

Mississippi Home Corporation Announces Shut Down of the Mississippi Homesaver Program

The Mississippi Home Corporation (MHC) will cease taking new applications for the MS Homesaver Program December 31, 2019 in preparation of the program shutdown. The MS Homesaver Program, a federally funded initiative, has helped thousands of MS families facing foreclosure remain in their homes. Homeowners who are struggling to pay their mortgages are encouraged to apply for mortgage payment assistance before the application deadline of December 31, 2019. Interested homeowners can apply online at mshomesaver.com and will be connected to a local housing counseling agency who will answer questions, prescreen for eligibility and assist homeowners in with the application process and submitting required documentation.

"Homesaver has provided much-needed assistance to Mississippians who got behind on their mortgage and were in danger of foreclosure," explained Scott Spivey, Executive Director of MHC. "The assistance lets eligible homeowners stay in their home while they work to regain employment and financial stability. I would stress to anyone struggling to make their mortgage payment to apply before the

deadline." In 2010, the Mississippi unemployment rate was at 11.1%. The MS Homesaver Program, which launched in 2011, was created as part of the federal Hardest Hit Fund (HHF), a program of the U.S. Department of the Treasury targeted to states with high rates of home price declines and unemployment. Eighteen states and the District of Columbia received the funds. Mississippi Home Corporation, the state housing finance agency was chosen to administer these funds and originally received \$101.9 million. In May 2016 and January 2018, Mississippi Home Corporation received additional funding of \$42.5 million bringing the net funding received to over \$144.4 million. The program provided mortgage payment assistance to over 4,500 Mississippi families and preserved as much as \$430 million in home mortgage value.

"The unemployment rate for MS as of June 2019 was down to 5% and the number of Mississippians working was the highest in history," stated Ben Mokry, EVP & Chief Strategy Officer at MHC. "Thankfully, Mississippi families today have a much lower risk of losing their home because they lost a job. HHF expires in 2021. With the end of the program nearing, MHC will focus on another approved use of HHF, providing funds to communities to demolish and green blighted and abandoned residential housing."

The Mississippi Home Corporation was created by the State in 1989 to serve as the State's Housing Finance Agency. In that capacity, MHC administers the Mortgage Revenue Bond program and the Housing Tax Credit program, among numerous other programs. MHC's mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth.



I'm back at home after an extended time away hunting and preparing for some outdoor events. I had better not plan on staying around too long; if I get too comfy I'll miss a bunch of bucks on the move. The weather has been very inconsistent. I have hunted on days where the temperatures have soared to the mid-seventies and days when the skies have dumped two inches of rain. I have endured the cold and forty mile per hour winds. And all of this mostly in the same tree stand.

The deer have also been

inconsistent. I have witnessed bucks chasing doe and also times it seemed more like September than late October and November. All of these variables just emphasize once again that even though hunting has advanced in enormous ways, we are still subject to things we cannot change and circumstances we cannot understand. For instance, why did that nice buck not come the way all the others came? Why did he turn around at that one particular time? Why did he stop at the one place where I had no shooting lane? No

hunting invention will ever be able to answer these questions. It is just the way things are. It happens to the veteran and the novice. Their reactions, however, will be different.

In our lives, preparation is good. We do it in many ways. We buy insurance, save, plan, and even try to predict what might be around the corner. But if you have been around long enough, you know there are some things you just cannot prepare for enough.

There are some things that hit us so hard or come at us so fast, we are caught unaware. There are also some things that no matter how hard we try, we cannot do anything about. It is at those times we must be able to lean on something greater than the things that have caught us unaware. It is not necessarily a time to learn, or listen, but simply to lean.

I have found, there is only One that is greater than anything this world has at its disposal. He is the Lord.

When we don't understand, He does. When we can't see the way clear, He can. When we don't have the ability, He does. And when we are shaken and unsure, He is solid and unmovable.

Don't neglect planning and preparation. These will serve you well. But in your planning don't forget to make plans for the things you cannot change and the circumstance you cannot understand. Plan on leaning and leave the things you cannot understand to the One who holds the whole world in His hands.

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*County prepares

(Continued from page 1.) Holmes Community College and Leake Central at Walnut Grove.

Durant: Sunday, December 8.

Tchula: Wednesday, December 11 at 5 p.m.; Parade line-up will be on School Street at the Senior Citizens Center.

