2017 is a milestone year as the Institute for Disability Studies’ (IDS) Mississippi Home of Your Own (HOYO) program celebrates its 20th year anniversary. The John Lewis quote “If not us, then who? If not now, then when?” stood out to me several years back when I came to work for IDS with a hope to make a difference for people and families with disabilities in our state. Now, as I reflect back on the history of this program, I can say that it’s been impactful, rewarding and a valuable asset to the state of Mississippi in empowering this underserved population to live their dream of homeownership. Individuals with disabilities and their families, who felt left out of the opportunity to gain wealth through homeownership, saw that opportunity afforded to them through HOYO and its funders, like Mississippi Development Authority, Mississippi Home Corporation, City of Jackson and Federal Home Loan Bank of Dallas.

This year, as the HOYO program turns 20, we are proud to report this program has assisted 700 families to achieve homeownership in 66 of Mississippi’s 82 counties. We are still trending a less than 2% foreclosure rate, and IDS is one of the top providers in our state for homebuyer education classes to potential buyers. So, I would like to say, “Well done!” to our staff and everyone who supported HOYO to be successful in providing quality counseling services to Mississippians through our housing programs and making a difference in our state.
New Family Beginnings

Unable to find employment, the Pierces experienced a financial hardship that eventually forced them into homelessness. During this time, they were quickly frustrated by the lack of resources in their county for homeless families with disabilities. Mrs. Pierce, who has a hearing impairment, worried about her son who began displaying significant developmental delays in his speech and behavior.

Shortly after being referred to Project Recovery, the family moved to a two bedroom, two bathroom apartment. Since then, they have become determined to achieve the goals on their stabilization plan.

Mr. Pierce was connected with the WIN Job Center. He was able to gain full-time employment, which has allowed the family’s monthly income to double. Mrs. Pierce was connected to Sorenson Communications and is now able to communicate through a video phone that provides free, 24/7 sign language interpretation. The Pierce’s three-year-old son was evaluated by the Mississippi Early Childhood Inclusion Center at IDS and is receiving appropriate resources to develop his speech and decrease his behavioral issues.

The family has been living in their apartment for three months and are already two months ahead on their rent payment. The Pierce family is determined to stay in their home and continue to thrive as a family.

Finding Stability

Ms. C is native of Chicago. She came to Mississippi at the beginning of the year to take custody of her five grandchildren after her daughter was involved in a tragic accident. First, Ms. C had to decide whether or not she would return to Chicago or remain in Mississippi. She was on a fixed income with no financial support, and her daughter had no life insurance at the time of her death.

The mayor of Hattiesburg made the referral, and Project Recover made it possible for Ms. C to receive a deposit and three months of rental assistance for a place for her and the children to live. For a while, the family received no benefits for the children. One of the children was born with major health problems, which requires travel back and forth to Jackson for treatment. Ms. C received an overflow of assistance from local churches and was able to make sure her grandchild could get to her doctor’s appointments.

While Ms. C worked to make things stable for the grandchild with a chronic illness, she arranged for her son to care for her other grandchildren. At the time, she expected her grandchildren to be returned to her, but the situation resulted in a custody battle. Ms. C was awarded full custody and future financial assistance for her grandchildren.

Ms. C was able to transition to a larger house based on her income. In addition, she has found a part-time job to help maintain stability. She found the assistance from Project Recovery to be a success.

Ms. C and her grandchildren were assisted by Case Manager Tanya Smith from IDS’ Project Recovery Program.
Thankful and Happy

Ms. A.B. is a single mother of two children, a 14-year-old daughter and two-year-old son. The family was living in a Hattiesburg apartment before fleeing their home because of domestic violence. As a result, they ended up in the Domestic Abuse Family Shelter. An agency case manager referred the family to Project Recovery to assist with housing.

Ms. A.B. searched diligently for a new home. The family had limitations: no income, no transportation, and the fear of being located by her abuser. In the meantime, Ms. A.B. was completing her bachelor’s degree in marketing and communications.

Ms. A.B. and her case manager established a service plan. The plan consisted of seeking employment, enrolling her young child in daycare, and obtaining housing. Her case manager provided her with resources for housing and referrals to the WIN Job Center, child care providers and transportation as well as applications for SNAP and TANF.

Ms. A.B. obtained employment with a local company. As a result, she and her family have enjoyed stable housing for nine months. She was able to place her two-year-old in child care and has used city transit to go back forth to work and pick her son up from child care. Ms. A.B.'s oldest child is on the A and B honor roll.

