The University of Southern Mississippi Institute for Disability Studies (IDS) officially opened a satellite housing program office at Delta Housing Development Corporation in Indianola to formally launch its Delta housing initiative.

Although the Delta housing program has been in operation for some time, IDS opened the office to establish a stronger presence in the Delta and to create a designated place where clients can come to receive technical assistance and pre- and post-purchase counseling.

“We have wanted to provide more housing assistance to people with disabilities living in the Delta counties for years. This office allows us to expand our reach to more potential home owners,” said Royal Walker Jr., JD, IDS’ executive director.

IDS, partners and community dignitaries celebrated the establishment of the office with a ribbon cutting and open house at the office on August 28, at DHDC in Indianola. The event received media coverage from The Enterprise-Tocsin, Indianola’s newspaper, and the Delta Possibilities newsletter.
The Path to Home Ownership

Ann Magee really wanted a place she and her two sons could call their own, with room for her boys to play outside safely. When Ms. Magee met with Section 8 in December 2006 to get recertified, the case worker told her about the Family Self-Sufficiency Program and that if she qualified, she could purchase her own home. Ms. Magee completed the application and mailed it to the Mississippi Regional Housing Authority VIII for processing. Based on the information she read, she knew she must get approved by a lender. Ms. Magee applied for a home loan through USDA Rural Development. She met with Mrs. Foxworth, who processed her file and informed her about the HOYO program because she noticed that her income was from Social Security Disability. Ms. Magee told her brother-in-law she was looking into buying a house. He told her to call Penny Dahmer because a new subdivision was being built in the Glendale community of Hattiesburg and grant money up to $33,000 was available. Ms. Magee contacted Mr. Dahmer and requested an application but he told her that she should complete the home buyer education class first. Ms. Magee wanted to make sure she followed the steps because she didn’t want to risk losing the opportunity to qualify for the ADDI/MDA grant money so she completed a home buyer class with Breakthrough Ministries, a faith-based nonprofit.

In February 2008, Ms. Magee completed a HOYO application for grant assistance. Ms. Magee received counseling to make sure she was prepared for home ownership. Ms. Magee worked with HOYO staff to make sure she had everything she needed to process the information to transition into home ownership. Ms. Magee began working with a realtor because she wanted to make sure she had a backup plan if the property in Glendale fell through.

Ms. Magee received a special preference selection referral to enroll in the Family Self-Sufficiency Program on March 1. This means a MRHA VIII FSS partner organization, in this case IDS, requested she be enrolled because the client was “mortgage ready” to purchase her first home. At the end of March, Ms. Magee met with Jerry Jackson (USDA), Lennie Latham (MRHA VIII) and Cassie Hicks and Heather Steele (HOYO) to develop a plan to assist the partners in making this a successful venture. The partners worked together to make sure the builder was aware of what was needed to proceed. By May 2008, the road construction and sewer had not been completed because of inclement weather conditions; the closing was delayed. Ms. Magee informed partners that she was still interested in the property in Glendale.

On August 27, the partners were notified that everything was complete and ready for inspections. On September 3, Ms. Magee signed a contract on the home in Glendale. Ms. Magee purchased her newly constructed home on October 14, receiving grant assistance totaling $25,000; $239.39 monthly subsidy from USDA and $498 monthly HAP (Housing Assistance Payment) from the Housing Choice Voucher Program with approximately $111.66 to go towards an extra principal payment each month towards her mortgage.
A New Home for the Barneses

Lynnsey Barnes is the proud owner of a new Habitat for Humanity home. Her Pearl River County home was finished, and the keys were handed to her on November 10, 2008, just minutes after the closing. She was able to begin moving in right away.

Barnes lost her home during Hurricane Katrina and was living with her sister. A year after losing everything to the hurricane, Barnes was rushed to the hospital, where doctors discovered a brain tumor. The surgery was successful, and Barnes has been involved in the long, slow process of rehabilitation.