CROSSWORD PUZZLE

ACROSS

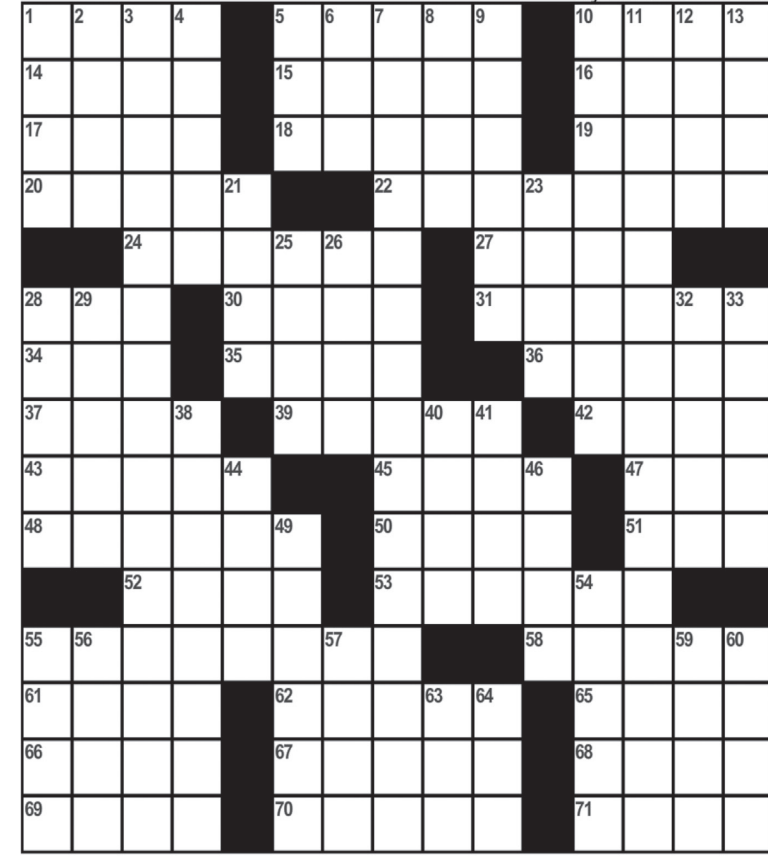
- 1) Goes after an apple
- 5) Put off, in a way
- 10) Cookbook abbr.
- 14) Competent and skilled
- 15) Ration out
- 16) Skating gold medalist Kulik
- 17) Defeat decisively and then some
- 18) Chestnut kin
- 19) "___ digress"
- 20) Borscht basics
- 22) Spent the cold season (in)
- 24) Baroque style
- 27) Microscopic amount
- 28) Trident-shaped Greek letter
- 30) Having common ancestors
- 31) Kindergarten implement
- 34) Clerical gown
- 35) London gallery
- 36) Home of the Taj Mahal
- 37) Pencil remains
- 39) "Oui" and "si"
- 42) Delta material
- 43) Succumb to the sea
- 45) Umps call them
- 47) Adjust the alarm clock
- 48) Breathing stoppages
- 50) Cover a present
- 51) Blubber
- 52) Sandcastle builder's need
- 53) Rotten to the core
- 55) Sole, e.g.
- 58) Queen of Hearts specialty
- 61) ___ Star state
- 62) Haunted-house inmate
- 65) USS Enterprise captain
- 66) Computer operator
- 67) Israeli round dance
- 68) Eye feature
- 69) Electrifying fish
- 70) 1,000 kilograms, to a Brit
- 71) Make the acquaintance of

DOWN

- 1) Biting remark
- 2) Bassoon's cousin
- 3) Select group?
- 4) Brief quarrel
- 5) File folder feature
- 6) Amber drink
- 7) Boastfully performed in a concert?
- 8) Sets of mathematical points
- 9) Like some cuisine
- 10) Lamas, usually
- 11) Component of some laptops
- 12) Piece of land for building
- 13) No longer owing
- 21) Run a cat off
- 23) TV actress Spelling
- 25) "Sure, why not?"
- 26) Refer to, as a research paper
- 28) "Bear" that's not a bear
- 29) Drink noisily
- 32) Exxon Valdez, for one
- 33) Dressed to kill
- 38) Chilly-weather garments
- 40) Continental monetary unit
- 41) For guys only
- 44) Babe in the woods
- 46) "X marks the ___"
- 49) Minor insult
- 54) Hemp fiber used in caulking
- 55) Smoke passage
- 56) Get checkmated
- 57) "Beat it, fly"
- 59) It's made of wood
- 60) Three-handed card game
- 63) "The Bridge of ___ Luis Rey"
- 64) Common article

PRIMARY COLOR

By Lester J. White



PUBLIC HEARING

The Town of Goodman, MISSISSIPPI, WILL HOLD A PUBLIC HEARING ON TUESDAY, November 25, 2019, AT 5:00 P. M. IN THE GOODMAN TOWN HALL IN ACCORDANCE WITH REGULATIONS ESTABLISHED BY THE UNITED STATES DEPARTMENT OF AGRICULTURE - RURAL DEVELOPMENT DIVISION. THE PURPOSE OF THIS MEETING IS TO ALLOW THE PUBLIC TO BECOME ACQUAINTED WITH TEE TOWN OF GOODMAN'S APPLICATION FOR FEDERAL FUNDING THROUGH THE RURAL DEVELOPMENT COMMUNITIES FACILITIES PROGRAM AND DISCUSS WHETHER AN ENVIRONMENTAL IMPACT WOULD BE INVOLVED. THE PUBLIC IS ENCOURAGED TO ATTEND, PARTICULARLY THOSE PERSONS DIRECTLY BENEFITTING FROM THE PROJECT.

Bridal Registry

Olivia O'Reilly
Ben Killebrew
November 23

Kassidy Winstead
Parker Beall
December 14

Peoples Drug Store

Court Square 834-2721 Lexington