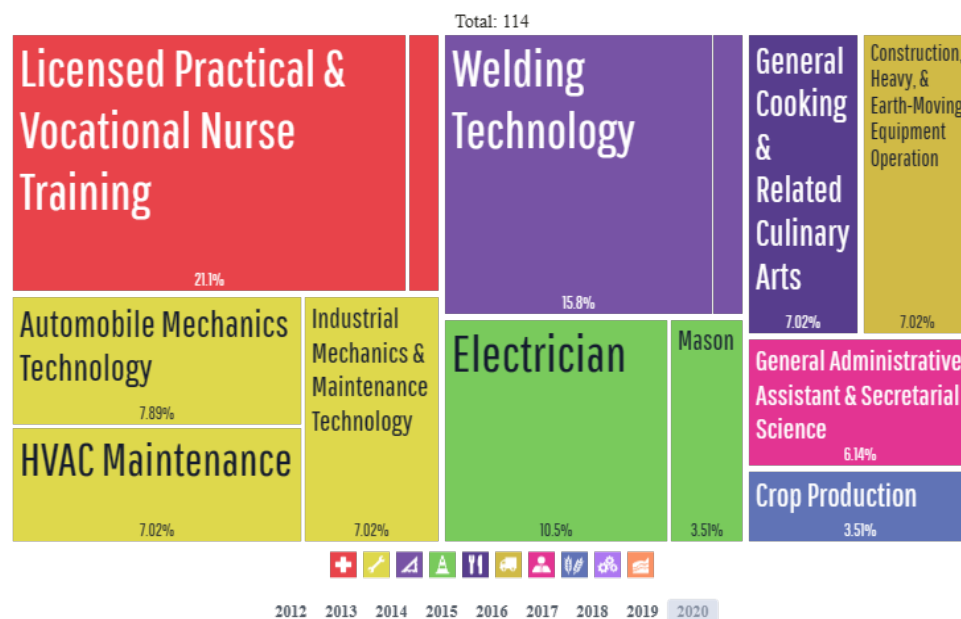


FIGURE 7: PERCENTAGE MAKE-UP OF TOTAL 1 - 2 YEAR POST-SECONDARY CERTIFICATE GRADUATES IN SPECIFIC STUDIES

HEALTH

13.4% of the population of Moorhead is considered disabled with the majority of these individuals having ambulatory difficulties, or difficulty walking (Fig. 8). 9.6% of the population does not have healthcare coverage.¹⁴ Moorhead makes up almost 88% of the census tract it is included in. This tract is in the 93rd percentile for diabetes, 98th percentile for asthma, 76th percentile for heart disease, and 54th percentile for low-life expectancy. This adds to the city being classified by the census as disadvantaged in health due to its data being above the 90th percentile for negative health outcomes in the community.¹⁵

INCOME & EMPLOYMENT

EMPLOYMENT

Out of the 1,700 people located in Moorhead, 401 are employed in the civilian labor force. Moorhead has an unemployment rate of 19.5% which is higher than Sunflower County's 11.3%. 65.6% of employed people are employed as private company workers while 26.7% are government employees. The top 3 industries in Moorhead are the following:

1. Education Services; and Health Care and Social Assistance - 25.4%
2. Arts, Entertainment, and Recreation; and Accommodation and Food Services - 24.7%
3. Manufacturing - 13.5%

Of the 401 employed individuals, only 18 work from home indicating that most individuals commute to work. The mean travel time to work

is 18.7 minutes, indicating that many Moorhead residents are employed in nearby cities like Indianola, Greenville, and Greenwood.

INCOME

In 2021, the median household income in Moorhead was \$28,378 which is less than Sunflower County's \$32,608. Both of these are significantly lower than Mississippi's median household income of \$48,716. Moorhead's annual monthly income comes to about \$2,365 per household while Sunflower County's is \$2,717. Overall, Moorhead has a per capita income of \$11,538. As of 2021, 38.2% of the total population of Moorhead live at or below the poverty line. This is almost twice as high as the rate in the state of Mississippi (19.4%) and a fifth more than that of Sunflower County's (31.3%).

HOUSING

There are a total of 718 housing units in Moorhead, 174 of which are vacant. Of the total number of homes, 86 were built before 1950. 275 of the 544 occupied houses are renter-occupied with a median rent payment of \$618 (Fig. 9). Nearly a quarter of the population is "housing cost burdened" with 23.8% of those that own their home put 30% or more of their household income into their owner costs. Most of the households are considered "family" households with a single parent as the head. This is significantly higher in comparison to Sunflower County's household status rates as well as Mississippi's in general (Fig. 10).¹⁶

¹⁴ American Community Survey 5-Year Data (2009-2021). <https://www.census.gov/data/developers/data-sets/acs-5year.html>

¹⁵ Justice40. <https://www.thejustice40.com/>

¹⁶ American Community Survey 5-Year Data (2009-2021). <https://www.census.gov/data/developers/data-sets/acs-5year.html>

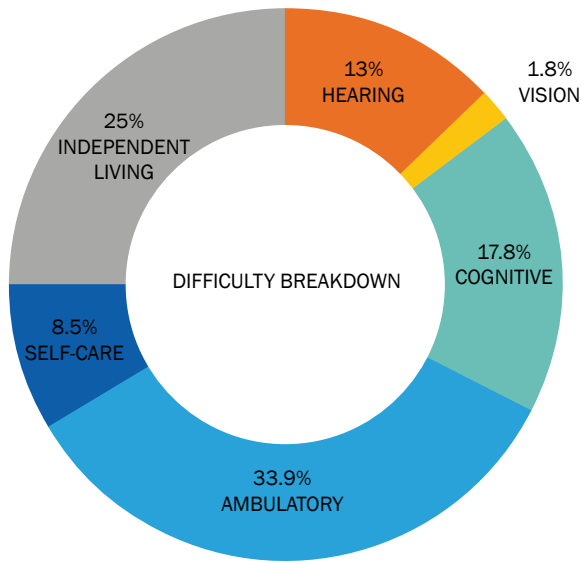


FIGURE 8: BREAKDOWN OF THE DIFFICULTIES OF THE 13.4% OF PEOPLE IN MOORHEAD, MS WITH DISABILITIES

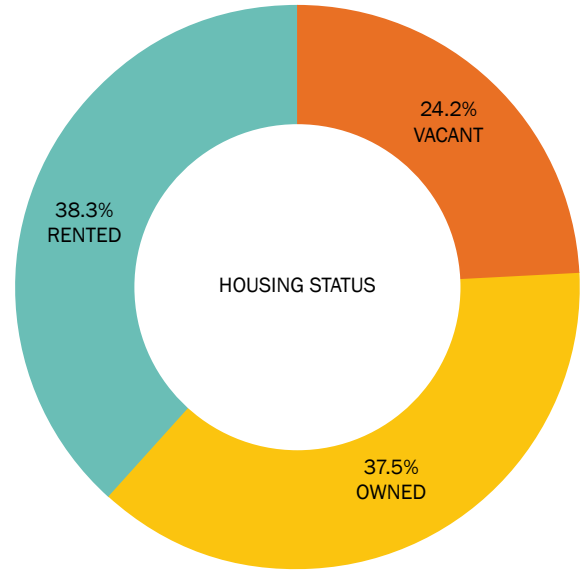


FIGURE 9: MOORHEAD TOTAL HOUSING CLASSIFICATION

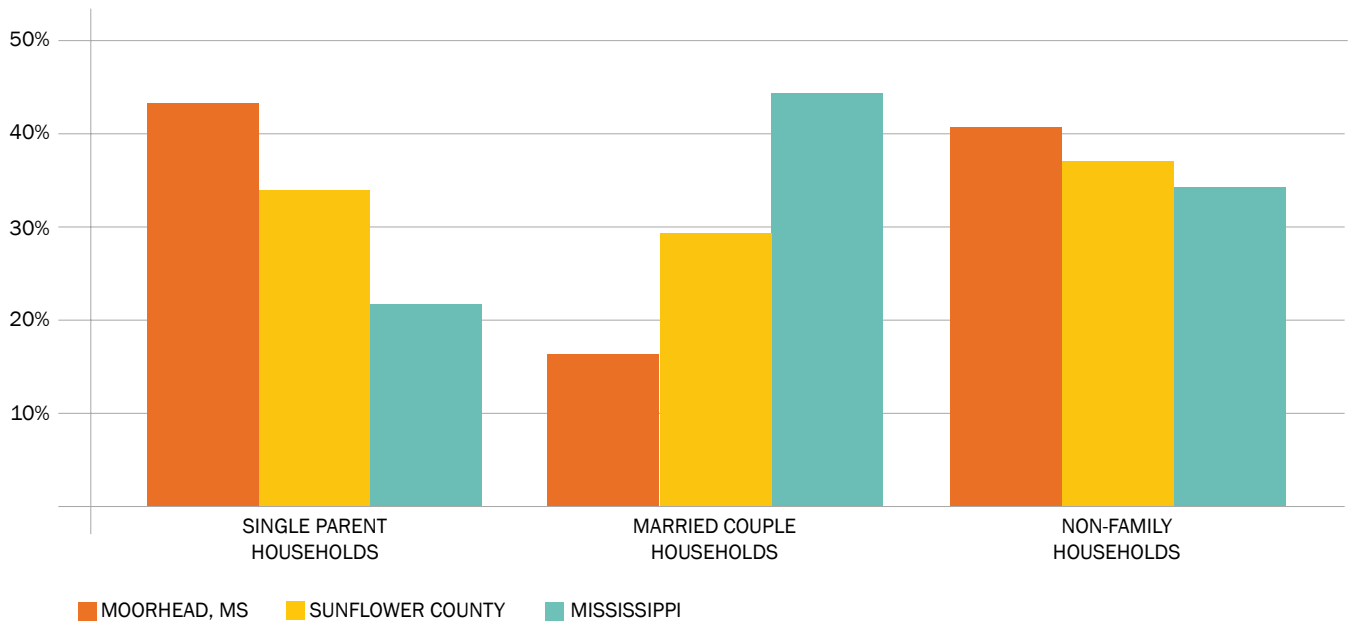


FIGURE 10: HEAD OF HOUSEHOLD CLASSIFICATION PERCENTAGE COMPARISON BETWEEN MOORHEAD, SUNFLOWER COUNTY, AND MISSISSIPPI

2023 PLANNING PROCESS

OVERVIEW

Development of the 2023 Strategic Plan included three phases. In the first phase, the 2018 plan was reviewed and a small group of community leaders and engaged stakeholders met at the Moorhead Community Building. In the second phase, engagement centered around a community clean-up day and food box distribution through the Delta Advantage Center.

Based on feedback collected through both of the two formal engagement activities and informal information gathering, it was decided that the project team would take action toward realizing some of the SMART goals laid out in

the Strategic Goals section of this Strategic Plan rather than hold a third broad engagement session. To ensure far-reaching engagement, input was solicited from the community at large through distribution of the draft plan through email and sample copies made available at City Hall and Hope Credit Union.

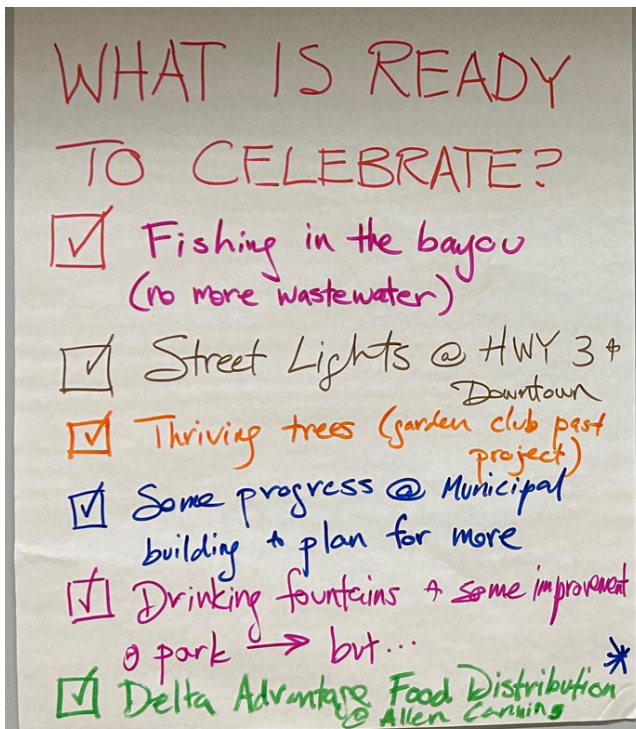
This document was prepared by the Delta Design Build Workshop (Delta DB), and the organization played a role in planning the phases described above. Following these gatherings, Delta DB coalesced information shared to reflect the perspectives that are the unique expertise of local residents. Delta DB seeks to elevate the voices of others through their work and to provide creative and broadly inclusive opportunities for individuals to be met, heard, and represented in the process.

