MHC Named 2010 Housing Partner of the Year

The Mississippi Housing Corporation Inc. received the first Housing Initiative Partner of the Year Award presented by the Institute for Disability Studies at the fall meeting of the IDS Housing Advisory Council. The award is presented annually to an agency participating on the Council who has worked in the housing, disability or economic development arenas in the state to empower people with disabilities to live independently in their communities. MHC has been an active member of the Housing Advisory Council since its formation in 2004.

“The Mississippi Home Corporation has been like a “silent partner” in its partnership role with IDS,” said Cassie Hicks. “Their support has come in many forms: as a member of the Council, assisting with grant packages, providing funding and promoting housing fairs and homebuyer education to name just a few. MHC has been the ultimate partner and so worthy of this recognition.”

The Mississippi Housing Corporation received the 2010 Housing Initiative Partner of the Year Award at the fall meeting of the IDS Housing Advisory Council. The award was a framed watercolor print of a neighborhood. From left: Royal Walker, IDS executive director; Ruthie Bilal, MHC assistant vice president, Single Family Program Operations; Cassie Hicks, IDS coordinator of housing initiatives; and Ben Mokry, MHC executive vice president, Research and Development.

Vicki Killingsworth, left, receives the AUCD Leadership in Advocacy Award from Michael Gamel-McCormick, Ph.D., right, at the awards gala.

Vicki Killingsworth Receives AUCD Leadership Award

Vicki Killingsworth, retired IDS staff member and member of the Housing Initiative Advisory Council, (continued on page 2)
was presented with the 2010 Leadership in Advocacy Award by the Association of University Centers on Disability (AUCD) at their Annual Conference Awards Gala in Washington, D.C., on Nov. 2, 2010.

The Leadership in Advocacy Award is presented annually to an outstanding individual or family member who has exhibited exceptional leadership and self-advocacy skills in the area of developmental disabilities. Killingsworth was recognized for “the significant impact” of the Home of Your Own program she started in 1997 in Mississippi and her “commitment, dedication, perseverance, persistence and leadership within an organization to further housing for low-income families with disabilities in Mississippi communities.”

Killingsworth was nominated by IDS for the award. “Vicki was instrumental in starting and successfully growing the Mississippi Home of Your Own program,” said Royal Walker, executive director of IDS.

Hattiesburg Habitat Partners with IDS to Move Family to Safe Housing

A member of the Rodgers family sought services from IDS’ Shelter For All program after being discharged from the hospital. The family of seven had five members with disabilities, several pets and many challenges including living in uninhabitable housing conditions. Janice Lyons, case manager, provided assistance and supportive services in locating affordable housing for the family. When transitioning to a more habitable home, the family received support services from local community agencies—Salvation Army, Christian Services, Hattiesburg Public Schools, Food Pantry and the IDS Home Closet. Hattiesburg Habitat for Humanity donated beds and other furnishings to the family and assisted IDS staff with the delivery of donated furnishings. The family has become self-sufficient with permanent housing, their children are enrolled in schools near their home, and the family is financially stable.

A Client Success Story

Harold Blount at one time was a successful soldier, father and husband. However, during his career, he became a veteran with disabilities. In relocating to Mississippi to find a more affordable way of living, he became homeless. Upon entry into the Shelter For All program, Janice Lyons, as case manager, was able to provide supportive services and person-centered planning to Mr. Blount, and he was connected to community resources and agencies such as Pearl River Valley Opportunity, Christian Services, Food Pantry and the IDS Home Closet, all located within the local area.

Since Mr. Blount has been in the program, he has received healthcare through the VA hospital, obtained affordable housing, enrolled as a student at the local community college and supplemented his income, all leading to his self-sufficiency. Mr. Blount attended the IDS Housing Advisory Council meeting in October to tell his story and will continue to participate with the Council as a consumer of program services.

Vicki Killingsworth accompanied by Bella, her service dog, makes the acceptance speech for her award.

Harold Blount was living in his van when he entered the Shelter For All program.

Moving day for the Rodgers family through assistance from SFA.
Stand Down 2010

The term “stand down” refers to times during the Vietnam War when soldiers were allowed to retreat from combat operations to a safe area for rest and security at the base camp. Stand down allowed time for each soldier to recuperate and increase their overall sense of well-being.

Hattiesburg and Biloxi are two Mississippi cities that have service agencies that annually organize a local area stand down to offer a wide range of services such as warm meals, showers, medical and dental care as well as the camaraderie of peers.

