Home of Your Own Celebrates 10 Years

The Mississippi Home of Your Own program celebrates 10 years of helping people with disabilities achieve home ownership across the state. HOYO’s success was recognized by the Governor’s Office when the program was awarded the 2007 Best Homebuyer Project during the Governor’s Communities of Excellence Awards presentation on March 26 at the Capitol. This is the second time in five years that HOYO has received this award.

April Is Fair Housing Month

April 2007 marks the 39th anniversary of the passage of the Fair Housing Act.

Test Your Fair Housing Knowledge

True or False

1. Mortgage lending is covered by the Fair Housing Act.

2. A real estate broker may deny that a house is for sale if they believe that a person with a disability will not be comfortable in the home.

3. It is illegal for anyone to indicate a preference in race, national origin, or disability in all advertising related to homes for sale?

Answers on Page 2
New Housing Initiatives Staff

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HUD Introduces Franklin the Fair Housing Fox

On April 10, HUD introduced its first mascot, Franklin, the Fair Housing Fox, to symbolize the nation’s efforts to end housing discrimination. Designed to appeal to children and their parents, Franklin, the Fair Housing Fox, will encourage the public to “Dare to Be Fair” by promoting the message that “Fair Housing Is Not an Option; It’s the Law.” When children visit Franklin at [www.hud.gov/kids](http://www.hud.gov/kids), they will be able to obtain easy-to-understand Franklin Facts about the Fair Housing Act and learn how fighting housing discrimination is everyone’s responsibility. Parents and kids can also e-mail Franklin at [Franklinthefairhousingfox@hud.gov](mailto:Franklinthefairhousingfox@hud.gov) if they have questions.

Fair Housing Knowledge Test

Answers from Page 1

1. Mortgage lending is covered by the Fair Housing Act.

True. The Fair Housing Act prohibits discrimination in mortgage lending based on race, color, religion, sex, familial status, national origin, and disability.

2. A real estate broker may deny that a house is for sale if they believe that a person with a disability will not be comfortable in the home.

False. The Fair Housing Act prohibits discrimination based on disability in all home sales conducted through a real estate broker.

3. It is illegal for anyone to indicate a preference in race, national origin, or disability in all advertising related to homes for sale?

True. It is always in violation of the Fair Housing Act for anyone to advertise or make statements that indicate a preference in race, color, religion, sex, familial status, national origin, or disability regarding the sale or rental of any home.
The Mississippi Home of Your Own project received a 2007 Governor’s Communities of Excellence Award on March 26 during a ceremony at the Mississippi State Capitol.

The Governor’s Communities of Excellence Awards showcase Mississippi’s communities that have creatively utilized funds provided through the Community Development Block Grant (CDBG) Program, Home Investment Partnership Program (HOME) and other programs administered through the Mississippi Development Authority’s Community Services Division. Criteria for the winning projects are spin-off effects, beneficiaries, innovative financing, uniqueness and creativity, community impact, beneficiary satisfaction and design layout.

HOYO, celebrating its 10th anniversary as a statewide homebuyer assistance program, received the Best Home Investment Partnership Homebuyer Assistance Award for its work with individuals with disabilities. Since 1997, HOYO has assisted more than 155 individuals and their families living in 35 counties in becoming home owners. HOYO is a second-time recipient of the award, having won a Governor’s Communities of Excellence Award in 2002.

“This award really belongs to all of the partners who work with us to assist individuals with disabilities and their families to achieve the American dream of home ownership,” said Royal Walker, associate director of the Institute and director of the Institute’s housing initiative.

Royal Walker, center, associate director of the Institute and director of the Institute’s housing initiative, receives the Governor’s Communities of Excellence Award for the Best Home Investment Partnership Homebuyer Assistance on behalf of the Institute for Disability Studies from Dr. Eugene McLemore, left, director of the Community Services Division of the Mississippi Development Authority, and Gray Swoope, right, executive director of the Mississippi Development Authority. The award was presented at a ceremony at the Mississippi State Capitol on March 26.

