National Home Ownership Month Activities

Hattiesburg Housing Application Fair
Ivie Pulliam, right, of The University of Southern Mississippi Institute for Disability Studies (IDS), assists a potential home owner at the Housing Application Fair hosted by IDS as part of its National Home Ownership Month activities in June. The application fair was held for Hattiesburg and surrounding areas on June 9 at the Jackie Dole Sherrill Community Center. “Because June is National Homeownership Month,” said Cassie Hicks, coordinator of housing initiatives for the Institute for Disability Studies, “it was the ideal month to focus on buying a home in the Hattiesburg area.” IDS currently has grant funds for qualifying applicants to receive up to $15,000 in down payment assistance. Applicants must have a disability or live with a family member with a disability and meet grant criteria to qualify for funds. Twenty-nine applications were taken for the Mississippi Home of Your Own program during the fair.

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IDS Takes Part in Section 8 Workshop
The Mississippi Regional Housing Authority No. VIII hosted a Section 8 homeowner workshop on June 25 in Hattiesburg to inform clients about vouchers available to assist with home ownership. Heather Steele made a presentation on IDS’s HOYO and IDA programs.
Housewarming Held for New Home Owner

Chiquita Simmons is a single mom who was diagnosed at birth with profound hearing loss. Since her high school graduation in 2000, she has lived with family. Simmons decided about three years ago that she would like to own her own home so she began preparing by looking into what it would take to pursue her dream.

Simmons was approved through BankPlus, and her lender referred her to HOYO for grant assistance. Simmon’s realtor, Cindy Robertson, worked closely with her to fax required documents and other information to help make the home purchase a smooth transaction. Heather Steele and Chandar Turner met with Simmons and her mother, Dorothy Green, to conduct a person-centered planning session in March to determine services and supports that she might need. Simmons purchased her home in May using $15,500 in grant assistance through a Federal Home Loan Bank, BankPlus and Mississippi Housing Disability Grant partnership. HOYO held a housewarming celebration for Simmons on June 26 at her new home in Clinton.

New City of Jackson HOME Poster Makes Debut

“Make Your Home in Jackson,” is the headline of a new poster promoting the city of Jackson HOME Partnership program. IDS has worked with the city of Jackson to assist qualifying families with a family member with a disability in becoming home owners within the city limits of Jackson since 2003. Since that time, 47 families have made their home in Jackson.

“We began distributing posters around town with several funders and local churches with a poster distribution blitz day,” said Cassie Hicks, IDS coordinator of housing. “Please call our Jackson office if you would like to display a poster for the city of Jackson program.”
New Housing Initiatives Staff

Hicks Appointed to Advisory Council of FHLB of Dallas

Cassie Hicks, coordinator of housing initiatives for the Institute for Disability Studies, has been appointed to the 2008 Advisory Council of the Federal Home Loan Bank of Dallas. Wholly owned by member financial institutions in Arkansas, Louisiana, Mississippi, New Mexico and Texas, the bank does not lend directly to the public, but provides low cost funds to its member institutions. The bank’s primary goal is to help members fund housing, small business, small agri-business, and economic and community development loans in their communities.

“Ms. Hicks is so well qualified to serve on the Federal Home Loan Bank of Dallas board,” said Royal Walker, co-director of the Institute for Disability Studies. “Through her dedicated work with IDS’ housing initiatives, we have seen an increase not only in the number of individuals with disabilities becoming home owners but also in lenders and funding support for this initiative. I believe she will bring a real world and grassroots community perspective to the board.” There are currently 10 housing programs coordinated through IDS’ housing initiatives including a homeless initiative and housing counseling.

Hicks, who will serve a three-year term on the Federal Home Loan Bank of Dallas Advisory Council, is one of 14 representatives from state, community and nonprofit organizations who advise the bank’s board of directors on affordable housing and economic development issues.

