



Mississippi

Home of Your Own

Institute for Disability Studies



Grants are available for eligible applicants in Mississippi counties

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.

Available Services

- Free individual budget and credit counseling through the home buying process
- Free pre-purchase homebuyer education classes
- Person-centered planning (interagency collaboration)
- Research available options for finding sources for down payments and closing costs
- Assistance in locating appropriate mortgage, home selection, inspection and appraisal
- Post purchase follow-up
- Information and referral

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

Qualifications

Applicants must meet five 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 monthly mortgage payments and pay maintenance cost on a home.

The applicant must be a low-income Mississippi resident purchasing their primary residence.

A good credit report and savings for homeownership is needed

Homebuyer education is required



For more information regarding this project, call Heather Steele

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