Post-Katrina RECOVERY Oral Histories:

Gulf Coast Disaster Recover: An Overview of Mississippi Development Authority Action Plans, Gulf Coast Housing Advocacy, and Volunteer Participation

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Introduction

It was a balmy December day in Gulfport, Mississippi, a big small town. The second most populated city in the state behind the capital, Jackson, the city has a welcoming quality readily experienced while sitting at the lunch counter of Triplett-Day Drug Store on 14th Street. Fourteenth, the main thoroughfare through town is also Hwy 49, which intersects coastal Hwy 90/Beach Boulevard one block south of the drug store. The intersection is the entrance to the State Port of Mississippi at Gulfport.

Downtown Gulfport encompasses several city blocks, and all manner of construction continues to take place as the city continues its slow recovery from Katrina. Federal historic preservation façade grants awarded to preserve the character of downtown have resulted in awkward armatures jutting out into the streets as workers refurbish the structures for posterity.

Nearing four years, the storm is a distant memory for most of us, but she is a topic of daily conversation on the Coast... The conversation is jovial with talk of renovation and rehabilitation nonchalant, having become a way of life.

Nearing four years, the storm is a distant memory for most of us, but she is a topic of daily conversation on the Coast, especially at Triplett-Day where local businessmen and women congregate for lunch, discussing sports, the economy, and on this particular day, the final move of one of their own back into renovated office space vacated for repairs more than three years ago. The conversation is jovial with talk of renovation and rehabilitation nonchalant, having become a way of life. I listen intently to the tone and topics of the intermingling conversations, awed by the perseverance and spirit of these Katrina survivors. The group is white, predominantly male professionals and businessmen with a sprinkling of professional women; office workers and retirees; mothers with young children; and the familiar faces of the café staff taking orders, refilling glasses of sweet tea, and offering something sinful for dessert.

The gentleman seated next to me at the counter leans over acknowledging another customer saying, “I don’t know how he sleeps at night; he writes insurance.” Insurance is just one of the many obstacles to recovery on the Gulf Coast. The same story can be told from Mobile, Alabama to Corpus Christi, Texas.
Gulfport is the co-county seat of Harrison County with its sister city, Biloxi. After Katrina, Gulf Coast homeowners’ wind and flood insurances became mandatory, and, in some instances, premiums tripled or quadrupled. Recover has taken this form: those with homeowners and flood insurance received settlements from their primary insurer and/or the FEMA recover funds; those homeowners, with homeowners but no flood insurance, living outside of designated flood plains, received primary insurer and FEMA settlements; and those with no insurance, often as the result of advanced age and/or fixed income, limited financial resources, etc., that sustained wind damage received no assistance.

Reappraisals for repaired homes have prompted higher property taxes. Property taxes aren’t enough to finance the city’s infrastructure, and Gulfport’s tax base continues to be compromised as the result of a substantial loss of population. Across the Coast, homeowners and renters that made up the workforce fled the area after Katrina and many have not returned. As one housing advocate explained, “Even if they’ve lived here all of their lives, there’s nothing to return to, as the jobs don’t pay enough to afford the rents. They can’t come back.”

Commercial development has not recovered, a problem further exacerbated by out-of-state land speculators buying up ocean front properties at inflated prices, impacting the appraisals of properties across the Coast, in a type of commercial gentrification, which prices locals out of their own market. Perhaps the most serious ramification of the continuing struggle to recover has been the ticking clock on the life of the recovery programs. There is measured interest in the restoration and expansion of the State Port at Gulfport, as citizens and elected officials ponder the outcome of the recent lawsuit filed in federal court, tying up the release of CDBG funds housing advocates believe were originally intended and best spent getting low income families into homes.

Opinions as to whether everyone deserves a home vary, but the fact remains that the FEMA deadline for families to vacate FEMA trailers, originally set for set for the end
of March 2009, and extended until May 1, leaves non-profit agencies scrambling to provide housing. Another reality is that families and individuals that received no assistance are without financial means to repair wind-damaged homes or relocate to the expensive, available rental housing. Enthusiasm for the Port of Mississippi at Gulfport expansion as an economic stimulus is dampened by the timeline attached to the project. The existing Port is operating at approximately 70 percent of its pre-Katrina capacity without the benefit of commercial freezers and chillers. Some covered warehouse space has been reconstructed, which will have to suffice as the Port of the Future plan progresses.

Permitting for the Port plan is estimated at five years, given the complexity of the environmental issues and number of federal and state agencies involved. Phased over time, with the Phase I estimated to be ten years, the Port Authority will oversee dredging, digging, and filling portions of the Mississippi Sound. During Phase II, an island port elevated 25-feet above seal level will be constructed to act as a barrier to predicted storm surges, corral errant shipping containers that have historically caused a great deal of damage when carried inland by storms, and the process of setting up vendor concessions to accommodate global commerce and the massive ships coming through the newly upgraded Panama Canal. CH2MHIll, the engineering firm selected to design/manage the Port expansion is also expanding the Panama Canal.

Ten years is a long time to wait for progress. Impressive both as an economic development strategy and an engineering feat, the Port of the Future is based on a 50-year planning horizon. The local longshoremen’s union would like to see freezers and chillers now, which would put more workers back on the docks. Housing advocates would like to Katrina housing issues resolved and remaining unmet needs addressed with everyone benefitting in some way for the prolonged recovery.

Ten years is a long time to wait for progress... the Port of the Future is based on a 50-year planning horizon. The local longshoremen’s union would like to see freezers and chillers now, which would put more workers back on the docks.
People and Jobs

Population for the three coastal counties is estimated to be at 96% of 2005 levels, after losing approximately 40,000 residents after Katrina (reference chart to left).

In a June 2008 study of active residential utility accounts in the three Coast counties, the number of active residential accounts is at 97.6% of August 2005 levels. At a low point in 2005, one company surveyed had lost nearly 30% of its accounts, and this number did not include accounts that were still active because of FEMA trailer electric service connections.

Table: Number of active residential hookups

<table>
<thead>
<tr>
<th></th>
<th>Hancock</th>
<th>Harrison</th>
<th>Jackson</th>
<th>Total</th>
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<tr>
<td>Aug 2005</td>
<td>26,123</td>
<td>33,592</td>
<td>58,218</td>
<td>167,933</td>
</tr>
<tr>
<td>Jun 2008</td>
<td>23,574</td>
<td>81,711</td>
<td>58,084</td>
<td>163,369</td>
</tr>
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</table>

According to a June 2008 Labor Market Data released by the Mississippi Department of Employment Security (MDES), the overall civilian labor force in the three coastal counties is estimated to be at 96% of where it was before Katrina.

