

# Mississippi Law Enforcement Bench Book

2024

Housing Regulations for Health and Safety



Prepared for the Mississippi State Department of Health



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## Bench Book Overview

Court systems in the state of Mississippi play a vital role in the regulation of residential rental properties. Ensuring that property owners and managers, as well as tenants, comply with applicable local, state and federal regulations of rental housing, especially those material to health and safety, directly benefits housing occupants and local housing markets. Maintaining standards for housing quality also benefits the state through improved health outcomes and economic security for families, as well as better neighborhood quality, which supports future housing and community development. Green & Healthy Homes Initiative (GHHI) and our partnering organizations created this bench book as a reference guide for municipal, county, and other court systems who may engage in civil or criminal cases related to housing regulations. The guide includes:

- 1) Common Myths about Rental Housing in Mississippi.
- 2) Guidance for reviews of lease agreements to support resident health and safety.
- 3) Reference materials related to rental property regulations established through applicable local, state, and federal laws and housing program policies.
- 4) Support resources for renters.

GHHI, the Mississippi State Department of Health, and other organizations will regularly review and update this guide to ensure it remains useful to the public. Additional information shared throughout the document may help residents and property owners of Mississippi learn more about environmental health, regulations of rental units, and affordable housing programs. We invite you to share the companion Renters Guide to Healthy and Safe Housing and Landlord Guide to Healthy and Safe Housing to support constituents and other parties you interact with in your work. These guides include additional educational materials on common health and safety hazards and best practices for housing maintenance.

## Contributors

Thank you to the organizations and individuals who contributed to the development of this guide.

**City of Jackson, Mississippi**

**Green & Healthy Homes Initiative**

**Jackson Housing Authority**

**Mississippi Center for Justice**

**Mississippi Communities United for Prosperity (MCUP)**

**Mississippi Department of Environmental Quality**

**Mississippi State Department of Health**

**One Voice Mississippi**

**People's Advocacy Institute**

**U.S. Department of Housing and Urban Development**

# Why Compliance Matters

Housing quality is essential to the health and safety of families and communities in Mississippi. Compliance with all applicable regulations for property maintenance—lead-based paint hazard control, accommodations for individuals with disabilities, and related measures—materially affects the health and safety of residents of rental housing.

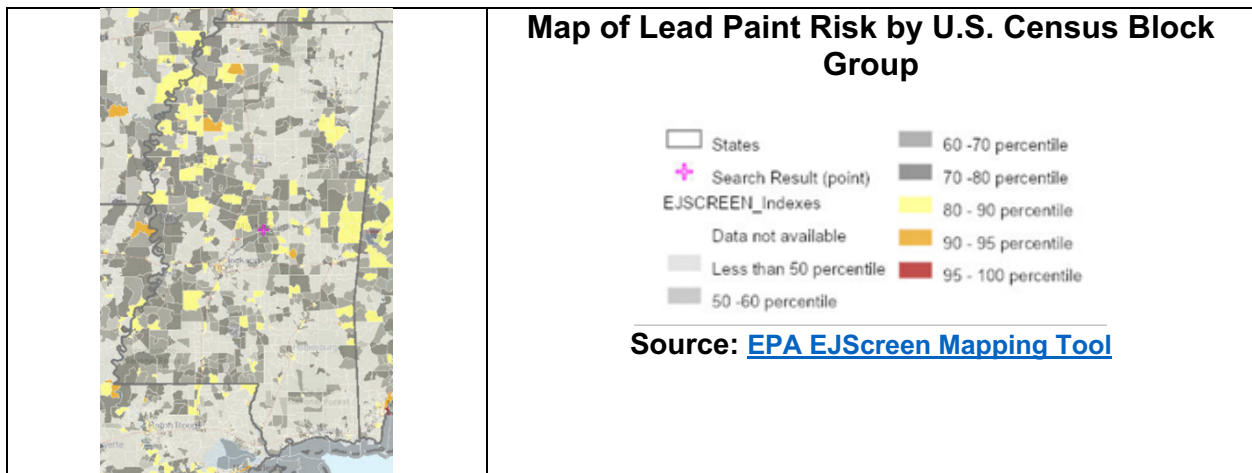
## Lead Poisoning Prevention

Lead is a neurotoxin that can cause lifelong health, learning, and behavioral problems for those exposed. Lead poisoning is not only correlated with negative outcomes for individuals, but also high rates of lead exposure are correlated with societal costs. **The estimated cost of lead exposure for Mississippi's 2019 birth cohort alone is \$632.2 million, based on reduced lifetime productivity; increased healthcare, education, and social assistance spending; and premature mortality.** 49% of those costs are attributed to federal, state, and local program budgets ([Value of Lead Prevention](#)).

## lead poisoned children are



The most common source of lead exposure for people most at risk for lead poisoning is through deteriorating paint in older homes. An estimated 38% of the state's housing stock was built before 1978 ([U.S. Census](#)), when the use of lead-based paint for residential buildings was banned. However, lead poisoning risk through paint and other sources is more concentrated in certain areas of the state.