“Each member selected to the council brings different ideas, passions and strengths to the group, and I am delighted to be able to participate and advocate for the low income population, including people with disabilities, in Mississippi’s communities,” said Hicks, who joined the Institute for Disability Studies (IDS) in 2001. A business administration graduate of The University of Southern Mississippi, Hicks had worked previously in banking. She is currently working on a master’s degree at Southern Miss.

Housing Staff Participates in Trainings

To better serve clients, IDS staff has participated in these professional training opportunities.

Lorenzo Claxton attended home buyer certification training in Cincinnati May 5-9.

Tina Massey, Heather Steele, Lorenzo Claxton and Cassie Hicks attended basic foreclosure training hosted by the Mississippi Home Corporation through NeighborWorks May 19-22.

Tina Massey and Cassie Hicks attended the NeighborWorks Community Leadership Institute in New Orleans June 19-22.

Spring 2008
Loree Campbell, right, is all smiles at the closing for her new home. Cassie Hicks, left, of IDS, assisted with the closing of Ms. Campbell’s new home in the Delta.

**Campbell is New Delta Initiative Home Owner**

After living in her home in Holcomb for over 40 years, Lore Campbell decided to seek assistance for some much needed repairs to her home through USDA. After an inspection of the property, the rural development manager concluded the dwelling was not in repairable condition, and the USDA was unable to provide funding for a home improvement loan.

Campbell and her family carefully reviewed the options for Campbell of buying an existing property or building on her land. The family decided the best option for Campbell was to build. Campbell’s daughter, Barbara, began searching for agencies that could help with down payment assistance and contacted IDS’s Delta office for an application. Barbara made several trips from Kentucky to Mississippi to support her mother through the process of deciding to build or buy, finding a contractor, attending a home buyer class and closing the loan.

**New Delta Home Owner**

Pamela Toombs had been renting for years. Through an Internet search, she visited the Mississippi Home Corporation (MHC) Web site. Following up on information she read on the MHC site, Toombs called IDS’ Hattiesburg office to request a HOYO pre-application. After receiving the packet in the mail, she completed the forms and returned the application. Toombs was able to receive a down payment grant through IDS’s Delta Housing Initiative.

Toombs purchased her home on June 4 with an official closing at the Holcomb, Connell and Chaffin law offices in Clarksdale. A proud, first-time homeowner with a 19-year-old son, Toombs said the entire process took approximately six months. “I have been renting since 1992,” said Toombs. “I am so happy; I don’t know what to say.” Ms. Toombs jokes that her son says he won’t be living with her for long.

Standing in her spacious new kitchen, Pamela Toombs proudly displays the keys to her new home in the Delta.
Berdell Cannon was homeless for three years. During those years he lived for a time in a bamboo thicket.

**From Homeless to Home Owner**

Berdell Cannon has suffered from mental illness since childhood. Born in Greenville, he grew up in the foster care system in Chicago. Abandoned by his mother and in and out of foster care, he returned home to the Delta. Homeless for three years, he lived in abandoned houses, under a house and in a tent. He was discovered by a mental health case manager living in a bamboo thicket.

IDS was contacted by the Delta Community Mental Health Services in 2007 to provide assistance in placing him in an emergency shelter or in transitional housing. Cannon had applied for Supplemental Security Income through the Social Security Administration and was denied several times because he had no permanent housing and was not receiving health care. When an IDS social worker started working with Cannon, his case for SSI was being appealed. But Cannon had a plan. He wanted to get approved for SSI and purchase a home. He was approved and received back payments, allowing him to purchase a home for $1,000 that is now being rehabbed through funds from several agencies. Since the purchase of his home, Cannon has been stable and maintains consistent communication with mental health services and IDS case managers.

A story on the stages of the rehab and the partnerships involved will be featured in the next Housing View.

