

Choctaw Housing Authority



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

Mississippi Band of Choctaw Indians

Fiscal Year (FY) 2026 Indian Housing Block Grant (IHBG)

Allocation & Formula Data

FY 2026 Allocation

Formula Current Assisted Stock (FCAS) Component ¹ :	\$1,719,565
Needs Component ² :	\$3,941,052
24 CFR § 1000.331 Phase Down Adjustments to Moderate Impact of Introduction of New Data Source ³ :	\$170,752
24 CFR § 1000.340(b) Adjustments to achieve FY 1996 Base Year Amount ⁴ :	-\$25,087
Preliminary Current Year Allocation:	\$5,806,281
Adjustments for over- or under-funding in prior years ⁵ :	\$0
Initial Allocation:	\$5,806,281
24 CFR § 1000.342 Undisbursed Funds Adjustment ⁶ :	\$0
24 CFR § 1000.329 Minimum Allocation Adjustment ⁷ :	\$0
FY 2026 Final Allocation:	\$5,806,281

¹ If an "M" appears following the FCAS component, it means that the modernization subsidy on which FCAS was based was calculated using the alternative definition in 24 CFR § 1000.316(b)(2), which states that "for Indian Tribes with an Indian Housing Authority (IHA) that owned or operated fewer than 250 public housing units on October 1, 1997, the modernization allocation equals the amount of funds received under the assistance program authorized by Section 14 of the 1937 Act (not including funds provided as emergency assistance) for FYs 1992 through 1997. If an "A" appears, it means that your Tribe had an IHA that owned or operated fewer than 250 public housing units on October 1, 1997, but was entitled to a larger modernization amount using the original method of calculation (24 CFR § 1000.316(b)(1)) and your allocation was adjusted to take this into account, as called for in 24 CFR § 1000.340(a). If no "M" or "A" appears, the modernization subsidy was calculated using the original method described in 24 CFR § 1000.316(b)(1).

² The Needs component includes adjustments needed to achieve minimum funding as called for in 24 CFR § 1000.328. The minimum allocation in any FY to an Indian Tribe under the Needs component of the IHBG Formula shall equal 0.007826% of the available appropriations for that FY after set asides. In this allocation, the minimum Needs allocation is \$86,947. To be eligible for the minimum allocation, an Indian Tribe must receive less than \$200,000 under the FCAS component of the IHBG Formula for the FY, and must demonstrate the presence of any households at or below 80 percent of median income.

³ In accordance with 24 CFR § 1000.331, to minimize the impact of funding changes based on the introduction of a new data source, if, solely as a direct result of the introduction of a new data source, an Indian Tribe's allocation under the Needs component of the formula is less than 90 percent of the amount it received under the Needs component in the immediate previous FY, the Indian Tribe's Needs allocation shall be adjusted to 90% of the previous year's Needs allocation.

⁴ According to 24 CFR § 1000.340, if a Tribe is allocated less funding under the formula than an IHA received on its behalf in FY 1996 for operating subsidy and modernization, its allocation is increased to the amount received in FY 1996 for operating subsidy and modernization.

⁵ Adjustments refer to corrections made to prior year formula allocations. Most are repayment agreements with HUD, usually for over-funding received by the Tribe in prior years due to late reporting of paid-off and conveyed FCAS. Funds recovered through repayments are reallocated among all Tribes in the following FY through the formula. Adjustments are also occasionally made as a result of HUD errors in entering Tribes' information or in calculating formula allocations.

⁶ In accordance with 24 CFR § 1000.342, Tribes with an initial allocation amount of \$5 million or greater may be subject to a reduction depending on the amount they have in HUD's Line of Credit Control System (LOCCS) on the first day of FY 2026. The amount of the reduction would be redistributed among other Tribes in proportion to their Needs calculation.

⁷ In accordance with 24 CFR § 1000.329, if carryover funds are available in any given year, HUD will hold the lesser amount of \$3 million or available carryover funds for additional allocations to Tribes with allocations less than 0.011547 percent of that year's appropriation. If the set-aside carryover funds are insufficient to fund all eligible Tribes at 0.011547 percent of that year's appropriations, the minimum total allocation shall be reduced to an amount which can be fully funded with carryover funds.

