Pine Belt Homeless Coalition and other community partners attended the Voices of Homelessness seminar hosted by The University of Southern Mississippi Institute for Disability Studies (IDS) and held at the Salvation Army in Hattiesburg.

Recognizing Hunger and Homelessness Week

Each year one week is set aside nationally in November as National Hunger and Homelessness Week. This year, November 12-20 was the week to bring awareness to homelessness and a time to allow individuals, communities, organizations and agencies the opportunity to contribute to a national social movement. Keeping the community engaged and advocating for homeless individuals, as well as families with children, is the goal with the hope of ending homelessness nationally. The Institute for Disability Studies case managers collected household items and canned goods for homeless families with children in the Project Recovery program to be distributed during the week of Thanksgiving.

Household items were presented to Ms. Dewberry at the seminar by Project Recovery case managers DeMetra Bates and Tanya Smith.

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Fall 2016
A Project Recovery Success

B.C. is a 26-year-old single female who lives in Forrest County. She has a two-year old daughter. Before entering the Project Recovery program, she and her daughter were homeless. B.C. lost her job because of medical problems. As a result, they were on the streets until linking with United Christian Ministries Inc. That agency provided hotel assistance for them.

B.C. has been working with Baymont Inn and Suites for about two months, but she has no transportation and relies on family and friends to get her to work. She works 40-50 hours a week. She located an apartment with reasonable rent. “This is a fair place for me and my baby because we never want to be homeless again.”

After moving into her apartment, she has been working hard to maintain her stability. Even after becoming ill and having to be hospitalized, she is still in her apartment and has increased her income by taking on extra hours and other part-time jobs.

B.C. still needs a vehicle but remains motivated and hopeful. She continues to keep her promise of never being homeless again.

The Greenfields

The Greenfields moved to Mississippi from Alabama to assist their daughter during her pregnancy. They sold everything to make the move. Once here, the Greenfields found themselves involved in a family conflict.

“We packed our things to leave and found ourselves in Meridian at an inexpensive hotel. When funds became low, we went to the Salvation Army shelter.”

Mr. and Mrs. Greenfield were referred to Project Recovery case manager Amanda McNeil. Amanda was able to complete an intake application and assist the Greenfields.

Currently, the Greenfields have obtained a one-year lease, rental education, and expense and budget counseling through Project Recovery. They are eager to complete the remaining goals from their stabilization plan.

Mrs. Greenfield has been able to obtain full-time employment as a care giver with The Oaks Rehabilitation, and Mr. Greenfield draws medical disability for his heart condition.

The Greenfields have found permanent housing in an apartment and are eager to complete their stabilization plan goals.
Dickey Family Story

Ms. Dickey had been living with her grandmother, but she found a new job and moved to Hattiesburg with her mother. Things just became crowded. Ms. Dickey, who has one child, was asked to leave. “I had nowhere to go besides my car,” she said.

Ms. Dickey was referred to Project Recovery case manager Amanda McNeil by the Salvation Army of Hattiesburg. During the initial assessment by phone, Amanda advised Ms. Dickey that, because of safety reasons, it might be best for her and her child to go to the shelter.

Ms. Dickey, who works full-time at Comfort Living Personal Care as a certified nurse technician, was able to be rapidly housed. Since being in the Project Recovery program, she has enrolled in college to complete a licensed practical nurse degree.

During participation in the program, Ms. Dickey was able to increase her savings, complete rental education, and complete a detailed budget and credit plan.

The Brown Family

The Browns moved to Hattiesburg and were staying with friends. Shortly after, Ms. Brown was informed her family could no longer stay there because she was ill and no longer working. Ms. Brown and her son started sleeping in another friend’s van at night. She learned about The Fieldhouse and was referred to Project Recovery.

Ms. Brown spoke with such great passion about Project Recovery and how much it assisted her family. “I tried different places, but nothing was ever definite.” She went on to say, “I called DeMetra Bates with IDS, and she has been not only a caseworker but a friend.” Her voice was filled with joy. “As I sit in my fully furnished apartment, I would like to give a big thank you to IDS. Project Recovery works. It’s a life-changing experience if you just take the time to call. My life has truly changed because of these people.”

Ms. Brown lost her car and had to walk everywhere. She was given a bike, but it was stolen. She walked all over town to get to the places she had to go with her head up, trying not to give up.

The Brown family is currently living in a two-bedroom apartment. Ms. Brown is working full-time and enrolled in online classes to further her education. Her son is also doing well in school and has As and Bs.
Delayed But Not Denied

by Anita M.

When I first moved to Hattiesburg, my family and I were fleeing domestic violence. We were staying in a shelter for abused women and children. As a result, we were referred to the Institute for Disability Studies’ Shelter For All program. The program provided case management services, and my family and I were able to secure a safe, decent and affordable apartment. We were also able to get on Section 8 assistance.

I told Tina Massey, my case manager, I wanted to own my own place someday. She referred me to the Home of Your Own (HOYO) program to Heather Steele, a housing counselor. Mrs. Steele provided me with information and resources so I could learn how to manage my money.

