

Housing View

An online newsletter published by the Housing Initiatives of the Institute for Disability Studies



Royal P. Walker Jr., retiring executive director of the Institute for Disability Studies, visiting a Jackson house refurbished through the IDS Neighborhood Stabilization Program

Housing for People with Disabilities

Shifting Attitudes and Perspectives

“Housing first appeared on our radar screen at the Institute in 1997,” recalled Royal Walker Jr., retiring executive director of the Institute for Disability Studies, on his many years of work in the housing arena. “The University Center for Excellence in New Hampshire was working on a homeownership initiative that intrigued many of us in Mississippi. ‘Could people with disabilities in our state own their own homes?’ ”

Homeownership is, in fact, a core value of community inclusion. If people with disabilities are included in the community, then they must have a place, a home. Royal explained that Vicki Killingsworth,

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who was on the IDS staff in 1997, was an early supporter of the state’s homeownership movement. Dr. Jane Siders, then executive director of IDS, asked him to provide leadership for IDS’ entrance into the homeownership movement through the Mississippi Home of Your Own program.

“People are defined by where they work, where they live, and where they worship,” he said. “People with disabilities ought to have the same access as anyone else about where they choose to live.” Royal noted there are housing challenges in Mississippi. In particular, it’s a rural state where substandard and affordable housing has been a problem.

“We recognized that to make homeownership work for people with disabilities and their families in Mississippi, we had to convince the state agencies that provide housing supports and the lending institutions that homeownership was indeed possible. I met with state officials to convince them to invest in people with disabilities.”

“Homeownership has improved in our state for people with disabilities because those of us involved in housing have worked together,” said Royal. “We have made progress by effectively shifting attitudes and shifting perspectives in Mississippi. Housing organizations and lenders know that people with disabilities can contribute, they can be homeowners, they can take a little and make it work.” He admits that HUD and the U.S. Department of Justice have played a part by addressing fair housing and discrimination.

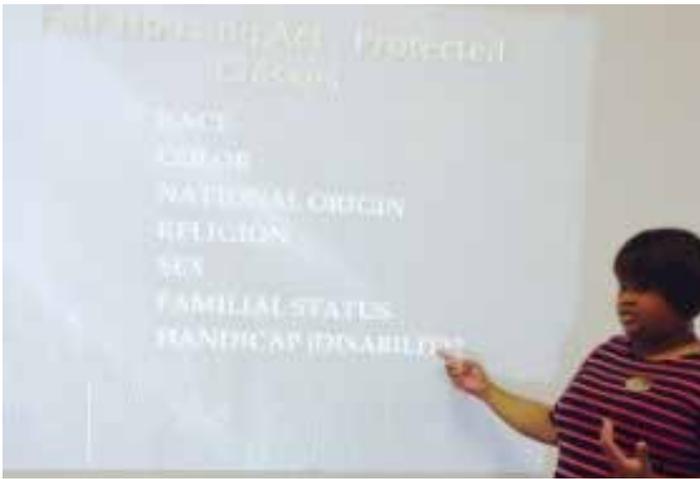
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Institute for Disability Studies





Natalie Cole, MFHIP project coordinator, makes a Fair Housing Presentation in Silver Creek.

MFHIP-Education and Outreach

The Mississippi Fair Housing Initiative Program (MFHIP), the Institute for Disability Studies' fair housing program, offers education and outreach activities, materials and technical assistance to consumers and housing professionals throughout the state. Aimed at housing providers and consumers in Mississippi, the program works to educate the community and housing providers on fair housing laws and proper procedures.

With the help of the Mississippi Development Authority (MDA), IDS has been able to provide outreach to the coastal counties and those counties that have been affected by past catastrophic storms.

MFHIP's outreach activities allow the public to learn of general and specific housing discrimination awareness. Materials disseminated are up-to-date and free.

Under MFHIP, IDS has provided workshops in Columbus, Waveland, Wiggins, Biloxi, Silvercreek, Gulfport, Moss Point, and Picayune, serving more than 300 individuals from the community. There will be additional workshops offered in the greater Jackson area. Please check the calendar of events www.usm.edu/disability-studies/calendar-events, for updates on upcoming workshops. For more information on fair housing in Mississippi, contact Natalie Cole, Fair Housing Project coordinator at 601.432.6977 or ncole@ihl.state.ms.us.

