

Available Services

- Information and referral
- Prepurchase group homebuyer education and individual budget and credit counseling for qualifying individuals
- Person-centered planning (interagency collaboration)
- Research available options for finding sources for down payments and closing costs
- Assistance in locating appropriate mortgage and other service providers for homeownership
- Individual housing counseling through the homebuying process
- Follow-up as needed and/or requested by homebuyer

This list is not considered all-inclusive. Resources are limited and are based on an individual needs assessment.

Meeting Qualifications

Applicants must meet four main criteria:

- Only individuals with disabilities defined by the ADA or families who have members with disabilities living with them may apply.
- An individual's income after expenses must be adequate to make timely monthly mortgage payments and maintain the home.
- The applicant must be a low-income Mississippi resident purchasing their primary residence. Preference is to first-time homebuyers.
- A good credit report is required and savings for homeownership is recommended.

This brochure is available in an alternate format upon request.

For more information regarding this project, call the
Coordinator for Housing Initiatives
Phone: 601.266.5163
Toll-Free and TTY: 1.888.671.0051 Fax: 601.266.5114
www.usm.edu/ids

Place
Stamp
Here

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

HOYO Affiliates and Supporters

Funding

U.S. Department of Housing and Urban Development
Mississippi Development Authority
Mississippi Home Corporation
BancorpSouth
BankPlus
Trustmark Bank
Institute for Disability Studies
Federal Home Loan Bank of Dallas

Resources and Information

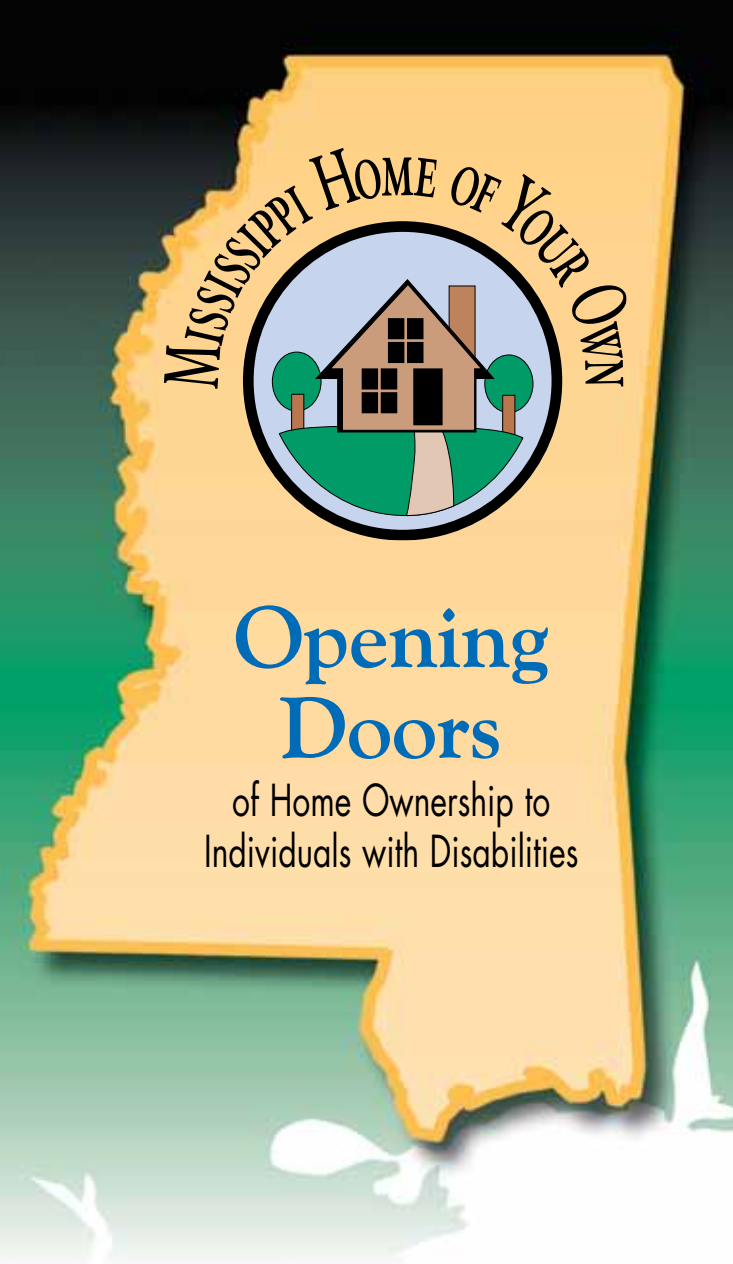
Fannie Mae My Community Home Choice Mortgage
USDA Rural Development
Habitat for Humanity Affiliates
Federal Deposit Insurance Corporation
Mississippi Department of Mental Health
Mississippi Regional Housing Authorities
Disability Rights Mississippi
Mississippi Council on Developmental Disabilities
Mississippi Department of Rehabilitation Services
Independent Living
Coalition for Citizens with Disabilities
Living Independence for Everyone
NeighborWorks of America
The Arc
City Governments
Individuals with Disabilities
Homebuyer Education Agencies
Consumer Credit Counseling Agencies
Realtors/Lenders



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EQUAL HOUSING
OPPORTUNITY

Institute for Disability Studies

Mississippi's University Center for Excellence in Developmental Disabilities (UCEDD) Research, Education and Service

Mission

The mission of the Home of Your Own (HOYO) program of the Institute for Disability Studies, Mississippi's University Center for Excellence in Developmental Disabilities (UCEDD) Research, Education and Service, is to positively affect the lives of people with disabilities so that they may be more independent, more productive and more included in their communities. HOYO has formed a statewide advisory council made up of housing, finance and disability organizations, as well as individuals with disabilities, their families and advocates to empower people with disabilities to reach their individual dreams of owning and maintaining their own homes.

Goals

- The HOYO program offers assistance to people with disabilities 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.
- HOYO collaborates with existing housing agencies and financial institutions to match individuals to appropriate available resources in support of homeownership.
- HOYO can coordinate services with existing agencies to provide training in supported employment, daily living skills, vocational skills and home buyer education to ensure a smooth transition through the process of homeownership and home maintenance as determined by person-centered planning.
- HOYO educates and enlightens service providers, consumers and family members in the area of "self-determined choice," as a means to empower individuals with disabilities to fulfill their dreams as individual, contributing members of society.



Opening Doors TO INDEPENDENCE



Curtis and Ashaki built their new home in the Delta.



Mark regained his sense of independence through the purchase of his home.



Stephen had community supporters assisting him throughout the purchase of his Gulf Coast home.



Lawrence carefully researched all aspects of homeownership before building his accessible home.

Mississippi Home of Your Own is a project of the Institute for Disability Studies, Mississippi's University Center for Excellence in Developmental Disabilities (UCEDD) Research, Education and Service.

Mississippi Home of Your Own Institute for Disability Studies

Complete this form to receive a pre-qualification packet for the Home of Your Own Program.

Name _____ Date _____
 Address _____
 City _____ State _____ ZIP _____
 Telephone _____



Return to:
 The University of Southern Mississippi
 Institute for Disability Studies
 Attn: Mississippi Home of Your Own
 118 College Drive #5163
 Hattiesburg, MS 39406-0001

Phone: 601.266.5163, TTY: 1.888.671.0051, or Fax: 601.266.5114