The final stage of the strategic planning process is adoption by community government. This action took place on November 8th, 2023.

INITIAL GATHERING

The first engagement activity conducted as a part of the 2023 Moorhead Strategic Plan update was held on Wednesday, February 15th at 5:30 PM at the community center adjacent to City Hall. This event was open to the public with invitations extended to known community leaders and those who participated in the 2018 planning efforts. Twenty-one individuals attended including the Mayor, council people, Hope Credit Union leadership, and others.

This traditionally formatted engagement event





included a presentation by Delta DB and collaborative discussion. In order to utilize the previous strategic plan as a starting point, the presentation recapped the 2018 plan and three questions were asked around each of the goals that were identified at that time:

- What progress is ready to be celebrated?
- What strategic goals need further attention?
- What's new?

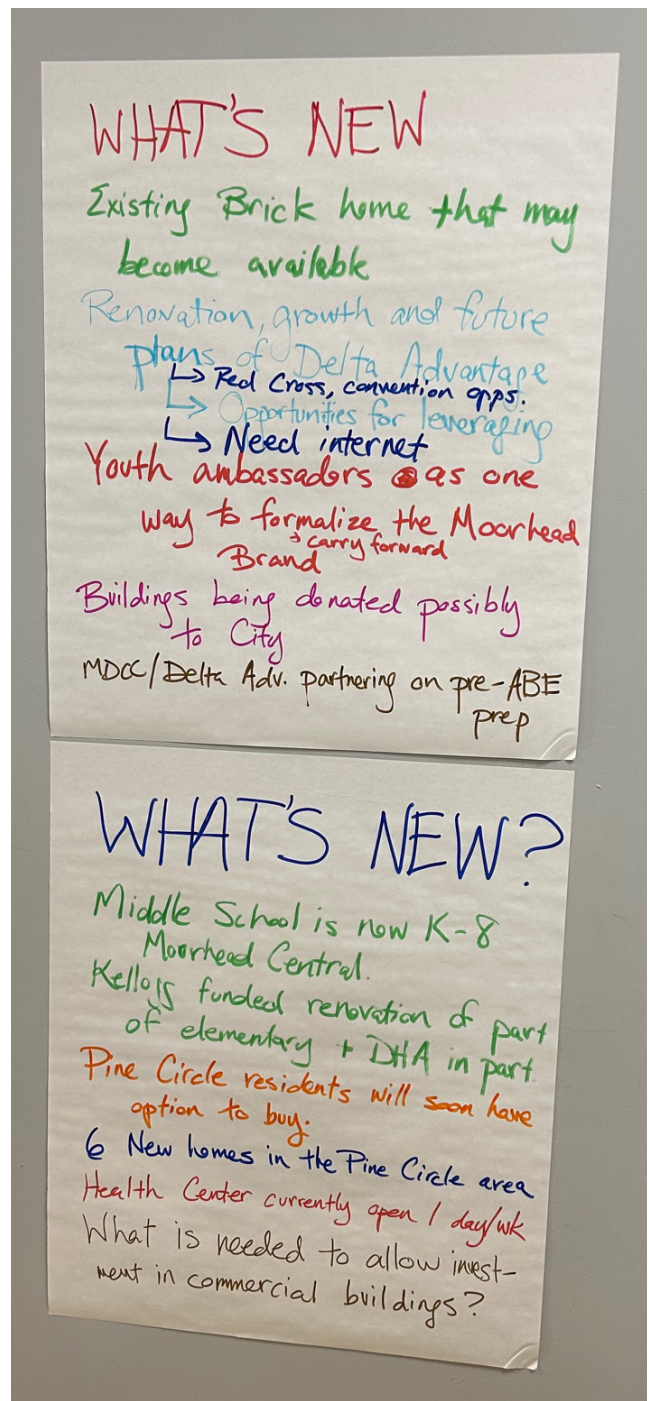
Input on these questions provided insights into significant progress that has been made on some topics, continued challenges, and opportunities that have arisen in recent years. High points among the progress to celebrate were completion of grant funded improvements including installation of street lights along Highway 3 and in downtown, activation of the bayou for fishing, and opening the Phillips Health Center.

Strategic goals within the previous plan that need continued attention include developing a strong partnership between the City and Mississippi Delta Community College and identifying and realizing new opportunities for the existing buildings in the historic downtown area. While some progress has been made in terms of improvements to public spaces and recreation opportunities, the majority of attendees clearly articulated a need for more youth and recreation activities and amenities in Moorhead.

Despite the challenges presented by economic uncertainty and the global pandemic, updates shared by Moorhead community members were largely positive. A highlight among new developments is the opening of the Delta Advantage Center within the former Allen Canning Plant. The Delta Advantage Center (DAC) is a grassroots non-profit seeking to meet a variety of needs in the Moorhead community including workforce training, food access, and recreation.

Quotes below and on the next page provide in-depth insights into progress on various efforts that have taken place since the last strategic plan was completed:

“There is no more wastewater running in to the bayou.” Mayor Holland shared. “People like to fish there and have been able to for the last 3 years, now that the water is clean. We needed some place for the kids to go... Just a couple of weeks ago they raised a weir in the bayou to



WHAT STILL NEEDS ATTENTION?

No outdoor or kids amenities @ Moorhead Manor

No update on food access

↳ Dollar General may still be an opportunity

Improvements + maintenance needed @ City park ↳ MDCC opp.?

MDCC Collaboration(s)

↳ Youth recreation (4wheeler center)
↳ (skating rink)
↳ (pickle ball)

Hollandale
president

WHAT STILL NEEDS ATTENTION?

Bayou....

Hopefully more staffing @ health center

Delta ^{Grace} Advantage + MDCC may work on Courtyard + w Delta Garden club can help coordinate

N. side of S. Washington largely vacant

Many other vacant buildings - condition a concern

Sidewalks North of Subway and throughout (Safe Routes to Schools)
↳ PG to bank, Washington St Trees sidewalk



retain more water. It won't cause flooding, but it will retain more water in the bayou."

"Delta Health Alliance, with funding from Kellogg Foundation, renovated the old part of the elementary school and it's beautiful."

Johnna Holland, Moorhead resident

"The 15-year compliance period has ended so the residents that are residing in Pine Circle now have the opportunity to purchase the homes at reduced costs. HOPE will be working with homeowners to get them qualified for mortgages." Dee Jones of Hope Credit Union

"The Health Center is open and operating. They reduced from two days per week to one day a week during COVID. It is staffed out of Indianola. They offer immunizations and preventative care." Mayor George Holland

Many downtown storefronts remain vacant, but MDCC recently reached out to the Garden Club and the City seeking projects for students to work on. This could include public or private buildings and range from smaller efforts to larger projects, such as tuck-pointing by the masonry program.

Additional topics of conversation included that sidewalks are desired in many places but particularly along Washington St. and that Moorhead Manor does not have outdoor amenities or places for children to play.

The meeting concluded with a plan to engage a

broader segment of Moorhead residents through an engagement event that would include service opportunities (such as trash pick-up), resource fair, and a range of engagement activities (such as surveys and interactive prompts).

SECOND GATHERING

On Saturday, April 22, 2023, the community came together a second time for the Moorhead Day of Caring with the support of City leadership, the Delta Advantage Center, Hope Credit Union, and Delta DB. Festivities were organized and set up along the front of the Delta Advantage Center at 12 Itta Bena-Moorhead Road. Music was provided by a local resident Johnny Williams.

Members of the community were given garbage bags and gloves to pick up litter in their neighborhoods. Each Alderperson was charged with identifying an area in each of Moorhead's four Wards to be targeted. Representatives from the Mississippi Department of Child Protection Services, Hope Credit Union, and Delta Design Build Workshop set up information tables with resources for residents. Mayor Holland's grill was put to use to prepare hot dogs for the community. Support from Delta Radio Network was also provided for the event with free advertising on their local radio stations in the weeks leading up to the event.

The Delta Advantage Center secured and provided free food boxes to residents of Sunflower County. Over 100 cars lined up to receive the donations. Members of HOPE and the community handed out hot dogs

and information on banking resources, while Delta DB surveyed the occupants of the cars on what they wanted to see improved in their communities, what support or programming was needed, and what good things are happening.

The most common feedback heard from participants in Moorhead's Day of Caring is listed on this and the following page.

- There is a significant need for programming for youth and safe places for them to go, especially throughout the summer.
- Road and street improvements are desired throughout the entire community.
- A senior center, or location offering programming and resources for seniors to use during the day, is needed.

JOIN YOUR COMMUNITY FOR

MOORHEAD'S DAY OF CARING

SATURDAY, APRIL 22, 2023

9AM - 12PM COMMUNITY CLEAN UP
CELEBRATION, REFRESHMENTS, & ENTERTAINMENT
BEGINNING AT 12PM

HEADQUARTERED FROM THE DELTA ADVANTAGE CENTER PARKING LOT
12 MOORHEAD-ITTA BENA ROAD (FORMER ALLEN CANNING PLANT)

FREE FOOD BOXES FOR
ALL SUNFLOWER COUNTY
RESIDENTS WHILE
SUPPLIES LAST!



Please call Moorhead City Hall with questions 662-246-5461



2023 PLANNING PROCESS

- Improvements to local parks and recreation facilities would improve Moorhead.
- There is a need to pick up litter and debris throughout town.
- The community should be “more attractive” for residents and visitors.
- More jobs and job training opportunities are needed.
- Programming for families, so adults and youth can do things together, is desired.
- Small business development support is lacking.
- There is a need for housing. According to one resident, “people would purchase affordable homes if they were available.”

Some specific suggestions for types of activities and recreation facilities for the youth and community include:

- A roller skating rink (possibly at the Delta Advantage Center);
- Repairs to the existing playground equipment;
- Repairs to the basketball courts;
- After-school programming including reading programs and other tutoring;
- Youth mentorship programs.

Delta DB also collected positive feedback about how the town is improving. There was great appreciation for the efforts being put into the Delta Advantage Center and the hope to see the space able to be utilized by the public soon.

Annette Washington was recognized specifically by some residents for the work she is leading on the Board of Alderpeople and the activities, like line dancing, that she has been organizing for the public.

A number of residents said that the town was looking cleaner than it had in the past and that they felt like the crime issues that were prevalent during the earlier months of COVID had stopped, or at least slowed down. It was said that noticeably fewer people are out loitering throughout the day.

ADDITIONAL INPUT AND ACTIVITIES

A draft of the strategic plan was created following the two activities described above. This draft was circulated digitally to individuals who participated in the planning process and made available for local comment at the local Hope Credit Union branch and at Moorhead City Hall.

Finally, this strategic plan was adopted by the Board of Aldermen on December 11th, 2023.