Fair Housing Is Your Right

Each April, the U.S. Department of Housing and Urban Development (HUD) uses Fair Housing Month to mark the passage of the 1968 Fair Housing Act, the landmark law passed shortly after the assassination of Dr. Martin Luther King Jr., which prohibits housing discrimination based on race, color, national origin, religion, sex, disability and family status. This year's theme was "Fair Housing Is Your Right: Use It!"

The annual event is an opportunity to recommit to the principle that "fair housing is an essential part of everything we do; every grant we make; every building we build; and every community we work with," said HUD Secretary Shaun Donovan. "And we will go to the mat in order to ensure the right of every American to fair housing. Although the times have changed, our commitment to this work remains as strong as ever. It is at the core of our mission."

"Fair Housing Month is an opportunity for all of us to reflect on just how far we've come to make our housing more equitable and how far we still have to go to end housing discrimination," said HUD Acting FHEO Assistant Secretary Bryan Greene.

"Fair housing is about giving people the opportunity to pursue their dreams, and whenever this opportunity is denied, not only do families lose, our entire nation loses."



President Lyndon B. Johnson signed Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, on April 11, 1968.

Housing Advisory Council and Partner of the Year Nominations

The Mississippi Home of Your Own (HOYO) Housing Advisory Council meets several times during the year to review and network on strategies for addressing housing in Mississippi, including assisting people and families with disabilities.

The Council is comprised of 54 individuals who are consumers or housing advocates from various agencies across the state that can utilize this meeting platform to educate other professionals and consumers and promote housing activities.

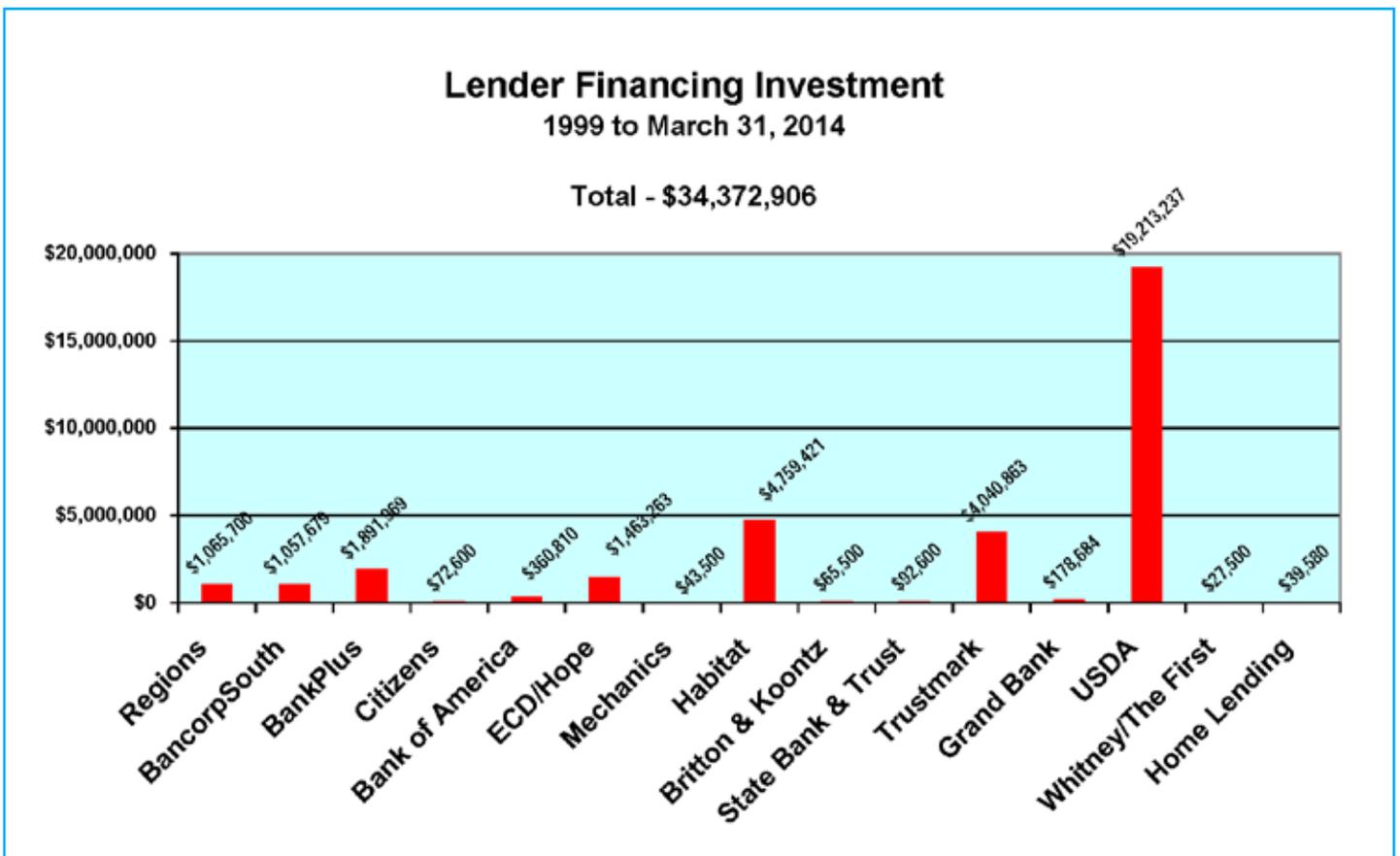
The next Council meeting date is May 15, 2014. Nominations for the IDS Housing Partner of the Year are being received from April 1 until June 30. The applicant must have participated on the Advisory Council for one year. IDS can receive nominations from Advisory Council members and other community partners, and applications can be obtained from any

