All Good Things Must Come to An End

by Cassie Hicks

The Mississippi Home of Your Own program (HOYO), created in 1997, was one of the many Home of Your Own alliances established across the nation to advocate for people with disabilities to achieve homeownership.

As the Institute for Disability Studies (IDS) comes to the end of 2018, we may also be coming to the end of our signature HOYO housing initiative down payment assistance program. Because of the Mississippi Home Corporation’s funding constraints that are beyond our agency’s control, HOYO funds have been suspended for almost a year. The HOYO program, which has impacted thousands across the state for the last 20 years, may be officially ending November 30, if the suspension is not lifted to allow continuation of the program.

The sunsetting of this program is so overwhelmingly emotional for IDS and our staff. Our program continued to survive across the years when many other states’ HOYO programs ceased operations due to lack of funding. Now, as we reflect on those years, we realize HOYO will always be one of the most significant and impactful housing programs that happened in our state.

HOYO was the platform that allowed people with disabilities and their families the voice to say they wanted to be a part of their community in every way. People with disabilities wanted the American dream of homeownership for their families and no longer wanted to be left out because of their lack of knowledge of available resources and services. HOYO was

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In Due Time

The path to living the American Dream can prove a little rockier for people with disabilities. Often, the idea of homeownership is as remote as any uninhabited desert. Thanks to HOYO, many underserved state residents have an opportunity to purchase their first homes.

Heather Steele takes particular delight in watching potential homebuyers outline their particular needs, then passionately follow through with the program’s recommendations to change their circumstances. “It is a great feeling to work with the families, hear the challenges of their past and assist them in achieving homeownership,” said Steele. “I believe poverty is a state of mind and too often individuals get seemingly trapped in thinking they can’t do better than where they came from in life. I can’t help but have joy knowing I was part of the process that provided families with an opportunity to positively change their lives.”

Kelli and Blake Dry are included among the many happy, grateful, first-time homeowners benefitting from the program. The Drys learned about HOYO and the homebuyer education classes offered through an area mortgage loan officer who had worked with the program before. The household qualified for the program as a result of Blake’s spina bifida disability. The family was approved for the HOME funds provided by Mississippi Home Corporation. The couple purchased their home in December 2017—something that had seemed far-fetched at best.

Today, the Drys are the proud owners of a 1,300 square foot, three-bedroom, two-bath home that features a spacious back yard in which 4-year-old daughter, Rhealyn Grace, can play. “If it were not for the grant program, we would not have been able to afford this house,” said Kelli Dry. “We are truly thankful for our home and the program.”

HOYO’s Financial Legacy

<table>
<thead>
<tr>
<th>Lenders</th>
<th>Financing Investment</th>
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<tbody>
<tr>
<td>American Home</td>
<td>$89,540</td>
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<tr>
<td>American Southwest/Red Rock</td>
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<td>BancorpSouth</td>
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<td>Bank of America</td>
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<tr>
<td>BankPlus</td>
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<td>Britton &amp; Koontz</td>
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<td>Citizens</td>
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<td>ECD/Hope</td>
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<td>Grand Bank</td>
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<td>Habitat (several affiliates)</td>
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<td>Home Lending Group</td>
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<td>Liberty Bank</td>
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<td>Mechanics</td>
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<td>Regions</td>
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<td>State Bank &amp; Trust</td>
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<tr>
<td>USDA</td>
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<tr>
<td>Whitney/The First</td>
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<tr>
<td><strong>TOTAL FINANCING</strong></td>
<td><strong>$45,449,819</strong></td>
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</table>
Finally Home

Demetre M. is a single mom, working diligently to provide for herself and her son with ADHD. After moving to the Pinebelt area in 2013, she encountered difficulties which caused her to put her dream of homeownership on hold. But she and her son lived in a mobile home, and every time a storm came they would pack up a few things and go stay with friends. One day a friend encouraged her to attend an orientation with Hattiesburg Area Habitat. At the time, she was discouraged because of life circumstances. She felt it would be a waste of time, but she reluctantly attended.

After the meeting, she still didn’t believe in the possibility of owning her own home, but her friend and the Habitat staff encouraged her to submit an application.

November 2015, her household was selected by the Family Selection Committee and Habitat Executive Board of Directors to be a recipient of one of their homes.

There were many setbacks because of funding restraints, inclement weather, and volunteers to assist in the build. Two years had passed since she was initially selected, and she was at the point of giving up when she received a call from Habitat to update her information and remind her of the steps required to complete the process. She was advised to attend a homebuyer education class as part of the program requirements.

In 2016 she attended a Homebuyer Education class sponsored by the Institute for Disability Studies. Demetre said she learned about how to manage her money, home maintenance, and possible grant resources available from the class.