STRATEGIC GOALS

COMMUNITY GATHERING AND RECREATION

1. DEVELOP A LEADERSHIP TEAM
2. LEVERAGE ONGOING PROGRAMMING
3. CREATE A CALENDAR OF COMMUNITY EVENTS
4. DEVELOP FACILITIES FOR GATHERING

HOUSING

1. MOORHEAD HOUSING RESOURCE DAY
2. BEP LOT DEVELOPMENT
3. INFLATION REDUCTION ACT ENERGY EFFICIENCY IMPROVEMENTS
4. COUNTY-WIDE HABITAT FOR HUMANITY

DOWNTOWN ECONOMIC REVITALIZATION

1. PATHWAYS TO BEAUTIFICATION
2. SUPPORT SMALL BUSINESSES AND JOB CREATION
3. ACCESS FEDERAL AND STATE RESOURCES

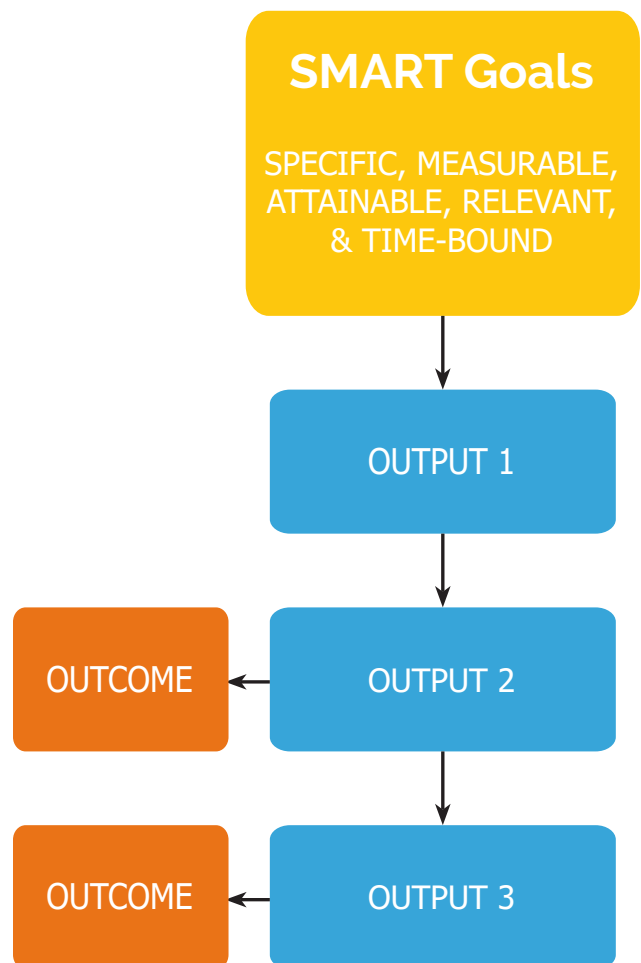
COMMUNITY AND COLLEGE CONNECTION

1. CONVENE LEADERS
2. COMMUNITY SERVICE DAYS
3. MDCC DOWNTOWN
4. SYNERGISTIC HOUSING

The research, engagement, and collaborations described throughout this document resulted in the development of four areas of focus and SMART goals (Specific, Measurable, Attainable, Relevant and Time-Bound) within each area. These SMART Goals vary in terms of scale and timeline, but all are actionable steps including roles for individuals and organizations to play, funding opportunities, and other guidelines for realizing outcomes. At right, a sample SMART Goals graphic shows the goal at the top (in gold), chronological steps toward the goal (in blue), and measurable outcomes at each step (in orange), which are included when relevant.

The four strategic goals detailed through this section are shown on the opposite page. Each of the four goals overlap and feed in to a positive cycle of prosperity. The intention is that this prosperity will be community-owned and controlled and therefore self-sustaining. This theme of economic, environmental, and social sustainability is a thread that weaves throughout and connects each goal.

Though these four strategic goals have been identified as priorities for Moorhead (both in terms of need and based on current capacity and interest in progressing the goal), community members identified numerous other focus areas. These include access to healthy food, infrastructure investment including roads, street lights and sidewalks, increased access to health care and health education (both physical and mental), job creation and preservation, resilient development (including storm shelters,



multi-scale green energy opportunities, public transportation, and green jobs), expanded access to the internet, investment in natural resources and development of related amenities, and provision of a variety of educational opportunities for all ages.

COMMUNITY GATHERING AND RECREATION

Throughout the strategic planning process, community members articulated a desire for opportunities for youth, families, and seniors to gather and participate in activities. This goal has broad consensus and many residents indicated interest in leading, participating, or bringing a family member to events and programming.

This goal was also clearly articulated throughout the 2018 planning process, and some progress is ready to be celebrated. The bayou, long an eyesore and a location of unhealthy wastewater, has been restored. Mayor George Holland shared in February of 2023, “Now we have clean water in the bayou. For the last 3 years there hasn’t been wastewater in the bayou.” As a result of this, the majority of Moorhead residents who attended the first strategic planning meeting said that they have fished in and enjoyed the bayou since this progress has been made.

A baseball diamond and new playground had recently been constructed during the previous strategic planning process. Though both were underutilized in 2020 and 2021 as a result of the COVID pandemic, in 2022 volunteers began coordinating little league at the baseball diamond again.

Finally, the opening of the Delta Advantage Center at the former Allen Canning plant indicates that this group is prepared to respond to a range of community needs including

both indoor and outdoor recreation. Though opportunities to gather may seem like a low priority from an economic standpoint, studies have indicated that a community with this type of social infrastructure is more likely to retain current residents and attract new households. The Knight Foundation initiated a 4-year study in 2010 called the *Soul of the Community* survey. According to this broad reaching survey, “social offerings, openness, aesthetics, and education are, in that order, most likely to influence residents’ attachment to their communities”¹⁷ The study’s summary goes on to state:

The study provides empirical evidence that the drivers that create emotional bonds between people and their community are consistent in virtually every city and can be reduced to just a few categories. Interestingly, the usual suspects — jobs, the economy, and safety — are not among the top drivers. Rather, people consistently give higher ratings for elements that relate directly to their daily quality of life: an area’s physical beauty, opportunities for socializing, and a community’s openness to all people.

The guidance of Moorhead residents in creating this document is consistent with these findings, and the following community gathering and recreation strategies lay out pathways to develop sustainable social offerings.

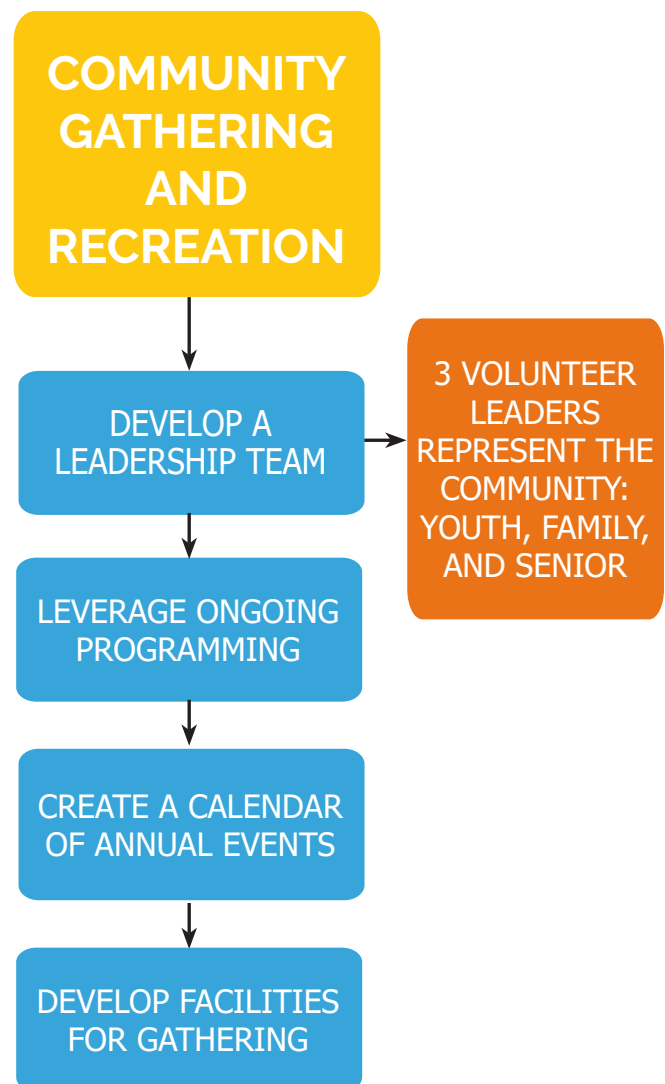
¹⁷ Knight South of the Community 2010, Knight Overall <https://knightfoundation.org/sotc/overall-findings/>

GATHERING AND RECREATION STRATEGY: DEVELOP A LEADERSHIP TEAM

Civic leadership capacity is a finite resource, particularly in a small town. Forming a leadership group with a clear structure will concentrate the energy spent by individuals and the impact of community gathering and recreation events. No single need was articulated more often than the need for more youth, family, and senior activities, indicating that there are numerous people in Moorhead already invested in this strategy.

A clear framework for the leadership team should be established. Operational standards such as regular meeting times, methods of communication and roles and responsibilities of individuals will guide the group. Investing time to create this group would be a way to bring more people into positions of leadership, to share responsibility, and expand community members' capacity.

Much of the engagement feedback received focused on youth related activities, but family and senior programming was also discussed. As a result, it is recommended that the leadership team be made up of one representative each representing these three demographics. Bringing different perspectives to the table will broaden the ideas for the types of activities and help identify groups that may not previously have been included in community events. Involving teens in conversations will empower them to be part of shaping their community and



feel more connected to and invested in it, likely staying, or returning to it as adults. Similarly, listening to the voices of the youth will bring more families into the fold, especially when guardians' work hours might interfere with meeting times.

“Intergenerational programs connect diverse groups and networks and help dispel stereotypes. All age groups are less alienated while the community recognizes that they can be contributing members of society.”¹⁸

It is the intention of this SMART goal that this group of volunteers, working with the Board of Alderpeople, Mayor, and Police, will have a unified voice and allow for the resources available for community gatherings to be equitably and efficiently utilized.

GATHERING AND RECREATION STRATEGY: LEVERAGE ONGOING EVENTS & PROGRAMMING

Existing programming run by the library, Alderpeople, and informal groups in the community are already serving residents. Using those same residents to gather ideas for additional events will be a beneficial way to gather feedback from those who are already active. Their involvement is an opportunity to spread news of activities through word of mouth

¹⁸ Senior Lifestyle. <https://www.seniorlifestyle.com/resources/blog/fun-value-intergenerational-programming/#:~:text=Intergenerational%20programs%20connect%20diverse%20groups,be%20contributing%20members%20of%20society>.

and personal invitations to other residents to participate as well.

Sourcing funding from foundations and grant opportunities for additional programming in the community is needed to grow events. With the existing events occurring, like line dancing and the farmer's market, the applications for funding will be stronger as the community can demonstrate that there are people already interested and involved.

Past organizations or clubs that have had activity drop off over the years could also be revived with additional resources. The Garden Club was once active throughout the community but as members aged or became more involved with other opportunities, club activities slowed down. Partnering with the Mississippi State Extension Program to start a 4-H Club for the youth of Moorhead could be a way to re-engage adult residents interested in similar topics.

GATHERING AND RECREATION STRATEGY: CREATE A CALENDAR OF EVENTS

Community gathering is only successful if community members are aware of and participate in the event. In order to ensure participation in community events in Moorhead these events should be well-publicized and take place regularly (if they are a repeating event such as an annual festival).

A centralized location, such as a community calendar of events, updated by municipal

leadership or the community leadership team, would allow both residents and visitors to easily see upcoming events in Moorhead. Events and activities are currently happening at various scales through several organizations and churches in Moorhead. However, these events are not always readily known about or attended by the broader community.

While word of mouth and direct invitations to residents for participation always proves to be a successful way to ensure participation, this is a time consuming method. Similar to the leadership team strategy, the community calendar of events seeks to maximize the impact of the work that is already taking place, such as the Yellow Dog Festival and MDCC homecoming. The community calendar can be hosted on a free or low-cost website, printed on a monthly basis and posted in key locations around town, and shared regularly with local radio or newspaper outlets.

GATHERING AND RECREATION STRATEGY: DEVELOP FACILITIES FOR GATHERING

The final community gathering and recreation strategy builds upon the previous 3 strategies. Once a leadership team, regularly planned events and marketing are in place, it is the intention that opportunities for residents of all ages to gather will increase in frequency and number of participants. Having spaces, both indoor and outdoor, to accommodate these gatherings will help them flourish. The existing community center is one option for

holding gatherings. The Yellow Dog Depot and surrounding park area is another option. The facilities of the former elementary school are already arranged in such a way to allow for art class programming or senior activities to utilize them with minimal rehabilitation. Like many rural areas throughout the country, redistricting and consolidating are closing school facilities, leaving vacant landmarks in a community.