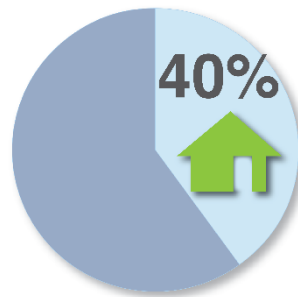


Compliance with federal regulations for lead hazard disclosure and safety, as well as state regulations for renovation, repair and maintenance activities in pre-1978 housing significantly contributes to lead poisoning prevention and hazard reduction. [Read More](#)

## Respiratory Health

Indoor air quality of housing significantly impacts respiratory health for occupants, and maintaining healthy indoor air is essential to people with chronic respiratory conditions. In Mississippi, 1 in every 10 children under the age of 18 has asthma, and 1 in every 14 adults ages 18 and above has asthma. Mississippi spends \$62.9 million per year on emergency department visits for asthma; 54% of those costs are covered by public insurance programs ([Mississippi State Department of Health](#)). It is estimated that more than 140,000 Mississippians are currently diagnosed with COPD ([MSDH](#)). Common indoor air contaminants include mold, pests and pest droppings, dust mites, Volatile Organic Compounds, and pollen.

## asthma and home health



of asthma episodes  
requiring medical  
intervention  
are caused by  
**housing-based  
triggers**

While regular maintenance and cleaning habits of people occupying rental housing can support healthy indoor air, landlords need to maintain building systems and make repairs to ensure the health and safety of occupants. Sealing and weatherizing windows and doors, fixing malfunctioning ventilation and air conditioning systems, repairing plumbing leaks, and addressing water intrusion damage are some examples of repairs that are necessary for indoor air quality beyond regular occupant maintenance practices.

## Injury Prevention

Injuries and accidents in home environments have multiple causes, including fires, carbon monoxide poisonings, firearm accidents, and more. But structural deficiencies in housing are significantly correlated with injuries of young children and older adults, which can be costly and deadly. Nationally, falls are the leading cause of injury-related death among adults ages 65 and older, and the fall death rate is increasing according to the [CDC](#).

Mississippi  
population  
age 65+ who  
experienced  
a fall (2020)



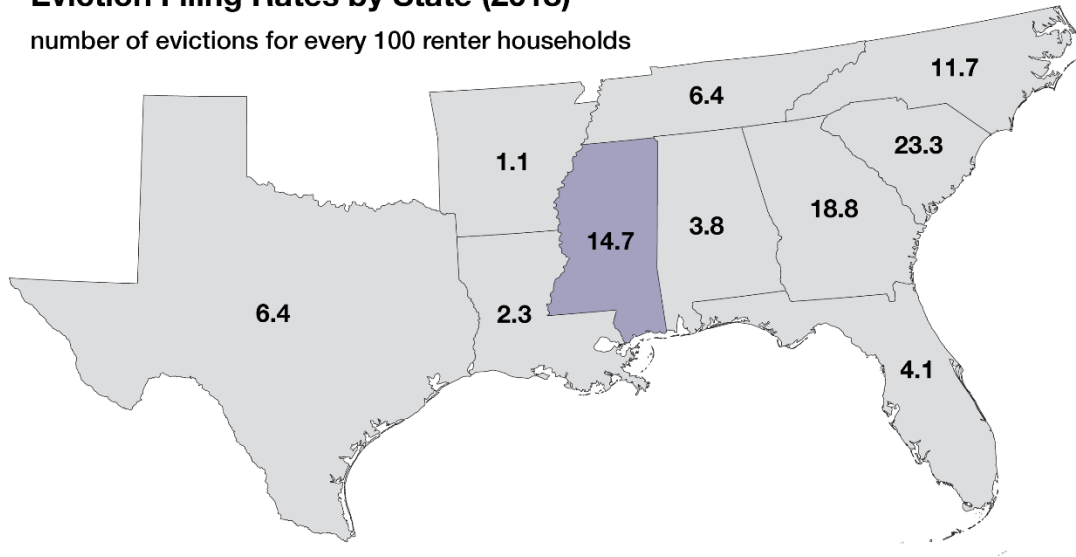
Common property maintenance practices that support fall prevention include upkeep of flooring, stairways, handrails, lighting, and outdoor walkways. For seniors with disabilities, landlords may need to make reasonable accommodations, such as installations of grab bars near toilets or in showers or construction of ramps, to comply with the [Fair Housing Act](#).

## Eviction Prevention

Many eviction proceedings in Mississippi stem from disputes between landlords and tenants about a housing repair need. Statewide in 2018, 14.7 evictions were filed for every 100 renter households, a rate that exceeds most states in the southeast region according to [Eviction Lab](#).

### Eviction Filing Rates by State (2018)

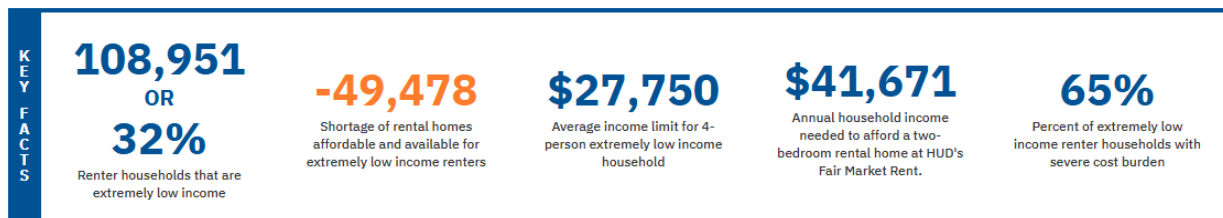
number of evictions for every 100 renter households



Jackson has the 5th highest eviction rate of all large cities nationally (8.75%) and Pascagoula is in the top 25 of mid-sized cities (9.38%).




Families with young children are the most at risk of experiencing eviction. Housing instability and homelessness for children can become an adverse childhood experience, which can lead to lifelong health and economic consequences ([more information](#)).

Mississippi has a severe shortage of affordable rental housing for low-income and very low-income households, so moving away from unhealthy conditions is not always feasible, especially in small towns and rural areas.