IDS office location or the IDS website. Award recipients (an individual and an agency) are recognized at the fall Council meeting and featured in the winter edition of the IDS *Housing View* newsletter.

Past award winners include the Mississippi Housing Corporation, 2010 Housing Initiative Partner of the Year Award; Evelyn Edwards, 2011 Housing Initiative Partner of the Year Award; and BankPlus, 2012 Housing Initiative Partner of the Year Award.



BankPlus received the IDS Housing Initiative Partnership of the Year Award in 2012. The framed print was received by BankPlus staff, from left, Debra McGee, Kimberly Keen, Mark Oullette, Jack Webb, Marcia Reed, Edith Kennedy and David Johnson.





Ms. Dunn and her daughter are proud new homeowners.

Housing...Worth the Investment

Ms. Dunn lived with her daughter and two grandchildren in a small, two-bedroom, one-bath rental home since 2006, and it was time to own a place of their own.

Ms. Dunn contacted USDA at the suggestion of a friend, completing a prequalification application, then the official application for a home loan. The loan specialist gave the family information about down payment assistance through the HOYO program.

In November 2013, Ms. Dunn contacted Heather Steele at IDS. Ms. Dunn and her daughter worked diligently to get the information required for processing. The family was able to move into a three bedroom, two bath home in their same school district. The children were elated with being able to decorate their new home.

Ms. Dunn says she never expected to get the type of help she received; it was fabulous. She hopes others are able to benefit from the program as well. She appreciated the assistance through the counseling process and the preparation on what to expect for homeownership. The family said this assistance has been worth the investment because their mortgage payment and utilities are less than what they were paying for the small, two-bedroom rental home. This family's homeownership was made possible with a USDA Rural Development loan and the \$15,000 grant received from IDS.

The Long Journey Home

For the past five years, Mr. Collins lived from place to place, trying to secure housing for his family. His overall objective was safe, decent, affordable housing. He told his friend, Audrey, that because of his learning disability, he needed help. She understood his desire to provide a safe environment for his children.

Mr. Collins applied with his bank, but he needed additional income or down payment assistance. Audrey began a quest to help by contacting local housing officials, first the city then the county because of where he wanted to live. He qualified for the county grant program but needed to secure financing. Mr. Collins and Audrey met with the USDA, who advised additional funding sources through HOYO. Mr. Collins was counseled on budget, savings, debt ratio, inspection, insurance and other housing-related issues and completed a homebuyer education class.