At one point after the storm it was estimated that at least 45,000 people were out of work with unemployment rates exceeding 20%. In June 2008 combined unemployment for the Mississippi Coastal counties was 6.6%.

The number of construction, wholesale trade, and government jobs have all seen increases in the coastal counties, while accommodations & food services, health care and social assistance, manufacturing, transportation & warehousing, and retail trade jobs have not fully recovered. (Reference the table to the left).

Relative to the 2000 Census, estimated 2008 figures show that the number of 20-44 year olds has declined in Hancock and Harrison Counties and stayed flat in Jackson County. Hurricane Katrina likely contributed to this. The population of people over 45 years of age has increased. It is critical that the Mississippi Coast continues to work to retain this 20-44 year old demographic.
This paper sets forth transcribed interviews conducted in December 2008 with housing advocates within days of the filing of the federal lawsuit on behalf of Gulf Coast residents opposing use of the $600 million in Community Development Block Grant (CDBG) funds to rehabilitate and expand (restore) the port facility in the aftermath of Katrina. The interviews represent the continuing unmet need and the ongoing efforts of non-profit agencies involved in rebuilding housing. The unprecedented diversion of federal funds for the port expansion has generated national attention and controversy by both housing and environmental justice advocates. Though expansion of the port is viewed as the logical step towards future economic development, timing has proven to be an issue, inadvertently pitting the state against its poorer citizens as they struggle to recover from Katrina. Perhaps the information made available by the Mississippi Development Authority Disaster Recovery Program and interviews with interested stakeholders including proponents of affordable housing, and the housing, social, and environmental justice advocates on the Gulf Coast will provide insight into the complexities of disaster recovery in an area experiencing housing deficiency prior to the natural disaster.

**Mississippi Development Authority:**
**Post-Katrina Disaster Recovery and Economic Development**

Mississippi has received a total of $5.481 billion in Community Development Block Grant (CDBG) disaster relief funds. Those in the know say that plans for the expansion of the State Port of Mississippi at Gulfport have been in the making for years. A plan for the expansion was approved in 2003, and an amended plan in 2007 after Katrina. The architects of economic development will tell you that the $600 million CDBG funds (MS State Conference NAACP), considered by many to be diverted from post-Katrina housing recovery to economic development, were not diverted but were a part of the Katrina recovery plan from day one.

The irony of the conflict that has pitted the Mississippi Development Authority and the Port Authority against the housing, social, and environmental justice advocates on the Gulf Coast is that, had Katrina not occurred or wrought such catastrophic results, Port expansion and the ensuing economic development and job growth would be a source of tremendous celebration. With a tentative completion date of 2015, an improved Panama Canal—widened, deepened, and upgraded to include a third set of locks—will usher in a new era for shipping for the Caribbean Sea and the Gulf of Mexico (Reagan). In anticipation of the increased shipping volume, the expansion of the Port of Mississippi at Gulfport has been on the books for several years.

On August 29, 2005 Hurricane Katrina wiped the slate clean, reducing the Port to near rubble, and exposing all of its flaws in the wake of an unprecedented natural disaster (Port of the Future). In 1969 Hur-
Hurricane Camille severely damaged the Coast, producing $21.2 billion in 2005 dollars (Blake) in damages. Katrina, though a larger, less intense storm resulted in a similar storm surge and produced $81 billion, also in 2005 dollars (Knabb) in damages.

Unfortunately, the Coast has been slow to recover, and in many instances has experienced no recovery, especially for those who were at the lower end of the income scale prior to the storm. The elderly, people with disabilities, single mothers and/or grandmothers caring for children, the uninsured or underinsured—all on fixed incomes and/or earning minimum wage or less, according to housing advocates have been left out of the recovery at the will of the State of Mississippi (MS State Conference NAACP). The following is an explanation of the distribution of recovery funds distributed by MDA through the Authority’s Disaster Recover Programs.

MDA Gulf Coast Katrina Disaster Recovery Action Plans

The Mississippi Development Authority Disaster Recovery Program estimated that approximately 30,000 primary owner-occupied homes were damaged by the Katrina flood surge. The MDA Disaster Recovery Program has oversight of Katrina recovery in the six most affected Gulf Region counties, Hancock, Harrison, George, Jackson, Pearl River, and Stone. Disaster Recovery Action Plans focused on:

- Economic development including assistance to local governments to create and retain jobs, rebuild downtown areas, and assist with the development of community plans ($340 million) (Gulf Coast Regional Infrastructure Program);
- Water, wastewater and storm water infrastructure for both recovery and long-term growth ($641.1 million) (Gulf Coast Regional Infrastructure Program);
- The Homeowner Assistance Program (HAP), Phase I, which paid up to $150,000 to owner-occupied homeowners, located outside the flood plain, for structural flood damage not covered by their homeowner’s policies, and Phase II, which paid up to $100,000 to homeowners who suffered storm to repair, rebuild, or relocate (Homeowners Assistance Program); and
- The Sold Home Program which compensated homeowners who had sold their heavily damaged homes prior to knowledge and commencement of the HAP Phases I and II (Homeowners Assistance Partial Action Plan);
- Port of Gulfport Restoration for infrastructure and facility restoration, and long-term recovery of operating capacity to promote Coastal and regional job growth and quality, targeting the creation of low- to moderate-income jobs (Port of Gulfport Restoration Program).
• Assistance for the five Coastal Public Housing Authorities in rebuilding and reconstruction of public housing. Katrina destroyed approximately ten percent of the 2,700 available public housing units with the remaining ninety percent sustaining heavy storm damage (Public Housing Program);

• The Small Rental Property Assistance Program for the repair, rehabilitation, and reconstruction of the smaller affordable housing developments, i.e., single unit, duplexes and quadruplexes, by individual property owners (Small Rental Assistance Program);

• The Ratepayer and Wind Pool Mitigation Program to defray the cost to utility providers for provision of emergency response services, and subsidy for the Mississippi Windstorm Underwriting Association (MWUA - Wind Pool) to offset insurance premium increases resulting in increased utility and insurance rates for consumers. MWUA provides windstorm and hail insurance for real property in Harrison, Hancock, Jackson, Stone, George and Pearl River Counties, and does not operate to make a profit (Ratepayer and Wind Pool Mitigation Program).