Barnes’ speech is slow, and she takes halting steps with the help of a walker. For trips to the grocery store and elsewhere, she has to use a wheelchair. Barnes’ home was specially built to meet her needs. “At first I couldn’t feed myself or anything,” said Barnes. “Now I can pretty much do for myself.” Since Barnes’ brain tumor affected her mobility, a ramp, special cabinets and appliances have been installed. When asked what she appreciates most about her home, she says having the accessible bathroom so she does not have to depend on her sister.

Hundreds of people donated labor, money and materials to build the home. Dishes, groceries and a vacuum cleaner were brought to the new home by donors, board members and volunteers. The Barnes family helped Lynnsey cover the necessary sweat equity involved in her Habitat for Humanity home. Cody is very attentive to his mother’s needs, moving obstacles out of her way and retrieving whatever she needs. A good student, he wants to be a computer programmer. Cody also contributed to the family’s sweat-equity account by getting good grades: an “A” is worth one hour; a “B” is worth half an hour.

Habitat for Humanity of Pearl River County had a goal of completing four homes this year, and HOYO is proud to have partnered with them in meeting their goal by providing two of those homes with down payment assistance.
City of Jackson HOME Program Assists Client

Lee Ester Davis had been renting for years. Through a persistent and an ambitious quest to own a home of her own, she contacted Habitat for Humanity of Metro Jackson in 2005. At that time, Davis said she had credit issues and was instructed to seek credit counseling in an effort to repair her credit. After two years of credit repair, she went back to Habitat to re-apply for the affordable housing program. This time, she was accepted and was referred to IDS’s HOYO program. Davis purchased her home on July 18 and hosted a housing dedication on September 9. Davis, a proud first-time home buyer said, “I wanted somewhere to call my own. I thank God; it was one of the best days of my life.”

Rental Education Classes

Rental education classes are one of the resources that Shelter For All continues to offer consumers. The focus of the rental education classes is to assist consumers with finding an apartment and understanding the responsibility that they incur as potential renters as well as their rights as a tenant. At the end of this class, participants receive a certificate stating “completion of rental education counseling.” This counseling is an integral part of consumers becoming successful renters, which can lead to them becoming successful home owners. Over the past year, 97 individuals have successfully completed rental education classes.

If you think your fair housing rights have been violated, contact:

U.S. Department of Housing and Urban Development
451 7th Street
Washington, D.C. 20410
Telephone: 202.708.1112
TTY: 202.708.1455
www.hud.gov
From Homeless to Home Owner, Part 2

Berdell Cannon was homeless for three years. Now he is a proud home owner.

The last issue of Housing View featured Berdell Cannon of Greenville. Mr. Cannon was homeless for three years, living in abandoned houses, under a house and in a tent. A mental health case manager found Mr. Cannon living in a bamboo thicket. Assisted by the Shelter For All program, Mr. Cannon has gone from being homeless to becoming a home owner.

In July 2008, Mr. Cannon received rehabilitation funds for his home. IDS partnered with the Mississippi Department of Human Services, Division of Community Services to fund the rehab project. The project included a new paint job to the outside of Mr. Cannon’s home, remodeling the bathroom, a new heating system and a new stove. In addition, Mr. Cannon received new home furnishings including a bed spread and eating utensils from the local community action agency. To celebrate the completion of this project, a client resource gathering was held for Mr. Cannon in honor of the renovations and all of the resources donated to make Mr. Cannon’s house a wonderful home.

Home and Freedom

Beyrl Hammonds, 66, from Picayune, lived with his sister and was her primary care giver for years after her husband died. After his sister died, her children forced him to move out of the home they shared. Mr. Hammonds became ill and suffered a heart attack. He also has COPD and asthma. These events led to homelessness and then his residency for the past two years at the Care Center Lodge of Laurel Nursing Home in Laurel.