Excited about getting a home of his own, Mr. Collins located one home. It required repairs. He continued to look for property in his price range, finding another that did not appraise for the asking price. He kept going back to the original property because of the school district, plus his vision for the house. After deliberation, the homeowner completed the required repairs, and the home passed inspection. Trustmark secured the financing, Forrest County provided \$25,000 in HOME funds, and Mr. Collins received a \$10,500 FHLB grant from IDS. In January 2014, Mr. Collins became the proud owner of his new home. He says it was a long process, but it was well worth it!



Mr. Collins opens the door to his new home.

NSP - Homeownership, One Family at a Time

Six families have become new homeowners in the City of Jackson through the Neighborhood Stabilization Program. After going to classes, signing documents, viewing homes, making phone calls, and always watching their budgets to pay down bills, the families were well-prepared to close, moving into beautiful newly renovated homes that welcomed them to homeownership.

The IDS Neighborhood Stabilization Program (NSP) was established to stabilize communities. Forty-seven foreclosed and abandoned homes were purchased in Jackson neighborhoods. NSP homes offer all new appliances, alarm systems, newly renovated spaces and, most importantly, grant assistance.

Making the dream of homeownership a reality for these families involved hours of collaboration between staff, community lenders, and both state and federal entities. Five more homes are under contract; four more are pending.

To date, IDS has received more than 500 applications for homeownership through NSP. Changes in income eligibility limits have allowed for a gradual increase in the number of applicants and sales. Additionally, partnerships with community lenders, realtors, faith-based agencies and other organizations like the Mississippi Regional Housing Authority VI have broadened community outreach.

“Knowing that we could help some deserving families into affordable homeownership has kept us motivated throughout the year,” said Nita Martin, IDS homeownership counselor. Martin provides individual and group counseling to NSP applicants. “I’m glad IDS could be a part of the blessing that each family receives in buying their first home with an impressively affordable monthly payment.”

Down payment assistance was provided by the Mississippi Development Authority to participating families based on need.

IDS continues to offer homeownership opportunities for individuals and families, and IDS staff remains committed to making the American dream a reality for individuals with or without a disability one family at a time.

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IDS NSP Realtors

The following realtors currently represent the available NSP houses. For more information or to view these NSP houses, visit www.idsnspjackson.com.

Allen Rouse
Home Finders Realty
601.278.5781
allen_rouse@cable.comcast.com

Barbara Richardson
Eternity Real Estate Inc.
601.346.8009 (office)
601.346.0223 (fax)
eternityre@bellsouth.net

Yolanda Parris, Realtor
RE/MAX Connection
601.826.4719 (cell)
601.371.9167 (office)
601.519.0027 (fax)
yolandaparris@remax.net

Demetrese Evans, Owner
Evans Realty Group, LLC
601.317.4771 (cell)
devans@evansrealtygroup.net

Amia Edwards, Broker
Amia Edwards Real Estate
601.941.8039
amiaedwards@gmail.com

Cheryl Russell, Broker
CDR & Associates
601.260.9847 (cell)
cdrandassoc@comcast.net

Monica Smith, Agent
CDR & Associates
601.955.8950
monicasmithrealtor@gmail.com

Dee Kommany, Real Estate Broker, MBA
The Kommany Group, LLC
601.454.5714 (cell)
Jacksonpropertyinfo@gmail.com

Keep Trying

A native of Jones County, Mr. George is 46 and currently lives in Lauderdale County. He came into the Shelter For All program on January 2013. George had been staying at the Salvation Army for eight months. He didn't have to pay anything to stay there and was allowed to stay there until he had income. He was receiving SNAP benefits in the amount of \$200 a month.

George had been denied disability three times and was in the process of appealing it. This time around, an attorney was representing him. George waited on a hearing for almost a year before he entered the Shelter For All program. He eventually got a court date, but it was rescheduled. The second scheduled hearing was held and additional documents were requested.

While collecting documents and waiting on the next hearing, George's SFA case manager assisted him with Section 8 housing. He started receiving a check from Section 8 in the amount of \$93. With his SFA case manager and his caseworker working together to get all of the necessary documents, George had a successful hearing with results in his favor. Not long after, he received a letter in the mail informing him that he'd been approved and that he would be receiving another letter informing him how much he will be receiving each month. George was also awarded back time. George is living in a one-bedroom subsidized apartment in Meridian and is receiving SSI.