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**Shelter For All Receives Donation from Georgia Pacific**

Georgia Pacific, located in New Augusta, is a maker of fluff and pulp for paper products such as napkins, tissue and paper towels. The company recently made a donation to IDS’ Home Closet. The donation consisted of boxes of tissues and paper towels that were shared with Shelter For All clients and Hattiesburg-area homeless shelters as well as clients of this year’s Stand Down for homeless veterans. The Home Closet receives gifts of furniture, kitchen and bath items, and other household goods for individuals ready to obtain housing.

John Massey, left, and Scott Roberts, right, of Georgia Pacific assist Ivy Piliam, IDS social worker, center, with donated paper products for the IDS Home Closet.

Spring 2008
Shelter For All Assists Hattiesburg Resident

Brian Flanagan found himself living in a storage locker, but this was after living in a friend’s garage for more than a year. He lived in the storage locker for more than four months during which time, it snowed, which seldom happens in Hattiesburg. Flanagan called several shelters during this time but was told that he was not “chronic” because he has not had four “episodes” of homelessness during the past three years or 365 consecutive days.

Flanagan continued to stay in the storage locker until he called the Shelter For All program at the Institute for Disability Studies. He was linked with the resources necessary for him to move into an apartment. Flanagan was assisted with his first month’s rent, first month’s utilities and power deposit. He was able to eat by way of the “Compassion Van” that comes around to several stops in town.

Flanagan has received budget counseling to ensure that he is able to pay his bills and much-needed case management to ensure that he does not cycle back into the pattern of homelessness.

New City of Jackson Home Owner

Charlie Collier recently closed on the loan for his home in the City of Jackson.

Charlie Collier rented for over 20 years from West Jackson Community Development Corporation. The agency is working to help revitalize the area surrounding Jackson State University and asked Collier if he ever consider owning his own home. Because of a limited income, Collier said he didn’t think he could afford to purchase a home unless it was around the same amount he was paying in rent. Heather Steele and Jeffrey Smith met with Collier to review the HOYO program and completed an application for housing assistance. Chandar Turner met with Collier to get additional documents required to continue processing Collier’s request for assistance. Collier was approved for $15,000 in down payment assistance in March. Working together, BankPlus, West Jackson CDC, Jackson State University and HOYO determined a monthly payment that is less than what he was paying in rent. Charlie Collier became a new home owner on April 1.
Melvin Anderson, contractor, left, and his employee made needed repairs to Ronnie Graves', center, Jackson home.

**Federal Home Loan Bank Rehab Grant Helps Home Owner with Repairs**

In August 2007, a HOYO housing counselor was conducting a post-purchase follow-up visit with home owner Ronnie Graves and identified that his home was in need of some repairs. Graves informed HOYO that his air conditioner unit was not working, and he had some plumbing issues. He had contacted his insurance company to see if some of the items were covered in his policy, but was told that he would have to pay for the repairs himself. The counselor contacted IDS's housing coordinator, Cassie Hicks, to give an assessment of his visit with the client and see if funds were available to assist with repairs. HOYO was able to use $5,000 of Federal Home Loan Bank rehab dollars received through their partnership with BancorpSouth bank to make the much needed repairs to Graves’ home.

Three other city of Jackson residents have been awarded rehab grants that have allowed them to make much needed repairs their home. The total $40,000 awarded to HOYO through the Federal Home Loan Bank for rehab has been spent to rehab home owner properties.

**HousingSmart Goes to the Movies for Fair Housing Month**

Imagineer Walt Disney said, “I would rather entertain and hope that people learned something than educate people and hope they were entertained.” With that wisdom in mind, IDS’ HousingSmart project took to the big screen during Fair Housing Month in April to educate moviegoers in the Jackson area about fair housing.