“I needed this assistance to help me and my family regain our independence. We are truly thankful,” she said.

A Better Life

Ms. Rose grew up in Meridian. She and her 12-year-old daughter became homeless after relocating to another area of the state. After spending several nights living in their car, they lived in a shelter for over a month.

Project Recovery partnered with ASLAN's Mission to assist this family with getting housing. When she entered the program, Ms. Rose had no income, just SNAP benefits. She receives no support from her daughter's father, and her daughter has a history of behavioral issues in school.

After receiving housing assistance, she was able to find a full-time job in the medical field. She was offered a higher position after receiving her certificate. Before completing the program, she was able to purchase a car and begin the GED program. Ms. Rose's daughter was able to get back on a regular schedule with her doctors so she can get the treatment she needs. Ms. Rose remains in the two-bedroom rental house the Project Recovery program assisted her with.

Ms. Rose was able to move forward with her life and was presented with a basket of household goods by IDS.
Letter to Project Recovery

To whom it may concern:

My name is Robin Drummond, and I live in Mendenhall. I began receiving services from your organization around October 2016. At that time, I had gained custody of my four grandsons, ages 10, 8, 7 and 3. My grandson's mother is currently in prison for the next couple of years. It was challenging for me when I gained custody because I was living with my maternal aunt and her children. I was unable to find affordable housing and the needed resources to take care of my grandchildren. In 2013, I was hit by a car while walking, which severed my left leg.

I was connected to Project Recovery at the Institute for Disability Studies by my social worker from the Mississippi Department of Human Services in Mendenhall. I was contacted by DeMetra Bates a couple of days later. Miss Bates informed me of the different types of assistance that Project Recovery offered, and explained to me what benefits I qualified for. Within a matter of weeks, I was able to find a home for my grandchildren and me. Miss Bates informed me that the program would pay my rent for three months. I was genuinely excited to find a home that was sufficient for my grandsons and me. Once we settled in our home, she also purchased groceries, personal hygiene items, and other needed items.

I currently attend therapy three times per week to learn how to walk with my left leg. Miss Bates saw that I was struggling to find someone to watch my three-year-old grandson. She informed me of a program that would help me with daycare for my grandson. She gave me the information and helped me complete the needed paperwork. Now, when I am in therapy, my grandson is able to attend daycare. Miss Bates also helped me get donations for school supplies and clothing for my three grandchildren who are currently in school.

My current status. . . through the program and working with Miss Bates, I am now a homeowner, and I’m able to live independently. I still attend therapy at least three times per week, but I don’t have to worry about daycare. My three grandsons who go to school were able to return with all the supplies and clothes they needed. My grandson that attends Millcreek Rehabilitation School was able to start on time because Miss Bates helped me with the paper work.

Miss Bates was truly a blessing to my family and me. I don’t know what I would have done without her. She has helped me in so many ways I can’t think of them all. If you need any additional information, you can contact me.

Yours truly,
Robin Drummond

The Drummond family received clothing, shoes and school supplies from individuals and community members to assist them with back-to-school needs.
Dreams Do Come True

Lisa M. never dreamt she could ever own a home because her only income was social security, and she felt it limited her. She and her daughter had lived in a tiny two-bedroom apartment in a disability/retirement community for the past four years. One of her biggest concerns was her daughter’s safety. Her daughter had to walk down a long hill to get to a neighboring community to catch the bus for school.

A few years ago, Lisa heard about HUD assistance for rent payment. Her rent at the time was $525 per month. She and her neighbor applied, but she was not approved because her application was incomplete. She became discouraged and nearly gave up with trying to get any type of housing assistance. Someone told her about Habitat for Humanity and encouraged her to attend their interest meeting.

After attending several meetings with Habitat, her next step was to attend an eight-hour credit homebuyer education class. The class, offered by Voice of Calvary Ministries, provided resource information and encouraged her to seek down-payment assistance. She talked to Robin Weeks at Habitat, who encouraged her to apply with the Home of Your Own (HOYO) Program. Lisa met with Ms. Weeks and they contacted Heather Steele to see what HOYO had to offer. Heather explained how the program works and explained the type of funds that were available at the time.