With IDS’ support, I was able to begin a better life and set goals. One of my goals was to learn how to save money so I could one day purchase a home of my own. I attended the homebuyer education class with Mrs. Steele, and she covered a lot of information to assist me in trying to purchase a home. My other goal was to go to school for welding. Before I became disabled, I worked as a plumber’s assistant and was fascinated with welding. With encouragement from the IDS staff, I enrolled in Pearl River Community College.

Mrs. Steele told me about the Individual Development Account (IDA) program to help toward the purchase of a home. My goal was to save $1,000 over a six month period, to help me develop a habit of saving money, and the bank would match it with $3,000. I thought about it, and we came up with a plan to make it happen.

Two months before I reached my goal, I was able to get a home loan approval. I begin looking for a home. I reached my goal of saving $1,000, but a few weeks later my daughter was killed in a car accident out of state. There were times that I felt like giving up, but God kept me. Reaching my goals was what I was striving for, but when the going got tough, I was encouraged and motivated to persevere. I had to use the money toward funeral expenses; therefore, I had to place my goal of homeownership on hold. I finished college and earned my degree. I moved away from Hattiesburg, but I always kept in touch with Mrs. Steele and Mrs. Hicks because they provided information and support to help me through a lot of difficult times.

I contacted Mrs. Steele in February and asked her what I needed to purchase a home. She provided me with the information. I took another homebuyer class because my certificate had expired and to make sure I was updated on current housing process. USDA Rural Development approved me for a loan, and I was excited about finding a home. I found a three-bedroom, two-bath home and was able to purchase it using two grants from the HOYO program ($13,174 in HOME funds and $10,500 from Federal Home Loan Bank of Dallas AHP Funds). My rent was $359 per month, and now I have a house payment of $310.65.

I thank God for Mrs. Hicks’ advice and leadership over the program, but most of all I would like to thank Heather Steele for going above and beyond the interest of families like mine. This program was a blessing from God, and I thank Him most of all for putting the IDS staff in my life. I’ll tell everyone, IDS is a good program; they can help you accomplish many goals. If you can dream it, you can achieve it, and I did. Thanks IDS for being a part of my life and helping me become a homeowner.
Home for Thanksgiving
by Kelly C.

I never dreamed as a single mother I would be able to own my own home. I have prayed God would find a way, and He answered my prayers. The Home of Your Own program and Heather Steele helped make that dream come true for me and my son. I had mentioned to a realtor that I wished I could buy a home because I was tired of renting. She then told me about the Home of Your Own Program.

I have a special needs child with a long list of medical issues and disabilities. For that reason I am not able to work a full 40 hours a week because he has doctor appointments weekly. I have always done my best to be responsible with my money, credit, and trying to maintain a savings. However, I was worried about qualifying with my income, but I gave it a shot. I attended the homebuyer education workshop, took guidance and counseling from Mrs. Steele, and I felt educated enough to make the best decision for my son and me.

It’s a long process. It’s a roller coaster of emotions and frustrations trying to find the right house, going through inspections, and completing tons of paperwork. But, it’s all worth it. I have been able to drop my house payment by $300 compared to renting. We have a place we can paint each room if we want, decorate how we want, my son can dig holes in the backyard, and we won’t have to worry about moving every time the rent goes up. We have a home. A home that I am proud to have my parents over for our first Thanksgiving meal!

I try my best to spread the word of this wonderful program because I don’t think people realize it’s there, and it can really happen! This will be the best Thanksgiving because we are having it in our own house and making one of many memories to come. Thank you, Heather, and the state of Mississippi for taking care of those of us who are trying the best we can to provide for our families.

HOME Partnership
Program Truly a Partnership

The City of Jackson, IDS and Habitat for Humanity have been collaborating since 2005 to leverage affordable housing dollars to assist eligible very low to low-income buyers in becoming homeowners.

New Habitat homeowner Sherry McCollum was able to utilize a check for $10,000 for closing costs and principal reduction of her home loan. Her home on Cedarhurst Drive in Jackson is a five-bedroom house appraised at $105,000. Her family will be celebrating the happiest of holidays in their new home. Fifty-one Habitat homeowners have purchased homes utilizing the down payment assistance initiative provided by IDS through the City of Jackson HOME Partnership program.
Cassie Hicks, second from left, director of housing at IDS, has been named as one of 12 members of the inaugural Housing Counseling Federal Advisory Committee. The U.S. Department of Housing and Urban Development (HUD) organized the committee as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The advisory panel will work with HUD’s Office of Housing Counseling to improve efforts to provide consumers with the knowledge they need to make informed housing decisions. Hicks, who has worked with IDS’ housing programs since 2001, participated in an orientation meeting at the White House on June 21, with HUD Secretary Julian Castro, sixth from right. While there, she attended a separate event, “Dare to Own the Dream,” a June Homeownership Month celebration.

NSP Promoting Remaining Homes Through Campaign

The IDS Neighborhood Stabilization Program’s (NSP) Own Your Own Home campaign encourages potential buyers that it can actually cost less to own than to rent. The homes shown in the latest NSP flyers can all be purchased for less than $50,000.

