Evelyn Edwards, vice president of community reinvestment with BancorpSouth, has received the 2011 Housing Initiative Partner of the Year Award. With Edwards are, from left, David Barrentine, BancorpSouth region president, and Royal Walker Jr., JD, executive director of the Institute for Disability Studies.

Evelyn Edwards Named 2011 Housing Partner of the Year

Evelyn Edwards, vice president of community reinvestment for BancorpSouth, has received the 2011 Housing Initiative Partner of the Year Award. The award is presented annually to an individual or agency participating on the IDS Housing Advisory 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. Ms. Edwards has been an active member of the IDS Housing Advisory Council since its formation in 2004.

"Evelyn Edwards and BancorpSouth have shown through their actions that they are committed to assisting individuals with disabilities and their families in becoming homeowners and members of their communities in Mississippi," said Royal Walker Jr., JD, executive director of the Institute for Disability Studies. Walker presented Edwards with a canvas reproduction of "Back Home," an original oil painting by Hattiesburg artist, Phebe Smith.

“BancorpSouth is one of the leading financial institutions in Mississippi that makes a valiant effort to further housing,” said Cassie Hicks, IDS coordinator of housing. “BancorpSouth employees like Ms. Edwards participate in multiple community outreach events throughout our communities to connect residents with viable banking services, financial education and access to homeownership grants for potential homebuyers. The input provided by Ms. Edwards as well as other IDS Advisory Council members allows IDS to continue to make a statewide impact in households with disabilities to acquire wealth through homeownership.”
Shelter For All Celebrates 10 Years of Service

The IDS Shelter For All (SFA) project celebrated 10 years of service to Mississippians with disabilities who are homeless or at risk of becoming homeless at the fall Housing Initiatives Advisory Council meeting in October 2011. The SFA project was first funded in 2001 by the U.S. Department of Housing and Urban Development through the Continuum of Care supportive housing program. Since its inception, SFA, a Supportive Services Only (SSO) Program, has assisted nearly 3,500 individuals and families with disabilities across 71 Mississippi counties to locate needed resources.

When assisting clients who have immediate basic needs for shelter, food and clothing, every client is important. Some of the true SFA success stories from the project’s 10 years of service include a man who once lived in a bamboo thicket and is now a homeowner, a young woman with multiple disabilities who was able to move from a nursing home and live her dream of having her own apartment, and a man who moved out of a storage facility with no amenities into his own apartment.

SFA staff members are skilled social work professionals who possess a true desire to help homeless individuals with disabilities find permanent housing and achieve self sufficiency. This was a monumental milestone for IDS SFA project for it is our desire to continue to provide quality services to the underserviced homeless individuals and families with disabilities in achieving self-worth and becoming self-sufficient.

Moving In and Moving On

Once homeless, Donald Grubbs, a 57-year-old veteran, is in the best position he’s been in for a long time. After staying here and there with friends, Mr. Grubbs lived in the Salvation Army shelter in Laurel for almost a year. As his health began to fail, he could no longer work. He applied for disability, but it was a slow process that involved assistance from Senator Thad Cochran. After being approved, Mr. Grubbs was still not able to find housing he could afford, but he did manage to save money during his stay at the Salvation Army. An IDS case manager happened to be discussing the Shelter For All program with someone interested in participating, and Mr. Grubbs inquired about it. On that day he decided to come into the program. His IDS case manager was able to get him into low-income housing in the Laurel area. Today, he continues to manage his disability and maintain a permanent home.
The Season of Giving

During the 2011 holiday season, Shelter For All staff spearheaded a drive for donations to spread some cheer to individuals being served by the program. Fifty gift bags were organized with donations of gift cards from a local Walmart, staff and private donors. The gift bags were distributed across SFA’s 71-county area to current clients. Food boxes donated by the local Salvation Army were distributed to clients in Hattiesburg and Laurel.