After receiving the completed application and required documentation, Heather reviewed the household’s application, credit report and worked with Lisa to complete a budget. Lisa was provided a credit action plan with some short-term goals and recommendations to assist her in achieving her goal of homeownership. Lisa is now the proud owner of a newly constructed three bedroom, two bathroom home. The home, located in a small community near her church family, provides Lisa with a spacious yard for her daughter to play. The family was able to utilize HOYO funds from Mississippi Home Corporation and Federal Home Loan Bank of Dallas to cover down payment and qualified closing cost. Her monthly payment for her house, which includes her taxes and insurance, is approximately $322 (a $203 savings).
The University of Southern Mississippi Institute for Disability Studies (IDS), has several permanent housing initiatives inclusive of people with or without disabilities in many of Mississippi’s 82 counties. This report reflects IDS’ housing efforts for its housing programs.

**Project Recovery Homeless Grants**

*Households with Children*  
7/1/2016 – 6/30/2017  
HUD Funding provided: $149,376  
80 Clients assisted with up to three months of rent and security deposit  
7/1/2017 – 6/30/2018  
Current funding: $85,200  
Anticipated assistance: 50 families

**City of Jackson HOME Investment**  
10/1/2016 – 9/30/2017  
Grant funds: $200,000  
Goal: 7 Homeowners  
Actual closed: 9 Homeowners  
Additional funding will be requested.

**Home of Your Own (HOYO)**

FY2014/2015 closings: 29  
FY2016/2017 funds: $300,000 awarded 8/1/2017  
Available slots: approximately 30  
(Now to be used across the entire state, including entitlement cities)  
Program achievement to date: 700 homeowners across 66 counties

**Homesaver**

Foreclosure Prevention  
Assistance to date:  
Approximately 150 Homeowners  
Program ended 5/30/2017.

**LENDER FINANCING INVESTMENT**

1999 to 10/15/2017  
$44,321,931  
(Lender loan total program to date)

**Top Program Lenders**

USDA Rural Development: $23,987,004  
Habitat (several affiliates): $5,644,287  
Trustmark Bank: $4,735,271  
ECD/Hope: $2,396,591  
BankPlus: $2,213,103  
BancorpSouth: $1,804,171  
Regions: $1,304,132

**Federal Home Loan Bank of Dallas AHP (Rural Areas)**

2016 closings: 15  
2017 closings: 4  
Member banks:  
BankPlus (10), BancorpSouth (9)  
BankPlus slots available: 8  
BancorpSouth slots available: 12

**Homebuyer Education Workshops**

2016 classes: 15  
333 participants  
2017 classes: 13  
243 participants  
Counties: Forrest, Hinds, Warren, Jones, Oktibbeha

**Neighborhood Stabilization**

Homes sold to date: 45  
Under contract: 2  
Program expected to end 12/31/2017.
Home for Thanksgiving

Habitat for Humanity Mississippi Capital area homebuyers celebrate purchasing their homes in September 2017. The City of Jackson Home Investment Partnership program funding allowed nine homeowners to become homebuyers and city of Jackson residents during the last grant period.

Neighborhood Stabilization Program Update

The Neighborhood Stabilization rehab program that allowed IDS to purchase, rehab and resell 47 foreclosed properties in the city of Jackson will be wrapping up in 2017. The two remaining properties are currently in contract with a proposed closing date of December 2017.

“This program has been challenging to complete but in the end I believe we have achieved the mission of the grant, which was to stabilize neighborhoods, help minority contractors, and create the opportunity for first time home owners. It has been an honor to be a part of this program,” said Jesse Davis, associate coordinator for the NSP program.
IDS housing staff member, Heather Steele, was invited to Washington, D.C. on May 8 and 9, to collaborate with the Consumer Financial Protection Bureau (CFPB) and Federal Deposit Insurance Corporation (FDIC). The CFPB and FDIC convened to provide the opportunity for individuals from and who serve the disability community to meet in person to learn and share ideas for using the Your Money, Your Goals toolkit and the supplemental Focus on People with Disabilities Guide, as well as the FDIC’s MoneySmart Program, to empower people and communities in how they earn, plan for and use their money.

IDS’ hallmark permanent housing program, Mississippi Home of Your Own (HOYO) has several financial education components integrated within its housing initiatives. HOYO’s focus, similar to CFPB and FDIC focus, is to create a support system to identify potential consumers and analyze their needs and financial capacity. In its 20th year of service to Mississippi families, HOYO is an IDS award-winning program. IDS became a HUD approved Housing Counseling Agency in 2003. HOYO empowers people with and without disabilities to reach their individual dreams of owning and maintaining their own homes. Since 1997, HOYO has assisted more than 677 families in 65 Mississippi counties in becoming homeowners. All of the families were required to obtain individual and group financial education.