George in his new apartment



Helping hands all around, from left, Sheena Caston, SFA case manager; Joey Beam, Helping Hands; George Nelson, AWH case manager; and Lori Little and Melissa Pound, Helping Hands

Little Lady, Big Heart

Lori Little with Helping Hands Helping Homeless assists homeless individuals in Tupelo and other northern Mississippi counties. Recently, IDS, with the help of Southern Christian Services in Jackson, was able to provide Little with six sleeping bags and personal hygiene items for homeless individuals. The sleeping bags were particularly needed because of the colder weather experienced this winter.

The Shelter For All program networks with many different agencies throughout the state of Mississippi to provide case management and an array of valuable services to assist homeless individuals with disabilities.

The Shelter For All service area includes 71 Mississippi counties divided into two distinct regions: northern and southern. To cover this broad area, IDS's main office in Hattiesburg serves the southern region, covering all southern counties except Pearl River, Stone, George, Hancock, Harrison and Jackson. The Jackson office serves the northern region, which extends as far north as the Tennessee line with the exception of Madison, Warren, Hinds, Rankin and Copiah Counties.

For more information on the Shelter For All program, contact Sheena Caston at 601.432.6177 or scaston@ihl.state.ms.us.

Life in Adversity

Ms. K is a young woman who has seen her share of life's ups and downs. She is dealing with physical health issues, the loss of her husband, and finally the loss of her housing. Ms. K has endured a lifetime of heartache in a short period of time. Things started looking up for her when she was referred to the A Way Home program at The University of Southern Mississippi Institute for Disability Studies. As a participant in the program, Ms. K was provided rental assistance, case management and budget/credit counseling to assist her in gaining stability. In the past months, Ms. K may have felt that the encouragement from her credit counselor and case manager and their lectures about budget and credit counseling were in vain.

Because of the short-term goals she set for herself, Ms. K is now stable and has moved into permanent housing. Ms. K was able to set aside funds and says that she wants to one day become a homeowner. Ms. K promises to continue working on the life skills she gained as a participant of the A Way Home program.

“During my tenure with IDS, I have learned gifts that last are not always in the form of material or monetary but in the supportive services aspect of the job. We give our clients a measure of hope and determination. Somewhere along the way, we give our clients a dream,” said Fran Dear, A Way Home credit counselor.



Ms. K, seated, with A Way Home staff, George Nelson, case manager, and Fran Dear, credit counselor



Elizabeth and her son can have even better adventures at their own home.

Even Better Adventures

Elizabeth had been on her own since she was a teenager and was used to taking care of herself, but finding herself homeless with a young child was something she did not expect.

Elizabeth was referred to the Shelter For All program and began working with a case manager to find housing while staying at the Salvation Army shelter. Elizabeth and her son maintained a positive attitude throughout their stay at the shelter. Her son described their period of homelessness as, “A big adventure—we didn’t know what each day would be like or what challenges we would have to solve, but I knew we would handle it together.”

With that positive attitude and hard work, Elizabeth and her son have been living in their own home for over a year. The stability that came with having a place of their own allowed Elizabeth to find a part time job and enroll in community college. Elizabeth says her faith and lots of prayer have helped her get through the hardest times in her life and have given her a positive outlook for a bright future.

Housing Program Accomplishments

Home of Your Own

547 homeowners across 63 of Mississippi's 82 counties

2013 Update

- 43 new homeowners in 2013 with homes located in Adams, Clay, Copiah, Forrest, Grenada, Hinds, Scott, Humphreys, Lowndes, Pike, Oktibbeha, Tate, Washington, Jackson, Montgomery, Yazoo, Newton, Lauderdale, Neshoba, Simpson, Monroe, Attala and Winston counties
- \$422,500 awarded in down payment assistance to families across the state (\$270,000 - MDA and \$152,500 - Federal Home Loan Bank)
- Homebuyer education classes held in Leland, Starkville, Hattiesburg, Greenville, Belzoni and West Point. The six homebuyer education classes held provided certificates to 102 participants.