On October 1, with the dedicated help of Shelter For All, Mr. Hammonds moved into his own one-bedroom apartment at Federation Towers in Hattiesburg. Mr. Hammonds was also assisted by Shelter For All in obtaining food from a local food pantry, furniture donations from the Salvation Army, and increased income through Social Security. He received other donations such as a headboard, dishes, living room set, and dining table with chairs, mattress, and a chair from community members. Mr. Hammonds was assisted with enrollment in Beacon Behavioral Day Treatment services for activities to participate in during the week from 9 a.m. to 2 p.m., with lunch and transportation provided.

Mr. Hammonds was excited when he moved into a residence of his own: “I don’t know what I’m going to do now that I’ve got all my freedom back. It feels great and I couldn’t have done it without all your help.” Mr. Hammonds has transitioned well back into the community.

Mr. Hammonds moved into his apartment with the assistance of IDS social worker Kim Allen.
Walk with Me

October is National Disability Awareness Month, National Disability Employment Awareness Month and White Cane Safety Awareness. The annual Walk with Me event helps promote public access, inclusion in programs and equal opportunities in employment, education and housing for all people. It is sponsored by several community members, city officials and local agencies including the Institute for Disability Studies’ Shelter for All program, the city of Hattiesburg Parks and Recreation Department, the city of Hattiesburg’s Disability Program, the Mississippi Department of Rehabilitation Services, Addie McBryde Center for the Blind, Ability Works Inc. of Hattiesburg, Hattiesburg WIN Job Center, USDA Forest Service - De Soto Ranger, South Mississippi Public Accessibility Association, LIFE of South Mississippi, A & A Home Health Equipment Inc., Youth Challenge Academy – Camp Shelby, Coca Cola Company and Walmart. Officials involved were Mayor Johnny Dupree, Senator Tom King, and Congressman Gene Taylor.

Held at the Jackie Dole Sherrill Community Center in downtown Hattiesburg, the event places officials in wheelchairs and blindfolds to navigate two city blocks to foster disability awareness.

Having Faith

Sharon Korndorffer has overcome many trials and tribulations over the past several years. She moved back to Hattiesburg from Texas in March 2007 with her two children, 8 and 12. After a few months of living with her sister and a stressful situation, she sought the assistance of the Shelter For All program. She was assisted in getting into an apartment using her Section 8 voucher. She lived on an $87 monthly utility allowance with the help of her church, Mt. Olive Baptist Church. The church paid her bills for over a year so she would be able to stay in the apartment. On July 14, she left to go to Ability Works and her children were going to the Boys and Girls Club. Her son was playing with a lighter and caught the apartment on fire. They lost everything. She had to move back in with her sister until they could find housing using the Section 8 voucher. They ended up in a motel for several days before housing was found. A brand new house was located close to shopping and the grocery store. The rent was based on her Section 8 voucher. By this time, Sharon and her daughter had started receiving their disability benefits, and she has now bought a car. Throughout all of this, Sharon’s faith never faltered. Her family is now starting to get a sense of normalcy and stability to their lives.
HOYO Clients Purchase Homes Using Section 8 Housing Choice Voucher Program

The Mississippi Region VIII Housing Authority established its Homeownership Voucher Program in 2004. After being leased-up for one year with the Housing Choice Voucher, a client may request to enroll in the volunteer HUD Sponsored Family Self-Sufficiency (FSS) Program to become eligible for the program.

In November 2005, Dorothy Goff in Gulfport was the first HOYO client to utilize the Section 8 Housing Voucher program. Arnetta Jackson purchased her new home on August 2008, with USDA in Corinth (Alcorn County) with $15K grant assistance from HOYO. Ms. Jackson’s portion of the monthly mortgage is $40 because she qualified for voucher assistance through Tennessee Valley Housing Authority.

In August 2008, Dianna Gray purchased her new home with USDA in Brookhaven (Lincoln County) with $15K in grant funds from HOYO and a monthly housing voucher payment through MRHA No. VII. Ms. Gray’s monthly house payment after assistance is $121.