Three fair housing slides were shown before feature films in the Regal Clinton 10, Regal Northpark Stadium 14 and Regal Parkway Place Stadium 10 theaters. The average attendance is 21,654 per month at Clinton, 22,735 per month at Northpark and 23,650 per month at Parkway Place, allowing the project to reach an estimated 68,000 people with fair housing information for people with disabilities.
Keifer Is New Home Owner

Barbara Keifer began her quest for home ownership in March 2007. She had rented for several years following her divorce and wanted to continue to live in the Madison area near her family. Keifer was able to secure financing for her home through Trustmark and was awarded a $15,000 grant from HOYO.

Lender Financing Investment,
1999 to June 30, 2008

Total - $13,319,867
Housing Program Accomplishments

Home of Your Own
- Forty-seven new home owners from January to December 2007 with homes located in Hancock, Noxubee, Lamar, Hinds, Warren, Lowndes, Forrest, Grenada and Lee Counties
- Lender partners: USDA Rural Housing, Habitat (Columbus), Bank Plus, Trustmark and BancorpSouth
- $520,000 awarded in down-payment assistance to families with MDA Home Funds; $2,666,452 in mortgage financing
- Home buyer classes held in Bay St. Louis, Starkville, Hattiesburg and Waveland providing education to 155 households
- Fifteen new home buyers for the first half of 2008
- Pending Files: 83

Housing Events
- HOYO presentation at Mississippi Home Corporation Affordable Housing Conference, Biloxi
- HOYO presentation at Living Independence for Everyone (LIFE) 2008 conference, Philadelphia
- HOYO presentation at AJFC Poverty Dialogue, Natchez
- HOYO sponsored community Housing Application Workshop, Hattiesburg
- HOYO Advisory Council meeting, Jackson
- HOYO presentation to BancorpSouth Advisory meeting, Hattiesburg

City of Jackson HOME Investment Partnership
FY06 Grant Completion Accomplishments
- The goal of assisting six families to achieve home ownership was exceeded with seven residents becoming homeowners within the city limits of Jackson
- Lender partners: Habitat for Humanity (Cimarron Mortgage) and BankPlus
- $85,000 awarded in down-payment assistance with city of Jackson HOME Funds; approximately $250,256 in mortgages financed

FY07 Grant Goals
- Grant award of $264,000
- Provide a minimum of 70 clients individualized counseling services – Actual to date is 37 consumers with three closed loans and six pending files
- Home ownership for 15 households – Actual to date is three households
- Home-buyer education class conducted in April for 24 participants

Federal Home Loan Bank (FHLB) of Dallas
Member Bank - BancorpSouth
- Grant award of $197,500 to IDS to provide grant funds in the entitlement cities of Hattiesburg, Jackson, Biloxi, Gulfport, Moss Point, Pascagoula and other Hurricane Katrina affected areas
- Fifteen households (low-to-moderate income) will be assisted with homeownership and grant of $10,000 to each household - two families assisted and two families pending
- Eight home owners with existing property rehab and grants of $5,000 to each homeowner – eight home owners funded and no rehab funds remaining

Member Bank - BankPlus
- Grant award of $400,000 to provide down payment assistance to counties to include rural Mississippi
- Thirty eligible households (low-to-moderate) to receive grants of $15,500 per household
- Project has closed one loan in Clinton and two loans are pending

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 - 22 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 – three actual to date
- Participate in community events and provide home buyer education classes in the Delta counties
• Offer four families the opportunity to grow wealth through Individual Development Accounts (IDA) utilizing a 3:1 match savings program to obtain an additional $4,000 to go towards home ownership efforts.

The targeted areas for these services will include Warren, Yazoo, Issaquena, Sharkey, Washington, Humphreys, Holmes, Carroll, Leffors, Sunflower, Bolivar, Coahoma, Tallahatchie, Grenada, Yalobusha, Quitman, Panola, Tate, Tunica, Attala and Montgomery Counties.