Oak Arbor’s Homeless Veterans Reintegration Program sponsored the 2010 Hattiesburg Stand Down for Homeless Veterans. The event was held Sept. 24, at The Salvation Army in Hattiesburg. A collaboration of services were provided through various agencies—breakfast, lunch, personal care, health care, VA benefits assistance, Social Security, employment services, mental health counseling, housing services and spiritual counseling.

IDS proudly participated in the event by providing important housing resources.

National Hunger and Homelessness Awareness Week Held

Each year during the Thanksgiving holiday, many people donate time to those less fortunate. The National Coalition for the Homeless and the National Student Campaign Against Hunger and Homelessness annually co-sponsor the National Hunger and Homelessness Awareness Week before Thanksgiving to encourage schools and communities to bring greater awareness to the problems of hunger and homelessness in their areas. Over 500 schools, communities and cities throughout the nation work together to bring attention to the issues of hunger and homelessness.

This year, IDS partnered with the Southern Miss Office of Community Service Learning to host the annual Hunger and Homelessness Week on the Southern Miss campus. Donated nonperishable items were collected and provided to local food pantries for the holidays. While donations were down from last year’s record four tons of food, the food items collected were welcomed by local families needing assistance.
From Homeless to Homeowner: The Story of Marieo Whitehead

Marieo Whitehead, 36, never imagined that he would have a home to call his own. In 2008, Whitehead sat inside the Billy Brumfield Shelter for homeless individuals frustrated by his circumstances.

That year, Whitehead decided to give his life to Christ and was baptized on May 4. He joined Meadowbrook Church of Christ. His congregation assisted him in obtaining a rental house and applying for the Home of Your Own program—City of Jackson partnership grant.

Mr. Whitehead was approved for a mortgage with ECD Hope Community Credit Union and became a homeowner on Oct. 15, 2010. Whitehead is tremendously excited about his success and is motivated to continue his education. He hopes to own his own business one day.

Yolanda Bolls and Perry Gilbert, Vicksburg residents, set out to accomplish their life-long dream more than two years ago. On Oct. 5, 2010, Yolanda and Perry anxiously began signing their deeds at loan closing. The day they had waited so earnestly for had finally arrived.

Bolls first contacted IDS after finding difficulty in seeking loan approval because of identity fraud in 2009. Through one-on-one counseling and homebuyer education, Bolls persevered. She became the second graduate of the pilot Individual Development Account matched savings program through the Mississippi Asset Building Coalition which matched her savings 3:1.

Bolls also received grant assistance through the Home of Your Own Mississippi Development Authority HOME grant and the City Of Vicksburg from their Federal Home Loan Bank grant. This humble family is gracious to all the individuals who aided them throughout the homebuying process. Ms. Bolls was excited to spend the 2010 holiday season with friends and family in her new home.

Delta Initiative: Yolanda Bolls and Perry Gilbert

Yolanda Bolls and Perry Gilbert remove the “for sale” sign from their new front yard.
The phrase, “You can accomplish anything if you work hard and put your mind to it,” describes Christopher Young perfectly. From humble beginnings, Christopher was shuttled from home to home and grew up in the foster care system. By the age of 18, he and his brother played music in churches to make ends meet. His reflection of his past is “an intolerable situation, I felt so unwanted.”

A little over a year ago, Christopher lost his job and found himself living on the streets. Chris’ mind was constantly on the worries of how he was going to eat, shower and where he was going to sleep. Like those childhood years he experienced, Chris felt people viewed him, a homeless person, as “throw-away people.” Despite his struggles, Chris persisted. After a stay in a homeless shelter, Christopher was referred to the HPRP program and completed the application process on June 8, 2010. He moved into his new apartment on June 11.

Through the HPRP program, Christopher gained access to food stamp resources, furniture and household item vouchers, and rental and utility assistance. More importantly, he has gained essential tools to maintain his stability and look toward the future.

Christopher has learned how to manage and save money, budget expenses and live independently. Today, Christopher is employed full-time, and has plans to continue on in music education. Though he knows his path is long, its one he’s willing to endure. Christopher said it best: “Homelessness doesn’t dictate who you are or what you’re made of.” Christopher’s journey and mind set for success is a lesson from which we all can learn.

An HPRP Success

Marlana J., 33, is recently divorced and the mother of three children. She lives in a town in the Delta. Ms. J. had been working as a teacher, but her income was cut in half when she lost her position because of issues with the certification exam.

“I was at the point of losing my rental housing that I worked so hard to maintain,” said Ms. J.