“Closing a school building in a community is always a traumatic affair” regardless of if the closing of one facility lead to the creation of another.”¹⁹

Utilizing the community landmark, and space that holds meaning to many residents, can ensure that there is already a connection to the space and hope for the programming to be a success.

Creating a center where multiple generations can gather will strengthen the sense of community for Moorhead and provide an opportunity for the youth to find adult mentors outside of their families, and for seniors, who at this time are often isolated without a gathering space, to leave their homes and connect with peers, as well as fill some of those teaching and mentoring roles for younger generations.

19 Governing. “Repurposing Schools Gives Life to Vacant Buildings.” May 2012. <https://www.governing.com/archive/gov-repurposing-schools-offers-new-life-to-vacant-buildings.html>

HOUSING

Housing that meets the needs of local residents, both in terms of quality and affordability, is a prerequisite for a thriving community. In Moorhead, data and resident insights indicate that a lack of quality housing is a top priority.

“Homeownership and small business development contribute to the stability of places, and capital access facilitates the cultivation of both. Homeowners exhibit higher levels of social participation than renters and are more likely to maintain properties which could reduce crime within a neighborhood.”²⁰

At the individual household scale, housing affordability, quality, and availability directly contribute to the well-being and tenure of residents. A home can be a catalyst for financial growth, a sense of stability (and therefore positive mental health benefits), and physical health. Conversely, a home can burden a household if it is unaffordable, a source of stress, or a trigger for health issues (such as breathing problems as a result of poor indoor air quality).

Similarly, at the community scale, positive housing options can contribute to population growth, an increased tax base, and, as a result, myriad outgrowths of development.

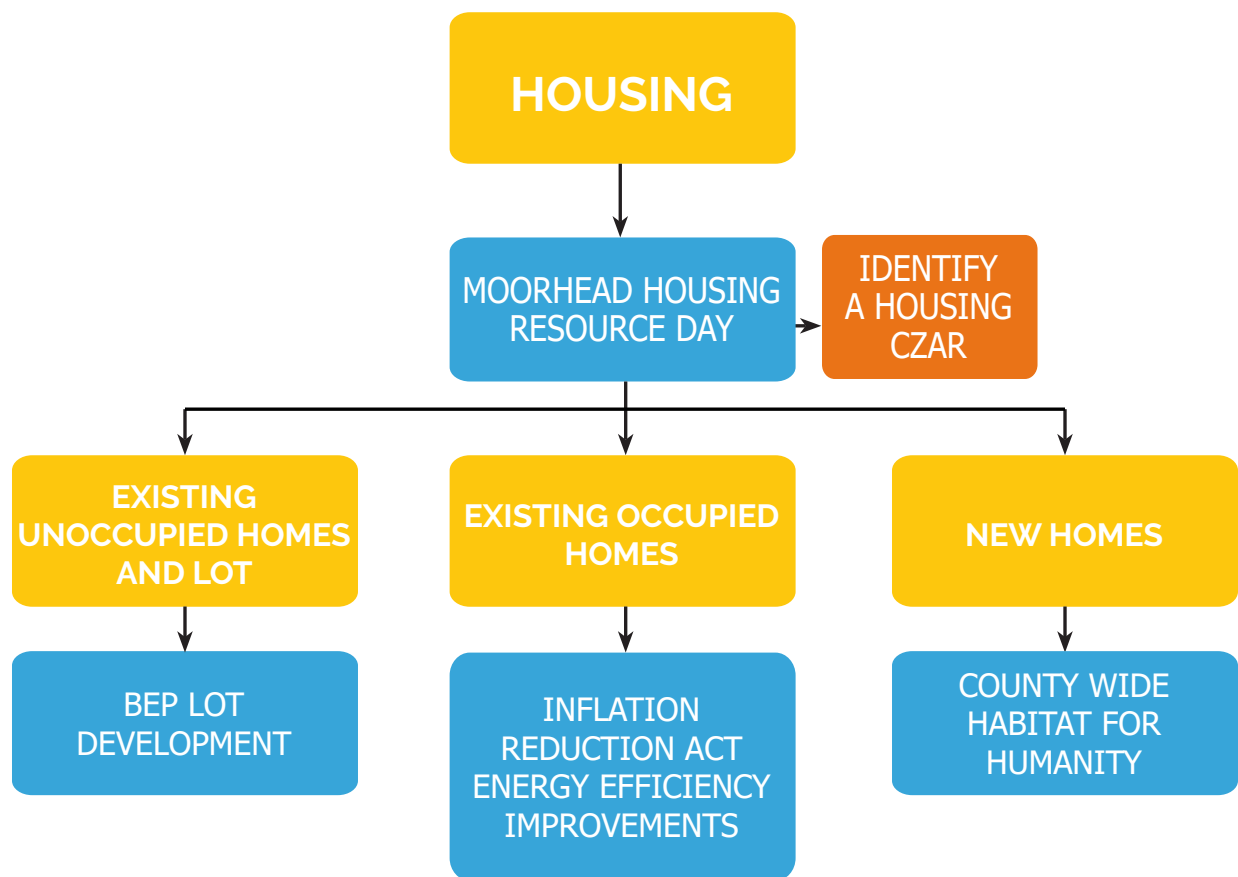
Throughout the strategic planning process, Moorhead residents regularly articulated two top housing challenges in the city. These are a lack of housing options (both rental and ownership) for existing and prospective residents and the need for home improvement resources to preserve the housing stock.

The demand for new housing is an opportunity within Moorhead. In Moorhead, housing demand has resulted in the construction of 55 new homes since 2000,²¹ an unprecedented number compared to similar size communities in the area. This indicates that the cost of construction and the cost of appraisals is not out of alignment to the extent that the creation of new housing opportunities is out of reach for many income brackets. As a result, the housing strategy steps that follow include pathways to creating new housing opportunities for both new and prospective Moorhead residents.

The existing housing stock is both an asset and a challenge in Moorhead. While a largely occupied stock of homes equates to stability within the population, many lower wealth households do not have financial resources to make even moderately costly home repairs or improvements. Resources for meeting the specific needs of lower-wealth homeowners and providing pathways to homeownership for low-wealth households are also detailed throughout the following strategic, actionable steps.

20 Bynum, William J., Diana Elliott, and Edward Sivak, “U.S. Partnership of Mobility from Poverty: Opening Mobility Pathways by Closing the Financial Services Gap.” Feb 2018.

21 US Census Data. DP04 Selected Housing Characteristics. <https://data.census.gov/table?t=Homeownership+Rate:Housing:Units&g=1400000US28133950500>



HOUSING STRATEGY: HOLD A MOORHEAD HOUSING RESOURCE DAY

A Moorhead Housing Resource Day is an attainable first step towards developing city-wide housing strategies while also responding directly to the needs of current residents. Housing resource providers including financial institutions, USDA Rural Development, and the

local home repair non-profit, Delta Grace, could be invited to set up booths and share information with attendees. Beyond connecting individuals with organizations, the resource day could include a first-time homebuyer training program offered by a certified trainer (a prerequisite for many grants and loans), a session sharing templates and best-practices for individuals hiring contractors and sub-contractors to work

on their homes, and/or legal consultation on ownership and wills provided by a non-profit such as a the Mississippi Center for Justice.

Additionally, the resource day could help identify local individuals interested in leading ongoing housing efforts. A community representative, could be identified as the local housing leader. This “housing czar” would aggregate resources, organize future gatherings, and community outreach regarding housing. Eventually, funding could be sought to create a paid position for this individual to continue the efforts initiated during the housing resource day.

Beyond the Housing Resource Day, the local housing czar could progress work on improving the quality and quantity of housing in the area by developing individual strategies for housing that falls into the following three categories: existing housing that is vacant and abandoned, existing housing that is occupied by owners or renters, and strategies for creating new housing.

EXISTING UNOCCUPIED HOUSING STRATEGY: BEP LOT DEVELOPMENT

Many communities are challenged by the issue of homes that are vacant, abandoned, and/or dilapidated (VAD). Property owners can be notified if a property is not maintained, and if a situation arose because of a public safety hazard, owners can be fined. Alternately, after following necessary legal procedures, municipal governments can address health and safety concerns by cutting overgrown grass

or even demolishing a structure if necessary. The challenge with this process is that the City then covers the cost of these actions, and though a lien can be placed on the property, that lien is often not paid. As a result, many small municipalities with limited budgets do not undertake these actions, and VAD properties increase over time, decreasing overall property values.

In 2020, a program through the Mississippi Home Corporation called the Blight Elimination Program (BEP) offered a pathway to removing VAD properties at no cost to the City with existing owner’s being compensated for their property. Moorhead was one of only a handful of municipalities throughout Mississippi that participated and, as a result, taxes and fee were paid, homeowners were compensated, and 5 vacant homes were demolished in Moorhead.

Of these properties, 3 will be returned to former owners without the liability and burden of a dilapidated home to maintain. Neighbors have praised the positive impacts of removing these structures including less pests and rodents in the area, reduced illicit activities, and improved property values. The housing czar should become acquainted with MHC and other funding programs so that Moorhead can apply for future funding opportunities to demolish dilapidated buildings when appropriate.

The other 2 BEP properties are primed for future development, opportunities which are detailed later in the new housing strategy section.

EXISTING OCCUPIED HOUSING STRATEGY: INFLATION REDUCTION ACT

The primary challenge faced by many homeowners is the high cost of home repairs and maintenance. For a lower-wealth family, new shingles could easily represent more than 50% of their annual income. As a result, repairs and improvements are often deferred.

For homeowners or landlords who have funding to pay directly for home improvements, the housing czar could provide resources regarding the process for seeking a building permit, obtaining quotes from contractors, reviewing contractor qualifications, and provide templates on contracts that can be used to protect both clients and contractors throughout an improvement project.

For homeowners who are low-income (according to the US Department of Housing and Urban Development (HUD), low-income is defined as households whose total income equals 80% or less of the County-wide area median income), a variety of grants and loans are available. In Sunflower County in 2023, a household would need to earn at or below the amounts below annually to qualify. Amounts for larger households are available on the HUD website and updated annually.

One person	\$34,850
Two person	\$39,800
Three person	\$44,800
Four person	\$49,750

For qualified households, repair grants can be applied for through the following organizations/ programs:

- Delta Grace (deltagrace.org or (662) 569-3444), based in Sunflower, MS, offers limited home repairs at no cost to existing homeowners. Visiting volunteer groups complete the repairs.
- The USDA Indianola office manages both the 502 program for new home buyers and the 504 grant/loan for existing homeowners in need of repairs. Call (662) 887-9799, extension 4.
- Delta DB's office in Greenwood manages an ongoing waitlist of Leflore and Sunflower County residents seeking home repairs. Call (662) 457-0002.

Each of these offices seeks to connect individual, low-wealth homeowners with funding for needed repairs.

Beyond these funding sources, the housing czar will be positioned to connect Moorhead residents, both owners and renters, with energy efficiency and electrification improvements via the Inflation Reduction Act. This federal legislation, passed in 2022, created a framework for States to roll-out rebates and tax incentives for electrification and energy efficiency improvements to residences beginning in late 2023. Though guidelines are not available at the time of this publication, a sample of the types of home improvements and total cost of



Household Electrification Incentives

ELECTRIFICATION REBATES	TAX CREDITS
Heat Pump Air Conditioner/Heater	\$8,000 Late 2023 >
Efficiency Rebates	\$8,000 Late 2023 >
Electric Panel	\$4,000 Late 2023 >
Electric Wiring	\$2,500 Late 2023 >
Heat Pump Water Heater	\$1,750 Late 2023 >
Weatherization	\$1,600 Late 2023 >
Electric/Induction Stove	\$840 Late 2023 >
Heat Pump Clothes Dryer	\$840 Late 2023 >

rebates that would be available to a low-income homeowner in Sunflower County is shown on the following page.