Without subsidy, approximately 16,000 MWUA policy holders, who sustained extensive Katrina damage and losses, would have to bear as much as a 400-percent increase in their annual premiums for wind and hail insurance. MWUA replaces coverage no longer available to homeowners through private insurers. Prior to Katrina MWUA coverage was valued at approximately $1.8 billion, and incurred losses exceeding $600-$720 million (Ratepayer and Wind Pool Mitigation Program).

• The Long Term Workforce Housing Program to assist the coastal county and municipal governments of Hancock, Harrison, Jackson, and Pearl River counties working with not-for-profit and for-profit organizations to develop post-Katrina long-term affordable housing including opportunities for home ownership, as well as rental housing (MS Recovery Action Plans); and

• The Hancock County Long Term Recovery Program allocating $200 million to assist the heavily damaged Hancock County municipalities—Bay St. Louis, Diamondhead, Kiln, and Waveland to rebuild their downtown areas, promote economic development, and repair and upgrade infrastructure (Hancock County Long Term Recovery Program).

MDA Housing Assistance Programs (HAP):
Phases I & II, Small Rental, and Workforce Housing

Near immediate response to Katrina resulted in the Congressional appropriation of $60 billion in emergency funds for the federal Disaster Relief Fund for use by the Federal Emergency Management Agency (FEMA) to initiate disaster recovery in Mississippi, Louisiana, and Alabama. In 2006 another $29 billion in funding was appropriated for homeowner assistance, social services, rebuilding of federal facilities including levees and VA hospitals, assistance for states providing services and housing for storm evacuees.
As its portion of this appropriation, Mississippi received $3.3 billion in funding for: 1) the Homeowner Grant Assistance Program (Mississippi Housing Assistance Programs [HAP]); 2) increased costs of elevation and rebuild grant program; 3) local government building inspector and permitting assistance program; and 4) a program to establish an Office of Fraud Prevention and Investigation, with no more than $162.7 million used for planning and/or administration (Homeowners Assistance Partial Action Plan).

### Phase I & II

As Katrina Recovery got under way, it was estimated that the Mississippi Gulf Coast sustained in excess of $125 billion in damages, the loss or damage of more than 65,000 homes, and 44 million cubic yards of debris had to be removed. Under the Department of Defense, Emergency Supplemental Appropriations to Address Hurricanes in the Gulf of Mexico, and Pandemic Influenza Act of 2006 (Public Law 109–148—Dec. 30 2005) funds were made available through the U.S. Department of Housing and Urban Development (HUD) CDBG program for “disaster relief, long-term recovery and restoration of infrastructure in the most impacted and distressed areas related to the consequences of hurricanes in the Gulf of Mexico in 2005.” (Homeowners Assistance Partial Action Plan).
The Mississippi Development Authority (MDA), as the administrative agency for the state’s CDBG program, developed a series of Action Plans through its newly formed Disaster Recovery Team. Under Phases I and II, $3 billion of the $5.058 billion appropriation available was allocated to homeowner assistance for eligible owner-occupied single-family, duplexes, and manufactured home homeowners. Phase I homeowners were eligible if they suffered flood damage outside of the FEMA designated flood plain, and could receive a maximum of $150,000 or the insured value (whichever was less), minus any insurance settlements or payments for structural damage. In addition they had to agree to a property covenant for building codes, flood insurance and elevation that included the current owner and extended to all future property owners. (Homeowners Assistance Partial Action Plan).

Phase II also provided up to a maximum of $100,000 owner-occupied insured homeowners who sustained uncompensated flood damage (flooding without eligibility for Phase I), as well as up to $30,000 to qualifying homeowners, i.e., household incomes at or below 120 percent of the Area Median Income (AMI) to offset the expense of elevating their homes. In addition the homeowners agreed to the aforementioned covenant for building code, homeowner insurance, and elevation requirements for the property. Special needs groups identified for inclusion included: Elderly – Age 65 or over as of grant notification date; or disabled – any person who has a physical or mental impairment that substantially limits one of more major life activities; has a record of such impairment; or is regarded as having such impairment as defined by the Social Security Administration; or a household income at or below 60 percent of AMI. MDA allocated $700 million of the original $3 billion HAP funds to Phase II. (Homeowners Assistance Partial Action Plan).

Wind-damaged property owners often faced legal battles with their insurers to determine the fairness of wind damage settlement. Many private insurers have discontinued writing wind insurance on the Coast, leaving homeowners no alternative other than expensive state insurance pools...
According to FEMA registration records, following Katrina approximately 31,000 homeowners sustaining surge flood damage lived outside the flood plain. Approximately 19,000 were underinsured for the amount of damage sustained, having opted for flood insurance based on National Flood Insurance Program (NFIP) maps, and the advice of their insurance carriers. Another 7,800 homeowners carried homeowner paired with minimal flood insurance, which did not cover the loss. Phase I payments covered uninsured losses for flooding. Wind damage was not covered by any of the assistance programs. Homeowners with insurance were left to argue, fight, and/or negotiate with insurers as to whether damages occurred as the result of wind or water (surge) (Homeowners Assistance Partial Action Plan). Homeowners with neither homeowners nor flood insurance received nothing from the Program. The majority of the uninsured were elderly and people with disabilities on fixed incomes, single parents, and renters.

In May 2008 the United States Senate rejected Senate Bill 2284, which added wind coverage to the FEMA National Flood Insurance Program, and provided multi-peril insurance, due to the undetermined risk and expense. The Amendment came at the recommendation of Gulf Coast lawmakers citing the failure of private insurance carriers to cover Katrina wind damage, claiming that the damages were the result of flood and storm surge rather than wind. Wind damaged property owners often faced legal battles with their insurers to determine the fairness of wind damage settlement. Many private insurers have discontinued writing wind insurance on the Coast, leaving homeowners no alternative other than expensive state insurance pools, i.e., MDA’s Ratepayer and Wind Pool Mitigation Program. Opponents stated that the addition of wind coverage to NFIP would transfer the risk borne by the state wind pools to the federal government, while the Property Carriers Insurers Association expresses concern that “federal windstorm insurance would needlessly displace the private market, disrupt existing state funds and create a significant burden for U.S. taxpayers” (Abrams.)

Both the US Department of Agriculture and Small Business Administration (“with interest rates as low as 2.687 percent for homeowners and renters and 4.000 percent for businesses, with a maximum term of up to 30-years” [sba.gov] ) have loan programs available for single and multi-unit housing. A very real concern for Gulf Coast housing advocates is that as a result of eligibility requirements, many Coastal residents of severely limited means prior to Katrina received no assistance, and were left out of the recovery with no alternatives.