[National Low Income Housing Coalition](#)

# 10 Common Myths About Rental Housing in Mississippi

	<p><b>MYTH: The landlord is responsible for all maintenance of a rental property.</b></p> <p><b>THE FACTS</b></p> <p>Leases or verbal agreements between renters and landlords should clarify roles and responsibilities about regular upkeep and how to notify landlords about repair needs. Under the Mississippi Residential Landlord Tenant Act, a landlord shall comply with the requirements of applicable building and housing codes materially affecting health and safety; and maintain the dwelling unit, its plumbing, heating and/or cooling system, in substantially the same condition as at the inception of the lease, reasonable wear and tear excluded, unless the dwelling unit, its plumbing, heating and/or cooling system is damaged or impaired as a result of the deliberate or negligent actions of the tenant. MS Code Ann 89-8-23.</p> <p><b>However</b>, the landlord and tenant may agree in writing (which can be through the lease) that the tenant performs some or all of the landlord’s duties, but only if it is entered into in good faith.</p>
	<p><b>MYTH: If a landlord does not respond to a repair request from the tenant, they should withhold rent until the repair is made.</b></p> <p><b>THE FACTS</b></p> <p>The Mississippi Residential Landlord Tenant Act <b>DOES NOT</b> state that a tenant can withhold rent until a repair is made. However, the Act, under Miss Code Ann 89-8-15, provides that a tenant can repair and deduct the cost of the repair under certain conditions. In order to deduct the cost of a repair from the rent, a tenant must first provide the landlord written notice of the defect and allow the landlord thirty days in which to make the repair.</p> <p>If the landlord does not make the repair within thirty days, the tenant may repair the defect. A tenant who makes such a repair is entitled to reimbursement of the cost of the repair within forty-five days of submitting to the landlord receipts showing the cost of the repair. <b>Alternatively</b>, if the landlord does not reimburse the tenant for the repair, the amount of the repair may be deducted from future rent. <b>But there are a few conditions:</b></p> <ul style="list-style-type: none"><li>• The expenses incurred <b>cannot exceed</b> the amount of one month’s rent.</li><li>• The tenant can only claim such a reimbursement once every six months.</li><li>• The tenant must be current in rental payments.</li><li>• The amount claimed by the tenant must not exceed the usual and customary charge for the type of repair.</li><li>• The tenant must not have created the defect. <a href="#">Learn More</a></li></ul>
	<p><b>MYTH: If the landlord does not respond to a repair request the tenant should make the repair themselves and automatically deduct the costs from a rent payment.</b></p> <p><b>THE FACTS</b></p>

	<p>The tenant can make the repair themselves and deduct the cost of the repair <b>ONLY IF</b> they follow the steps and conditions from Miss Code Ann 89-8-15 to repair and deduct. (see Myth #2 above). <a href="#">Learn More</a></p>
	<p><b>MYTH: Renters do not need a written lease agreement with landlords.</b></p> <p style="text-align: center;"><b>THE FACTS</b></p> <p>Although there can be a verbal agreement between a renter and a landlord, it is strongly encouraged that a written lease should be in place that sets out the responsibilities of the renter and landlord, the address of the rented property, the landlord's name and address, the amount of rent, the amount and nature of any deposits, rent payment dates and monthly due dates, which party is responsible for paying which utility, whether the landlord or tenant will be responsible for property maintenance, and the length/term of the lease.</p>
	<p><b>MYTH: Everything in a lease agreement is legally binding.</b></p> <p style="text-align: center;"><b>THE FACTS</b></p> <p>Leases are legally binding. However, if statements in a lease violate other laws or regulations, such as the Fair Housing Act. Some examples of illegal clauses include:</p> <ul style="list-style-type: none"> <li>• Waiving tenants' rights to a livable, safe, and sanitary apartment.</li> <li>• Making a landlord exempt from liability for injuries or damage caused by their negligence.</li> <li>• Waiving rights to a jury trial in any lawsuit concerning property damage or personal injury.</li> </ul>
	<p><b>MYTH: A landlord can evict a tenant for any reason.</b></p> <p style="text-align: center;"><b>THE FACTS</b></p> <p>According to the Mississippi Residential Landlord Tenant Act, a landlord may commence proceedings to evict a tenant for the following reasons:</p> <ul style="list-style-type: none"> <li>• If the tenant does not pay rent on the day it is due.</li> <li>• If the tenant does not comply with the rental agreement.</li> <li>• If the tenant damages the property.</li> <li>• If the term of the lease ends and the tenant does not leave.</li> <li>• If there is no lease in place and the required 30-day notice is given.</li> </ul> <p style="text-align: center;"><a href="#">Learn More</a></p>
	<p><b>MYTH: Landlords can refuse to rent or charge higher rent fees to families with children.</b></p> <p style="text-align: center;"><b>THE FACTS</b></p> <p>These actions are considered housing discrimination under the <a href="#">Federal Fair Housing Act</a> and property owners or managers engaged in these practices can be <a href="#">reported to HUD</a>. Be sure to <a href="#">review lease agreements</a> carefully to ensure they have the required information about Equal Housing Opportunity.</p> <p><b>MYTH: Landlords can refuse to rent or charge higher rent fees to people with disabilities.</b></p>



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### THE FACTS

These actions are considered housing discrimination under the [Federal Fair Housing Act](#) and property owners or managers engaged in these practices can be [reported to HUD](#). Be sure to review lease agreements carefully to ensure they have the required information about [Equal Housing Opportunity](#), and learn more about requirements for Reasonable Accommodations protected by [the Federal Fair Housing Act and Americans with Disabilities Act](#).