It is anticipated that for low-wealth households, rebates will be paid directly to contractors. As a result, these households will have no out-of-pocket costs and myriad long-term benefits.

For example, updated electrical wiring protect households from electrical fires, weatherization (such as added insulation or weatherstripping) reduce utility bills, and replacing gas appliances with electric appliances improves indoor air quality and, therefore, occupant health. Despite the promise of this funding source, there are concerns that resources may not reach many of

the households most in need of electrification and energy efficiency improvements. An advocate, such as the housing czar, will likely be needed to serve as a liaison between homeowners and the Mississippi State Energy Office in order to access the program.

NEW HOUSING STRATEGY: COUNTY-WIDE HABITAT FOR HUMANITY

New housing is needed throughout many small towns in the Mississippi Delta. Despite decreasing population counts, the quality of the existing housing stock has deteriorated to the point that some residents have explicitly called out a lack of housing options as a reason for moving away from Moorhead and similar surrounding towns. Developing new housing is a significant endeavor that requires expertises and resources. Long-term, the housing czar could partner with a developer to work toward a 30 unit, or larger, new housing development such as a Low-Income Housing Tax Credit project (LIHTC is further described in the Downtown Economic Revitalization Strategic Goal section). This type of work could also dovetail with ongoing efforts by Hope Credit Union to create new housing opportunities for existing renters in existing homes that were developed using LIHTC 15 or more years ago.

For smaller scale new housing development, a Habitat for Humanity or Fuller Center for Housing Chapter could provide an avenue for responding to local housing needs through local resources, such a volunteer groups.

While a Habitat for Humanity chapter requires a significant commitment of time for a small community, the housing resource day could kick-off planning for the creation of a county-wide Habitat for Humanity chapter. The housing czar could serve as a volunteer board member or a paid director of the chapter depending on its growth and success.

Currently, no Habitat for Humanity Chapter is active in Sunflower County. A very similar organization, the Fuller Center for Housing, provides a resource called “Getting Started Step-by-Step”.²² Steps include founding a board, naming a service area, and incorporating and seeking an Employer Identification Number, or EIN. Beyond this, volunteers typical form committees to seek donations, recruit construction volunteers, review homeowners applications, and oversee construction. A county-wide Fuller Center chapter could plan to complete new home projects on a rotating basis in towns that provide volunteers and other resources.

Two funding opportunities that can support establishment and growth of this type of organization are the Federal Home Loan Bank of Dallas Partnership Grant Program (providing up to \$12,000 annually for staff salaries and similar expenses) and Enterprise Community Partners HUD Section 4 capacity building grant for rural communities.

22 <https://fullercenter.org/manual-getting-started-step-by-step/>

DOWNTOWN ECONOMIC REVITALIZATION

Throughout the strategic planning process, both in 2023 and in 2018, the high percentage of vacant downtown buildings was discussed as a top concern. It is well understood that an investment in the historic downtown area of Moorhead translates into overall economic growth and increased social cohesion throughout the community. Conversely, when business in the community closes, a shrinking tax base translates into less funding for public services, improvements, and programming. Overall investment from the City and County is then limited due to the lack of revenue generated through taxes from businesses and property owners.

Strategies in this section focus first on pathways to improving the physical buildings that exist in downtown Moorhead. The renovation of the existing building and adjacent courtyard on West Delta Avenue and Washington Street into the Phillips Health Center shows that these existing buildings are a valuable asset.

Second, strategies turn the focus on economic development through capacity building to attract employers, support small and disadvantaged businesses, and leverage emerging opportunities. New economic activity centered in the heart of the community will trickle out into the surrounding neighborhood contributing to decreased levels of poverty through employment and livable wages, affordable, safe, and healthy housing options, and overall community

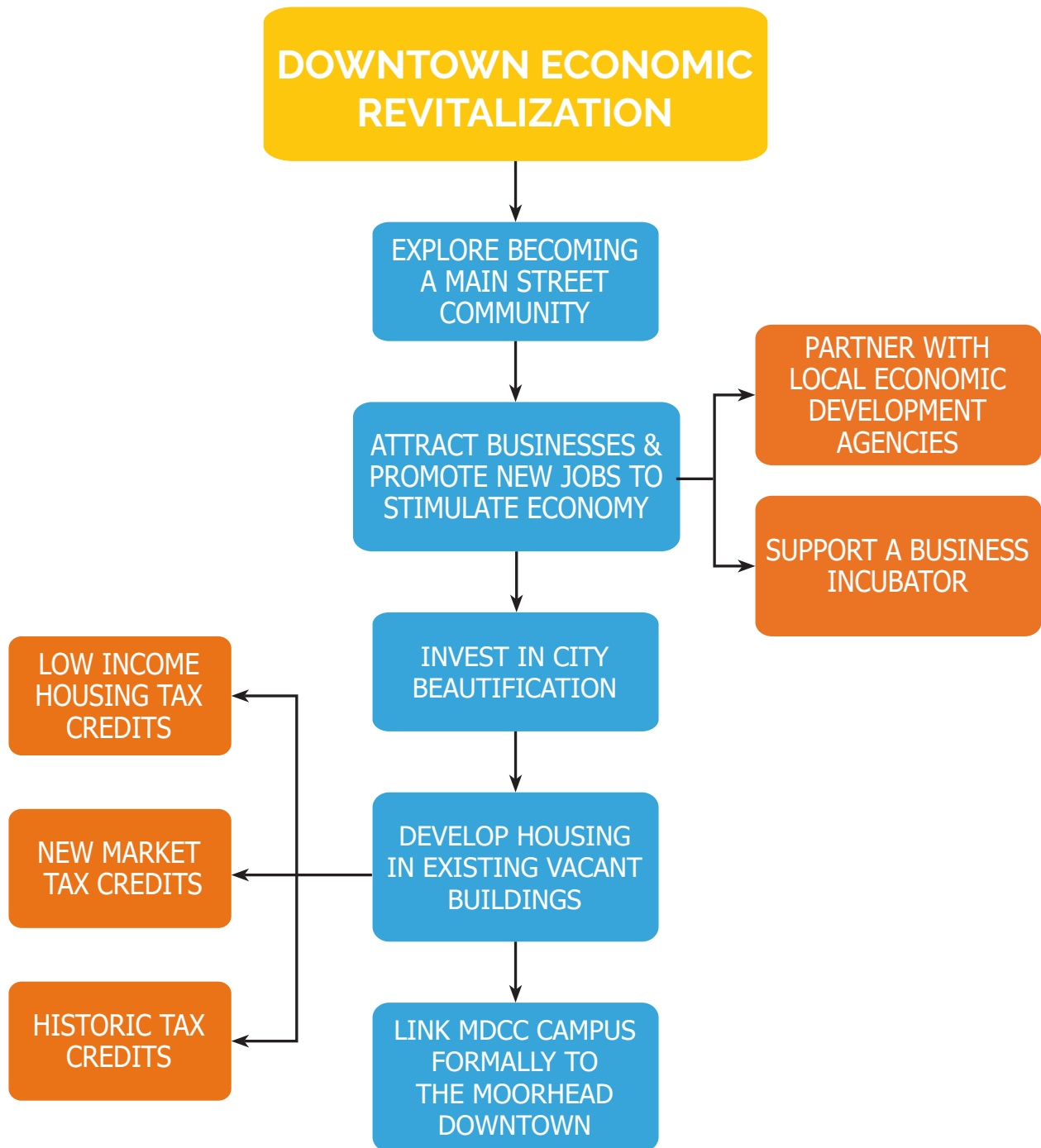
morale. Finally, financing options for leveraging funds for redevelopment and the creation of viable rental or ownership opportunities for businesses and housing are detailed. These funding mechanisms can directly serve as a spark for economic development.

REVITALIZATION STRATEGY: PATHWAYS TO BEAUTIFICATION

The vacant commercial buildings and lots in downtown Moorhead were cited by multiple residents during surveys as a source of distress and a “sign of a dying” community. As a means to stimulate and strengthen small business development and enhance tourism with a larger network of resources, Moorhead could explore becoming a member of the Mississippi Main Street Association. The Main Street Approach is a “time-tested framework for community-driven, comprehensive revitalization.” The Mississippi Main Street Association can support the community of Moorhead with resources, training, advocacy, and tools to implement its approach to energizing and reviving the community of Moorhead.

“Designated Mississippi Main Street Communities are an excellent example of how the innovative framework of the Main Street Approach helps communities preserve their unique heritage while building a vibrant commercial district.”²³

23 Mississippi Main Street Association. “About” 2023. https://www.msmainstreet.com/about_us/



There are four points to the approach utilized by the National Trust for Historic Preservation (NTHP) and the Mississippi Main Street Association:

- Economic Vitality focuses on capital, incentives, and other economic and financial tools to assist new and existing businesses, catalyze property development, and create a supportive environment for entrepreneurs and innovators that drive local economies. Reinforcing the vitality of existing downtown Moorhead businesses will hopefully contribute energy toward new growth as well.
- Design supports a community's transformation by enhancing the

physical and visual assets that set the commercial district apart. Maintaining the historic character of the downtown buildings, connects Moorhead's past, present and future.

- Promotion positions downtown or commercial district as the center of the community and hubs of economic activity, while creating a positive image that showcases a community's unique characteristics. Bringing people into the downtown area is vital for the success of economic revitalization in Moorhead. Planning specific events throughout the year such as the farmers' market or holiday strolls will not only bring local



residents out into the area but also serve to attract neighboring communities and tourists to the area as well.

- Organization of local leadership for capacity building through community engagement and partnerships helps to reinforce the sense of belonging and community. Creating a forum for sharing collective memories, such as visiting downtown Moorhead on Friday evenings in the past to hear music, galvanizes leaders to advocate and promote the community all the more.²⁴

There is a cost associated with joining the Mississippi Main Streets Association, but significant beautification efforts have been accomplished by local residents in the past. If officially joining Main Streets is not a positive value proposition for Moorhead at this time, the approaches to engagement and priorities for revitalization can still be followed. The network of Main Streets communities can serve as sources of inspiration for approaches to programming and investments for the downtown.

Past grassroots beautification efforts have brought hanging baskets of flowers and foliage to the downtown area. A small planting of cotton is maintained annually outside the Yellow Dog Depot where many visitors begin or end tours of Moorhead. Some dilapidated storefronts have been covered with murals, envisioning potential

uses for the spaces. Additional landscaping investments can be a cost effective method to make a significant difference for streets that feel “abandoned” (as described by some residents through the engagement process for the development of this plan).

Improvements to make pedestrian-friendly spaces throughout downtown, and to connect outdoor amenities (such as the bayou and public parks) to residential neighborhoods would elevate the activity and life that people see when passing through Moorhead. Trees along the walking trail to provide shade cover would enhance the aesthetics, as well as the usability year-round as temperatures rise each year. Funding applications for smaller grants (in the \$10,000 to \$25,000 range) could be pursued through the Community Foundation of Northwest Mississippi or Entergy, to support this type of community beautification effort.

REVITALIZATION STRATEGY: SUPPORT SMALL BUSINESSES AND JOB CREATION

Beyond envisioning new life for historic downtown Moorhead, strategies to support the businesses that would occupy these spaces is necessary to realize redevelopment goals. Local organizations can provide support for new and existing businesses. Moorhead’s Chamber of Commerce can promote new and existing businesses, and reinforce local business networks. Similarly, partnerships with the Sunflower County Economic Development Officer and with Delta Strong (the area’s

²⁴ Mississippi Main Street Association. “Approach” 2023. https://www.msmainstreet.com/about_us/

regional branding, marketing, and business attraction program focused on manufacturing opportunities for companies in the MS Delta), can lead to attracting new businesses to Moorhead. New jobs can come to the community by working with such partners to adopt and aggressively pursue green technology industries to take advantage of funding from the federal government over the next years as part of the Inflation Reduction Act and the benefits of being located within an Opportunity Zone.