Small Rental

Small rental properties, also called Mom & Pop rentals, provided much of the Coast’s affordable housing for lower income residents. Often built as mother-in-law apartments or cottages on the same lot as the homeowner’s primary residence, this housing filled a need for less expensive rental housing. According to housing advocates, landlords often rented the housing at affordable rates to retain both reliable renters and guaranteed income. This housing market was decimated by the storm and has been slow to redevelop, as homeowners struggling to rebuild primary residences, found the application process and code requirements complicated and restrictive, and/or were reluctant to go into debt to rebuild rental property.
The Small Rental Assistance Program allocated $262.5 million for the repair, rehabilitation, and reconstruction of the affordable housing stock. MDA policed the application process when it came to light “that certain developers, real estate brokers, real estate agents and other parties have been engaged in a pattern and practice of misinformation regarding the Small Rental Assistance Program” (Small Rental Assistance Program) and charging fees to assist applicants in securing funding. The Program required applicants to undergo an individual financial counseling as a condition of funding. (Small Rental Assistance Program).

**Workforce Housing**

Closely tied to the restoration of the Port of Mississippi at Gulfport is the creation of workforce housing in the Gulf Coast counties of Hancock, Harrison, Jackson, and Pearl River. The existing Long Term Workforce Housing Program has allocated $350 million in funding to assist municipalities, not-for-profit, and private industry to develop long-term post-Katrina housing options for both homeowners and renters. (Long-Term Workforce Housing CDBG Disaster Recover Program). In February 2008 Governor Barbour announced that 16 projects to construct 5,850 affordable housing units had received $150 million in funding for new construction, repair and rehabilitation, mixed use development, and technical assistance. Grant recipients included in Table 1.

In December 2008 Governor Barbour announced that as part of the Workforce Housing initiative, the Gulf Coast Renaissance Corporation’s REACH (Regional Employer Assisted Collaboration for Housing) Program, an employer-assisted housing program for individuals or families, and matching CDBG funds, each of 267 qualifying Gulf Coast policemen, firemen, teachers, and public-sector employees would receive $40,000 in assistance to purchase a home. Those qualifying for assistance earn less 120 percent of

<table>
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<tr>
<th>Entity</th>
<th>Activity</th>
<th>Location(s)</th>
<th>Award</th>
<th>No. of Units</th>
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<td>Pearl River, Hancock, Harrison and Jackson Counties</td>
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<td>Coastal Communities</td>
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<td>Gulf Coast Community Foundation</td>
<td>Repair and rehabilitation of damaged homes</td>
<td>Hancock, Harrison and Jackson Counties</td>
<td>$15 million</td>
<td>250</td>
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**Table 1.**

Federal & State Housing Initiatives
Work Force Housing

The Gulf Coast Renaissance Corporation

The Gulf Coast Renaissance Corporation focuses its efforts in the six coastal counties (George, Hancock, Harrison, Jackson, Pearl River and Stone) where the communities’ vitality is threatened due to the northward migration of the population following the devastation of Hurricane Katrina – a response to the subsequent barriers such as high insurance rates and the increase in land and building costs.

To combat the threat of further deterioration within communities that have suffered tremendous loss, Renaissance embraces sustainable land use practices by making the development of mixed income, mixed use communities a priority - specifically focusing on the provision of housing for the workforce defined as households earning 120% or below of AMI.

Renaissance’s focus on the “urban core” is driven, in part, by the responsible land use practice of spatially matching jobs, which are concentrated along the coastline, and housing. At the same time, Renaissance will require sensitivity in the redevelopment effort as it relates to environmental priorities, such as wetlands, elevation requirements, and location outside of potential storm surge. Renaissance will also embrace new urbanist and smart growth principles. Renaissance’s structure is intended to serve as a facilitator in the redevelopment effort.

Source: http://www.msgorc.com/programs.html

A sign that the state of Mississippi has not escaped the economic downturn unscathed is the fact that the Work Force Housing Program to provide affordable housing has morphed from large scale development and construction initiative to a down payment program for qualifying applicants.

If recession can be viewed as an opportunity to make lemonade out of lemons, the bursting of the housing bubble and the speculative overbuilding of once unaffordable homes on the Coast has resulted in a glut of real estate that both the builders and the banks have both marked down and offered further incentives to attract buyers in order to reduce inventory and make payments on loans. Real estate broker, Jim Atchison, RE/MAX- Biloxi, has researched the current status Gulf Coast real estate, and explains the situation in this way, “Housing has received a great deal of attention, but in reality, jobs are just as much as problem for recovery. Without jobs, people can’t afford to buy houses. We can get them into houses with downpayment assistance, but at the end of the day, the sky-rocketing price of insurance can easily make payments unaffordable without well-paying jobs.

“We’ve made no gains in the valuation of property post-Katrina. Developers are lowering their prices, as well as offering incentives to buyers to purchase homes, just to move houses out of their inventory. There aren’t buyers because there aren’t people. We have lost 30 percent of our population, and insurance rates are preventing people from retiring to the Coast. It’s all tied together: jobs, population growth (return), affordable insurance, and housing.”
the Gulf Coast area medium income of $60,000 for a family of four. Employee contributions are matched three-to-one by REACH. (Renaissance Corps.)

A great deal of recovery activity has occurred, but housing advocates continue to take issue with MDA Disaster Recover numbers regarding families without benefit of financial assistance to repair or rebuild wind-damaged homes. Housing advocates predict the possibility of a homeless crisis unless action in taken.

Gulf Coast Housing Advocacy

Early on in the recovery advocacy agencies became concerned with the distribution of resources, fearing that lower income residents and homeowners, renters, and others without representation would be left out of the recovery effort. According to Kimberly Miller, State Policy Officer, Oxfam America, “Oxfam came to the Gulf and New Orleans within three weeks of the disaster and has maintained a presence since. We sent people down for the immediate clean up and recovery, but the longer we stayed, realized that there were real challenges beyond the first phases of clean up and recovery. What raised our antennae was that the first recovery programs created left out so many people.”

A great deal of recovery activity has occurred, but housing advocates continue to take issue with MDA Disaster Recover numbers regarding families still residing in FEMA trailers without benefit of financial assistance to repair or rebuild wind-damaged homes. Housing advocates predict the possibility of a homeless crisis unless action in taken.