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**MYTH: There is a legal standard for toxic mold in housing.**

### THE FACTS

Standards or Threshold Limit Value (TLVs) for airborne concentrations of mold or mold spores have not been set, therefore there are no regulations or standards for airborne mold contaminants set by the [Environmental Protection Agency \(EPA\)](#). However, excess mold growth in housing (more than 10 square feet of a surface) is commonly considered a health hazard, and the [Mississippi Residential Landlord Tenant Act](#) requires landlords to address conditions in rental units that materially affect health and safety. Learn more about mold control and indoor air quality [here](#).

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**MYTH: The landlord is responsible for any damage to a renters' property caused by pests or rodents.**

### THE FACTS

According to the Mississippi Residential Landlord Tenant Act, a landlord is required to comply with the requirements of applicable building and housing codes that affect health and safety; and maintain a dwelling unit in the same condition as when the lease is signed. While state regulations do not specify that landlords are required to provide pest control services, pest control is considered by most local codes to be material to health and safety.

Renters should check for any signs of pests (pest droppings or frass, or small holes in walls or flooring) before signing lease agreements and ask landlords to specify in lease agreements what types of seasonal pest control services they provide for a property.

Renters also need to clean, dispose of food waste, and take out trash regularly, and avoid building up excess clutter. Plumbing leaks, especially under kitchen sinks, can attract pests and should be reported and repaired as soon as possible. Renters are also responsible for making sure any pets are pest free. These maintenance practices reduce the likelihood that a pest issue could be related to a renter's living conditions or behaviors.

If a renter identified and reported a pest issue the landlord would be required to respond under the Mississippi Residential Landlord Tenant Act. If a landlord failed to respond to notification of pest infestations with pest control or management services, the tenant could seek legal action.

# Health, Safety and Related Regulations of Rental Housing

## Residential Lease Agreements

A lease agreement is a legal document signed by a property owner and renter that specifies the terms for what a property owner will provide in living places and services to a renter in exchange for regular payment. Leases also include rules that property owners require renters to follow to maintain health and safety of the property and comply with property management policies and local laws (such as noise ordinances). They also include information about what happens when the lease agreement is not kept, including fees for late rent payments, how the renter will be charged for property damage, or other results of lease violations.

Every residential lease agreement by law must include certain information about how the health and safety of the unit will be ensured at time of lease execution and maintained during the lease period. The primary basis for these requirements is the Mississippi Residential Landlord Tenant Act (2010), which regulates the rights, obligations, and remedies of rental agreements executed in the state. Residential lease agreements must also comply with other laws that regulate health and safety, including the Lead Based Paint Disclosure Act and the Fair Housing Act (see next section).

### [Access a Mississippi Residential Lease Template](#)

A residential lease agreement should include the following information related to health and safety:

<b>Key Elements of a Lease Agreement</b>	
<b>Term</b>	The lease should clearly state the amount of time for the agreement and what happens at the end of the term, including statements about when the tenant would have to vacate, anticipated rent increases if they stayed, or if agreements are valid after the first lease period but transfer to a month-to-month agreement. Knowing these policies can help renters avoid unexpected displacement or eviction or loss of security deposits.
<b>Rent</b>	The lease should also clearly state required payments of all upfront costs (such as application fees and security deposits), monthly charges for rent, late fees and when they will apply, and how and when to make those payments. This section should include directions for how the renter will be refunded the security deposit when they move out of the unit. Federal housing program guidance states that rent costs are affordable if they are 30 percent or less of monthly household income.
<b>Utility Services</b>	The property owner must specify which utility service accounts will be paid and managed by renters and which utility service accounts will be provided by the property owner. The renter should have a clear understanding of how payments for utility services managed by the property owner are paid (if they are included in rent or will be charged in addition to rent). Note that the opening of new water, electricity, or natural gas service accounts may require deposit fees and housing unit inspections. Details of who is responsible for each should be included in the lease agreement.
<b>Condition of Property</b>	Most lease agreements will state that by signing the lease the renter agrees to rent the property in its current condition, which complies with the Mississippi Residential Landlord Tenant Act. A Visual Health and Safety Inspection and

	making sure repairs are completed prior to signing the lease helps to support renter health and safety.
<b>Right to Enter, Inspect and Repair</b>	The property owner should specify the process they will follow when the property needs to be inspected or needs maintenance and repair work. Property owners and renters should agree on how far in advance the property owner will notify the renter about such activities (often 24 hours' notice or more) and if the occupant needs to be present or not. If the property owner conducts any regular annual inspections of the property or appliances in the unit, they should notify the renter of those activities.
<b>Repairs</b>	The lease statement about repairs should, at minimum, comply with the Mississippi Residential Landlord Tenant Act and state that the property owner is responsible for providing repair services and covering all associated costs if they are necessary to address defects material to health and safety of the unit. The lease may include additional language on compliance with this law, including that the renter must notify the property owner or manager in writing of the defect and if they fail to respond within 30 days the renter can repair the defect and deduct the cost from future rent if the repair costs are less than the cost of one month's rent. Leases should also include details about what renters should do in cases of emergencies (such as gas leaks, plumbing system failures, or appliance malfunction).
<b>Maintenance</b>	Lease agreements should include details about who is responsible for regular maintenance activities in rental units and common areas, including trash collection and disposal, landscaping, cleaning of common areas or appliances, air filter changes, and similar activities.
<b>Equal Housing Opportunity</b>	The lease must acknowledge the property owner agrees to comply with the federal Fair Housing Law, which prohibits discriminatory activities in the rental or sale of housing or residential lots to people based on their race, color, religion, sex, disability status, familial status or national origin (protected classes). Property owners are not allowed to refuse to rent, refuse to negotiate, set different terms or conditions of rental agreements, falsely deny that housing is available, assign or steer to particular buildings or neighborhoods, or otherwise make housing unavailable or rental terms unequal for protected classes.
<b>Lead Based Paint Disclosure</b>	If the unit was built prior to 1978, the lease must include a statement that the unit could present exposure to lead-based paint and the property owner is required to provide the renter with a Lead Warning Statement and two additional items: 1) a report of any lead-based paint hazards identified through past inspections or assessments and previous lead hazard reduction activities completed at the property; and 2) a copy of the most updated version of the pamphlet Protect Your Family from Lead in Your Home produced by the U.S. Environmental Protection Agency.