Gladys King, an SFA client living in Marshall County, lost her home when she was physically unable to work and lost her job. Ms. King has a son in college she works diligently to help. Ms. King’s disability prevents her from most employment involving heavy physical labor, and she has limited education. Her son’s education is very important to her. “My son will go further in school than I did even if it means that I have to sleep outside in a box.”

Since her admission to the SFA program, Ms. King has been placed in stable housing, and she currently cleans a local church once a week to help supplement her monthly income.

No Place Like Home

Diana Pates had never been homeless. She once lived in her own mobile home, but it became a financial burden to maintain. She was offered the opportunity to work as a caregiver for an elderly man. She remained there for some time until he no longer needed assistance, but she had no place to go and did not have family support. As a result, Diana ended up at the Salvation Army shelter. She spent her days on the streets and nights in the shelter.

Diana was referred to the Shelter For All program. Case manager Tonia Jackson assisted her with locating permanent housing. She is currently living at Federation Towers, a low-income housing facility. She is living comfortably on her own and maintains her stability.

After being homeless, Diana Pates enjoys her own apartment.

Shelter For All case managers, Tonia Jackson, left, and Tanya Smith, right, participated in the annual Veterans Stand Down in Hattiesburg.

Gladys King, left, accepts her holiday gift bag from Chan Turner, right, associate coordinator of homeless services on behalf of the SFA project.
The Long Road Home

This January marked a milestone for April Lindsey. It was approximately one year ago when she gathered at the front steps of her new home to celebrate life, family and joy of becoming a homeowner. Lindsey worked diligently for 12 years as a receptionist with a local Jackson business, determined to make a better life for her three children.

“It was hard to make ends meet,” explains Lindsey who previously lived with relatives while raising a child with a disability. “If your housing is unstable, you can’t focus on important things.”

Lindsey’s first steps included arming herself with knowledge and a team of homeownership professionals. She enrolled in Dave Ramsey’s “Financial Peace,” attended homeownership education workshops and completed one-on-one budget/credit counseling sessions with IDS housing counselors. Lindsey learned that she could improve her financial burdens by using a monthly spending plan.

Today, she is a confident mother and homeowner who is proud to call this home her own. “Now that I am in my home, I can provide stability for my children, and I can focus on things that are important, like my children’s education and health.”

A House to Call Home

Ms. H was homeless for years, living with friends and family for short periods of time. She felt as though her life was worthless. For the past two years, she lived in a mobile home that badly needed repairs. She had asked family and friends to help her to find stable living conditions, but no one was willing to help. Because she has a disability, she felt everyone looked down on her.

After years of wanting a home of her own, she heard about the IDS Mississippi Home of Your Own (HOYO) program from a friend. Ms. H was bothered by “throwing away” so much money on renting a place not fit to live in, but buying seemed out of the question in light of her financial circumstances. Her friend assisted her to be sure that everything was done, from paperwork to attending the class for first-time homebuyers. Ms. H and her friend attended a homebuyer education class sponsored by IDS and the local USDA. She learned about seller and buyer issues along with learning about finances. Ms. H submitted an application for HOYO down payment assistance and was approved for funding through USDA Rural Housing Development.

Ms. H always admired a home in her community. The seller of the home was contacted, and her dream became a reality. The seller worked hard to bring the home, just a few doors down from her family home, above expectations. She already knew her neighbors. Ms. H said, “I knew this was the house I wanted to call home.”
Fourteen IDS Neighborhood Stabilization Program homes are now ready for new owners. These beautifully remodeled houses, located all over the city of Jackson, will be opened to the community beginning in May to allow potential homeowners to see the houses that could potentially become their new homes.

The renovations to the homes include the installation of new roofs, new doors, new windows, new toilets and tubs, new vanities, new wood flooring, new ceramic tile, new HVAC, new appliances and new paint.

IDS has begun an extensive outreach effort in the community to potential buyers who must be eligible low-income individuals with good credit.