Of particular concern were renters, who were not included and continue having trouble finding affordable housing. “These people are working citizens that have paid rent all of their working lives, and they weren’t included. The eligibility restrictions for assistance were really tough with regard to geography and insurance status. The restrictions were not mandated by the federal government, but were conditions created by the state of Mississippi. When we saw what was happening, we felt that the recovery wasn’t going to be a short-term cleanup, food and water operation, but a real on the ground advocacy operation to reduce poverty and equal access to resources,” Miller explained. Oxfam was not alone in its concerns regarding equity. Realizing there was a commonality in their purpose several Gulf Coast advocacy agencies joined forces, forming the STEPS Coalition.
Excerpted text from the Mississippi Center for Justice lawsuit filed on behalf of Gulf Coast housing advocacy plaintiffs against the US Department of Urban and Urban Development. Filed in December 2008.

Case 1:08-cv-02140/Administrative Agency Review

Nature of the Case

1. This action addresses the Secretary of Housing and Urban Development’s (“HUD”) failure to conduct the statutorily required review of the State of Mississippi’s plan to divert $570 million in Community Development Block Grant (“CDBG”) funds for hurricane disaster relief to a commercial port expansion project. Specifically, plaintiffs seek a declaration that, prior to approving the proposal, the HUD Secretary was required to review and assess the State of Mississippi’s port expansion plan to determine, at a minimum, whether the proposal contained satisfactory certifications that the plan would comply with the Fair Housing Act (“FHA”) and CDBG’s low-to-moderate income (“LMI”) benefit requirement. The plaintiffs also seek a declaration that the HUD Secretary violated his statutory duties by accepting the commercial port expansion plan without conducting such a review, and an injunction prohibiting HUD from releasing or approving the obligation of any of the nearly $600 million in CDBG funds.

3. HUD explained its inaction by stating that it had no discretion to review Mississippi’s port expansion plan, and was required to approve the plan, as submitted. That politically convenient view misconstrues the plain language of the relevant statutes and regulations, and strains notions of simple common sense. Under HUD’s untenable view, Mississippi was statutorily required to submit the plan to HUD for approval, even though HUD could do nothing but simply rubber-stamp it as “approved.”

4. HUD’s failure to act is of tragic consequence. The agency’s misreading of the law allows Mississippi improperly to siphon off over a half-billion dollars in disaster relief funds for use on a commercial port redevelopment project when those funds are still desperately needed to provide sufficient affordable housing for Mississippi’s low-to-moderate income families. In fact, HUD has acknowledged, as it must, that the submitted port expansion plan is not satisfactory because it does not provide the required level of assistance to Mississippi’s LMI households.

Source: http://www.mscenterforjustice.org/glomer/upload_repo/docs/HUDComplaintasFiled.pdf
STEPS was founded with the mission of building “a democratic movement to create a healthy, just and equitable Mississippi Gulf Coast by developing local leadership, supporting communities to advocate for their needs and by facilitating communication, coordination, and collaboration among our membership (STEPS) and vision “that local neighborhoods will be involved in decision-making processes that affect their lives and the future of their communities. Non-profits, faith-based, civic organizations, and all people who share STEPS’ vision work together for a healthy, just and equitable Mississippi Gulf Coast (STEPS).

In 2008, the Coalition issued a report evaluating Mississippi’s three-year disaster recovery effort, effectively taking the state to task for excluding low income residents from assistance provided by CDBG and other federal funds allocated for Katrina recovery. The report criticized the state’s diversion of funds designated for lower income residents, identifying a mere 13 percent expenditure with another 75 percent diverted to other programs, and suggested that the state may be “violating fair housing laws by implementing programs that disproportionately under-serve lower-income and minority storm victims” (STEPS). Commenting on the report, Steps Coalition Board member Roberta Avila, stated, “These numbers are particularly upsetting when compared to Louisiana, which has spent over 50 percent of their funding on the poor. The sad truth is that a family’s recovery might currently depend on which side of the state line they live” (STEPS).

The report recognizes that a great deal of recovery has occurred as surge damaged homeowners have received grant funding and approximately 9,000 have vacated FEMA trailers or other temporary shelter, relocating into rehabilitated or newly constructed permanent homes or Katrina cottages. Unfortunately the number of residents experiencing recovery was overshadowed by those facing with the FEMA deadline when both trailers and temporary cottages were scheduled for removal. According to the report, (at the time) there were 7,200 people housed in FEMA trailers, unrepaired wind-damaged homes that did not qualify for assistance, or relying on the generosity of family—all with no alternatives given the scarcity of affordable housing.

Advocates have been at odds with the state regarding its emphasis on economic development in light of the fact that so many Coastal residents have not begun to recover from Katrina’s aftermath. Tensions between the advocacy community, MDA, and the State of Mississippi Port Authority came to a head in December 2008 with the filing of a federal lawsuit disputing the diversion of $600 million HUD CDBG funds to economic development and expansion of the Port at Gulfport. In addition, the national press has taken notice, questioning the logic and humanity of the decision to use funds so desperately needed for post-Katrina housing recovery.
**About STEPS Coalition**

**Mission:** To build a democratic movement to create a healthy, just and equitable Mississippi Gulf Coast by developing local leadership, supporting communities to advocate for their needs and by facilitating communication, coordination, and collaboration among our membership.

**Vision:** STEPS vision is that local neighborhoods will be involved in decision-making processes that affect their lives and the future of their communities. Non-profits, faith-based, civic organizations, and all people who share STEPS’ vision work together for a healthy, just and equitable Mississippi

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**The New York Times Editorial**

**Mississippi's Misplaced Priorities**

June 26, 2008

Congress is finally asking hard questions about Mississippi’s handling of $5 billion in emergency federal aid that was supposed to help victims of Hurricane Katrina.

As the poorest state in the nation, Mississippi should have had no problem with spending a respectable part of that money on much-needed housing for low- and moderate-income families. But according to a scalding letter to the House Appropriations Committee, signed by a dozen members of Congress, the state designed a recovery program that shortchanges affordable housing in general and that “leaves renters and low-income families out in the cold.”

The members are rightly outraged by a state plan that will siphon off more than a half-billion dollars in disaster aid for the redevelopment of the port of Gulfport, which local boosters have long envisioned as a hub for cruise ships and gambling. That is not what Congress intended when it voted to distribute the Katrina aid through the Community Development Block Grant program, which was set up in the 1970s to improve housing, economic opportunities and quality of life for the poor.

The original law requires states and localities to spend 70 percent of the money they receive on projects that clearly benefit low- and moderate-income people. Recognizing that the disaster had affected people of all incomes, Congress lowered that requirement to 50 percent after Katrina and allowed the Gulf Coast states to waive the income tests for certain projects.

