

# Housing View

A Web newsletter published by the Housing Initiatives of the Institute for Disability Studies at The University of Southern Mississippi

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Albert Bailey, family, friends, and service providers gather at his new home in Byram for a housewarming on July 21, 2005.

## Albert Bailey Is 90th HOYO Home Owner

In November 2003, Albert Bailey was referred to the Home of Your Own (HOYO) program by the Regional VI Housing Authority's Housing Choice Voucher program for home ownership. Mr. Bailey had rented all of his life and did not think that it was possible for him to own a home. He was excited when the Housing Authority informed him that he could become a home owner through the Housing Choice Voucher program by being a recipient of a Section Eight voucher. Mr. Bailey spoke with Lottie Scales, an IDS housing initiative social worker, who mailed him a HOYO application.

On November 17, 2003, the very shy and quiet Mr. Bailey came in with a completed application and a letter to attend a housing seminar at the Walthall Hotel in Jackson. He met with Deborah Jefferson, who explained the HOYO program and invited him to attend an IDS

Summer

home-buyer education class. When IDS staff investigated the seminar at the hotel, it was Bailey could not afford a monthly mortgage with

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Albert Bailey, left, is presented with a housewarming gift by Deborah Jefferson, HOYO training and technical assistance specialist.



**Harriet James closed on her Pearl home in June as a result of a partnership effort between HOYO and the Section Eight Home Ownership Voucher program.**

**Edward “Mike” Carrithers of Tupelo closed on his HOYO home in April. Mike received funding assistance through the Mississippi Development Authority. He’s so excited about his home that he keeps directing more people to the HOYO program.**



**Rhonda White holds the keys to her new home in Jackson. White purchased her home through the City of Jackson HOME Investment Partnership Initiative. Her sister, Barbara Hadnott, is also a HOYO home owner.**



When he could no longer pay his rent, Frank Richardson lived in his car under this bridge in Hattiesburg for three nights until he received help through the Shelter For All project.

## Frank Richardson: A Shelter For All Success Story

In 1989 at age 22, Frank Richardson was injured in a drive-by shooting with a gunshot to the head, paralyzing his left side and leaving him hemiplegic (one-side paralysis). At the time, he was an eighth-grade dropout making a living doing roof construction.

Frank obtained his GED in 1990. In 1996, he started college in Kansas, receiving a dual associate degree in accounting and business administration management in 1998. Unable to find work in the area, he went back to college in 2001 to obtain an associate paralegal degree, finishing in 2002. That fall he moved to Hattiesburg to attend The University of Southern Mississippi. He lost his Section Eight voucher during the move because he was not able to find housing in a timely manner. He moved into a trailer, which had the most economical rent he could find—\$250 a month plus utilities. He lived there six months with much difficulty in paying

his bills but had to move out because he could not pay the rent. Frank lived in his car under a bridge for three nights before someone gave him information on Shelter For All (SFA). The SFA social worker was able to get him into the Salvation Army shelter in Hattiesburg. She located housing for him the next day, but it would be two weeks before the apartment would be available. Frank was allowed to stay at the Salvation Army for 13 days until he could move into his apartment.

In July 2003, Frank was involved in a five-car pileup on I-10 in Florida. Having only liability insurance, he was then out of transportation. He purchased a used car for \$800, which he is still driving. He was able to start William Carey College in the fall 2003 semester. Frank needed an adaptive mirror for his car and was instructed to seek assistance in purchasing the mirror from LIFE (Living Independence For Everyone). He met with the LIFE staff and started volunteering.

Frank transferred to Southern Miss in January 2004, where he is majoring in paralegal studies. He continued to volunteer at LIFE and in September 2004 started in a LIFE Americorp position as a paid employee with living allowances. Frank works for Project LINC, which links individuals into neighborhoods and communities in transitioning people from nursing homes and institutional settings into the community.

Frank currently holds a 3.38 GPA at Southern Miss, and he is very proud since he only had an eighth-grade education and brain damage. Frank has shown much ambition and encouragement in his trials throughout his life and continues to seek ways to improve himself and the living situations of others.

Frank said, “The Shelter For All program saved my life. It was during that brief period when I was homeless that I felt the most helpless and at the edge of giving up. If it weren’t for IDS I don’t know if I could have made it. It’s not that I was ‘suicidal,’ it’s just that I was ready to give up and be homeless or go into an institution like a nursing home, mental institution, or prison.”