All of the NSP homes have been nicely rehabbed and listed with realtors in the Multiple Listing Service (MLS). Because every home has a new roof and new appliances, buyers will have fewer homeowner replacement expenses than other existing homes on the market. Also, with the down payment grants being provided (a minimum grant amount of $14,999), homeowners have immediate equity in their home, therefore gaining wealth through homeownership.
Institute for Disability Studies

Housing View

Fall 2016

Housing Program Accomplishments

Home of Your Own

• Eighteen new homeowners from January to December 2016 with homes located in Rankin, Forrest, Grenada, Clay, Oktibbeha, Attala, Madison, Montgomery, Adams, Panola and Lee and counties
• Lender partners: USDA Rural Housing, Trustmark, Regions, Hope Federal Credit Union and BancorpSouth
• $338,174 awarded in down payment assistance to families with MHC HOME Funds; $1,454,707 in mortgage financing
• Homebuyer classes held in Starkville, Hattiesburg, and Vicksburg, providing education to 207 households
• FY2015 grant funds of $450,000 available 01/2017 and 25 households will be assisted

City of Jackson HOME Investment Partnership Program

Grant Completion Accomplishments

• The goal of assisting 12 families to achieve homeownership was exceeded with 15 residents becoming homeowners within the city limits of Jackson.
• Lender partners: Hope Federal Credit Union, Habitat for Humanity, Trustmark Red Rock Mortgage, BancorpSouth, NACA and BankPlus
• $240,213 awarded in down payment assistance with city of Jackson HOME Funds; $1,012,509 in mortgages financed
• Five homebuyer education classes providing housing information to 232 participants.

FY 2016-17 Grant Goals

• Grant award of $200,000 provided in October 2016
• Provide homebuyer education, individualized client budget, credit and housing counseling services
• Homeownership for a minimum of seven households

Federal Home Loan Bank (FHLB) of Dallas

Member Bank (BancorpSouth)

• FY 2014 grant award of $147,000 to IDS to provide down payment grant funds in rural areas to special needs population of the elderly and households of persons with disabilities
• Fourteen households (very low income) assisted with homeownership and grant of $10,500 to each household

• FY2015 grant award of $140,000 will start 01/2017 and assist 14 low-income special needs households.

Member Bank (BankPlus)

• FY2014 grant award of $147,000 to IDS to provide down payment grant funds to special needs population of the elderly and households of persons with disabilities in rural Mississippi
• Fourteen households (very low income) assisted with homeownership and grant of $10,500 to each household
• FY2015 grant award of $140,000 will start 12/2016 and assist 14 low-income special needs households.

Neighborhood Stabilization Program (NSP)

The IDS NSP program, created to purchase, rehab and resale foreclosed properties in Jackson merged with Mississippi Home Corporation's Homebuyer Advantage product and 34 of the 47 NSP homes have been sold. NSP buyers get grant funding of up to $39,999 toward the purchase of specific homes in the city limits of Jackson. Two of the remaining 13 properties have contracts and are expected to be sold before the end of the year. Several of the remaining homes are located in the south Jackson area and can be purchased for under $50,000 as indicated on the NSP website located at idsnspjackson.com.

Homesaver Program

In collaboration with Mississippi Home Corporation (MHC), IDS works with homebuyers who are at risk of losing their homes to foreclosure due to economic hardship reasons. Eligible homeowners receive assistance through MHC from the Department of Treasury's Hardest Hit Funds. As a result, IDS staff have worked with 129 homeowners who were provided assistance of up to $50,000 to keep their homes from foreclosure.

IDS Project Recovery Homeless Housing

July 2014 – August 2016

Identified 151 households (some households ineligible) with 400 children (up to 17 years of age)
• Housed 100 homeless households in south Mississippi

continued on page 8
Collaborated with 67 landlords:
• Budget counseling, credit counseling, renter education
• Landlord searches
• Job referrals/job fairs

Offered mainstream resource awareness:
• Benefits eligibility (food stamps, utility assistance, medical services, i.e. dental, mental health, domestic abuse counseling, homeless counselors in schools

July 2016 – November 2016: $60,054 in rental assistance provided to 31 households

2016 Housing Events
• Presentation at Mississippi Home Corporation Affordable Housing Conference in Biloxi
• Presentation at Mississippi disability Mega conference in Jackson
• Rebuilding Community through Homeownership Housing Fair in Hattiesburg
• FHLB of Dallas, Bancorpsouth, The First and Dismas Charities Advisory Council meetings
• IDS Advisory Council meeting in Jackson
• FDIC Affordable Housing Mortgage Forum in Ridgeland
• HUD Housing Counseling Federal Advisory Council

Save the Date

Homebuyer Education Class
January 28, 2017
Hattiesburg

Homebuyer Education Class
February 11, 2017
Jackson

2017 Housing Conference
June 5-7, 2017
Tunica

News Update

The IDS Home of Your Own program will soon be an agency packager for USDA Section 502 Loans.