In December 2017, she called Heather Steele to get more information about grant funds to assist with down payment after being notified by Habitat of their goal to have the build completed within three months. Steele reviewed the program with Demetre and began the application process. Demetre attended counseling sessions to review her credit report, developed a budget and was provided a credit action plan with some short-term goals and recommendations to assist her in achieving her goal of homeownership.

May 2018, a little before school was out for the summer, Demetre and her son moved into their beautiful three-bedroom, two-bath home. She credits the assistance from Habitat, IDS staff and Federal Home Loan Bank of Dallas with making her dream a reality and encouraging her through the process. She and her son no longer have to pack-up at the announcement of bad weather.

In 2016 she attended a Homebuyer Education class sponsored by the Institute for Disability Studies. Demetre said she learned about how to manage her money, home maintenance, and possible grant resources available from the class.
Housing Initiative Report Card

Home of Your Own (HOYO) Program
Program Achievements 1997 to 2018:
A total of 714 families with disabilities became homeowners across 67 counties in Mississippi, and more than 5,000 households with and without disabilities received homebuyer education counseling through the Mississippi Home of Your Own program.

Federal Home Loan Bank (FHLB) of Dallas Affordable Housing Program
FHLB AHP funds provided down payment assistance to special needs households whose income was less than 50% of the area median income in 15 rural areas and one non-rural area across the state. The project ended July 31, 2018.

Member Bank Activity Report:

BancorpSouth
Two households received $21,000 in down payment assistance
Counties: Jasper and Warren

BankPlus
Fourteen households received $132,500 in down payment assistance
Counties: Adams, Amite, Copiah, Desoto, Forrest, Jones, Marion, Oktibbeha, Rankin, Scott, Warren and Washington

Mississippi Homesaver Program
IDS began receiving clients applications again in March 2018 for the Mississippi Home Corporation (MHC) Homesaver program. Over 140 applicants have sought information on or assistance from the program which provides mortgage assistance to unemployed or substantially underemployed homeowners who are financially unable to make their mortgage payments. In addition to job loss or reduction of income, other financial hardships may include those associated with military service, loss of a spouse or recent divorce. The mshomesaver.com website has more qualifying information and homeowners can apply directly on this web-based site and be assigned a counseling agency, like IDS, to assist them through the Homesaver process. This initiative, administered in Mississippi by MHC, is funded by the U.S. Treasury’s Hardest Hit Fund.

New Housing Initiatives:

Mississippi NeighborhoodLIFT Program
IDS is proud to be one of the two satellite partners helping buyers to obtain homeownership with Neighborworks America and HOPE Credit Union Enterprise Corporation through their new NeighborhoodLIFT down payment assistance program.

The program will begin October 29, 2018, and will be available statewide. The total household income of eligible recipients cannot exceed 80% of the area median income (AMI). Down payment assistance will be $7,500 for each household or $10,000 for teachers or military personnel. Contact Cassie Hicks at 601.266.6038 for more qualifying information about Project LIFT.

HOYO Housing Assistance Program
Funded in July 2018, by the Mississippi Council on Developmental Disabilities (MSCDD), this program will provide assistance to a limited number of households who have family members with developmental disabilities. The assistance can be with rent or mortgage or with a rehab or accessibility accommodation like a ramp. Contact Heather Steele at 601.266.4097 for more information regarding eligibility guidelines on this housing assistance program.

FY2018 Homebuyer Education Group Classes
11 classes - Forrest, Harrison, Hinds, and Jones counties
206 households received certificates of completion

Special thanks to the following homebuyer education class sponsors:

Lenders
BancorpSouth
Citizens National Bank
Hancock Whitney Bank
Hope Credit Union
The First
Trustmark
**Other Community Partners**
The Davis Premier Group Realtors  
State Farm Insurance Brett Olsen Agency

**Non-Profit Organizations**
Jackson Revival Center  
Laurel Housing Authority  
Mississippi Council on Developmental Disabilities  
Mississippi Regional Housing Authority VIII  
Parkway Heights United Methodist Church  
True Light Missionary Baptist Church

IDS Home of Your Own/Housing staff participated or attended the following housing activities:
- Federal Home Loan Bank of Dallas Affordable Housing Program (AHP) workshop
- Mississippi Home Corporation’s annual housing conference
- City of Jackson Community Development Resource Fair
- FDIC Alliance for Economic Inclusion (AEI) meeting
- BancorpSouth local CRA Community Advisory Councils
- BancorpSouth Regional Advisory meeting
- Dismas Charities Community Relations Board meetings
- Community Bank Community Home Improvement Workshop

**Project Recovery Rapid Re-housing (RRH) Program**
IDS’ Project Recovery Rapid Re-housing (RRH) program was renewed for the 2018-2019 grant year. The HUD grant award was $299,864 with $91,164 for landlord payments to include up to three months of rent and security deposits. IDS staff will assist to locate, obtain and maintain permanent housing with the goal of helping to end homelessness in Mississippi. Case managers will provide monthly case management to eligible families with children under the age of 18 who are homeless, as defined by HUD’s literally homeless definition. Supportive services to include rental education, budget and credit counseling, life skills, and job referrals will also be offered to the families.