## ***Housing Update***

### **Housing Programs Second Quarter Accomplishments**

#### **Home of Your Own**

Nine new homeowners in Hinds, Monroe, Rankin, Forrest counties

Lender partners: USDA Rural Housing, AmSouth Bank, and Union Planters

\$130,000 awarded in down-payment assistance with MDA Home Funds

Pending Files: 44

Quarterly Events:

- HOYO presentation in Natchez
- HOYO/Section Eight Home Ownership voucher training in Hattiesburg
- HOYO annual partner training in Jackson
- Home-buyer fair in Biloxi

#### **City of Jackson HOME Investment Partnership**

Five new home owners in the city limits of Jackson

Lender partners: Habitat for Humanity, State Bank and Trust, Trustmark, AmSouth, and Union Planters

\$70,000 awarded in down-payment assistance with City of Jackson HOME Funds

Pending Files: Six

Quarterly event: HOYO/Section Eight Home Ownership voucher training in Jackson

#### **Comprehensive Counseling**

Fifty-three individuals seeking home ownership across our state received one-on-one counseling through the IDS Home of Your Own program.

Two hundred fourteen individuals received technical assistance with program information and referrals.

Four homebuyer education classes were held during the quarter educating 64 potential home buyers.

Post-purchase counseling was provided to 11 households during the quarter.

#### **Shelter For All**

■ Forty-seven homeless individuals with disabilities were provided services during the quarter. These services included but were not limited to case management, housing placement, renter education, person-centered planning sessions, health and human services referrals, and ongoing supportive services.

■ Three were placed in emergency shelters, three were placed in transitional housing; five in permanent housing with rental assistance; four in permanent housing without rental assistance; and 11 continue in counseling to seek housing.

#### **HousingSmart**

Ninety-three individuals presented fair-housing education at the following events:

- Mississippi Leadership Council on Aging Annual Conference
- HOYO Fair Housing/Fair Lending Training
- HEED Fair Housing Conference

#### **Future presentations and planned public events:**

August 29 - The Mississippi Municipal League - Mississippi Black Caucus of Local Elected Officials

August 31 - Shelter For All Client Open House

October 3 and 4 - MDA Housing Summit

October 20\* - IDS Housing Initiative Advisory Council (\*Please RSVP by October 18 to (601) 432-6876)

October 27 and 28 - LIFE "Home Is Where the Heart Is" Conference



Josephine Chambers, a Shelter For All client, won new furniture for her home when her name was entered in a Miskelly Furniture giveaway.

## Resources Can Make Life Better

Josephine Chambers was referred to the Shelter For All program in April 2003 when her house burned, and she and her son had no place to go. By the following month, her oldest son had bought an older mobile home and placed it on the property where her home had previously stood, but Ms. Chambers needed assistance with utility hookups and a septic tank.

SFA staff called the local Continuum of Care partner, Multi-County Community Service Agency in Forest, Miss. Multi-County assisted with the deposit for electricity and for an electrician to wire the trailer. The agency does not help with water services, which estimates revealed would be \$1,500 to \$2,400. SFA staff could not find anyone to assist with water costs, but Ms. Chambers' family was able to help her with this expense.

In December 2003, SFA staff assisted Ms. Chambers in getting bedroom and living room furniture for her home by submitting her story to Miskelly Furniture during their Christmas Furniture giveaway.

Over a year later, Ms. Chambers was approved for a housing voucher from the Regional Housing Authority. Since she has been renting the mobile home from her son, she was entitled to rental assistance from the voucher and did not have to

relocate. SFA staff accompanied the Regional Housing Authority's inspector to explain the repairs needed for Ms. Chambers to get her voucher. She was successful in getting all of the repairs completed and received the voucher. With the rental assistance, Ms. Chambers is looking forward to turning the rental voucher into a home-ownership voucher. SFA staff were able to obtain a credit history for Ms. Chambers and are now in the process of instructing her on how to clean up a small credit concern that may hinder her from obtaining home-ownership.

During a person-centered-planning session, SFA staff discovered the father of Ms. Chambers' son died several years ago and her son was not receiving death benefits. She had been told her son did not qualify. SFA staff assisted Ms. Chambers in obtaining an original birth certificate for her child and then instructed her to refile for benefits. When Ms. Chambers refiled for the benefits, she discovered that not only was her child entitled to a monthly check, but he was entitled to a lump-sum back payment.

SFA staff have been assisting Ms. Chambers with financial education and budgeting to prepare for a financial settlement of almost 10 years of benefits. SFA staff is assisting Ms. Chambers with inquiries about the lump-sum benefits. SFA is looking forward to assisting Ms. Chambers with her dream of home ownership.

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discovered that it was a scheme to take money from the participants by selling them a \$300 booklet about how to get rich with real estate.

By January 2004, Mr. Bailey was visiting the IDS office for assistance in completing a Trustmark Bank mortgage loan application. He also needed help in getting the Veterans Administration to write a letter about his disability. The social worker met the Mr. Bailey at the VA Hospital where they were able to obtain the documentation needed to verify his disability.

At the request of Mr. Bailey, staff accompanied him to a meeting with the Housing Authority to find out the next steps for them.

Mr. Bailey completed an eight-hour home-buyer education course in January 2004. By February 2004, he had been approved by Cassie Hicks, IDS coordinator for housing program, to shop for a home. Mr. Bailey chose Tressie Burkhalter-Smith of Magnolia Realty to assist him. Mr. Bailey located a nice three-bedroom home, which fit his income, and was given a person-centered plan by IDS staff in March 2004.