After learning about IDS and meeting with HPRP case manager, LaShundria Sims, Ms. J. began to see hope for her situation. She is currently enrolled at Holmes Community College with plans of obtaining a nursing degree.

“Without the assistance from the outstanding program at IDS, my children and I would not have a home to live in. I feel this service is a great asset to our state and should be funded for many years to come.”

Deciding to Succeed
A New Way of Life

Tamira P. is a single mother who came to the Homeless Prevention and Rapid Re-Housing program for rental assistance after fleeing from domestic violence. Ms. P. had been in and out of shelters since 2009, moving to South Carolina, Florida and Georgia. While traveling to her next unknown destination, her car broke down in Jackson, and it was there that she was referred to the Center of Hope shelter in Hattiesburg. Staff from the Salvation Army referred her to IDS and HPRP.

“I had always heard people in the North talk about Mississippi being the ‘Hospitality State,’ but I had no idea how much my life was about to change,” said Ms. P. Initially, Ms. P. was timid. She has had many problems in her life and views her 11-month-old son as her second chance. She said at times she wanted to give up, and when she thought all hope was gone, she looked in her son’s eyes and held him closer to remind of her promise to herself and her son.

Ms. P. began to set goals, such as applying for public assistance, securing child care, employment and affordable housing. Once her rental application was approved despite her poor credit and rental history, she was certain she was in the right place at the right time. This was the start of her new beginning.

Ms. P. was re-housed, and she achieved her goal of securing employment at a local restaurant while she received TANF (Temporary Assistance for Needy Families) for transportation, food and child care. She experienced a setback when her car broke down and she lost her job during the interval of receiving an approval letter for public housing.

Ms. P. continued to counsel with her case manager, Christie Harry Magee, and decided she would sell her car to secure funds for her deposits. Subsequently, Ms. P. moved into her two-bedroom apartment, a symbol of permanency for her and R.J., her son, and a true representation of taking control of her life. Never giving up on one’s hopes and dreams has become a new way of life.

HPRP/LESM in Central Mississippi

The Homeless Prevention and Rapid Re-Housing (HPRP) program assists those who are homeless or at risk of becoming homeless. The IDS HPRP program in partnership with Lutheran Episcopal Services in Mississippi (LESM) under the Partners Continuum provides rental and utility assistance to eligible individuals and families in the five-county Jackson Metro area. These counties are Hinds, Rankin, Madison, Copiah and Warren.

Ms. J.B. came to IDS seeking rental assistance after becoming ill. She is a former hotel employee and requires oxygen 24 hours a day. She had exhausted all of her savings and benefits and did not have family in the area.

The IDS Partners HPRP case manager, Tia Hudson, was able to assist Ms. J.B. with applying for her disability benefits, and within two months she was approved. The case manager worked with the client on budget tracking and counseling and connected her with needed resources to remain stabilized.

Ms. J.B.’s spirits have been lifted knowing she remained in her home through the assistance of the HPRP program.
Kutches Go from Renting to Owning with HOYO/FHLB

Melissa and Douglas Kutch lived in rental housing for 20 years before they considered purchasing a home. They were renting from Melissa's father who asked them one day if they would like to be homeowners. He offered them a $25,000 “gift of equity” that reduced the principle loan amount significantly. They were also able to receive $16,000 from Federal Home Loan Bank grant funds with BankPlus as the IDS bank partner. They had no idea about these grant funds until a visit to BankPlus in Picayune. When the Kutches told loan originator, Mechelle McBride, their only income was from disability benefits, she referred them to HOYO. Mr. Kutch suffers from bulging discs and needs a knee replacement. He had worked for Southwest Airlines in Jackson and New Orleans. His disability is a result of 20 years of lifting freight and baggage. Mrs. Kutch said, “The homeownership process was worked out quickly, and I’m so glad I took the Homebuyer Education Class.”

The Wheeler’s New Home

Yolanda Wheeler, a divorced mother of two small children, never thought she would be able to own her own home. She also has custody of her 14-year-old sister after the recent death of their father. She and her children lived in her grandparents’ 60-year-old home. The house had no insulation, no closets, no central heat and air, a severely damaged roof, and inadequate plumbing and electrical wiring, but the family made the most of what they had. Reality set in when the family made one repair after another until an electrician told Ms. Wheeler that based on his assessment of what it would take to meet standards, she could purchase a new home. Ms. Wheeler felt overwhelmed; if anything happened, they would be homeless.

