Community partners participating in the Housing Resource Fair are, from left, LaKeylah White, Sharon Mark, Margaret DiSalvo, Vickie Rivers, Lori Parkman, Heather Steele, Patty Busbin, Cynthia Dubrow, Tocarra Tole, Patricia King, Jerry Jackson and Julie Brooks.

Celebrating National Homeownership Month

The Institute for Disability Studies’ housing partners celebrated National Homeownership Month by co-sponsoring a Hattiesburg Community Housing Resource Fair on June 4, 2015, at the Jackie Dole Sherrill Community Center. The Housing Fair showcased product information and resources available to families of Hattiesburg and surrounding areas seeking assistance in purchasing homes or mortgage assistance to keep their homes from foreclosure. TRIAD AmeriCorps volunteered their services for this event. Consumers received information regarding home loans for individuals with less than perfect credit, how subsidy works, grants available, legal services, insurance, and things to expect when preparing for the home buyer process. More than 115 consumers participated in the housing fair.
Jean Jones, center, is congratulated by Dr. Beth Bryant-Claxton, IDS executive director, left, and Cassie Hicks, right, assistant director of housing.

**Fair Housing 10 Years After Katrina**

August 28, 2015, will mark the 10th anniversary of Hurricane Katrina. This monumental storm destroyed thousands of houses and apartments on the Mississippi Gulf Coast and damaged thousands more across the southern portion of the state. Through funding from the Mississippi Development Authority (MDA), the Institute for Disability Studies (IDS) has been able to provide fair housing outreach to the coastal counties and other counties affected by Katrina and other catastrophic storms.

Consumers and housing professionals throughout the state have participated in educational activities and received materials and technical assistance through the Mississippi Fair Housing Initiative Program (MFHIP). This IDS fair housing program, aimed at housing providers and consumers, works to educate the community and housing providers on fair housing laws and proper procedures. Outreach activities allow the public to learn of general and specific housing discrimination awareness. Materials disseminated are up-to-date and free of charge.

**Jones Named 2014 Housing Partner of the Year**

Jean Jones, vice president and community development coordinator for Trustmark Bank, was presented the 2014 IDS Housing Initiative Partner of the Year Award at the fall meeting of the IDS Housing Advisory Council on Oct. 29, 2014. Ms. Jones has been an active member of the IDS Housing Advisory Council since its formation in 2004. She manages Trustmark's Federal Home Loan Bank Special Needs Assistance Program for low-to-moderate income families and people with disabilities.

**Fair Housing Month**

Annually, the U.S. Department of Housing and Urban Development (HUD), local communities, fair housing advocates, and fair housing organizations across the country commemorate Fair Housing Month in April by hosting activities that enhance Americans’ awareness of fair housing rights.

“At the core of everything we do to improve housing opportunities is a firm belief that no family should ever be denied the opportunity to own or rent a home because of what they look like, where they come from, how they get around, how they speak, who they love, and other circumstances of life,” said HUD Secretary Julián Castro.

In 2014, HUD and its Fair Housing partner agencies received 8,468 complaints alleging discrimination based on one or more of the Act’s seven protected classes; the categories with the highest number of complaints were disability and race.

IDS celebrated Fair Housing Month by participating in four events and using a movie theatre ad campaign to help the public recognize various forms of housing discrimination. The animated 30-second ad was shown in seven movie theaters in Hattiesburg, Gulfport, Ridgeland and Pearl.
Homeownership At Last

For years, Ms. White moved around in Mississippi, Illinois and Tennessee. For many more years, she took care of her grandmother. After the death of her grandmother, she was employed in manufacturing. Three years ago, she became disabled and began to reflect on her life. She had always wanted a home to call her own. Why should she continue to pay for someone else home? Why not purchase her own home?

Ms. White began asking questions about how to purchase a home. These questions eventually led her to speak with Sandra Jones at USDA Rural Development. She received her letter of eligibility from USDA Rural Development and began her quest to find a home.

First, Ms. White met with Sue, a realtor with Coldwell Banker; Sue spent time searching for property within her price range. Sandra Jones encouraged Ms. White to call the Institute for Disability Studies to speak with Heather Steele to inquire about a grant for down payment assistance.