The Project Recovery program goal is to house 50 families within the July 2018 through June 2019 timeline.

**Project Recovery (RRH) Guidelines**
Applicant must meet HUD’s definition of literally homeless eligibility as follows:
- living on the streets or sleeping in places not meant for human habitation such as cars, abandoned building, park etc., OR
- living in emergency shelter, OR
- fleeing domestic violence.

Documentation for each program applicant on the homelessness status of them and their children must be obtained, and applicants must show evidence they would be homeless but for this rental assistance.

Households from various Mississippi counties in Mississippi United to End Homelessness (MUTEH) county coverage areas will be assisted to obtain housing, supports and resources to successful and stable in permanent housing.

IDS Project Recovery housing staff participated, attended or hosted the following Continuum of Care (COC) homeless activities:
- Point-in-Time (PIT) homeless count for the state
- Homeless coalition meetings held monthly in Hattiesburg, Meridian and McComb
- Mississippi United to End Homelessness (MUTEH) Rapid Re-housing Institute and Balance of State annual meeting
- Continuum of Care (COC) monitoring site visit
- HUD annual grantee meeting
- Continuum of Care Governing Council meetings
- Mississippi Regional Housing Authority Family Self-Sufficiency PCC meeting
Lisa K. is a mom with three children. Her oldest child died last year from cancer. She currently lives in Clarke County.

Before Lisa entered the Project Recovery program, she and her two children were sleeping in her car because she was involved in a domestic violence situation that left her homeless. After the death of her oldest daughter, she was devastated and hopeless. She lost her job while her marriage was falling apart.

In the midst of all the traumatic events happening in her life, she realized her little ones were her priority, so she relocated from Hattiesburg to escape from her abuser. As a result, she moved in with family, which, over time, added stress within the household, causing a strain on their relationship. Lisa decided to leave that situation. She was able to secure full-time employment a couple of days later, but still had no place to live. Lisa sent her 9-year-old daughter to stay with her godmother out of state and her 13-year-old son to his grandparents until she could get back on her feet. In the process of all that, she came in contact with a person she had met at work who referred her to ASLAN’s Mission.

Lisa’s son returned to live with her, and ASLAN’s Mission immediately assisted them with a hotel stay and referred her to Case Manager Tanya Smith with IDS Project Recovery. The household was approved for assistance with a deposit and three months of rent. After getting settled into her new place, Lisa’s car quit while she was in route to bring her daughter home.

Without a car, Lisa was unable to get back and forth to work. Smith encouraged her to contact her work and inform her supervisor of her situation. She missed a couple of days of work, but a co-worker called to check up on her and offered to pick her up so she would avoid missing additional days of work. After a few days of carpooling with her co-worker, someone anonymously helped her get a vehicle. Today, the family is in permanent housing, and Lisa says that she could not be any happier than she is today.

Ms. Reid is a single parent with two children; the father of her children is currently incarcerated. Ms. Reid had her own place until she lost her job, then she and her children stayed with her grandparents at their home. Their landlord asked her and her children to leave.

When the Reids entered Project Recovery, the household had no income other than SNAP benefits. The Church of Christ assisted the family in securing temporary housing at a local hotel while Project Recovery worked to get them into the program. Ms. Reid had been on the waiting list for a new low-income apartment complex for quite a while. Project Recovery was able to assist her with her security deposit of $350. The family is now housed in a three-bedroom apartment, and Ms. Reid has secured full-time employment.

Ms. Reid and her children now have their own apartment.
Save the Date

October 25, 2018
Domestic Violence Vigil
6 p.m.
Jackie Dole Community Center, Hattiesburg

November 2018
Hunger and Homelessness Campaign
IDS staff will continue collecting donations for households—canned goods and non-perishable items for the homeless families through mid-November

November 20, 2018
Voices of Homelessness Seminar
Recognition of National Hunger and Homelessness Week
4 p.m.
Parkway Heights United Methodist Church
Hattiesburg

Project Recovery Case Manager DeMetra Bates, received the “Most Social Social Worker” award from Mississippians United to End Homelessness (MUTEH). Yes, that’s correct and not an error, the most “Social” Social Worker. DeMetra LOVES talking to everybody about what’s going on around homelessness. In fact, she’s working on her doctorate and is doing her dissertation around housing. She currently serves as the co-chair of the Pine Belt Homeless Coalition, which meets monthly in Hattiesburg to discuss homeless issues. Project Recovery case managers assist literally homeless families who are residing in shelters to obtain housing in the community and offer supportive services (i.e. employment assistance referrals, renter education, budget and credit counseling) to the families to allow them to remain stably housed.