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The Hodges -
A Shelter For All Story

The Hodges family moved to Mississippi from Arkansas. Ms. Hodges is visually impaired with three small children. The Hodges are victims of domestic violence. At the encouragement of a family member, the Hodges moved to New Hope Village, a shelter in Holly Springs. New Hope referred her to IDS’ Shelter For All program. The Hodges are currently receiving supportive services with the goal of improving their overall quality of life. One of the first steps accomplished was permanent housing. With the help of the Church of Christ, the family has moved into a three-bedroom mobile home. The Shelter For All program provided furniture, budget counseling, case management and assisted the client in accessing necessary benefits.

Shelter For All Promotes Independence

Jennifer Mahaffey was born with spina bifida, a permanently disabling birth defect. Shelter For All provided her with an opportunity for independent living. Mahaffey was living in a nursing home until she moved into Wofford Park Apartments. Shelter For All works with Wofford Park Apartments, one of several housing units in Hattiesburg, to place individuals with disabilities. The facility, designed for persons with disabilities, is run by the Methodist Rehabilitation Center. Shelter For All provided additional assistance by teaching Mahaffey the skills she needed to live independently since she had never lived alone. Mahaffey intends to return to school at The University of Southern Mississippi to pursue a degree in social work.

Taken from the article “Program Gives Disables Independence” by Nancy Kaffer appearing in the Hattiesburg American, January 18, 2007.
The 2007 Stand Down program for homeless veterans was held March 16 at the Jackie Dole Sherrill Community Center in Hattiesburg. The program featured breakfast and lunch for participants as well as on-site services such as personal care. IDS provided personal hygiene kits for participants who were able to shower in facilities provided by a local hospital. Haircuts and manicures were available on-site as well as screenings for high blood pressure, cholesterol and HIV. The Veterans Administration was available for participants to check their eligibility status and inquire about benefits. The Social Security Administration, Pine Belt Mental Health, AIDS Services Coalition, the Salvation Army and Vocational Rehabilitation provided resource services. IDS’ Shelter For All program had a booth to provide housing information and information on other IDS programs. Food bags and calling cards were handed out to participants.
New Delta Housing Initiatives for IDS

The Institute for Disability Studies has received funding from Fannie Mae to produce a Delta research report, which will explore the current housing needs of people with disabilities in the Mississippi Delta. With an analysis of secondary data completed, IDS is beginning field work to collect data from Delta housing stakeholders. The research draft should be completed by May 30; a final report will follow.

IDS has also received funding from the F.B. Heron Foundation to do direct service work in the Delta by providing counseling services to people with disabilities through the Mississippi Home of Your Own (HOYO) program. The Heron project’s goal is to identify and locate safe, affordable housing and community-based supports needed to empower people with disabilities in their quest for independence and community inclusion.

IDS has committed to these service activities:

- Provide individual pre-purchase counseling and post-purchase counseling to 44 households.
- Assist eight households in obtaining home ownership and providing financial assistance in the form of a grant to those home owners to make their monthly house payment more affordable.
- Participate in community events and provide home-buyer education classes in Delta counties.
- Develop Delta partnerships to increase wealth by home ownership, including the feasibility of establishing a local office.

IDS will network with entities such as Enterprise Corporation of the Delta (ECD), LISC, LIFE, USDA offices, Habitat Delta affiliates, Mississippi State Extension offices and other agencies that cover the above areas to reach the goals set for this Delta initiative. Targeted counties for the initiatives are Warren, Yazoo, Issaquena, Sharkey, Washington, Humphreys, Holmes, Carroll, Leflore, Sunflower, Bolivar, Coahoma, Tallahatchie, Grenada, Yalobusha, Quitman, Panola, Tate, Tunica, Attala and Montgomery.

Cassandra Terry Named Jackson HUD Field Office Director

Cassandra C. Terry was selected as the field office director of the Jackson, Mississippi, office of the U.S. Department of Housing and Urban Development in December 2006. An investiture ceremony honoring Ms. Terry was held March 27 at the McCoy Federal Building in Jackson. As field office director, Ms. Terry serves as HUD’s liaison to state and local officials, congressional delegations, stakeholders and customers throughout the state. She oversees the delivery of HUD programs and services to local communities and evaluates their efficiency and effectiveness.
Housing Program Accomplishments