Ms. Wheeler began seeking a home loan approval to build a Habitat home on her family’s land. After consulting with Habitat about the process, she decided to pursue other housing options, but she knew she must act soon because of their living conditions. She was referred to HOYO because she and her son have a disability. She contacted HOYO for a pre-qualification application, and her uncle called HOYO to clarify information to assist her in the process. After speaking with Heather Steele, Ms. Wheeler began her quest to complete requirements for the program. She received an approval from ECD/Hope Community Credit Union and completed the Homebuyer Education class required in September 2010. Ms. Steele counseled Ms. Wheeler on things to consider when purchasing a home and the importance of saving for maintenance and for the unexpected. Her realtor, Melissa Keyes, worked hard to make sure Ms. Wheeler had an opportunity to view homes in the Clinton area near her family. Ms. Keyes worked with HOYO to provide the documentation requested in a timely manner to process for closing.

On Oct. 13, 2010, the family moved into a five-bedroom home that exceeded their dreams and expectations. “Through the Home of Your Own program, we were given hope through words of encouragement and feedback and provided the tools necessary for purchasing a home through counseling,” said Ms. Wheeler. “The grant proceeds provided the down payment assistance to enable my family to achieve our goal of homeownership.”
**Mississippi Homeless Continuums Launch 2011 “Count Me In!” Campaign to Count the Homeless**

IDS’ homeless programs participated in its first Continuum of Care (COC) Point in Time (PIT) training hosted by The Mississippians United to End Homelessness (MUTEH) COC on Oct. 22, 2010. The Point in Time count is used to provide information to the U.S. Department of Housing and Urban Development (HUD) and Congress, ensuring much-needed programs such as the Emergency Shelter Grant program, Supportive Housing program, Shelter Plus Care program, Housing Opportunities for Persons with AIDS and Homeless Prevention and Rapid Re-Housing program continue to receive adequate funding.

This training captured the importance of the PIT count and how it benefits local, state and federal agencies. Segments were held on the definitions used during the PIT count and the actual surveys that will be used. Presenters were Kathy Garner, president of the MUTEH board; Tony Dorsey, MUTEH; Roger Smith, MUTEH; Chandar Turner, MUTEH; and Heather Ivery, PTEH.

The MUTEH Continuum of Care and the Partners to End Homelessness Continuum of Care are joining together to collaborate their efforts to ensure the best possible Point in Time homeless count, which is scheduled for Jan. 24, 2011.

**NSP Incorporating Universal Design and Assistive Technology**

IDS received $6 million from the State of Mississippi to participate in the Neighborhood Stabilization Program for the City of Jackson. Under this program, IDS has purchased 47 foreclosed properties within the city limits and is rehabilitating these homes to make them ideal for purchase by new homebuyers.

One of the primary reasons for IDS’ involvement with the NSP program was to ensure that individuals with disabilities or families with members with disabilities will be able to obtain quality housing modified using “universal design” and “assistive technology” to assist with independent living.

Universal design refers to broad-spectrum architectural planning ideas meant to produce buildings that are inherently accessible to both the able-bodied and individuals with physical disabilities. IDS is focusing its efforts on assuring that the NSP homes have these simple additions. Examples are

- Smooth, ground-level entrances without stairs
- Wide interior doors and hallways
- Lever handles rather than twisting knobs for opening doors
- Light switches with large, flat panels rather than small, toggle switches
- Buttons and controls that can be distinguished by touch
- Bright and appropriate lighting, particularly task lighting

In addition to universal design, another important component will be the incorporation of assistive technology. Assistive technology or adaptive technology (AT) is an umbrella term that includes assistive, adaptive and rehabilitative devices for people with disabilities and also includes the process used in selecting, locating and using them. AT promotes greater independence by enabling people to perform tasks that they were formerly unable to accomplish, or had great difficulty accomplishing, by providing enhancements to or changed methods of interacting with the technology needed to accomplish such tasks. Examples of AT are

- Fire alarm paging system
- Telecommunications device for the deaf
- Teletext
- Vibrating fire alarm placed under pillow when asleep
- Door bell lighting system

The NSP program has been structured so that whether a potential homebuyer currently has a disability or not, the rehabilitation of the NSP homes will be done so that all people living in the home can function with ease and independence because of the incorporation of universal design.
Housing Program Accomplishments

Home of Your Own
- Lender partners: USDA Rural Housing, Habitat (George, Lauderdale, Lowndes and Lee counties), Bank Plus, Trustmark, ECD Hope Community Credit Union, Regions, Grand Bank and BancorpSouth
- $1,110,000 awarded in down-payment assistance to families with MDA Home Funds
- Homebuyer classes held in McComb, Starkville, Hattiesburg, West Point, Holly Springs, Laurel, Vicksburg and Lucedale providing education to 219 households
- Pending Files: 30