HOYO staff works closely with individuals with disabilities to assist them in pursuing their dream of home ownership. Through the HOYO application process, counselors work with potential homeowners, lenders and partners to make sure individuals are made aware of the programs and grants are available. The following information may assist you in speaking with an individual interested in learning more about the Housing Choice Voucher Program:

- The “Section 8” Housing Choice Voucher Program created in the 1970s has become the dominant form of federal housing assistance. Low-income families use vouchers to help pay for housing that they find in the private market.
- The program is federally funded, but vouchers are distributed by a network of 2,400 local, state and regional housing agencies.
- While the great majority of vouchers are used for tenant-based rental assistance, agencies may use some vouchers to help families purchase homes or to provide project-based rental assistance.

- Homeownership vouchers are used to meet mortgage payments and other ongoing homeownership costs. Most of the agencies that have implemented voucher homeownership programs use the option to help families already receiving voucher assistance make the transition to homeownership.
- Clients may, after being leased-up for one year with the Housing Choice Voucher, request to enroll in the volunteer HUD Sponsored Family Self-Sufficiency (FSS) Program to become eligible for the Homeownership Voucher Program.

Hall Is New Home Owner

Tarry Hall, center, closed on her new home in Pascagoula on November 24. With her at the closing are, left, Lennie Latham with Section 8 and, right, Heather Steele, IDS.
Vafa Kamali, Ph.D., was recently named director of University Research Centers and Institutes at The University of Southern Mississippi. The housing staff welcomes Dr. Kamali’s leadership in the office of the vice president of research and economic development.

Royal P. Walker Jr., J.D., was named executive director of the Institute for Disability Studies on October 1. Walker served as associate director of IDS for 16 years and has been involved in the Institute’s housing programs since their inception in 1997.
IDS Sponsors Y.E.S.

IDS co-sponsored the 2008 Make a Difference Day project with the Neighborworks Community Leadership Institute which provided a grant for the implementation of a community project to enhance the neighborhood.

The goal of Project Y.E.S. (Youth Embracing Service) was to empower youth to embrace service in the community and participate in their neighborhood association meetings.

The Make A Difference Day event was held October 25. Other sponsors of the event were Housing Alternatives of Hattiesburg, Inc., BancorpSouth, Neighborworks of America, Consumer Credit Counseling Services and Mississippi State Extension Service.

The youth implemented and participated in multiple community projects: Project 1 - care day for the elderly (nail care, cleaning and singing); Project 2 – planting a Make A Difference Tree in downtown Hattiesburg; Project 3 - kids day in the park, a fun day at the park for kids participating in basketball activities, relay races and face-painting; and Project 4 - a beautification project for downtown Hattiesburg that included picking up trash and planting flowers.

In addition to the Make a Difference Day project, a large number of Hattiesburg youth attended two youth conferences participating in workshops to increase leadership skills.

The IDS Project Y.E.S. team members coordinating the event consisted of Cassie Hicks, Joel Downey, Julie McAdory, Stacy Thompson, Tawnya Crockett, and Tina Massey.

Participants in the Make A Difference Day at the park included city of Hattiesburg Mayor, Dr. Johnny Dupree, Julie McAdory and youth ages 13 to 18 who implemented the fun day at the park.
Housing Program Accomplishments

Home of Your Own

- Thirty-eight new home owners from January to October 2008 with homes in Alcorn, Coahoma, Forrest, Grenada, Hancock, Hinds, Jackson, Lamar, Lee, Lincoln, Lowndes, Madison, Noxubee, Pearl River, Tunica, Warren and Yazoo Counties
- Lender partners: BancorpSouth, Bank Plus, Habitat - Bay-Waveland, Habitat Columbus, Habitat Jackson Metro Area, Habitat Pearl River, Trustmark, USDA Rural Development Offices - Alcorn, Brandon, Columbus, Forrest, Grenada, Lamar, Lincoln, Lucedale, Madison, Tunica

Housing Events

- HOYO Lender Training Gulf Coast area - September 17
- HOYO presentation at Mortgage Bank - September 18
- HOYO presentation at Mississippi Regional Housing Authority Board Meeting - November 20
- Home Buyer Education Class, McComb - November 1