**Home of Your Own**

- Twenty-one new homeowners from November 2006 to April 4, 2007, with homes located in Washington, Pike, Noxubee, Hinds, Warren, Lauderdale, Stone, Lowndes, Jefferson Davis, and Montgomery counties
- Lender partners: USDA Rural Housing, Habitat (Meridian affiliate), Bank Plus, State Bank and Trust, BancorpSouth, Regions Mortgage, and Countrywide
- $290,000 awarded in down-payment assistance to families with MDA Home Funds; $1,304,659 in mortgage financing
- Home-buyer classes held in Bay St. Louis, Starkville, and Waveland providing education to 57 households
- Pending Files: 59

**City of Hattiesburg Community Development Block Grant (CDBG) Partnership**

IDS was awarded a grant from The City of Hattiesburg to assist qualified low to moderate income individuals or families with disabilities to obtain decent, safe and sanitary affordable housing. The grant runs from October 1, 2006 until September 30, 2007. The eligible activities are application and/or referrals to 15 consumers, pre-purchase budget counseling to 15 consumers, credit counseling to 15 consumers, home-buyer education to 15 consumers and home purchase housing counseling to assist three families with home ownership.

Currently, nine applications have been processed with one loan closing.

**Shelter For All**

- Seven homeless individuals accessed rentals (apartments or subsidized housing).
- Eight homeless individuals with disabilities were successful in obtaining supported employment or employment in the community.
- Nine homeless individuals with disabilities were referred for life skills counseling.
- Ten homeless individuals were assisted to access transportation and mainstream health and human services.
- Sixteen individuals with disabilities successfully completed renter education.
- Assessment or information and referral services were provided to 41 homeless individuals with disabilities over the last year.
- Thirty-four 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 one individual with a disability.
- Ongoing supportive services were provided to 34 homeless individuals with disabilities, in collaboration with homeless shelters and other service providers.

**Comprehensive Counseling**

IDS was awarded a FY07 HUD Comprehensive Counseling grant to provide pre- and post-purchase counseling, homeless rental counseling, home-buyer group education and assist consumers with disabilities to achieve home ownership.

Sixty-six households received individual counseling in the first quarter and 11 households in the second quarter for a cumulative total of 182 covering October 1, 2006 – March 31, 2007. Of the total number of consumers provided assistance (home-buyer and pre/post purchase), there were 170 applicants with incomes less than 50 percent of HUD’s average median income (AMI) for the county in which they reside.

**City of Jackson HOME Investment Partnership FY05 Grant Awarded**

- Five new home owners in the city limits of Jackson from November 2006 to April 4, 2007
- Lender partners: Habitat for Humanity (Cimmaron Mortgage), Trustmark, and ECD/Hope
- $65,000 awarded in down-payment assistance with city of Jackson HOME Funds; $204,376 in mortgages financed
- Four home-buyer education classes conducted in Jackson providing education to 37 households
- Program presentation at Addie McBryde Center for the visually impaired

**HousingSmart II**

- Thirty-five people attended a Fair Housing workshop in Biloxi, 72 in Philadelphia, eight in Grenada, 10 in Brookhaven, nine in McComb.
- Seven Fair Housing workshops are scheduled for Fair Housing month in April.
Mark Your Calendar

The Housing Initiatives Advisory Council will meet on June 5 at the Jackson Medical Mall. This meeting will include a reception celebrating June as National Home Ownership Month and HOYO’s 10th anniversary. The Advisory Council will meet from 2 to 3 p.m., and the reception will be held from 3 to 4 p.m.

April Fair Housing Month Events
April 24 - Fair Housing Workshop, Houston
April 26-27 - Fair Housing Workshop
HEED Conference, Jackson

Community Development Month Activities
April 18 - Delta Sigma Theta Sorority Home Ownership and Credit Event, Jackson

June National Homeownership Month Events
June 26 - Housing Fair Expo
Jackie Dole Community Center
Hattiesburg
5 - 7:30 p.m.

Home-Buyer Education Classes
May 19 - Jackson, Medger Evers Library
June 2 - Bay St. Louis, MS Power Building
July (date TBA) - Hattiesburg, IDS Office
July 21 - Jackson, Medger Evers Library

Housing View is a Web-based newsletter about the activities 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 for 30 years at The University of Southern Mississippi.

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THE UNIVERSITY OF SOUTHERN MISSISSIPPI
INSTITUTE FOR DISABILITY STUDIES

Spring 2007