MHC/HUD Comprehensive Counseling Activity Report

<table>
<thead>
<tr>
<th>Activity</th>
<th>Goals</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake/Assess Credit</td>
<td>104</td>
<td>167</td>
</tr>
<tr>
<td>Credit Reports</td>
<td>22</td>
<td>203</td>
</tr>
<tr>
<td>Withdrawn</td>
<td>45</td>
<td>125</td>
</tr>
<tr>
<td>Default Counseling/Post-Purchase</td>
<td>6</td>
<td>57</td>
</tr>
<tr>
<td>Rental Counseling</td>
<td>4</td>
<td>151</td>
</tr>
<tr>
<td>Develop Credit Action Plan</td>
<td>7</td>
<td>167</td>
</tr>
<tr>
<td>Individual Counseling</td>
<td>67</td>
<td>816</td>
</tr>
<tr>
<td>Pre-Purchase Education</td>
<td>62</td>
<td>287</td>
</tr>
<tr>
<td>Follow client through loan closing</td>
<td>8</td>
<td>65</td>
</tr>
<tr>
<td>Working toward homeownership</td>
<td>53</td>
<td>208</td>
</tr>
</tbody>
</table>

IDS Individual Development Accounts (IDA) Program
The five-year pilot program ended in May with three successful participants. IDS is currently working with MIDAP to continue the IDA program once restructuring of the organization and guidelines are outlined.

Mississippi Development Authority (MDA) Goals for HOYO Program
Grant period: One-year period beginning May 20, 2010
Goal: 46 families to receive down payment assistance at $15,000 per household
Activities through October 2010:
- 73 application intakes
- 45 active files
- 28 closed loans
- 18 withdrawn files

My Home My Coast
My Home My Coast was launched in April 2009 by the Gulf Coast Renaissance Corporation for the six coastal counties as a long-term housing program designed to provide homeownership opportunities to individuals with the focus on those who have been impacted by Hurricane Katrina or the recent national credit crisis. Financial benefits include down-payment assistance of $14,300 to $22,500 and up to $3,500 in closing cost assistance and is income based. IDS, as one of My Home My Coast counseling agency partners, has counseled 75 individuals for possible homeownership, of which 29 individuals have been receiving ongoing housing and financial counseling at Southern Miss’ Gulf Park campus in Long Beach and the Hattiesburg main office. Six households, at 80% and below of AMI, have closed their home loans, with two households pending.

Federal Home Loan Bank (FHLB) of Dallas
Eleven Federal Home Loan Bank loans were closed during the Oct. 1, 2009, to Nov. 30, 2010, time period. The new FHLB awards that will be utilized in 2011 are:

Member Bank (BancorpSouth)
- Grant award of $220,000 to IDS to provide grant funds in rural communities of McComb, Natchez, Starkville, Greenwood, Clarksdale, West Point, Brookhaven, Canton or Picayune. Other areas of the state are eligible after grants are provided in the rural communities.
- Thirteen households (low to moderate income) will be assisted with grants up to $16,000 per household.
**Member Bank (BankPlus)**
- Grant award of $330,000 to provide down payment assistance to counties to include rural communities of Indianola, Byram, Grenada, Belzoni, Yazoo City, Pearl or Brandon. Other areas of the state are eligible after grants are provided in the rural communities.
- Twenty-one eligible households (low to moderate income) will receive grants of up to $16,000 per household.

**City of Jackson (COJ) HOME Investment Partnership**
FY09 grant goals:
- Grant award of $264,000
- Provide a minimum of 38 clients individualized counseling services – Actual to date is 16 consumers.
- Home ownership for 11 households – Actual to date is one household closed and one pending.
- Homebuyer education class conducted in October with 14 participants in attendance

Outreach Events:
- Reached out to 35 churches in the Jackson area to provide HOYO-COJ materials (November 2010)
- Contacted the Hinds County Human Resource Agency and Miss. Dept. of Rehab Services to distribute COJ materials (November 2010)
- Planned meeting with the VA Regional Office for possible partnership/referrals (December 2010)
- Contacted Midtown Partners for possible referrals (November 2010)
- Provided HOYO-COJ materials at two credit seminars at Hinds CC (October/November 2010)
- Implemented availability of HOYO applications at HBE workshop (October 2010)
- Made HOYO application available to Habitat for Humanity/Metro Jackson staff members for potential clients
- Contacted participating lenders with COJ-HOYO flyers - BancorpSouth, Regions and Bank Plus
- 2011 COJ HBE calendar to be available for all City of Jackson participating lenders and partners (in process)