Mississippi was quick to take advantage of that flexibility. Alphonso Jackson, the former secretary of Housing and Urban Development, believed that he had to approve the Gulfport project because of the way the funding law was written. But in a letter to Mississippi’s governor, Haley Barbour, he warned “that this expansion does indeed divert emergency federal funding from other more pressing recovery needs, most notably affordable housing.”

Congress must use its power to ensure that any remaining Katrina money goes to low-income households. It can start by barring Mississippi from using the block-grant funds for the Gulfport project. It must also close the loopholes in the block-grant law to ensure that future disaster aid goes to those who truly need it.

Source: http://www.nytimes.com/2008/06/26/opinion/26thu4.html
Publication Summary: The Mississippi State Conference of the NAACP, the American Human Development Project and Oxfam America released “A Portrait of Mississippi: the Mississippi Human Development Report 2009,” on January 26th, the first state-specific report by the American Human Development Project. The report provides a state-wide, county-by-county assessment, broken down by race, of such indicators as lifespan, earnings, incidence of diabetes, high school completion, crime, birth weight, and more, and will help policymakers, business and non-profit leaders, the media and people around the state understand Mississippi’s current circumstances in a clear and unique way. What is most surprising is not all of Mississippi is poor, or last in every development category.

There are regions in Mississippi that rank on par with the richest state in America (Connecticut), and there are regions that rank on par with the least developed countries in the world. This study illuminates the sharp disparities in opportunity between regions and between races within the state. The report forces us to acknowledge who is thriving, and who is being shut out. It is clear that we cannot forge ahead while leaving so many people behind.

“In Mississippi, where we work with 13 state and local organizations such as the NAACP, this report clearly illustrates the conditions residents were struggling with even prior to the hurricanes of 2005—limited access to education, lower incomes, and shorter lives—and argues for a comprehensive solution for recovery,” said Raymond C. Offenheiser, president of Oxfam America.

Given the profound economic and social challenges facing Mississippi, and more broadly working families in the US today, this report comes at a crucial time to help policy makers use precious resources to ensure all Mississippians have access to the American Dream.

Acknowledgements: The Mississippi State Conference of the NAACP, the American Human Development Project

The following are transcripts of interviews recorded in December 2008 with Gulf Coast non-profits involved in housing advocacy. Their words tell the story of the challenges faced by individuals and families with limited resources as they attempt to recover from Katrina. The interviews will be presented in alphabetical order based on the last name of the person interviewed:

Roberta Avila, Executive Director
Mississippi Coast Interfaith Disaster Task Force
Board Member, Steps Coalition

CJ: What has your organization’s role in housing advocacy here on the Gulf Coast?
RA: We are an agency that formed in 1980 for the express purpose of responding to storms. After a hurricane hits the Gulf coast our board comes together and morph into a Long-Term Recovery Committee (LTCR) which addresses the long-term unmet needs of people affected by the storm/disaster… Unmet needs are the needs of folks who didn’t qualify for SBA loans, and/or got assistance but not enough to recover. We set up Funding Tables where charitable funders come and hear the individual cases and put together a funding package to help with, as an example, paying for and organizing the volunteer labor (faith-based labor) for a roof repair. We were able to deal with Hurricane Georges within a two-year period, but Katrina has been different due to the immensity of the storm. Whereas in Georges we had one LTCR, with Katrina, we had 15 in multiple counties. The wind from the hurricane impacted counties far north of the Coast, that’s why we had so many.

Our board decided that rather than being a LTCR, we’d be an umbrella for faith-based groups doing recovery work. We provided training around disaster recovering, bringing in experts from the various voluntary recovery organizations active in disasters to provide training for case management, volunteer coordination, construction management, and emotional and spiritual care. We set up a warehouse, which we had never done before, to accept and distribute donations. We added advocating for vulnerable citizens to our mission statement as we became concerned about the use of the $5.5 billion CDBG funding was used to help everybody recovery. We became a member and ally of the STEPS Coalition to continue our advocacy work. A big part of our work is advocacy and emotional and spiritual care for our residents and our community in general.
CJ: Talk about the emotional health of people on the Coast.

RA: A real sense of loss and hopelessness occurs with waiting for things to get better and recover to begin. More than three years after the storm, a lot has been done, but there’s still so much to do. People live with the waiting day in and day out. Things don’t fall into place, and there are many systems that are bogged down and waiting. There’s a chronic depression that sets in. We recognize that these things are going on in our community. People doing mental health recognize there’s a problem. We have a collaborative of mental health agencies addressing emotional and spiritual health issues. In other parts of the state and country, people think that we should be over Katrina, but there are still people in temporary housing, dealing with constant deadlines and being moved from place to place. That takes its toll, and many people have given up any hope of ever being able to recover.

CJ: Talk about the pressure of the FEMA deadlines.

RA: FEMA and MEMA have guidelines for disaster recovery, and it’s a way to pressure local communities to make decisions regarding permanent housing for folks affected by Katrina. Maybe it was suppose to be way to put a fire under local communities, but it hasn’t worked. Most cities, except Pass Christian, and counties are saying no to allowing the MEMA cottages to stay. It puts pressure on people to have a plan to move out, but there is no system in place to provide affordable, acceptable rentals or housing in sufficient quantities, or voucher programs. It’s a real concern for housing advocates. These people have dealt with the lose of their homes, schools, churches, not having housing or water, living in FEMA trailers, hotels, or with extended family in close quarters, and now we have a downturn in the economy.

CJ: Do you think FEMA, MEMA, MDA, the federal government, the affected counties and local municipalities are being realistic given the availability of affordable housing? What do you suggest?

RA: It’s a mystery to me why they imposed those deadlines to begin with. Hopefully the new administration will relax the deadlines to take into account the reality on the ground for those affected, given that the

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We are at the end of that funding cycle for case management and there are still 5,500 cases under review. There’s no money to implement recovery plans for these homeowners and renters. There’s no place for these people to live and the funders are gone. The money has run out.
housing isn’t there. Requiring people to move out of temporary housing by a specific date is unrealistic. It will result in thousands of displaced families with no place to go. We already have a homeless problem on the Coast. We need policies that correspond to the current reality. Plans always look good on paper, but execution is another story. A year ago it was evident we were behind schedule with regard to housing. Six months ago we were behind schedule with regard to housing, so why not change the deadline. What’s the point of having a deadline that cannot be met chiseled in stone?

CJ: Talk about wind insurance.