Mississippi Development Authority (MDA) Goals for HOYO Program

Grant period: FY2012 beginning February 2014

State-wide excluding entitlement cities

Disability household member required

Goal: 25 families to receive down payment assistance

- Two pending files

City of Jackson HOME Investment Partnership Program

- Renewal in 2012 with a program goal to assist **30** households with housing counseling and related services and to assist **12** individuals with financial assistance up to \$25,000
- IDS has moved **11** families into homeownership with financial assistance.
- \$275,000 utilized toward down payment, closing costs and gap financing for these first time homebuyers
- Individual homeownership counseling for **113** individuals
- Since October 2012, **210** individuals have attended IDS' eight-hour homebuyer education class in Jackson. The homebuyer education course is taught based on the NeighborWorks America® *Realizing the American Dream*.

Home Saver

IDS was approved as a counseling agency by Mississippi Home Corporation (MHC) when the Homesaver program was created from a grant received from the U.S. Department of Treasury's Hardest Hit Fund. The primary goal of the program is to assist Mississippi homeowners who have lost their jobs or experienced a 15% or more reduction in income, through no fault of their own due to the economy and are at risk of default or losing their homes to a mortgage foreclosure.

- Applicant closings: 62
- Files pending underwriter approval: 10

The website to complete a program application is located at www.mshomesaver.com.

Federal Home Loan Bank (FHLB) of Dallas

Member Bank (BancorpSouth) – June 1, 2014 close-out date

- Grant award of \$147,000 to IDS to provide grant funds in urban and rural communities
 - Fifteen households (very low to low income) assisted with grants up to \$10,500 per household.
- Activities through April 2014:
- Thirteen closed
 - Two approved for funding

Member Bank (BankPlus) – November 1, 2014 close-out date

- Grant award of \$147,000 to provide down payment assistance in urban and rural communities
 - Fourteen eligible households (very low to low income) will receive grants of up to \$10,500 per household.
- Activities through April 2014:
- Four closed
 - Three approved for funding
 - Seven slots available

Homeless Housing Programs

Shelter For All

Grant period: July 1, 2013 – June 30, 2014

- Twenty-seven homeless individuals and/or families received housing placements.
- Twenty-three homeless individuals with disabilities

Shelter For All Grant Refunded

were assisted with supported employment or referrals for employment in the community.

- 47 homeless individuals with disabilities were referred for life skills counseling.
- Assisted 102 homeless individuals to access mainstream health and human services
- 31 individuals with disabilities successfully completed renter education.
- Assessment or information and referral services provided to 166 homeless individuals with disabilities over the last year
- 46 individuals received budget counseling from a certified housing counselor and 22 received credit counseling.
- 56 homeless individuals with disabilities received follow-along case management services.
- Person-centered planning was provided by HOYO and its coalition members, in collaboration with homeless service providers, to five individuals with a disability.
- Three outreach activities were provided to homeless shelters, regional centers and LIFE centers.

A Way Home

Grant period: July 1, 2012 – June 30, 2014

Provided scattered site permanent housing to consumers with disabilities who were homeless in Forrest and Lee counties. Staff assisted clients in locating, obtaining and maintaining permanent housing with the goal of ending homelessness. A Way Home staff also worked with individuals with disabilities who were homeless to increase skills or income to achieve greater self-determination.



U.S. Housing and Urban Development (HUD) Secretary Shaun Donovan announced on April 8, 2014, that HUD will provide nearly \$1.6 billion in grants to renew support for 7,100 local homeless housing and service programs across the U.S., Puerto Rico, Guam and the U.S. Virgin Islands. Mississippi was awarded \$5,198,267 to provide renewal funding to 35 homeless programs. HUD also recently announced its 2013 estimate of the number of homeless people in America. Approximately 3,000 cities and counties reported 610,000 homeless people on a single night in January of 2013, down 6.1% since 2010. During the same time, HUD found significant declines among the long-term or chronic homeless population (15.7%) and veterans experiencing homelessness (24.2%).

The IDS Shelter For All grant was included in the renewal funding announced by HUD. Provided through HUD's Continuum of Care Program, the funding announced will ensure that local projects remain operating in the coming year, providing critically needed housing and support services to those persons and families experiencing homelessness.