Locally, the Delta Advantage Center, plans to form a business incubator in the former Allen Canning Factory. Within this incubator, job seekers could access resources such as computer, internet, and printer access, and resume and cover letter writing support. Nascent businesses could also utilize the space as a co-working facility with low-cost drop-in, weekly, or monthly use plan. The impact of the incubator could be greatly increased through a partnership with Clarksdale based, Higher Purpose Co.

Higher Purpose Co's mission is to support the ownership of financial, cultural, and political power as a way to build community wealth with Black residents. They foster solutions-based organizing and community wealth-building to address generational poverty, structured inequality, and institutionalized racism prevalent throughout Mississippi. Their mission aligns closely with the values and vision of Moorhead community leadership and the shared goal of changing the narrative

for the community. Higher Purpose Co offers a seven-week program known as the Higher Purpose Co Business Academy. The curriculum focuses on training entrepreneurs to develop their innovative abilities to respond to evolving markets, expand knowledge, build a network of other business owners, and remain current. Moorhead residents could form a cohort of Business Academy participants. Together, this group could increase their odds of success through shared resources and mutual support.

The difficulty faced by entrepreneurs to access capital and a customer base has been cited as two reasons that small businesses are not choosing Moorhead as a home base. After gaining a foothold as a result of Higher Purpose Co's programming and the Delta Advantage Center incubator, emerging businesses will be better equipped to create and sustain new businesses in Moorhead despite these challenges.

REVITALIZATION STRATEGY: ACCESS FEDERAL AND STATE RESOURCES

Real estate redevelopment in a rural historic downtown is a challenging and costly endeavor. While the benefits of programs such as New Market Tax Credits, the federal Opportunity Zone designation, and the Growth and Prosperity (GAP) designation should entice businesses to locate in Moorhead and the surrounding areas, significant planning and strategic partnerships are necessary to utilize these funding sources and bring projects to fruition.

The existing buildings along West Delta Avenue would be ideal for investment from multiple sources to bring more affordable housing options and catalyze additional investors to follow.

Opportunity Zones

The City of Moorhead falls within one of the State of Mississippi’s Opportunity Zones. The Opportunity Zones were a tool created by the federal government in 2017 to further incentivize development in struggling areas of the country. The purpose of this designation and value it can add to the community of Moorhead is to spur economic growth and job creation in low-wealth communities while providing tax benefits to investors. For investors, the net benefit is significant, with an average calculation since the designation began in 2018 between 40-50% higher after-tax returns than a non-opportunity zone investment.²⁵

Historic Tax Credit Revitalization

There are several existing buildings on West Delta Avenue and Washington Street in downtown Moorhead that would be eligible for preservation resources through historic tax credit programs. The Mississippi Department of Archives and History’s Preservation manages the tax incentive program for historic properties.

25 Nerdwallet. “Getting Started with Qualified Opportunity Funds” May 2023. <https://www.nerdwallet.com/article/investing/qualified-opportunity-funds#:~:text=%E2%80%9CIt%E2%80%99s%20very%20substantial.,focused%20on%20qualified%20opportunity%20zones.>



Private sector investment in the rehabilitation and re-use of historic buildings can be supplemented through historic tax credits. A 20% federal tax credit is offered and the state offers a 25% credit for rehabilitation of historic structures used for income-producing purposes on qualifying expenses.

- Buildings must be certified as a historic structure.
- The rehabilitation work must be considered “substantial” for the preservation alone, not including the cost of the land from acquisition.
- The rehabilitation work has to meet the Secretary of the Interior’s Standards for Rehabilitation.
- The building’s new use must be income-producing for at least five years. These purposes can include commercial, industrial, agricultural, rental residential, or apartment use.

Pairing historic tax credits with other tax incentives would significantly decrease the cost of commercial development of the ground floor storefronts on Washington Street or market-rate residential rental in the two-story buildings on West Delta Avenue.

New Markets Tax Credits Development

New Market Tax Credits (NMTC) have supported a wide range of businesses in communities that in turn directly benefit from the jobs associated with these investments. Because communities like Moorhead have difficulty attracting capital from

private investors, the NMTC further incentivizes new development to address inadequate education and healthcare amenities, vacant commercial properties, lower property values, and manufacturing facilities gone dormant. All of these factors fit the description of Moorhead.

- NMTC can be leveraged for 39% of the equity investment made into a project taken over 7 years (5% for the first 3 years and 6% for the last 4 years)
- NMTC Eligible Census tracts include those that have either (1) Median family Income at or below 80% of Area Median Income (AMI) in the period of 2006-2010/2011-2015 or (2) Poverty Rate of 20% or greater in the period of 2006-2010/2011-2015.
- NMTC can be used for new construction or substantial rehabilitation
- NMTC can be combined with Historic Tax Credits, and with LIHTC (only in separate condominium housing projects).
- NMTC can support a wide range of businesses including manufacturing, food, retail, housing, health, technology, energy, education, and childcare.

NMTC projects have a history of both creating and retaining jobs in a community. For every \$1 invested by the Federal government, the NMTC Program generates over \$8 of private investment. The opportunity to leverage the existing assets of Moorhead with tax credit funding can lead to a plausible business plans. The attraction and success of one investor will

hopefully catalyze a ripple effect for further investments and revitalization.

Low-Income Housing Tax Credit

The introduction of housing in downtown Moorhead would serve as an economic stimulator. Downtown residents would enjoy walkability and could lead to the expansion of businesses and operating hours.

The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. ...The LIHTC program has supported the construction or rehabilitation of about 110,000 affordable rental units each year (though there was a steep drop-off after the Great Recession of 2008–09)—over 2 million units in all since its inception.

The federal government issues tax credits to state and territorial governments. State housing agencies then award the credits to private developers of affordable rental housing projects through a competitive process...Many types of rental properties are LIHTC eligible, including apartment buildings, single-family dwellings, townhouses, and duplexes...The annual credit claimed by a taxpayer equals a credit percentage multiplied by the project's qualified basis. The percentage is larger for new construction or substantial rehabilitation (roughly 9 percent but

specified in the law as a 70 percent present value credit) than for properties acquired for rehabilitation...²⁶

In an ideal scenario, a Delta based non-profit affordable housing development firm could be created (or, in the case of an existing organization, could increase in capacity) by partnering with an experienced LIHTC developer to create new housing in downtown Moorhead. Because of the challenges to entering the LIHTC industry, the success rate for a new housing project will be far higher if this type of partnership exists. Best practices for forming this relationship include cultivating shared values and a commitment to transparency from the earlier stages to ensure an effective partnership, and clearly defining roles and responsibilities. Though the established LIHTC developer will likely provide the majority of financial assets, the local partner should not discount the value of their own assets, such as existing properties and local expertise. A history of engagement and a clear strategic plan will demonstrate to funders why funding housing in the community is critical and what will make the venture successful. Challenges that the project team will face include relatively low-rental rates compared to more urban markets in Mississippi, added complexity when combining multiple funding sources (such as historic tax credits and LIHTC) and a time consuming and costly application phase.

²⁶ Tax Policy Center Briefing Book <https://www.taxpolicycenter.org/briefing-book/what-low-income-housing-tax-credit-and-how-does-it-work>

COMMUNITY & COLLEGE CONNECTION

Mississippi Delta Community College, located in Moorhead, is an anchor institution and a significant asset. The number of students enrolled at MDCC is larger than the total population of the City of Moorhead. Though some students are Moorhead residents, the majority of individuals travel to Moorhead from surrounding towns to come to the community college. Although the college population adds to the total number of individuals in Moorhead, residents identified the need for a stronger link between the permanent population and the community college during both the 2018 and the 2023 strategic planning processes. This lack of strategic partnerships results in missed social, economic and otherwise. Jointly planned programming such as community activities, educational opportunities for all, and housing opportunities for MDCC staff, students and faculty are promising and attainable SMART goals. By collaborating to identify shared goals, potential synergies and new initiatives could be generated that would benefit both the college and the individuals of Moorhead.

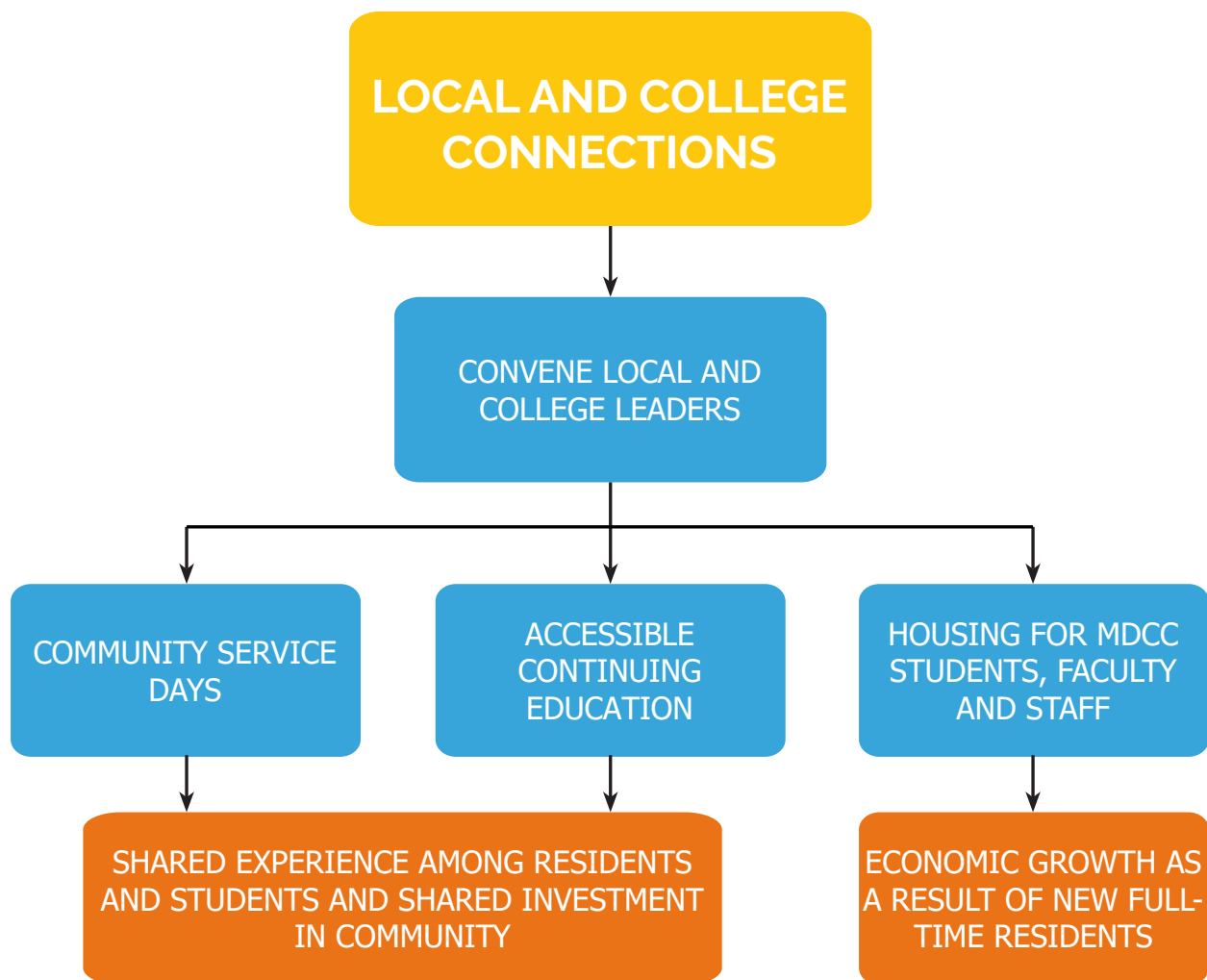
To begin this process, the first step is to identify key leaders that could come together to identify and compare the needs of aspirations of both groups. Following the identification of leaders, detailed next steps can be determined. In the interest of providing inspiration, additional possible steps, such as jointly planned community service opportunities are described here.

COMMUNITY & COLLEGE CONNECTION STRATEGY: CONVENE LEADERS

An initial meeting between Moorhead community leaders, both formal and informal, and the appropriate MDCC leadership could identify active initiatives, current needs, and future wants of both parties to generate community service activities, continuing education, and housing opportunities (all three of which are further detailed in subsequent paragraphs).