RA: Wind did people in down here. If you had flood insurance, you received a settlement. If you had flood damage, but lived outside of the flood zone, you received a settlement. If you had wind insurance, you were in for a challenge from your insurer as to whether the damage was wind or water, and you might have gotten a settlement or had to take your insurer to court. (And some of those cases are still pending.) If you had wind damage and no insurance there were no homeowner grants set up for wind damage. MDA was adamant about not creating grants to cover wind damage, as it was so extensive it would be prohibitive. The recovery policy was that since there were so many affected, no one would receive any assistance. MDA’s Long-Term Workforce Housing Grants can be used for wind damage repair, supplemented with volunteer labor. It’s such a small amount of money that one of the agencies I spoke to said the money they received would be enough to repair 42 roofs. That’s just not enough given the extent of damage.

CJ: You’ve dealt with three storms since 1980. Is this the first time wind damage has not been covered?

RA: This is the first time for a lot of things. This is the first time Mississippi’s gotten $5.5 billion in federal assistance for storm recovery. The other storms utilized private funding: the American Red Cross, faith-based funding, and charitable donations that had no strings and/or qualification process to obtain assistance. This is the largest and worst natural disaster to ever occur in our country and there are so many strings, hurdles, complications, and red tape for people that really need help, and exceptions for people that didn’t. If you qualified you could get a grant, but MDA created a grant program that was very restrictive, and excluded many people.

A $150,000 grant would repair several of the small houses we’re talking about. There were any number of ways that money could have been distributed to assist more people, but a decision was made early on that the CDBG money would not be used for recovery from wind damage. The Long-Term Recovery Program is a drawn out application process for the agency and/or non-profit and relies on voluntary labor, which is available in the summer, spring break, holidays, etc.
“The Southern Governors’ Association Property Insurance Brief for Mississippi explains that in 2005, approximately 16,000 policies were written in the wind pool. Following the devastation of Hurricane Katrina in August of 2005, the wind pool lost all of its accumulated reserves and assessed member insurers $295 million in 2005. This resulted in a skyrocket of insurance premiums statewide to cover the cost of these assessments, and drove private insurers out of the coastal market. Today, as businesses and homeowners have no other insurer to turn to, the number of policies written in the wind pool has increased to over 36,000. The total insured value in the wind pool more than tripled by 2007 from $1.8 billion to almost $6 billion. (Duet 3)”

“In 2006, Mississippi Governor Haley Barbour secured $50 million from federal funds to help reduce the rate increases. With this funding, homeowners endured a 90 percent increase rather than the requested 397 percent rate increase. However, the federal funding was little assistance for the small business owners who suffered a 268 percent commercial rate increase. These increases for wind coverage provided by the MWUA were necessary to assure the financial stability of this organization after the devastating losses suffered from Katrina combined with increases in both the amount and price of reinsurance bought by the windpool.

Another measure taken in an attempt to attract insurers back into the market in 2006 was the adoption of building codes. Under House Bill 1406, five coastal counties, Jackson, Harrison, Hancock, Stone and Pearl River, are required to enforce, on an emergency basis, all of the wind and flood mitigation requirements of the 2003 International Building Code and the 2003 International Residential Code. By complying with the building codes, some insurers may offer homeowners up to a 35 percent discount for homeowners insurance. (Duett 4)”

“In March 2007, Governor Barbour signed into law House Bill 1500, which provided for $80 million over the following four years to be transferred into the MWUA Reinsurance Assistance fund. These funds came from the insurance premium tax revenue collected by the State Tax Commission. Barbour also secured $30 million additional federal funding for commercial premium reduction. With the additional funding, the wind pool reduced the fall 2006 commercial rate increase of 268 percent to 142 percent. (Duett 5)”

“Rates from MWUA that became effective in 2008 introduced new zones for insurance premiums in the six Mississippi coastal counties. Prior to 2008, the rates were different for areas on the mainland south of I-10 and north of I-10. The new rate plan took these two zones and created four. Zones for MWUA Rates:

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zone A</td>
<td>Beach to RR track</td>
</tr>
<tr>
<td>Zone B</td>
<td>South of I-10 to RR track</td>
</tr>
<tr>
<td>Zone C</td>
<td>North of I-10 to County Line</td>
</tr>
<tr>
<td>Zone D</td>
<td>Pearl River, Stone and George counties</td>
</tr>
</tbody>
</table>

The rates differentiate for different types of construction and diminish as one moves geographically away from the beachfront. As mentioned, the rates that became effective on June 1, 2008 also allow the homeowner to purchase insurance with different deductible percentage amounts for a Named Storm Deductible. (Duett 6)”
CJ: **What are other concerns for housing advocates here on the Coast?**

In February 2007, we hosted a collaborative Community Recovery Summit for all of the long-term recovery organizations doing case management to call attention to the fact that the funding for case management was going to end in March 2007. This meant that all of the families and individuals asking for help would not have their cases reviewed by the non-profit Funding Tables because funding for advocacy would end. We got the funding extended when FEMA agreed to funnel money through the governor’s office and the Mississippi Commission on Voluntary Service as the fiscal agent. The Commission contracted with Lutheran Episcopal Services of Mississippi as the managing entity for case management. We are at the end of that funding cycle for case management and there are still 5,500 cases under review. There’s no money to implement recovery plans for these homeowners and renters. There’s no place for these people to live and the funders are gone. The money has run out.

We’re hosting another Summit February 1, 2009, and inviting all the stakeholders, FEMA, MEMA, MDA, and charitable organizations, etc., to attend. We’re not blaming anyone. We’re asking for assistance, a solution, for people on the verge of homelessness. We are in a crisis. That’s why a $5.5 million diversion of funds to the Port is hard to swallow. We don’t want all of the money. We want enough to finish what we started, address the pressing issues, and help people recover now. The Port has $100 million in insurance, $50 million in FEMA funds, and $350 million in CDBG funds. They’ve got more than enough money to restore the Port to where it was before the storm. We do not oppose the restoration, expansion (using bonds), economic development, job creation, etc., all of that’s important. But using that money right now for a seven-fold expansion of the Port—right now—is not a good use of that money. If there wasn’t the magnitude of need, and attending to the obvious priority of housing for people who are at risk of being homeless, we would have no problem with expansion and economic development.

RA: To me, the solution is for us to sit down with the governor or his representative(s) and talk about the numbers that we have on people with unmet needs who need recovery assistance, and develop plans and a mechanism to bring about that recovery. We are not adversaries; we all want the same thing—for people to recover. Affordable housing doesn’t exist, even though there’s housing stock available. Maybe a voucher system that gets people out of trailers, hotels, tents, whatever, and into housing where they feel better about themselves. They begin to recover mentally. Their lives have structure and hope again, and Katrina becomes the past instead of an ever present reality. All we want to do is talk about the problem. We wanted to have a conversation, and be agreement about the numbers—not file a lawsuit.
When we did a survey in January 2008 of our partners, we came up with 18,000 Katrina families across the state in case management, on waiting lists for case management, or had their cases closed because there was no money. FEMA is funding case management for people in trailers, but there are all of these people living in houses with mold and wind damage, etc., that have nowhere to turn.