Continuum of Care grants are awarded competitively to local projects to meet the needs of individuals and families experiencing homelessness in their community. The grants fund a wide variety of programs from street outreach and assessment to transitional and permanent housing for homeless persons and families. HUD funds are a critical part of the Obama Administration's strategic plan to prevent and end homelessness.



SFA clients benefit from person-centered planning meetings.



Providing the public with program information at the homeownership application fair held at the Metrocenter in Jackson in March



Homeownership application fairs, like this one held at the Metrocenter, also allow people interested in homeownership access to trained credit counselors.

City of Jackson HOME Investment Partnership Program

The City of Jackson HOME Investment Partnership Program goal was to assist 30 households with housing counseling and related services during the current program year and assist 12 individuals with financial assistance up to \$25,000. To date, IDS has moved 11 families into homeownership with financial assistance. More than \$275,000 was utilized toward down payments, closing costs and gap financing for first-time homebuyers within the city limits of Jackson. IDS Housing Counselor Nita Martin has provided individual homeownership counseling to 113 individuals to date through the City of Jackson HOME program.

Martin reports that 210 individuals have attended IDS' eight-hour homebuyer education classes in Jackson since October 2012. The homebuyer education course is taught based on the NeighborWorks America® *Realizing the American Dream*. This curriculum teaches buyers what is needed for successful homeownership from start to finish. Homebuyer classes have been an integral part of the success of the IDS housing initiatives.

"This program has been a tremendous asset to the capital city," said Martin. "It has been a pleasure serving the many deserving families awarded financial assistance."

Shifting Attitudes continued from page 1

"Now we're in the midst of changes in rental housing for people with disabilities," said Royal. "That's our next frontier, and we're well on our way. We need to educate landlords and the public. We also need to push the agenda for universal design and visitability," he added. "Not just for people with disabilities but also for the large number of us baby boomers as we move forward in life."

Royal will retire May 30, after 22 years of service to the Institute for Disability Studies at The University of Mississippi. He has spent an additional nine years

in state government. Health, not housing, will be the focus of his new work in the private sector, but people with disabilities and their dream of homeownership and community housing will always hold a special place in his heart.

Royal has also just received appointment by President Barack Obama to the board of the National Council on Disability, an independent federal agency that recommends disability policy to the Administration, Congress and other federal agencies. During this three-year appointment, Royal will focus on housing for rural America.

Housing News

Cassie Hicks, coordinator for housing initiatives for IDS, was re-nominated as 2014 chairman for the Federal Home Loan Bank of Dallas Advisory Council. The Federal Home Loan Bank of Dallas is one of 12 district banks in the FHLB Bank System and has approximately 900 members and associated institutions in Arkansas, Louisiana, Mississippi, New Mexico and Texas. She also received a Certificate of Completion for the Money Management International Certified Money Management Program.

Heather Steele was recently promoted to associate coordinator for housing services for IDS housing programs. She completed the Train-the-Trainer in Raymond sponsored by MFAC, A Financial Capability Program and also received a certificate of completion for the Money Management International Certified Money Management Program.

Fran Dear, credit counselor with IDS, completed the Train-the-Trainer in Raymond sponsored by MFAC, A Financial Capability Program and also completed 1.5 hours of continuing education by attending the Dodd Frank Act course for "Basic Foreclosure Counseling."



Take Note

www.idsnspjackson.com

www.mshomesaver.com

**June is National
Homeownership Month.**

Housing View

Housing View is an online newsletter featuring the activities of the housing initiatives of the Institute for Disability Studies. IDS is Mississippi's University Center for Excellence in Developmental Disabilities Research, Education and Service and has been located at The University of Southern Mississippi for more than 30 years.

The University of Southern Mississippi
Institute for Disability Studies
118 College Drive #5163
Hattiesburg, MS 39406-0001

601.266.5163
Toll-Free/TTY: 1.888.671.0051
Fax: 601.266.5114

Jackson Office
3825 Ridgewood Road, Room 729
Jackson, MS 39211
601.432.6876
Toll Free: 1.866.883.4474
Fax: 601.432.6974

www.usm.edu/ids

Upcoming Events!



IDS Housing Advisory Council Meeting - May 15
Homebuyer Education Class - Jackson - June 7
Partner of the Year Nominations - Deadline June 30

Institute for Disability Studies



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