Ms. White said, “It seemed at times that homeownership would not happen because of the tedious process of trying to find a home within my price range. I appreciate Sandra, Sue and Heather for working diligently with me through the process. I am pleased, satisfied and comfortable living in my own home.”

A New Family Home

Ms. Pass, a single mother of a 15-year-old daughter and an 18-year-old son, decided she wanted more for her and her children. She was approved for a new construction loan with USDA Rural Development, and the representative, Sandra Jones, provided the contact information for the Mississippi Home of Your Own program.

Ms. Pass called Heather Steele, who explained the program, but also explained that at that time no funds were available. Heather suggested Ms. Pass go ahead and submit the required documentation for approval. Ms. Pass waited patiently, and after a few months, the funds became available. Ms. Pass worked with Heather to make sure her budget was in line, and she kept Heather informed of the updates regarding the construction progress on her home. Sandra and Heather worked together to make sure the loan and grant documentation was in order. Construction began in November 2014 and was completed June 2015. The weather caused delays with the construction. Ms. Pass said, “I couldn’t have made it this far without the help and encouragement from Ms. Jones and Heather, especially in helping me understand the construction process and providing words of wisdom. The $25,000 grant helps to make the house payment more affordable. Now, I have a beautiful home for me and my children. I am grateful that I’m able to share this life experience with my children to give them hope, stability and peace of mind and encourage them to reach their dreams.”

Ms. Pass and her children are grateful for their new home.
Planning for the Future

Ms. Hodge is the mother of two living in a small town. She was referred to Project Recovery by Care Lodge. During her intake, Ms. Hodge explained she needed housing assistance because she was homeless because she had been evicted.

“I was staying in an apartment, but I had to move out because of money problems,” said Ms. Hodge. “I had to leave one job and go to another one because I wasn’t making enough, so I was evicted from that apartment. Then I had to stay with family members. Next, I moved in with my mom, but I had to move out because it was too crowded, so I was able to get a church to pay for us to stay at a hotel.”

Case Manager Amanda McNeil was able to help Ms. Hodge be rapidly re-housed. Ms. Hodge works full time as a CNT. During participation in the program, Ms. Hodge was able to pay one month’s rent in advance, complete renter’s education, and develop a detailed budget/credit plan. With the encouragement and life skills training, Ms. Hodge has decided to complete a long-term goal of completing a nursing degree.

Ms. Hodge has goals for her children’s and her future.

Moving Ahead

Ms. Carter was living at the Salvation Army in her town. “I had been living with my mother, but because of disagreements, she put my child and me out on the streets. Ever since then, we have been living from house to house. We lived with my brother, and one night he put us out, too. We stayed the night at the park, and then the next morning we went to a friend’s house. It’s overcrowded there, and we had to sleep on the floor,” she said.

The mother of one, Ms. Carter was able to be rapidly housed through Project Recovery. Assisted by Amanda McNeil, Ms. Carter now works full time at Dollar General. Since being in the program, she has been promoted to a supervisor role and has enrolled in school to complete a degree as a dental assistant. During participation in the program, Ms. Carter was able to increase her savings, complete renter’s education and develop a detailed budget and credit plan.

Ms. Carter is moving ahead with a better life.
Ms. Foster has set goals for her family.

Life Goals

Help can often be found if you look for it. Ms. Foster found the help she needed at a booth at the Multi-County Services Action Agency Community Action Day. She met Project Recovery Case Manager Amanda McNeil.

“I moved from Louisville to Meridian,” said Ms. Foster. “I came here to start over and moved in with family for a couple of weeks. After being there for those weeks, they no longer wanted us there, so that is when I called Multi-County for assistance.”

Through Project Recovery, Ms. Foster and her children were able to be temporarily housed at the Multi-County Shelter until they found permanent housing. During participation in the program, Ms. Foster’s goals are to increase her savings, complete renter’s education, create a detailed budget and credit plan, and take Energy Star education. In addition, Ms. Foster has identified that she wants to complete her GED. Currently Ms. Foster’s source of income is the survivor’s benefits her children receive from their deceased father. Ms. Foster, with assistance, is actively searching for employment and has been offered a job with Riverbend Services as a personal care attendant.