Before developing new ideas, ongoing initiatives should be shared to identify where programs, staff and other existing assets could be channeled toward collaboration. Questions to begin with include, “Does the college have community service groups or organization and if so what do they do?”, “Are there any individuals in student body that have a clear passion for service?”, “What activities is the local garden club currently undertaking?”, “Is there anything that has died off that used to be a vital part of the community college and/or community that a group is work to revitalize?”

Once the leadership group has established existing programming, challenges and aspirations should be evaluated. It is possible that a challenge faced by MDCC is an opportunity for the City, or vice versa. Synergies should be identified to lead the leadership group toward actionable next steps. As the leadership group forms, best practices to avoid stagnation are listed at right.



- Take notes and circulate them to the group following the meeting
- Have participants commit to completing reasonable steps within a specific timeline
- Set regular meeting dates
- Select a name for the group, such as The Community to College Connection
- Rank ideas in terms of most plausible

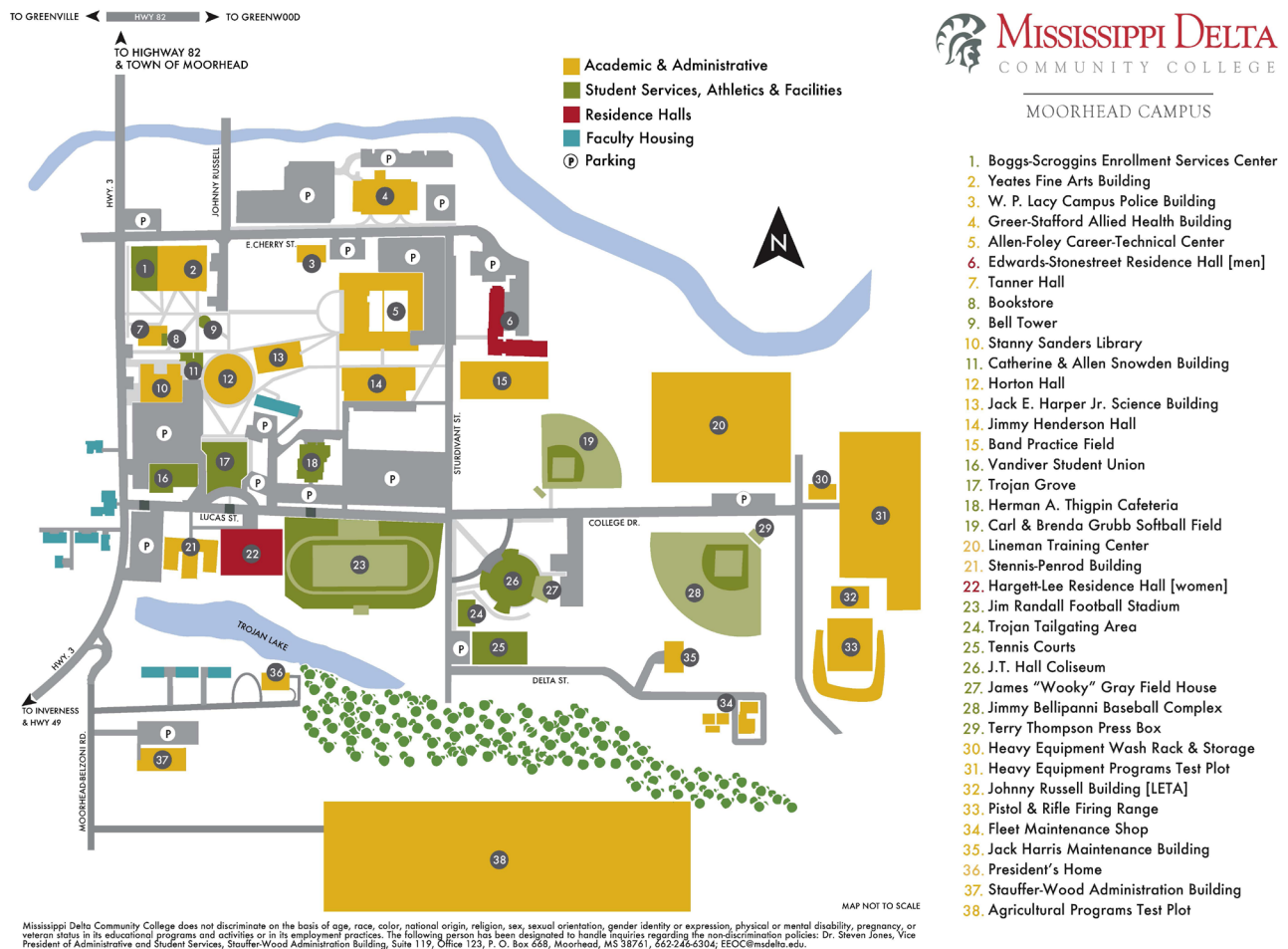
- Begin small, taking on too many activities at once can dilute the group’s resources
- Identify one or two individuals to take the lead on each effort
- Seek individuals from outside of the usual leadership groups to participate and bring a fresh perspective
- Develop a method for evaluating success, and make adjustments as needed

Following the activities described above, the leadership group will identify their own agenda and action items. The following three strategies for community to college connection have been developed as a result of the input gathered throughout this planning process, and are detailed here as examples of the types of activities and methods for implementations that could result from the formation of a leadership group. The potential positive impacts of these

types of activities are significant and range from increased MDCC enrollment, to increased City tax revenue to a more engaged and cohesive Moorhead.

COMMUNITY & COLLEGE CONNECTION STRATEGY: COMMUNITY SERVICE DAYS

Creating a sense of belonging is a struggle at many stages of life, but particularly for young



adults venturing from their homes to a new community for the first time. Opportunities for students from MDCC'S campus to become more connected to the Moorhead community can be developed to ensure that the students find a niche for themselves, not just on campus, but in Moorhead. Lead by the leadership group described in the previous section, two to three community service days could be planned annually to mutually benefit Moorhead and MDCC. Events could be centered around welcoming students to Moorhead, completing downtown building repairs (this could be structured around MDCC programs such as masonry, electrical or HVAC specialties), or programming taking place at the College.

Additional ideas including park cleanup, mural painting, green thumb initiatives such as planting of shared community gardens, or tutoring programs. Time spent at the Delta Advantage Center business incubator or Moorhead library by English students could count toward credit hours as they helped community members with resumes or other paperwork. Similarly, Moorhead community members could provide support to MDCC students in need of support with homework. The more one-on-one time a student has with community members, the more memorable their time in Moorhead will be, and potentially bring them back to the community to make it a long term home.

The shared calendar of events, mentioned in a previous section, could be one avenue to publicize the community service days.

COMMUNITY & COLLEGE CONNECTION STRATEGY: MDCC DOWNTOWN

Though historic downtown Moorhead is less than a quarter of a mile away from MDCC, the campus is physically separated from the majority of Moorhead by Highway 3 and the bayou, as shown in the campus map at left. This physical divide separates the two entities socially and economically. Creating a physical MDCC location in downtown Moorhead would allow the College and the City to leverage resources and mutually benefit. This space could be designed around a growing MDCC program or could be a multi-purpose space.

For MDCC, utilizing funding described in the previous section, could develop an existing building more affordably than the cost of new construction, particularly by bypassing the need to extend campus infrastructure. The College could also attract new students through a downtown location. For Moorhead, a downtown MDCC location could catalyze additional downtown investment. Further, the space could serve as a space for youth and senior activities, both of which were prioritized by residents throughout the strategic planning process.

The benefits of cultivating a stronger relationship between MDCC and Moorhead are plentiful for both sides. While a physical presence in downtown Moorhead is a significant undertaking, the potential benefits, such as attracting and retaining innovative students and business leaders, can not be overstated.

COMMUNITY & COLLEGE CONNECTION STRATEGY: SYNERGISTIC HOUSING

In previous sections, the need for new and rehabilitated housing was discussed at length. The demand for housing in Moorhead is, in part, due to demand from MDCC students, staff and faculty. Creating housing opportunities that increase the number of MDCC-associated households who live, shop and eat in Moorhead would benefit the City from a tax standpoint, would enrich the social fabric, and would increase MDCC's ability to recruit students and staff based on availability of nearby housing.

Strategies for increasing the quality, availability and affordability of local housing are detailed in the Housing SMART goals section. Building upon the Revitalization Strategy: Access Federal And State Resources and the Community & College Connection Strategy: MDCC Downtown, development of housing tailored to the needs of MDCC students, staff and faculty within an existing downtown building would be a challenging but deeply impactful endeavor.

A precedent project is in Milwaukee, WI is described below.

Ensuring affordable student housing is challenging, particularly so for the Milwaukee Area Technical College (MATC) located in downtown Milwaukee, Wisc. The demographics of the MATC student population skew older than typical college students and accordingly include

a higher number of single parents with non-traditional housing needs. Now an adaptive reuse project, currently under construction by Milwaukee, Wisc.-based General Contractor CG Schmidt, seeks to tackle this issue head-on.

Reimagining a 1962, 115,000 sq.-ft. building that was previously occupied by the long-standing Milwaukee Journal Sentinel newspaper, are developer J. Jeffers & Co. and Eppstein Uhen Architects (EUA). Their vision for the \$27.7 million project is to help provide a truer campus experience for some of the more than 30,000 students who attend MATC...²⁷

The similarities between the goals and needs described in this project, and those identified in Moorhead, are strikingly similar. Though the scale in Moorhead is smaller, a project 10% of this size would still be deeply impactful (revitalizing 11,000 square feet of space and housing dozens of MDCC students at staff at a cost of approximately \$2 million).

In addition to funding sources listed in the downtown revitalization section, the Office of Housing and Urban Development (HUD) typically provides funding annually for adaptive reuse of this type in order to create new housing. A current funding opportunity is detailed here as an example.

²⁷ Adaptive Reuse Aimed at Combatting Student Housing Insecurity. <https://www.eua.com/media/articles/adaptive-reuse-aimed-at-combatting-student-housing-insecurity/>

*FY 2023 HOPE VI Main Street NOFO
Program Description:*

a. The HOPE VI Main Street Program provides grants to communities smaller than 50,000 in population to assist in the renovation of a historic, traditional central business district, or “Main Street” area by replacing unused, obsolete, commercial space in buildings with affordable housing units. The obsolete building space property may be publicly or privately owned. Eligible applicants under this NOFO are county governments, city or township governments, and special district governments. The local government whose jurisdiction includes the Main Street area is the only entity that is eligible to receive an award. Applications submitted by other entities, e.g., the private property owner, are not eligible for award. Detailed eligibility information can be found in Section III.A.

b. The objectives of the program are to:

- i. Redevelop central business districts (Main Street areas);*
- ii. Preserve historic or traditional Main Street area properties by replacing unused commercial space in buildings with affordable housing units;*
- iii. Enhance economic development efforts in Main Street areas; and*
- iv. Provide affordable housing in Main Street areas.*

Funding of approximately \$2,000,000 is available through this NOFO.²⁸

Throughout the Strategic Goals section of this document, a number of SMART and actionable next steps have been identified. While human capital and the dedication of local leaders is necessary to realize progress, funding is also a key component. In the final section of this document, Justice40 Initiative data is presented. This data is required for many funding applications today (such as the HUD NOFO shown on this page) and, in the case of Moorhead, will often allow for priority consideration for federal funding.

28 FY 2023 HOPE VI Main Street NOFO. https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy2023_hopevi

JUSTICE40 INITIATIVE

Justice40 Initiative

In 2022, the Federal Government set a goal that 40 percent of the overall benefits of certain Federal investments flow to disadvantaged communities that are marginalized, underserved, and overburdened by pollution. Hundreds of Federal programs across the government to ensure that disadvantaged communities receive the benefits of new and existing Federal investments.

In Moorhead, and the surrounding area make up the census tracts of this study, as well as the majority of the surrounding tracts, have been identified as disadvantaged by the program. Details for how the target areas are identified as disadvantaged for the Justice 40 Initiative are required for many federal grant applications now.

The entirety of Sunflower County is listed as disadvantaged in the Justice40 Initiative's criteria. As economic demographics reflect, these areas within the city are proportionally areas of greater low-wealth households and are not targeted for new development.