# Health, Safety and Related Regulations of Rental Properties

Mississippi Residential Landlord Tenant Act (2010)	
<b>What Regulators Should Know</b>	<p>Requires property owners to:</p> <ul style="list-style-type: none"> <li>● Comply with all agreements stated in the lease during tenancy.</li> <li>● Comply with the requirements of applicable building and housing codes materially affecting health and safety.</li> <li>● Maintain the dwelling unit, its plumbing heating and/or cooling system, in substantially the same conditions as at the inception of the lease, reasonable wear and tear excluded, unless the dwelling unit, its plumbing, heating and/or cooling system is damaged or impaired as a result of the deliberate or negligent actions of the tenant.</li> <li>● Respond to written requests for repairs required for material health and safety of the renters.</li> </ul>
<b>What Renters Should Know</b>	<p>Requires renters to:</p> <ul style="list-style-type: none"> <li>● Comply with all agreements stated in the lease during tenancy.</li> <li>● Give the property owner 30 days' notice, in writing, stating the specific defect that needs repair. Tenants should date the notice and keep a copy and note the method of delivery to the property owner or manager. If the renter does not receive a response they can: <ul style="list-style-type: none"> <li>○ Cancel the lease and vacate the property without financial penalty.</li> <li>○ Resolve through Repair and Deduction—if the repair is not made by the property owner and costs less than one month's rent, the renter can make the repair and deduct the cost from future rent payments with documentation.</li> <li>○ Bring suit against the landlord in justice court.</li> </ul> </li> </ul>
<b>Regulatory Agency</b>	No specified regulatory or enforcement agency.
<b>Reporting Violations</b>	If a dispute is not resolved between property owner and renter, then it could become a subject of suit in justice court.
<b>Additional Guidance</b>	<b>Mississippi Legal Services:</b> <a href="#">Landlord-Tenant Law in Mississippi</a>

Residential Lead Based Paint Hazard Reduction Act (1992) Section 1018	
<b>What Regulators Should Know</b>	<p>Requires those executing leases of residential properties built prior to 1978 to:</p> <ul style="list-style-type: none"> <li>● Give an EPA-approved information pamphlet “Protect Your Family From Lead in Your Home” to renters.</li> <li>● Disclose known information concerning lead-based paint identified through previous inspections and assessments and previous repair or remediation activities, and provide records of these actions.</li> <li>● Attach a Lead Warning Statement to the lease that confirms compliance with all notification requirements.</li> </ul>
<b>What Renters Should Know</b>	In addition to receiving the required information from the person executing the lease, the renter also has a right to request a lead hazard inspection from a certified inspector and request repairs for hazard control before signing a lease.

<b>Regulatory Agency</b>	U.S. Department of Housing and Urban Development and Environmental Protection Agency
<b>Reporting Violations</b>	Violations are reported to HUD or the EPA. They will travel to investigate complaints concerning violations of the 1018 regulations.
<b>Additional Guidance</b>	<b>HUD:</b> <a href="#">Lead Disclosure Rule</a>

<b>Regulated Repair Activities for Lead Based Paint Hazard Control</b>	
<b>What Regulators Should Know</b>	If property owners hire a contractor to conduct renovation, repair, or painting (RRP) projects in a rental unit built before 1978, the contractor must be a Lead-Safe Certified Firm and use qualified trained individuals who follow lead-safe work practices to prevent lead contamination. The owner or occupant must also be certified if they want to conduct RRP activities on the rental property.
<b>What Renters Should Know</b>	Contractors working in rental units built prior to 1978 must follow lead-safe work practices and contain dust and debris in the work area, avoid renovation methods that generate a large amount of dust, clean up thoroughly, and dispose of waste properly.
<b>Regulatory Agency</b>	Mississippi Department of Environmental Quality
<b>Reporting Violations</b>	Report by contacting MDEQ Air Quality Division
<b>Additional Guidance</b>	<b>MDEQ:</b> <a href="#">Lead Based Paint</a>

<b>Fair Housing Act (1968 as amended)</b>	
<b>What Regulators Should Know</b>	It is illegal to discriminate in the sale or rental of housing, including against individuals seeking housing assistance. The Fair Housing Act prohibits this discrimination based on race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability.
<b>What Renters Should Know</b>	<ul style="list-style-type: none"> <li>• If you believe your rights may have been violated, HUD encourages you to submit a complaint. Because there are time limits on when a complaint can be filed with HUD after an alleged violation, you should submit a complaint as soon as possible.</li> <li>• It is illegal to retaliate against any person for making a complaint, testifying, assisting, or participating in any manner in a proceeding under HUD's complaint process at any time, even after the investigation has been completed.</li> </ul>
<b>Regulatory Agency</b>	Housing and Urban Development, agencies funded by HUD, and the U.S. Department of Justice
<b>Reporting Violations</b>	<a href="#">U.S. Department of Housing and Urban Development</a>
<b>Additional Guidance</b>	<b>HUD:</b> <a href="#">HUD Fair Housing and Equal Opportunity</a>