From Homeless to Happy

The Andrews family had been living in their van and at Salvation Army before finding a three-bedroom apartment. Ms. Andrews is now able to maintain rent payments on her own after assistance from Project Recovery. She was also able to purchase dependable transportation after her vehicle broke down in January. She has opened up a savings account and is working on making better money management decisions.

Ms. Andrews spoke with a sigh of relief when asked about her experience with Project Recovery. She said she did not know where her family would be if it were not for the program and went on to say Project Recovery has given her the boost she needed to work toward long-term housing for her family. Ms. Andrews smiled as she said that she would gladly recommend families that might qualify to the program because of her experience working with IDS staff De Metra Bates and Jasmine Blackwell.

After living in their van, Ms. Andrews and her children now live in a three-bedroom apartment.
The Richardsons are all smiles after assistance from Project Recovery.

After the Fire

The American Red Cross in Washington County notified Project Recovery about the Richardson family, who had lost their home because of a house fire. The family did not have insurance, and Red Cross had assisted them with emergency shelter at a local hotel. Ms. Richardson is the mother of four, with one child having a disability.

Project Recovery Case Manager DeMetra Bates was able to assist the Richardsons in finding stable housing.

Ms. Richardson was very grateful for the program and emailed DeMetra: “On March 28, 2015, my life was turned upside down. In a matter of minutes, everything we owned, including our house went up in smoke!! Thankfully we all made it out safely. After the smoke cleared, I found myself in a situation I’ve never been in—homeless! I am a family service worker and have assisted others many times; however, I was sitting on the other side of the desk. In this instance, I was the client. The Salvation Army—God bless Ms. Pat—referred me to this new Project Recovery program. I called, and the voice on the other end was so comforting. I began to breathe again. In a matter of minutes, I was talking to a truly caring and totally professional case manager.”

“At a crucial time in my life, they threw me a life preserver and brought me to shore! I have three children who all can smile and actually laugh again. My youngest child, says, ‘I thank God for Ms. Bates and this program!’ My other son said, ‘It’s good to be in our own house again.’ My daughter said ‘Wow, they really work fast!’ All I can say is thank you to Project Recovery and all of you connected to this program! Thanks to you, we are truly on our way to full recovery.” Ms. Richardson has completed credit and budget counseling and is currently working on increasing her credit score by paying old accounts. Ms. Richardson has also purchased renters insurance for the home she is renting at the moment, consolidated student loans, and now has reliable transportation.

Determined

Ms. Elkins was a part of the Shelter For All Program for more than two years. Before entering the program, she and her three children were evicted from an apartment because she lost her job. A hard worker determined to take care of her children and depend on no one, Ms. Elkins had to overcome many problems and tragedies. She was determined to get safe, secure, affordable housing for her children. After everything she encountered, she remained hopeful. Through the assistance of her Project Recovery case manager and housing counselor, she and her three children are living in a three-bedroom house that is income-based, and she has a full-time job close to her home.

Ms. Elkins’ determination kept her moving forward.
Credit and Rental Education Workshops

The Institute for Disability Studies is now offering two free workshops that are useful to people wanting to own their own homes or those who prefer rental housing.

The credit education workshops prepare potential homebuyers or renters with information on how to repair their credit issues in preparation for homeownership or being a more savvy renter in the neighborhood of their choice. These credit education classes were offered in Hattiesburg, Meridian and Jackson.

In preparing clients enrolled in the Shelter For All and Project Recovery homeless programs, IDS also offers free renter education classes to those families, as well as others who register for this free class. The participants will learn the rights and responsibilities of a tenant and landlord as well as how to understand lease obligations.

“Why is rental education so important?” said Fran Dear, IDS housing credit counselor. “Rental education is a viable tool for individuals who may have been homeless or displaced for a long period of time. With this class, they know what to expect as a renter. Our motto is in fact ‘Happy tenants make happy homeowners.’”

For a schedule of the workshops, contact fdear@ihl.state.ms.us.

What Do People Learn in Homebuyer Education Classes?

IDS’ homebuyer education students learn amazing things? They learn about the advantages of homeownership, but also learn about the ongoing costs of being a homeowner. Students learn if they are ready to buy a home and receive detailed information on budgeting and credit counseling.