Moorhead, MS, in Sunflower County sits within Mississippi Tract 28133950500. The tract is identified as 100% disadvantaged, and surrounded 100% by other disadvantaged tracts. This part of Sunflower County meets 4 categories of criteria to be labeled as disadvantaged:

- Energy
- Health
- Housing
- Workforce Development

The Justice40 Initiative allows for this portion of Sunflower County to be prioritized for federal support in engaging communities and labor; investing in America's workforce; advancing diversity, equity, inclusion, and accessibility. Federal departments including the Department of Transportation, Energy, and HUD, to list a few, all have integrated requirements to serve Justice40 areas with a percentage of each funding opportunity. These investments are an effort to close the wealth and resource gap throughout parts of the country.

CLIMATE CHANGE

Are at or above the 90th percentile for expected agricultural loss rate OR expected building loss rate OR expected population loss rate OR projected future flood risk OR projected future wildfire risk

AND are at or above the 65th percentile for low income

ENERGY

Are at or about the 90th percentile for energy cost OR PM 2.5 in the air

AND are at or above the 65th percentile for low income

HEALTH

Are at or above the 90th percentile for asthma or diabetes OR heart disease OR low life expectancy

AND are at or above the 65th percentile for low income

HOUSING

Experienced historic underinvestment OR at or above the 90th percentile for housing cost OR lack of green space OR lack of indoor plumbing OR lead paint

AND are at or above the 65th percentile for low income

LEGACY POLLUTION

Have at least one abandoned mine land OR Formerly Used Defense Sites (FUDS) OR are at or above the 90th percentile for proximity to hazardous waste facilities OR proximity to Superfund (National Properties List (NPL)) sites OR proximity to Risk Management Plan (RMP) facilities

AND are at or above the 65th percentile for low income

TRANSPORTATION

Are at or above the 90th percentile for diesel particulate matter exposure OR transportation barriers OR traffic proximity and volume

AND are at or above the 65th percentile for low income

WATER AND WASTEWATER

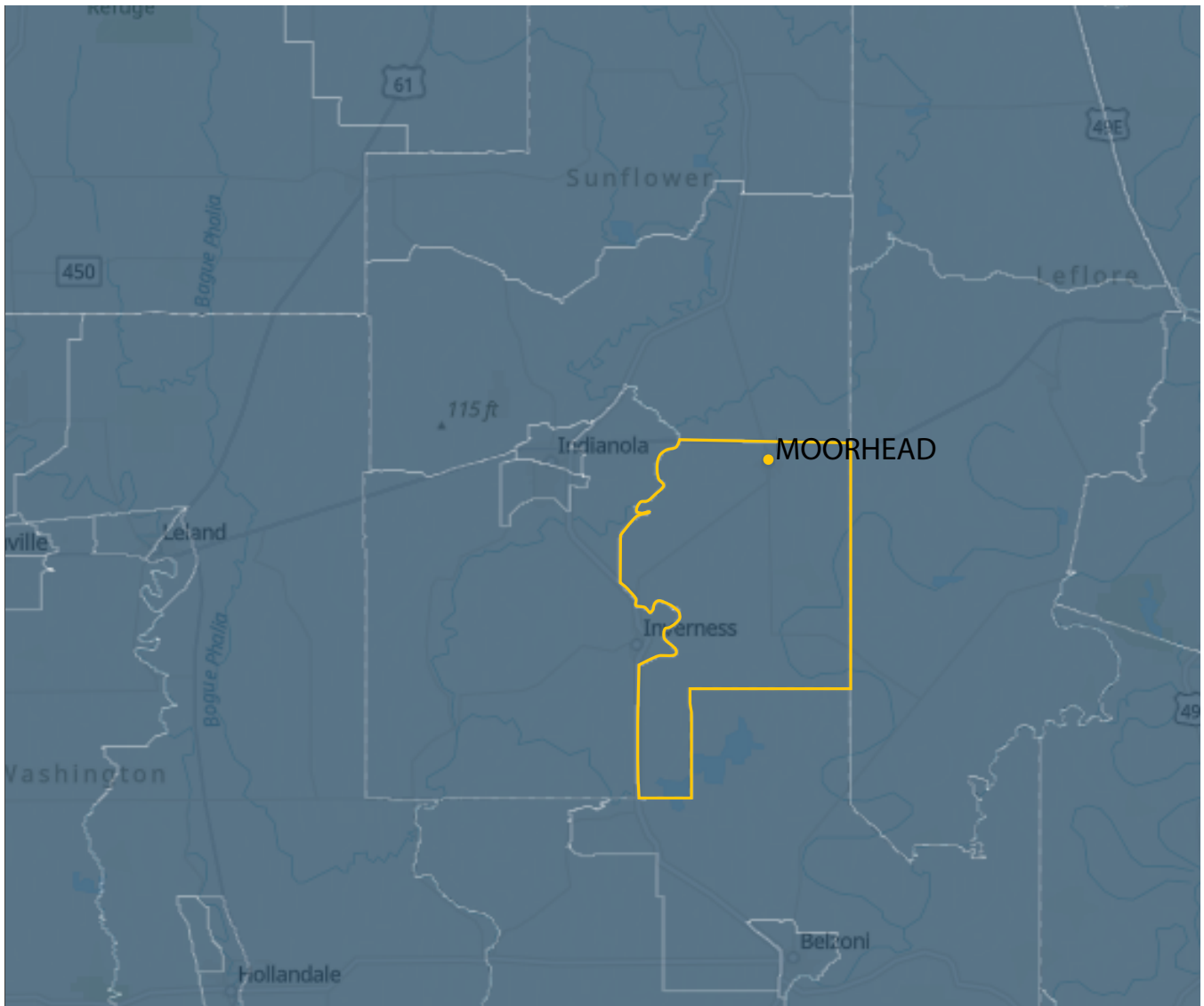
Are at or above the 90th percentile for underground storage tanks and releases OR wastewater discharge

AND are at or above the 65th percentile for low income

WORKFORCE DEVELOPMENT

Are at or above the 90th percentile for linguistic isolation OR low median income OR poverty OR unemployment

AND fewer than 10% of people ages 25 or older have a high school education (i.e. graduated with a high school diploma or equivalent)






TRACT INFORMATION

Number: 28133950500
 County: Sunflower County
 State: Mississippi
 Population: 2,210

Justice40 Tracts November 2022 Version 1.0

Assessment

-  Disadvantaged
-  Partially Disadvantaged
-  Not Disadvantaged

Identified as disadvantaged? **YES**

Identified as disadvantaged without considering neighbors? **YES**

Identified as disadvantages based on neighbors and relaxed low income threshold only? **YES**

BASELINE DATA

TRACT INFORMATION

Number: 28133950500
 County: Sunflower County
 State: Mississippi
 Population: 2,210

Low Income Low income census tract	YES
Percentage of tract that is disadvantaged The percentage of the tract by area that is disadvantaged	100%
Neighbors to tract that are disadvantaged Share of neighbors that are identified as disadvantaged	100%
Federal Poverty Level Percentile Adjusted percent of individuals below 200% the Federal Poverty Line (percentile)	98th
Federal Poverty Level Percentage of individuals below 100% of the Federal Poverty Line	43%
Historic Federal Poverty Level Percentage of households below 100% of the Federal Poverty Line in 2010	48%

CLIMATE CHANGE

Expected Agricultural Loss Rate **NO**
 Economic loss to agricultural value resulting from natural hazards each year greater than or equal to the 90th percentile

Expected Building Loss Rate **82nd**
 Economic loss to building value resulting from natural hazards each year (percentile)

Expected Low Income Population Loss Rate **NO**
 Fatalities and injuries resulting from natural hazards each year greater than or equal to the 90th percentile AND low income

Expected Population Loss Rate **89th**
 Fatalities and injuries resulting from natural hazards each year (percentile)

Projected Flood Risk **58th**
 Share of properties projected risk to properties at projected from floods from tides, rain, riverine and storm surges within 30 years (percentile)

Projected Wildfire Risk **33rd**
 Share of properties projected risk to properties from wildfire from fire fuels, weather, humans, and fire movement within 30 years (percentile)



QUALIFYING DISADVANTAGED INDICATOR



CLOSELY APPROACHING A QUALIFYING DISADVANTAGED INDICATOR

SOURCE: <https://screeningtool.geoplatform.gov/en/downloads>

ENERGY

Energy Burden YES

Economic burden for energy costs and low income greater than or equal to the 90th percentile

Energy Cost 93rd

Average annual energy costs divided by household income (percentile)

PM2.5 in the Air 58th

Level of inhalable particles, 2.5 micrometers or smaller (percentile)

LEGACY POLLUTION

Abandoned Mine Land NO

Presence of one or more abandoned mine land within the tract

Formerly Used Defense Sites NO

Presence of one or more Formerly Used Defense Sites within the tract

Proximity to Hazardous Waste Facilities 5th

Count of hazardous waste facilities within 5 kilometers (percentile)

Proximity to Superfund Sites 9th

Count of proposed or listed Superfund (or National Priorities List (NPL)) sites within 5 kilometers (percentile)

Proximity to Risk Management Plan (RMP) Facilities 15th

Count of Risk Management Plan (RMP) facilities within 5 kilometers (percentile)

TRANSPORTATION

Diesel Particulate Matter Exposure 11th

Amount of diesel exhaust in the air (percentile)

Transportation Barriers 84th

Average relative cost and time spent on transportation measured through the The Department of Transportation's Travel Barrier Scoring (percentile)

Traffic Proximity and Volume 6th

Count of vehicles at major roads within 500 meters (percentile)

HEALTH

Asthma 98th

Share of people ages 18 years and older who have been told they have asthma (percentile)

Diabetes 93rd

Share of people ages 18 years and older who have diabetes other than diabetes during pregnancy (percentile)

Heart Disease 76th

Share of people ages 18 years and older who have been told they have coronary heart disease (percentile)

Low Life Expectancy 54th

Average number of years a person can expect to live (percentile)

Life Expectancy 78.09

Average number of years a person can expect to live (years)

HOUSING

Historic Underinvestment **NO**
 Census tracts with historically high barrier to accessing home loans

Housing Burden **77th**
 Percent of households considered housing burdened (making less than 80% of the area median family income and spending more than 30% of income on housing) (percentile)

Housing Cost **33%**
 Share of households making less than 80% of the area median family income and spending more than 30% of income on housing

Median Home Value **5th**
 Median value (\$) of owner-occupied housing units (percentile)

Median Home Value (\$) **\$67,500**
 Median value (\$) of owner-occupied housing units

Lack of Green Space **92nd**
 Amount of land, not including crop land, that is covered with artificial materials like concrete or pavement (percentile)

Lack of Indoor Plumbing **68th**
 Share of homes without indoor kitchens or plumbing (percentile)

Lead Paint **17%**
 Share of homes that are likely to have lead paint (percent of pre-1960's housing as a lead paint indicator)

WORKFORCE DEVELOPMENT

Linguistic Isolation **12th**
 Share of households where no one over age 14 speaks English very well (percentile)

Low Median Income **89th**
 Comparison of median income in the tract to median incomes in the area (percentile)

Poverty **96th**
 Share of people in households where the income is at or below 100% the Federal Poverty Level (percentile)

Unemployment **98th**
 Number of unemployed people as a part of the labor force (percentile)

Unemployment **20%**
 Percent of unemployed people as a part of the labor force

High School Education **88th**
 Percent of people ages 25 years or older whose high school education is less than a high school diploma (percentile)

WATER & WASTEWATER

Underground Storage Tanks & Releases **53rd**
 Formula of the density of leaking underground storage tanks and number of all active underground storage tanks within 1500 feet of the census tract boundaries (percentile)

Wastewater Discharge **11th**
 Modeled toxic concentrations at parts of streams within 500 meters (percentile)

QUALIFYING DISADVANTAGED INDICATOR

CLOSELY APPROACHING A QUALIFYING DISADVANTAGED INDICATOR

SOURCE: <https://screeningtool.geoplatform.gov/en/downloads>