<b>Reasonable Accommodations and Modifications under the Fair Housing Act Section 504 and Americans with Disabilities Act (1990) Titles II and III</b>	
<b>What Regulators Should Know</b>	Various federal laws require housing providers to make reasonable accommodations and reasonable modifications for people with disabilities. Federal non-discrimination laws that protect against disability discrimination cover not only tenants with disabilities, but also renters without disabilities who live with people with disabilities. These laws prohibit housing providers from refusing residency to persons with disabilities, or placing conditions on residency because they require accommodations or modifications.
<b>What Renters Should Know</b>	<ul style="list-style-type: none"> <li>• Under the Fair Housing Act, a reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice or service. The Fair Housing Act makes it unlawful to refuse to make reasonable</li> </ul>

	<p>accommodations to rules, policies, practices, or services when such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy a dwelling and public and common use areas.</p> <ul style="list-style-type: none"> <li>• In addition, the Fair Housing Act prohibits a housing provider from refusing to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by such a person if such modifications may be necessary to afford such a person full enjoyment of the premises.</li> <li>• Titles II and III of the ADA require public entities and public accommodations to make reasonable modifications to policies, practices, or procedures to avoid discrimination. This obligation applies unless the public entity can demonstrate that the modifications would fundamentally alter the nature of its service, program or activity (Title II), or the public accommodation can demonstrate that making the modifications would fundamentally alter the nature of the goods, services, facilities, privileges, advantages, or accommodations (Title III).</li> </ul>
<b>Regulatory Agency</b>	Housing and Urban Development, agencies funded by HUD, and the U.S. Department of Justice
<b>Reporting Violations</b>	<a href="#">U.S. Department of Housing and Urban Development</a>
<b>Additional Guidance</b>	<a href="#">HUD Fair Housing and Equal Opportunity</a>

<b>Mississippi Ratepayers' Bill of Rights</b>	
<b>What Regulators Should Know</b>	Residential utility customers in the state of Mississippi are protected by the Ratepayers' Bill of Rights under the provisions of the Mississippi Public Service Commission's Rules and Regulations Governing Public Utility Service or the Commission's Rules of Practice and Procedure. The bill of rights regulates how utility service providers manage account activities, including initial service set up and discontinuation, to protect customers.
<b>What Renters Should Know</b>	<ul style="list-style-type: none"> <li>• MPSC has adopted 21 rights in this bill that dictate the processes all utility providers must follow related to accounts.</li> <li>• If utility customers believe their rights have been violated they can file a complaint with the MPSC and they will investigate and work to resolve the dispute.</li> </ul>
<b>Regulatory Agency</b>	Mississippi Public Service Commission
<b>Reporting Violations</b>	<a href="#">File a Complaint</a>
<b>Additional Guidance</b>	<a href="#">Full Text</a>

## Additional Regulations of Rental Units

Renters and property owners may be subject to additional regulations and policies related to housing property maintenance because the housing units are funded by federal or state affordable housing programs. Rental units could also be located in jurisdictions that have ordinances requiring the registry, inspection, or enforcement of standards for maintenance of residential rental units. This section provides introductory information about publicly subsidized rental housing programs with links to details about housing inspection or maintenance standards for each program. GHHI has also identified municipalities with adopted codes for property maintenance, which apply to occupied rental housing, and municipalities with existing rental registration or inspection programs.

## Policies for Public Housing Units

The U.S. Department of Housing and Urban Development administers the national Public and Indian Housing Program, which was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. HUD works with local Public Housing Authorities to administer rental programs, including management of project-based public housing and the Housing Choice Voucher (Section 8) program. 52 local and regional housing authorities operate these programs in the state of Mississippi. [List of Contacts](#)

All HUD-assisted properties are inspected to make sure they are decent, safe, and sanitary. The Real Estate Assessment Center (REAC) sets the inspection standards and oversees inspections. The current inspection standards and inspection forms [are available from HUD](#) for both public housing and the Housing Choice Voucher Program. Common priorities for inspections include:

- Doors and windows lock and latch properly and surfaces and frames are undamaged.
- Units have working refrigerators.
- Bathroom sinks and showers/tubs are working and plumbing is not leaking.
- Painted surfaces are not chipping or peeling.
- Electrical outlets are covered and switches are not cracked or broken.
- Kitchen stove is working.
- Emergency or fire exits are accessible.
- Clothing dryers are properly vented to the outside.

Effective October 1, 2025, a new inspection standard, known as the National Standards for the Physical Inspection of Real Estate (NSPIRE), will be used by all housing programs subject to REAC. NSPIRE is a method for conducting and processing inspections and is designed to improve confidence in HUD's ability to keep properties in compliance by accurately assessing the condition of a unit, implementing streamlined inspection processes, and prioritizing the health and safety of residents.

Resources to support implementation of the NSPIRE Standards are [available here](#).

Program participants are encouraged to report unit deficiencies to property managers or designated contacts for the Section 8 Program. If those contacts do not address the issue, participants should contact the [Mississippi Field Office](#).

Federally owned and target housing receiving Federal assistance is also subject to the Lead Safe Housing Rule. The LSHR sets requirements for disclosure of lead-based paint hazards, lead-based paint risk assessments and inspections, as well as lead hazard remediation and abatement practices for subject properties. The rule also sets a standard response in cases where children under age 6 living in subject properties are found to have an elevated blood lead level. [Learn more about the Lead Safe Housing Rule](#).