Mortgages are explored during classes. How do you find, secure and close a mortgage? Shopping for a home sounds fun, but there are so many things to consider. Financial assistance information is provided. Being aware of fair housing laws is important, too. Once you’re a homeowner, then what? There are utilities and upkeep. Making a budget and managing finances is crucial.

Participants must complete the eight-hour class to get the certificate to meet the requirement for downpayment assistance, but students find the classes a day well-spent.

Lynn Walton speaks to a homebuyer education class held in Laurel in July. The class was co-sponsored by Citizens National Bank.
City of Jackson HOME Investment Partnership Assists Another Resident with Home Purchase

Mr. Walton, the father of three children, had been renting for years. Through a persistent and ambitious quest to own a home of his own, he contacted IDS. The process was started to get Mr. Walton a home for him and his three kids through IDS and the City of Jackson HOME Partnership Initiative. After receiving a $16,000 city grant, Mr. Walton was able to purchase his home earlier this year.

IDS Neighborhood Stabilization Program (NSP) Homebuyer Advantage

The federally funded NSP program was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. IDS, through the NSP project, acquired 47 homes, and 20 have been sold at affordable prices to homeowners who will be owner occupants of the homes. The remaining homes are available for purchase, and potential buyers will have their lenders contact Mississippi Home Corporation for eligibility guidelines to purchase the homes being marketed under Homebuyer Advantage. Each home sold will have grant funds provided so the homeowner will have an affordable payment.

MSHousingSearch.org

Mississippi’s premier housing locator service was created to help people list and find safe, decent, affordable, accessible and, when necessary, emergency housing. This Web-based service, supported by a toll-free call center, provides information for the general public, as well as for housing professionals seeking vital resources for their clients. MSHousingSearch.org is a free resource to help consumers find a home that fits their needs and budget. Property providers can list apartments or homes for rent any time, and consumers can look for affordable housing.
Housing Program Accomplishments

Home of Your Own
- Eighteen new homeowners from October 1, 2014, to June 30, 2015, with homes located in Clay, Desoto, Grenada, Lamar, Lowndes, Oktibbeha, Rankin, Sunflower, Montgomery, Copiah and Kemper counties
- $228,000 awarded in down-payment assistance to 18 families with MDA HOME Funds; $1,301,404 in mortgage financing
- Fifteen homebuyer classes held from October 1, 2014, to June 30, 2015, in Hattiesburg, McComb, Starkville, West Point and Vicksburg with 276 households participating and receiving homebuyer education certificates
- Current files pending: 18

Housing Events
- Presentation at National Coalition of 100 Black Women Financial Boot Camp
- IDS Housing Advisory Council meetings
- BancorpSouth and The First Bank Community Advisory Council meetings
- Mississippi Home Corporation Homesaver Resource Fair
- Mississippi Regional Housing Authority VII lenders/realtors meeting
- NSP Homebuyer Advantage Parade of Homes
- Department of Mental Health Housing Council meeting
- Presentation at Mississippi Banker’s Association

HOYO co-sponsored the Hattiesburg Housing Fair with the City of Hattiesburg state and federal programs, USDA Rural Housing, Renaissance Corporation and Mississippi Home Corp. The Institute for Disability Studies (IDS) Home of Your Own (HOYO) staff conducted informational workshops and/or provided technical assistance to 339 individuals at 13 different agencies to include lender trainings, public housing authority staff, non-profit agencies, housing roundtables, housing advisory committees, and residents of housing authorities.

IDS cosponsored a Parade of Homes community housing fair that had 199 participants and participated in several booth exhibits across the state, and approximately 139 consumers were provided with housing information from agency programs and lender exhibitors. In addition, staff presented at the Jackson National Homeownership Month Homeownership Rally and Mississippi Home Corporation Affordable Housing Conference.

City of Jackson HOME Investment Partnership Program
The IDS partnership with the City of Jackson (COJ) to assist people with or without disabilities of the capitol city with achieving permanent homeownership within the city limits of Jackson. In 2014, seven families were assisted with homeownership utilizing $168,000 in grant funds. IDS has had one closing thus far in 2015 under the current grant and five files are pending. The goal for homebuyer education for COJ residents was achieved with six classes being offered and 72 households attending the comprehensive eight-hour homebuyer education classes.