**Delta Housing Initiative**
IDS created the “Delta Initiative” in 2007 to identify and locate safe, affordable housing and community-based support needed to empower persons with disabilities in their quest for independence and inclusion in the Delta communities. The goals for the 2009–11 grant period will be the following:
- to provide pre-purchase counseling and homebuyer education to 120 households in the Delta region
- to assist 15 households to achieve homeownership with financial assistance
- to assist three future homeowners with matched savings through an IDA pilot

In 2010, HOYO Delta Initiative has assisted 132 Delta households with homebuyer education and pre-purchase counseling, provided financial assistance for homeownership to nine Delta households, and two individuals have graduated from IDA matched savings program in the Delta community.

The targeted areas for these services will include the following counties: Warren, Yazoo, Issaquena, Sharkey, Washington, Humphreys, Holmes, Carroll, LeFlore, Sunflower, Bolivar, Coahoma, Tallahatchie, Grenada, Yalobusha, Quitman, Panola, Tate, Tunica, Attala, Leake, Claiborne, Copiah, Jefferson and Montgomery.

**Shelter For All**
The services provided for the Shelter For All homeless grant period of Sept. 1, 2009, to Aug. 31, 2010, include the following:
- Fifty-two homeless individuals accessed rentals (apartments or subsidized housing).
- Fourteen homeless individuals with disabilities were successful in obtaining supported employment or employment.
- Twenty-eight homeless individuals with disabilities were referred for life-skills counseling.
- Seventy-eight individuals with disabilities were assisted with access to transportation and health and human services.
- One hundred forty-three individuals with disabilities successfully completed renter education.
- Assessment or information and referral services were provided to 239 homeless individuals with disabilities over the last year.
- Fifty-five 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 23 individuals with disabilities.
- Twenty-six outreach activities were provided to homeless shelters, regional centers and LIFE centers.
**Housing Prevention and Rapid Re-Housing (HPRP)**
HPRP, a program of the American Recovery and Reinvestment Act of 2009, prevents individuals and families from becoming homeless and helps those who are experiencing homelessness to be quickly re-housed and stabilized. IDS contracts in partnership with the Balance of State and the Partners to End Homelessness Continuums to provide HPRP financial services to include rental assistance, utility payments, security deposits along with case management.

**Balance of State (Mississippi United to End Homelessness-MUTEH)**
• Goal of 200 (120 homeless prevention and 80 rapid re-housing), actual served to date - 82
• Current active clients – 39

• Clients assisted to secure employment – 12
• Grant funds spent to date - $72,079
• Grant funds pending disbursement - $50,913

**Partners to End Homelessness**
• Goal of 166 (100 homeless prevention and 66 rapid re-housing), actual served to date 50
• Current active clients – 22
• Clients assisted to secure employment – 5
• Grant funds spent to date - $65,582

**Neighborhood Stabilization Program (NSP)**
A final total of 47 homes have been purchased under the IDS NSP program. The homes will be marketed to very low income households in the City of Jackson.

Twelve Habitat affiliates now use Home of Your Own program assistance. The following entities were provided with lender training in 2010 and have executed Memorandums of Understanding (MOU) with IDS:

- Southwest Funding
- Mechanics Bank
- M & F Bank
- Wells Fargo Home Mortgage
- USDA Rural Housing has almost $12 million in loans for HOYO clients in rural areas.
New Housing Staff

Jesse Davis
Associate Project Coordinator
NSP Program
Jackson

Kreshell Nicholson
Management Assistant for
Program Services
Jackson

Bianca Kolle
Case Manager
Homeless Prevention and
Rapid Re-Housing Program
Hattiesburg

Chandar Turner
Associate Coordinator
Homeless Services
Jackson

Bruce Smith
Business Associate Clerk
NSP Program
Jackson

Housing View

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 more than 30 years.

The University of Southern Mississippi
Institute for Disability Studies
118 College Drive #5163
Hattiesburg, MS 39406-0001

601.266.5163
Toll-Free/TTY: 1.888.671.0051
Fax: 601.266.5114

Jackson Office
3825 Ridgewood Road, Room 729
Jackson, MS 39211
601.432.6876
Toll Free: 1.866.883.4474
Fax: 601.432.6974

www.usm.edu/ids