City of Jackson HOME Investment Partnership
FY08 Grant Goals

- Grant award of $264,000
- Provide a minimum of 70 client individualized counseling services - actual to date is 21 consumers with eight closed loans and five pending
- Home Ownership for 15 households - actual to date is eight households
- Home buyer education class conducted - actual to date is seven with 77 participants

Federal Home Loan Bank (FHLB) of Dallas

- Member banks include BancorpSouth and BankPlus
- Grant award of $197,500 and $480,000 respectively to IDS
- Provide down payment assistance in Hurricane Katrina affected areas and rural counties in Mississippi
- Home ownership assistance funds are $10,000 and $15,500 per household
- Project has closed 19 home loans

Home Again Phase II

HOYO staff provided financial counseling services to consumers who were home owners in Hancock, Harrison, Jackson, and Pearl River Counties. IDS financial counselors provided individual and voluntary counseling to 54 home owners during this last period who were awarded Phase II grant assistance for post-Hurricane Katrina recovery. The Home Again Phase II grant funded for counseling coastal home owners recently ended.

Delta Housing Initiatives

IDS was awarded funding from the F.B. Heron Foundation to do direct service work in the Delta areas by providing counseling services to people with disabilities in the Mississippi Delta 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 in the Delta.

IDS committed to these service activities over two years:
- Provide individual pre-purchase counseling and post-purchase counseling to 120 households - 87 actual to date
- Assist 30 households in obtaining home ownership and providing financial assistance in the form of a grant to those homeowners to make their monthly house payment more affordable – four actual to date
- Participate in 11 community events and provide home buyer education classes in four Delta cities

Comprehensive Counseling

IDS was awarded a Housing Counseling grant as sub-recipient of counseling funds awarded by the Mississippi Home Corporation via support from USDA Rural Housing, the U.S. Department of Housing and Urban Development (HUD), and Freddie Mac. Housing staff provided the following services to individuals/households from October 1, 2007 - September 30, 2008:
- intake/access credit - 163
- credit reports - 188
- drop out/withdraw - 112
- default counseling - 116
- rental counseling - 94
- develop credit plan - 215
- overall individual counseling - 799
- pre-purchase education - 253
- post-purchase education - 53
- follow client through loan closing - 44
- working toward home ownership at end of grant - 189
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 ran from October 1, 2006, through the extension period of May 30, 2008. IDS met or exceeded goals by processing 21 consumer applications or referrals, provided pre-purchase budget counseling to consumers, credit counseling, provided home buyer education to 27 consumers and assisted three families with the home ownership process. A request for an extension of this partnership is now pending with the city of Hattiesburg.

Shelter For All

The services provided for the Shelter For All grant period of October 1, 2007 to August 31, 2008 include:

• Eighteen homeless individuals accessed rentals (apartments or subsidized housing)
• Nine homeless individuals with disabilities were successful in obtaining supported employment or employment
• Twenty-two homeless individuals with disabilities were referred for life skills counseling
• One hundred eleven individuals with disabilities assisted with access to transportation and health and human services
• Ninety-seven individuals with disabilities successfully completed renter education
• Assessment or information and referral services provided to 83 homeless individuals with disabilities over the last year
• Twenty-three 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 nine individuals with disabilities
• Twenty-three outreach activities were provided to homeless shelters, regional centers and LIFE centers

IDA Program

The housing staff is currently seeking qualified individuals to participate in the Individual Development Account (IDA) saving plan that will provide wealth-building and financial education opportunities to Mississippi families with disabilities of low wealth who meet the HOYO program requirements.

HousingSmart

HousingSmart IV has entered the final quarter of the grant year.

Fall 2008
Merry Christmas and Happy New Year from the Housing Staff of the Institute for Disability Studies

Housing View is an online newsletter about 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 for 30 years at The University of Southern Mississippi.

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www.usm.edu/ids

IDS’ Christmas Wish List

It's just a hint, but all three of IDS’ well-used University cars have ended their well-traveled careers in the past three months. Statewide housing programs require lots of miles on the road. Santa, please bring us some cars or much needed funds for cars!