Interested homebuyers can view the IDS NSP houses at www.idsnspjackson.com for a closer inside look at the houses available. The website also features the current homebuyer eligibility requirements and other important program information. Contact the NSP office at 601.432.6168 to receive an application and to request additional information.

The IDS NSP Program will be using postcards, flyers, classified ads and other outreach methods to interest purchasers in the newly remodeled homes.
Partnerships in Action Allows Homebuyer to Receive $41,000 in Grants

Sharon K.'s story is one of patience, persistence and partnerships. Sharon K. initially entered the IDS housing system under the Shelter For All (SFA) homeless program. Nearing completion in the SFA program, she became excited about the prospect of being a homeowner. After a person-centered planning session with Sharon in 2010, the SFA case manager transitioned her into the Home of Your Own program.

As Sharon waited to get as much down payment assistance as she could to have an affordable house payment, her lender, USDA, ran out of direct loan subsidy slots, and then IDS funding was depleted. Her IDS housing counselor and multi-agency homebuyer team continued to encourage Sharon to hold on to her dream of homeownership until it became a reality. In 2011, a crisis occurred, and Sharon lost her housing when the apartment she was renting was destroyed by fire. Sharon’s home buying team huddled to develop a game plan to get Sharon into homeownership as soon as possible. With the efforts of the team, Sharon and her family were able to enjoy Christmas 2011 in their new home.

The agencies involved in Sharon’s home buying process included the following: IDS, Mississippi Regional Housing Authority VIII, Housing Alternatives, Forrest County, USDA Rural Housing, BancorpSouth Bank, Federal Home Loan Bank of Dallas, King-Freeman Properties LLC.

Regions Bank Presents Check to IDS for the Home of Your Own Program - Charlita Cloman, right, vice president and community affairs manager for Regions Bank in Jackson, presented Royal Walker, left, executive director of IDS, with a check for $1,000 in October 2011. These funds are being used for IDS housing events.
HousingSmart: Next Generation

HousingSmart: Next Generation (HSNG), a freshly renewed fair housing project aimed at housing providers and consumers in Mississippi, offers fair housing education and outreach activities, materials and technical assistance to consumers and housing professionals throughout the state.

HSNG activities include workshops, presentations and displays at community events where general and specific housing discrimination awareness is communicated and fair housing materials are disseminated. All materials disseminated by HSNG are up-to-date on the latest developments in fair housing laws and are available free of charge.

Referral procedures and technical assistance are also available free of charge for help with filing housing discrimination claims.

Workshops were held in April in Humphreys County. Workshops will be held in Grenada and Wilkinson counties in May.

For more information on fair housing in Mississippi, contact Caleb Koonce, HSNG project coordinator at 601.432.6977 or ckoonce@ihl.state.ms.us.

BankPlus Provides Housing Funding - David Johnson, right, senior vice president and director of community development at BankPlus in Jackson, presents Royal Walker, executive director of IDS, left, with a check for housing funding. This money will be used for HOYO housing events throughout the year.

Housing Funding Provided by Trustmark Bank - Trustmark Vice President and Director of Community Development, Steffani Jenkins, right, presents Royal Walker, executive director of IDS, left, with a check for the HOYO program. Trustmark’s funding will be used for housing events.
Housing Program Accomplishments

Home of Your Own
  • $495,000 awarded in down payment assistance to families across the state ($240,000 - Federal Home Loan Bank and $255,000 - MDA)
• Pending Files: 41

Comprehensive Counseling
October 1, 2011 – March 30, 2012
• Twenty-one purchased housing
• Twenty-eight clients mortgage ready within 90 days
• Twenty-one clients mortgage ready after 90 days
• Fifty-two withdrew/decided not to purchase
• Ninety-six attended homebuyer education classes
• Forty attended rental education classes