In March 2004, IDS staff received an urgent call from the Regional Housing Authority to inform us that Mr. Bailey did not have a Section Eight Voucher, but he was part of an old HUD's Mod-Rehab Program where private landlords were given grants or low-interest loans to repair their rental dwelling. This particular dwelling had to accept individuals/families with Section Eight vouchers. According to HUD's Mod-Rehab program, to ensure that the landlord would not lose funds, the voucher was attached to the dwelling and not the client. This program would stay intact for 15 years. At the end of this period, the voucher would be turned over to the client who had the freedom to move anywhere. This was done at a time when private landlords were reluctant to rent to persons with Section Eight housing vouchers.

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## HousingSmart Reflects on Year of HUD Fair Housing Grant Activities

The HousingSmart grant ended in June after a year of activities promoting fair housing for people with disabilities. IDS has applied for another year of funding.



Vicki Killingsworth and Deborah Jefferson made a presentation on fair housing for the Mississippi Leadership Conference.



Vicki Ray of HUD answered questions during the presentation.



Deborah Jefferson manned the display which promoted April as Fair Housing month.

## Post-Purchase Class and Lender Recognition

On July 26, the Institute for Disability Studies housing staff conducted a post-purchase class for current Home of Your Own home owners. At the conclusion of the class, staff and home owners gave a big “thanks” to local lenders who partner with HOYO and also provide monetary contributions to the program to assist people with disabilities in becoming home owners.



Trustmark National Bank was recognized for their assistance to the HOYO program: from left, Jean Jones, Community Lending Specialist, Trustmark; Royal Walker, Associate Director, IDS; Cassie Hicks, Housing Coordinator, IDS; David Johnson, Vice President, Trustmark.



Participants in the post-purchase class include, from left, front row, Nelda Boone, Pauline Boone; back row, Brenda Takewell, Earline Galloway, Eddie Mae Bryant, Deborah Jefferson and Andre Terrett, training and technical assistance specialists for IDS.



BancorpSouth was recognized for their assistance to the HOYO program: from left, Royal Walker, Associate Director, IDS; Evelyn Edwards, Vice President, Community Reinvestment, Mid-Mississippi Region, BancorpSouth; Cassie Hicks, Housing Coordinator, IDS.



These post-purchase class participants received their home loans from Trustmark National Bank. They join Trustmark representatives who were recognized with an oversized check of the funds they have provided to support HOYO activities, from left, Jean Jones, Trustmark; George Kelly; Earline Galloway; Brenda Takewell; Nelda Boone; David Johnson, Trustmark; Cassie Hicks, IDS.



AmSouth Bank was recognized for their assistance to the HOYO program: from left, Royal Walker, Associate Director, IDS; Regina Austin, Assistant Vice President, Regional Community Development Officer, AmSouth Bank; Cassie Hicks, Housing Coordinator, IDS.

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the house he had chosen and was heartbroken. He could not find another decent affordable home in the city of Jackson that would fit his income range without assistance. Just when Mr. Bailey was about to give up hope of becoming a home owner, Ms. Jefferson referred him to Nicole Barnes, loan officer of USDA Rural Development.

Mrs. Barnes worked hard with Mr. Bailey and by October 2004 he was approved for a loan through USDA Rural Development for at least \$67,000, not to include HOYO grant funds of \$15,000. Mr. Bailey asked Deborah Jefferson to call Ms. Burkhalter to work with him again. This time Mr. Bailey had to find a home outside the city limits of Jackson. When Mr. Bailey found the second home, he was informed that the HOYO funds were depleted, and he had to wait for a new round of funds. Mr. Bailey tried to give up at times but was encouraged by Jefferson, Barnes, and Burkhalter to keep trying. Both Ms. Barnes and Ms. Burkhalter worked hard to find Mr. Bailey a suitable home. In March 2005, new HOYO funds became available. Ms. Burkhalter found a home in the Villa Subdivision of Byram. In April 2005, Mr. Bailey closed on his dream home. "This home is 10 times better than the first home I chose. It was all worth waiting for," said Mr. Bailey. "Never in life would I have dreamed I could own a home like this (appraised at a little less than \$95,000), with less than \$700 monthly income. My family is very proud of me and I thank Nicole Barnes, USDA Rural Development, Deborah Jefferson, the Institute for Disability Studies, and Tressie Burkhalter-Smith of Magnolia Realty for their encouragement and for hanging in there with me."

Mr. Bailey's home was made possible through the USDA Rural Development direct loan program which subsidizes his monthly house note. Mr. Bailey's monthly rent was \$136, now his monthly mortgage, which includes escrow, is \$311.

**Housing View** is a Web-based newsletter about the activities of all the housing initiatives of the Institute for Disability Studies, Mississippi's University Center for Excellence in Developmental Disabilities Research, Education and Service, located for 30 years at The University of Southern Mississippi.

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