## Policies for Other Subsidized Housing

Other HUD programs administered by the Community Planning and Development Division fund the repair, rehabilitation, or construction of rental housing occupied by low-and-moderate income households. CPD administers the national Community Development Block Grant Program, HOME Investment Partnerships Program, and Housing Opportunities for Persons with AIDS (HOPWA) Program, among others. CPD allocates funding resources based on formulas set by Congress to local and state housing programs and provides oversight for program compliance (including health and safety of occupied housing units). Mississippi Home Corporation receives funding allocations through these programs, and several municipalities also receive direct allocations; each funded entity develops HUD Consolidated Plans to identify priorities for funding, including the development of rental housing.

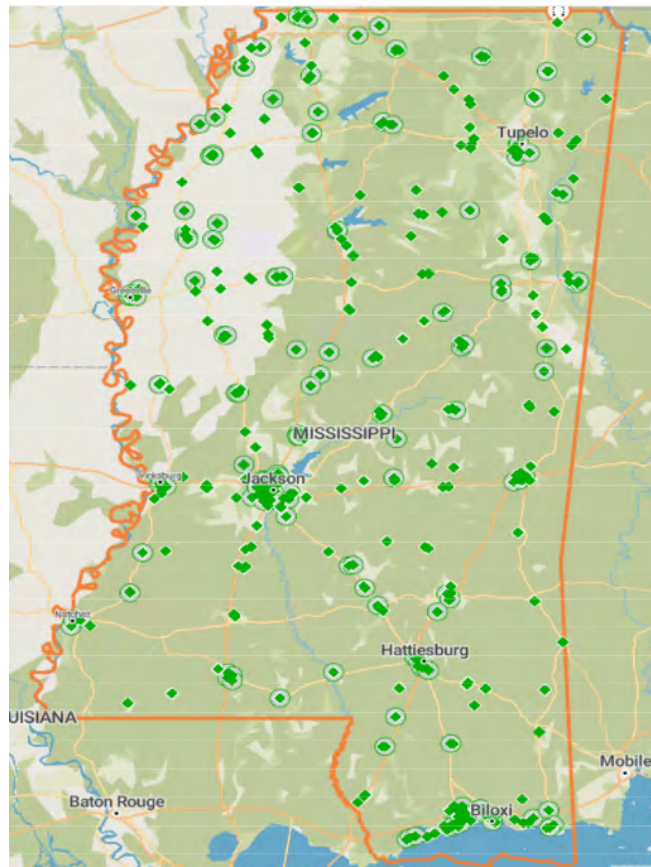
Residents of units funded through these programs typically coordinate with property managers, which could be non-profit organizations, property management agencies, or other related entities, to execute lease agreements and the administrative agents are responsible for property inspections and maintenance during compliance periods. These properties are also subject to local ordinances related to health and safety. [HUD Community Planning and Development Information](#)

Another program for the production and management of rental housing in the state is the Low-Income Housing Tax Credit (LIHTC) Program, which is a national tax credit program administered through the Internal Revenue Service and was created to offer tax incentives to the private sector in exchange for the development of low-income housing.

Mississippi Home Corporation administers the state's LIHTC Program, which has financed the acquisition, construction, and rehabilitation of low- and moderate-income housing since its establishment in 1990. MHC is the state agency responsible for creating and implementing the required program Qualified Allocation Plan (annual guidance that sets criteria for development priorities and the application process for developers), selecting developers and qualifying development plans, and monitoring compliance of developments during construction, rehabilitation, and the following 15-year compliance period (including physical inspections).

The LIHTC Program Compliance Division provides oversight and is required to report non-compliance to the IRS. The [Mississippi Association of Affordable Housing Providers](#) is a trade organization that includes many LIHTC property developers, and can provide more information about how this program operates.

**Residents can call the MHC LIHTC Program Compliance Division at (601) 718-4642 for more information.**





Over [38,000 rental units](#) are currently subject to regulation of this program and they are in locations throughout the state. Residents of LIHTC financed properties typically coordinate with property management companies designated by developers to execute lease agreements and property managers onsite manage property inspections and maintenance. These properties are also subject to local ordinances related to health and safety. [LIHTC Mapping Tool](#)