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FY 2026 Formula Current Assisted Stock

Inflation Rate Factor

2.25%

Local Area Cost Adjustments

Annual Expense Level (AEL):	\$152
Fair Market Rent (FMR):	\$985
Total Development Cost (TDC):	\$417,370

Formula Current Assisted Stock

Project Number	Low Rent	Mutual Help	TurnKey III	In Development	DOFA
MS93B092001	29	0	0	0	6/1/1970
MS93B092005	22	0	0	0	4/1/1975
MS93B092006	24	0	0	0	4/30/1977
MS93B092007	56	0	0	0	3/31/1983
MS93B092020	30	0	0	0	8/31/1996
MS93B092023	22	0	0	0	9/30/1996
MS93B092026	33	0	0	0	2/29/2000

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FY 2026 Formula Current Assisted Stock

Under the IHBG formula, your Tribe's FCAS count includes the following Section 8 units

Number of units: 0

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FY 2026 Needs Data

Formula Area

A "+" next to a geographic area listed below indicates that the area overlaps with other Tribe(s).

The Tribe's current Formula Area is:

Formula Area	Estimated Change in American Indian and Alaska Native (AIAN) population since 2020 Census
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Attala County, Mississippi	15.13%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Carroll County, Mississippi	-3.90%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Jackson County, Mississippi	11.33%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Jones County, Mississippi	1.85%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Kemper County, Mississippi	0.26%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Lauderdale County, Tennessee	1.49%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Leake County, Mississippi	-0.67%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Neshoba County, Mississippi	-1.94%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Newton County, Mississippi	1.55%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Noxubee County, Mississippi	1.39%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Scott County, Mississippi	11.40%
Mississippi Choctaw Reservation and Off-Reservation Trust Land (part)-Winston County, Mississippi	11.43%
Balance - Jackson County, Mississippi	11.33%
Balance - Jasper County, Mississippi	25.45%
Balance - Jones County, Mississippi	1.85%
Balance - Kemper County, Mississippi	0.26%
Balance - Lauderdale County, Tennessee	1.49%
Balance - Leake County, Mississippi	-0.67%
Balance - Neshoba County, Mississippi	-1.94%
Balance - Newton County, Mississippi	1.55%
Balance - Scott County, Mississippi	11.40%
Balance - Winston County, Mississippi	11.43%

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Overlapping Formula Areas

Only for Tribes with a "+" next to the geographic area (see previous section on Formula Area).

In cases where Tribes are overlapped, Needs data (population and household) for the entire Formula Area of all Tribes involved in the overlap are shared. If your Formula Area is overlapped, you are likely receiving a share of the Needs data for areas beyond those listed as being part of your Tribe's Formula Area.

Currently, your Tribe is sharing Needs data as a result of overlapping Formula Areas with the following Tribes:

None

HUD uses Bureau of Indian Affairs (BIA) estimates for Total Resident Service Area Indian Population (TRSAIP) to proportionately allocate Needs data to the affected Tribes, unless all Tribes in an overlapping area agree upon an alternative data source.

The TRSAIP being used for your Tribe is: 8,313

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Population, Income and Housing Conditions

The FY 2026 formula was calculated with the Needs component based on single-race (AIAN alone) 2020 Decennial Census data and multi-race (AIAN alone and in combination with other race(s)) 2020 Decennial Census data. The amount of the allocation for each Indian Tribe was determined to be the greater of the two resulting allocation amounts (pursuant to the Consolidated Appropriations Act, 2026, Public Law 119-75). Your Tribe's Needs component is based on **multi-race data**. **Your Tribe does not have an approved Census Challenge**. The Needs data are:

AIAN persons:	16,254
AIAN households with annual income less than 30% of median income:	501
AIAN households with annual income between 30% and 50% of median income:	644
AIAN households with annual income between 50% and 80% of median income:	648
AIAN households which are overcrowded or without kitchen or plumbing:	483
AIAN households with housing cost burden greater than 50% of annual income:	398
Housing Shortage (number of low-income AIAN households less total number of NAHASDA and Current Assisted Stock):	1,577

Note: If there is a "*" next to "AIAN persons" above, the Tribe's data have been "capped." This occurs when the AIAN population in the Tribe's service area is greater than twice its total Tribal Enrollment.

The enrollment being used for your Tribe (or Alaska Village or Corporation) is: 11,047