Comprehensive Counseling
IDS was awarded a Housing Counseling Grant as sub-recipient of counseling funds awarded by the Mississippi Home Corporation via support from the U. S. Department of Housing and Urban Development (HUD) that supported group activities in multiple counties. Housing staff reported the following counseling activity to HUD from October 1, 2014, through June 30, 2015:
- Forty-four households received one-on-one counseling and group education services.
- Thirty-eight households received information on fair housing, fair lending and/or accessibility rights.

Federal Home Loan Bank (FHLB) of Dallas
Affordable Housing Program (AHP) – BancorpSouth Member Bank

- Grant award in September 2014 of $147,000 to provide down-payment assistance to eligible households with disabilities across rural counties in Mississippi
- Fourteen eligible households (very low) to receive grants of $10,500 per household
- Project has closed five loans in Grenada, Kemper, Copiah, Montgomery and Washington counties with one loan pending.
Affordable Housing Program (AHP) - Bank Plus Member Bank

- Grant award in September 2014 of $147,000 to provide down-payment assistance to eligible households with disabilities across rural counties in Mississippi
- Fourteen eligible households (very low) to receive grants of $10,500 per household
- Project has closed two loans in Clay and Grenada counties with three loans pending.

**Homesaver Program**
IDS is a sub-grantee through Mississippi Home Corporation (MHC) and receives funds from the Department of the Treasury Hardest Funds to stabilize homebuyers that are impacted by the economy and have become unemployed or underemployed. IDS staff work with the applicant to get information regarding their hardship submitted for review and financial mortgage assistance. In 2014, IDS assisted 18 homeowners to allow them to become current on their mortgages and keep their homes from foreclosure. Additionally, three homeowners have been assisted in 2015 with two files in process.

**Neighborhood Stabilization Program (NSP)**
The IDS Neighborhood Stabilization Program was merged with Mississippi Home Corporation's Homebuyer Advantage product, and lenders currently get potential borrowers approved to obtain grant funding of up to $39,999 for specific home purchase in the city limits of Jackson. In 2014, eight homes were sold, and so far in 2015, seven homes were sold with five additional homes under contract for purchase.

**Shelter For All**
The services provided to homeless individuals and families for the Shelter For All program from July 1, 2014, to June 30, 2015, include the following:
- Twenty-seven individuals accessed rentals (apartments or subsidized housing).
- Thirty-six homeless individuals with disabilities received supported employment referrals.
- Fifty-five homeless individuals with disabilities received life-skills counseling.
- Eighty-eight individuals with disabilities assisted with access to transportation and health and human services.
- Seventy-six households were provided housing counseling (budget, credit, renter education).

- Eighty-six homeless individuals/families with disabilities received follow-along case management.

**Project Recovery**
The services provided to homeless mothers with children for the Project Recovery program from September 1, 2014, to June 30, 2015, include the following:
- Thirty-two homeless families accessed rental housing.
- Counties served included Forrest, Washington, Marion, Leflore, Lauderdale, Pike, Clarke, Jones and Alcorn.
- Financial assistance of $58,620 was provided for short-term rental assistance.
- Budget and credit counseling was provided as supportive services to stabilize housing
- Participants successfully completed renter education.

**Homeless Event Outreach Dissemination**
- Homeless Emergency Shelters
- Domestic Abuse Shelters
- Public Health Department Fair
- Landlords
- Veteran's Administration (VA) stand down
- Dismas Charity Prisoner Re-entry Program Fair
- Housing Authority Fair
- Lighthouse Rescue Mission Open House
- Diversity Dash Household Drive
- Health and Career Fair

**Mississippi Fair Housing (MFHIP)**
MFHIP workshops have been held in Long Beach, Gulfport, Biloxi, Moss Point, Pascagoula, Jackson, Vicksburg, Pearl, Ocean Springs and Hattiesburg, serving over 500 individuals in the community. Additional workshops will be offered in Jackson, Columbus and Meridian.

Check the calendar of events at www.usm.edu/disability-studies/calendar-events for updates on upcoming workshops. For more information on fair housing in Mississippi or to request a workshop for your organization, contact Charity Robinson, Fair Housing Project coordinator at 228.214.3301 or charity.robinson@usm.edu.
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Save the Date

IDS Housing Advisory Council Meeting
October 6, 2015
3825 Ridgewood Road
Jackson

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 nearly 40 years.

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