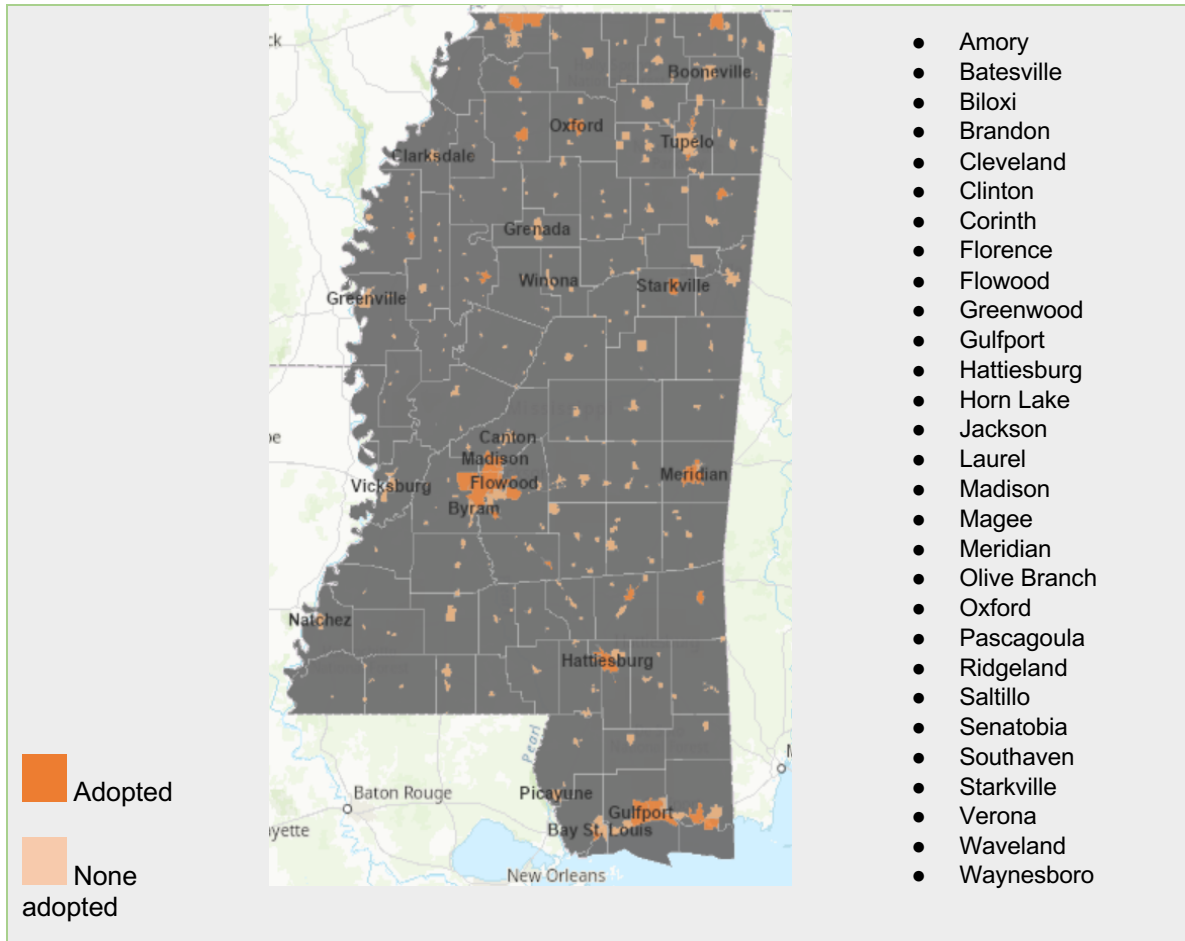
## Property Maintenance Codes and Rental Inspection Programs

Cities, towns, and other jurisdictions throughout the United States regularly adopt and enforce building and property maintenance codes to maintain standards for health and safety of the built environment. The most common source for building code regulations in the United States is the International Code Council (ICC), a non-profit organization established in 1994. Its primary publication, the International Building Code, presents minimum standards for regulating building construction to ensure health and safety of occupants. Other codes produced by the ICC are also commonly adopted by cities to provide additional regulations for building construction and property maintenance. Examples include the International Fire Code, International Property Maintenance Code, International Existing Building Code (used for regulation of renovations), and International Energy Conservation Code. The ICC updates the codes every three years; they [published most current code in 2021](#).

### Links to Rental Registry and Inspection Programs in Mississippi

- [Amory](#)
- [Brandon](#)
- [Clinton](#)
- [Horn Lake](#)
- [Jackson](#)
- [Madison](#)
- [Pearl](#)
- [Ridgeland](#)
- [Southaven](#)
- [Starkville](#)
- [Tupelo](#)


**Municipalities with International Property Maintenance Code Adopted as Local Ordinance (2024)**



(Other jurisdictions with adopted property maintenance codes are Pearl River Valley Water Supply District, Harrison County and Rankin County.)


## Support Resources for Renters

### Emergency Shelters & Transitional Housing


Central Mississippi Continuum of Care		
	<b>CONTACT NUMBER</b> (601) 969-1895	<a href="#"><u>WEBSITE</u></a>


Mississippi Balance of State Continuum of Care		
	<b>CONTACT NUMBER</b> (601) 960-0557	<a href="#"><u>WEBSITE</u></a>

### Housing Counseling

HUD Approved Housing Counseling Agencies		
	<b>CONTACT NUMBER</b> (800) 569-4287	<a href="#"><u>WEBSITE</u></a>


### Legal Services

Mississippi Center for Justice		
	<b>CONTACT NUMBER</b> (877) 352-2269	<a href="#"><u>WEBSITE</u></a>

Mississippi Legal Services		
	<b>CONTACT NUMBER</b> (800) 498-1804	<a href="#"><u>WEBSITE</u></a>

### Social Service Referrals

<b>United Way of the Capital Area Mississippi 211 Helpline</b>
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 <p>United Way of the Capital Area, Inc.</p>	<p><b>CONTACT NUMBER</b> 211</p>	<p><a href="#"><u>WEBSITE</u></a></p>
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### Utility Assistance

Find contact information for local human resource agencies or utility-based assistance:

Mississippi Public Service Commission		
	<p><b>CONTACT NUMBER</b> (601) 961-5434</p>	<p><a href="#"><u>WEBSITE</u></a></p>

## Digital Resources

To access updates and additional resources related to this guide, visit [www.leadfreems.org](http://www.leadfreems.org)

### Quick Links to Additional Resources on Key Topics of the Guide

[Green & Healthy Homes Initiative](#)

[Lead Free Mississippi](#)

[Mississippi State University Extension Service](#)

[Mississippi Department of Environmental Quality](#)

[Mississippi State Department of Health](#)

[Mississippi Home Corporation](#)

[Mississippi Legal Services](#)

[Mississippi Center for Justice](#)

[U.S. Department of Housing and Urban Development](#)

[Environmental Protection Agency](#)

[International Code Council](#)

[Change Lab Solutions](#)