Mississippi Development Authority (MDA) Goals for HOYO Program
Grant period: FY2010 beginning Nov. 2011
Goal: 46 families to receive down payment assistance at $15,000 per household
Activities through April 30, 2012:
  • 79 application intakes
  • 36 active files
  • 19 pending
  • 12 approved for funding
  • Eight closed

Federal Home Loan Bank (FHLB) of Dallas
FHLB awards extended until Aug. 1, 2012:

Member Bank (BancorpSouth)
• Grant award of $220,000 to IDS to provide grant funds in rural communities
• Fourteen households (low-to-moderate income) will be assisted with grants up to $16,000 per household.
Activities through April 30, 2012:
  • Nine closed
  • Five approved for funding

Member Bank (BankPlus)
• Grant award of $330,000 to provide down payment assistance to rural communities
• Twenty-one eligible households (low to moderate income) will receive grants of up to $16,000 per household.
Activities through April 30, 2012:
  • 12 closed
  • Three approved for funding
  • Six slots available

Delta Housing Initiative
HOYO Delta staff holds regular homebuyer education classes in various location in the Delta. From IDS’ housing office in Indianola, staff have assisted more than 500 individuals and their families with homebuyer education and counseling. Seventy-one individuals and their families in the Delta have become homeowners since 2008.

Shelter For All
Grant period: April 1, 2011-March 30, 2012
• Sixty-five homeless individuals and/or families received housing placements.
• Seventeen homeless individuals with disabilities were successful in obtaining supported employment or employment in the community.
• Fifty-eight homeless individuals with disabilities were referred for life skills counseling.
• Assisted 116 homeless individuals to access transportation and mainstream health and human services
• Fifty-one individuals with disabilities successfully completed renter education.
• Assessment or information and referral services provided to 203 homeless individuals with disabilities over the last year
• Forty-one individuals received budget counseling from a certified housing counselor.
• 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 nine individuals with a disability.
Five outreach activities were provided to homeless shelters, regional centers and LIFE centers. During the last grant, 203 individuals have been reached through outreach services. Ongoing supportive services were provided to 121 homeless individuals with disabilities, in collaboration with homeless shelters and other service providers.

**A Way Home**
Awarded in April 2012, A Way Home will provide scattered sites permanent housing to consumers with disabilities who are homeless in Forrest and Yazoo counties. Staff will assist them in locating, obtaining and maintaining permanent housing with the goal of ending homelessness. A Way Home will also work with individuals with disabilities who are homeless to increase skills or income, achieve greater self-determination and achieve homeownership. A Way Home is funded by HUD’s COC Supportive Housing Program (SHP). A project goal of 10 households has been set for the one-year project, with financial assistance provided for rent payments and rental and utility deposits for a minimum of seven households.

**Neighborhood Stabilization Program (NSP)**
Fourteen of the 47 homes purchased under the IDS NSP program have been completely remodeled. The program is now taking applications from interested low-income homebuyers. The program has received 82 applications; there are currently three families with closings pending.

**Home Saver**
- Applicants referred: 600
- Closings: 30
- Files pending underwriter approval: 11
- Files being worked: 52
- Dormant applications: 174
- Cancelled applicants: 49
- Fails/declined: 278

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**Lender Financing Investment**
1999 to March 30, 2012

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<th>Lender</th>
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Total - $28,788,449
New Housing Staff

Melissa Bennett
Housing and Community Support Counselor
Hattiesburg

Tonia Jackson
Case Manager
Shelter For All
Hattiesburg

Caleb Koonce
Project Coordinator
HousingSmart
Jackson

Nita Martin
Housing and Community Support Counselor
Jackson

Tanya Smith
Case Manager
Shelter For All
Hattiesburg

Gloria Wesley
Management Assistant for Program Services
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.

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www.usm.edu/ids

Upcoming Events!
Partner of the Year Nominations - Deadline June 30
IDS Housing Advisory Council Meeting - August 14
HOYO 15-Year Celebration - December 11

AA/EOE/ADA