The chart below shows Mississippi’s disability stats, and the reason IDS staff advocates and is committed to financial empowerment. All of the state’s percentages are higher than the U.S. in all viewed categories.

**Commitment to Integrating Financial Empowerment**
Over the years, IDS has used several resources and toolkits from curriculums such as FDIC Money Smart, Neighborworks America, Freddie Mac Credit Smart, Fannie Mae Guide to Homeownership, Mississippi Housing Initiatives, Mississippi State Extension Service Money Mentor Program, JumpStart, and Money Management International. Applicants of the HOYO program must attend an eight-hour credit homebuyer education workshop to be considered for financial assistance in purchasing a home. Managing Your Money (Budgeting) and Understanding Credit are the key components in the class to empower consumers with disabilities to reach their goals. PowerPoint slides, worksheets, case studies, role playing, games and other activities are used to engage the participants and make learning fun to every educational level. The information provided in the sessions helps to offer homebuyers a realistic picture to increase their knowledge and empower them to reach their goals. Local lenders,
Federal and State Programs and other community agencies assist IDS with workshops and other events. The HOYO program has three full-time certified housing counselors and one part-time counselor. In 2016, IDS hosted 17 community workshops and provided education to 334 individuals, with many of those households having a family member with a disability. In addition, IDS partnered with many other local events providing education to more community residents. Individualized one-on-one consumer financial counseling is provided to participants in our housing programs that specifically target special needs households and group education workshops are provided to consumers with and without disabilities to grow wealth through homeownership.

IDS staff serve on various projects and councils throughout our local communities to provide technical assistance as needed to further impact the lives of people with disabilities. IDS Director of Housing, Cassie Hicks, is a member of HUD’s Housing Counseling Federal Advisory Committee (HCFAC) and the FDIC Gulf Coast/Delta AEI Affordable Housing Committee. In 2016, IDS co-hosted the Affordable Housing Mortgage Bankers Forum with FDIC Jackson Office-Dallas/Memphis Region. The goal of the forum was to discuss how utilizing grants (federal, state and foundation) can lower qualifying ratios for people with disabilities (which includes a population of veterans) to purchase a home, along with increasing the lenders’ understanding of what is available and how to utilize the funds for this population.

As a result of the convening in DC, it is anticipated that partners will gain:

1. Increased knowledge about the CFPB and FDIC, resources available and additional ways to engage in financial empowerment work with the CFPB and FDIC.
2. New relationships with and learnings from other CFPB and FDIC partners.

IDS was awarded with the Above and Beyond Award by the Mississippi Employer Support of the Guard and Reserve (ESGR), a Department of Defense office. The award recognizes employers who provide extraordinary support of its employees who serve in the Mississippi Guard and Reserve. Cassie Hicks, center, accepts the award from Aubrey Ray, left, Mississippi ESGR state chair, and Gen. Janson “Durr” Boyles, the Adjutant General of Mississippi.
Project Recovery provides short-term rental assistance for families experiencing homelessness. Case management and housing counseling assist them in stabilizing back into the community.

IDS’ Project Recovery participated in the El Grito Latin Festival in Hattiesburg.

IDS’ housing programs prepare homebuyers for homeownership through homebuyer education classes, housing counseling and grant assistance. The statewide Mississippi Home of Your Own (HOYO) Program has assisted 700 families of people with disabilities in 66 counties to become homeowners.
2017 Community Housing Events and Meetings

Mississippi Regional Housing Authority VIII
Hattiesburg Housing and Resource Fair
Mississippi Home Corporation Action Plan Meeting
MSU/FDIC Credit and Asset Building Meeting
BancorpSouth Advisory Council Meetings
Pine Belt Homeless Coalition Meetings
Jackson Mortgage Bankers Meeting
Continuum of Care (COC) Governing Council Meetings
2017 Housing and Community Development Conference
Bank On Hattiesburg Partner Meetings
Hattiesburg Housing Roundtable Meetings
Mississippi Regional Housing Authority VII Family Self Sufficiency Program Committee Meetings
City of Jackson (COJ) Fair Housing (AFFH) and Community Development Meeting
Hattiesburg Grant Resource Housing Meeting
Gulfport Grant Resource Housing Meeting
Dismas Charities Community Relations Board Meetings
HUD Housing Counseling Federal Advisory Council Meeting

Save the Date

Community Grant Workshop
November 20, 2017
Jackson

Voices of Homelessness Seminar
November 21, 2017
Hattiesburg

Point-In-Time (PIT) Homeless Count
Last Week in January 2018
Statewide Count of Homeless Population

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 40 years.

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