Comprehensive Counseling
IDS was awarded a FY07 HUD Comprehensive Counseling (October 1, 2006 through September 30, 2007) grant to provide pre- and post-purchase counseling, homeless rental counseling, home-buyer group education and assist consumers with disabilities to achieve home ownership. Goals were to assist 100 households with housing counseling, for 20 households to obtain home ownership, for 20 households to receive default counseling, to sponsor eight home buyer classes and to provide shelter for 16 homeless households.

Actual numbers were 169 households received counseling, 33 households obtained home ownership, 37 households received default counseling, 13 home-buyer education classes were conducted and 18 homeless households were provided shelter.

On October 1, 2007, IDS was awarded a Housing Counseling Grant as a 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 these services to individuals/households from October 2007 - May 31, 2008:
58 application processed
62 credit reports reviewed
35 drop out/withdrawn applications
92 default counseling sessions
88 rental counseling participants
89 developed credit action plan
498 individual counseling sessions
101 individuals received pre-purchase education
33 individuals received post-purchase education
30 closed loans
42 individuals working toward homeownership

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 and/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.

Shelter For All
• Three homeless individuals accessed rentals (apartments or subsidized housing)
• Seven homeless individuals with disabilities were successful in obtaining supported employment or employment in the community
• Twenty homeless individuals with disabilities were referred for life skills counseling
• Assisted 78 homeless individuals to access mainstream health and human services
• Ninety-six individuals with disabilities successfully completed renter education
• Assessment or information and referral services provided to 80 homeless individuals with disabilities over the last year
• Thirty 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 eight individual with a disability
• Sixteen outreach activities were provided to community service providers.
• During the last five months, 140 individuals have been reached through outreach services
• Ongoing supportive services were provided to 30 homeless individuals with disabilities, in collaboration with homeless shelters and other service providers

IDA Program
The HOYO Individual Development Account (IDA) savings plan is a pilot program to provide wealth-building and financial education opportunities to Mississippi families with disabilities of low-wealth who meet the HOYO program requirements. IDAs are matched savings accounts to encourage individuals to save money and invest in a home of their own. Trustmark Bank is the program partner bank
that allows families to open restricted savings accounts to participate in the IDA program. The accounts are monitored by HOYO staff who recruit and enroll individuals, provide case management and financial education. In March 2008, IDS administrators initiated a program promotion to increase IDA participants by rewarding staff with an incentive of 1/2 day off with pay for each IDA participant enrolled to help reach the goal of assisting 30 individuals over a five-year period.

**HousingSmart**

The HousingSmart IV grant was awarded to cover the period of February 1, 2008, through January 31, 2009. Project activities are underway. Goals for the 2008 grant period are to increase home ownership opportunities, promote decent affordable housing and ensure equal opportunity in housing. Staff will meet those goals through conducting workshops and education and outreach sessions and disseminating fair housing materials and information at fair housing events, as well as through providing technical assistance with fair housing complaints throughout the state. Activities and events will be added to the schedule on the Web site as they are confirmed.

From February 1 through May 31, the HousingSmart project provided 382 individuals with fair housing training and educational materials. Throughout the month of April 2008, HousingSmart project staff participated in activities commemorating the 40th anniversary of the Fair Housing Act’s signing by President Lyndon B. Johnson on April 11, 1968. The HousingSmart IV project director and project coordinator attended HUD’s 2008 National Policy Conference in Atlanta from April 8-11. From April 4 through May 1, three different “Fair Housing for People with Disabilities” digital slides were shown on screen before each movie shown in the Jackson metropolitan area movie theatres—Regal Clinton 10, Regal Northpark Stadium 14, and Regal Parkway Place Stadium 10. The average attendance in these theatres is 21,654 per month at Clinton, 22,735 per month at Northpark and 23,650 per month at Parkway Place, affording the project the opportunity to reach approximately 68,000 people with fair housing information during Fair Housing Month 2008.

On April 17, the project coordinator presented a program entitled, “40th Anniversary Fair Housing Act Awareness, Predatory Lending, and Foreclosure - The Housing Crisis” to IDS’ Housing Advisory Council.