We need to acknowledge that we will have another catastrophic storm—We’ve had Katrina, Camille, and Georges to name a few, and WIND is what hurricanes are… We’re a poor state with lots of people without insurance. Maybe we can’t help everyone, but we’ve got to try. There are so many people who haven’t been helped. You can’t leave people out.

James W. Crowell, President, NAACP – Biloxi MS
Board Member Manager, Steps Coalition

**CJ: What has your organization’s (NAACP) role in housing advocacy here on the Gulf Coast?**

JC: I can’t talk about the recent lawsuit anymore than to say that the Mississippi State Conference of the NAACP is a party to the lawsuit that has been filled against HUD for giving MDA and the MS Port Authority $600 million for expansion of the housing fund for Katrina recovery and affordable housing. I am a retired civil servant worker from Keesler Air Force Base (May 2005). I’ve been president of the Biloxi NAACP for approximately 16 years and was just re-elected for another two-year term. I was affected by Katrina living in East Biloxi, luckily my house was not completely destroyed but we did have to start all over again. Most of the homes in east Biloxi were destroyed. That area has not recovered, and there is very little building going on due to the cost of insurance. Many of the people living in that area were low income who couldn’t afford to build back and didn’t benefit from the Phase I of the grant program, which covered insured homeowners with flood insurance, or those outside the flood zone that didn’t normally need flood insurance, paid $150,000 minus insurance settlement, as well as being limited to the value of your home. Phase II covered up to $50,000 for people in or outside the flood zone, but wind damage and renters were not covered at all. People in east Biloxi were predominantly elderly people in heir properties living on fixed incomes and renters. People on fixed incomes had to choose between food and medicine or insurance, and not having insurance was considered “irresponsible.” Those people have not recovered.

NAACP is part of the STEPS Coalition, an organization of approximately 47 non-profits (with limited individual resources
Habitat for Humanity—Mississippi Gulf Coast (HFHMGC) has rehabilitated and built new housing on the post-Katrina Coast throughout Harrison, Jackson & Stone counties from Pass Christian and Long Beach to Moss Point and Pascagoula. HFHMGC has provided 200 homes in Biloxi, D’Iberville, Gautier, Gulfport, Long Beach, Ocean Springs, Pascagoula, Saucier and St. Martin. Projects include homes in:

**Completed Homes**
- Alexander Place, Biloxi (9 homes)
- Hickory Hills, Gautier (17)
- Georgia Avenue, Gulfport (3)
- Croesus and Bradford Street, Biloxi (3)
- Torries Road, Saucier
- Jonestown-McCaughan, Gulfport (40)
- Home of Grace Road, Gautier (3)
- Rosemont Street, Ocean Springs (7)
- Edgewater Blvd, Ocean Springs

**Homes Under Construction**
- McClellan Subdivision, Jackson County
- 21st Ave, Gulfport
- 32nd Ave, Gulfport (27 home subdivision)

**Rehabilitated Homes**
- Forrest Heights, Gulfport (30)
- Cleveland Ave, Pascagoula (2)
- Campbell Road, Moss Point
- Rollins Ave, Moss Point
- First Street, Moss Point

**Future Sites**
- Donchester Circle, Escatapwa
- Connor’s Gardens, Gulfport
- Curcor Drive, Gulfport
- Woodlawn Subdivision, Pascagoula
- Hillcrest Subdivision, Gautier

Source: http://hfhmgc.org/learn/where_build/
Rebuilding & Rehabilitating Housing

East Biloxi Coordination, Relief, and Recovery Center

The East Biloxi Coordination and Relief Center, also called the Hope Center, under the guidance of Bill Stallworth, has coordinated the volunteer efforts in East Biloxi. As a snapshot of the generosity of volunteers from across the United States and the world, the following numbers are representative of volunteers coming to the aid of East Biloxi:

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Volunteers</th>
<th>Manhours</th>
<th>Value @ $19.50/hr</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>2,930</td>
<td>117,200</td>
<td>2,285,400</td>
</tr>
<tr>
<td>2007</td>
<td>3,042</td>
<td>117,642</td>
<td>2,294,019</td>
</tr>
<tr>
<td>2008</td>
<td>7,962</td>
<td>633,376</td>
<td>12,350,832</td>
</tr>
<tr>
<td>2009 (1st Q)</td>
<td>1,300</td>
<td>32,600</td>
<td>635,700</td>
</tr>
<tr>
<td>SUBTOTAL</td>
<td>15,234</td>
<td>900,818</td>
<td>17,565,951</td>
</tr>
<tr>
<td>2009 (4Q est.)</td>
<td>5,200</td>
<td>130,400</td>
<td>2,542,800</td>
</tr>
</tbody>
</table>

**TOTAL** | **20,434** | **1,031,218** | **20,108,751**

2006 and 2007 numbers may be under reported due to tracking methods. 2008 numbers are more representative of totals. FEMA assigned the $19.50/hr rate for the valuation of volunteer labor.

The Hope Center has completely repaired or rebuilt over 710 homes in the East Biloxi area and provided volunteer services to an additional 200 plus homes in the form of mold remediation and assistance to elderly property owners with code enforcement compliance. Volunteers have generously donated their time and dedication, as well as soliciting thousands of dollars in donations to contribute to the rebuilding of Katrina victim’s homes and lives. The demographics of the volunteers with the majority of the volunteer base affiliated with religious organizations. Volunteer teams vary from college students from Canada to religious-affiliated groups from across the country.

The number of residents across the Coast still in need of assistance greatly surpasses the number that have been assisted by volunteers. Coastal recovery agencies continue to receive daily calls and referrals regarding individuals who fell through the gaps in recovery programs.

The situation has worsened Wednesday, April 8, 2009 when the Mississippi Case Management Consortium received notification from FEMA that funding for the Temporary Housing Units program (FEMA trailers is ending effective May 1, 2009. Residents received a Termination Notice letter with explanation that from its start: the assistance has been temporary; there is no opportunity for appeal; the Unit must be vacated and all belongings removed as of May 1, 2009 for move out inspection and to prevent potential charges and fees.

Included in the Notice was an 800 number referring residents to “other federal, state, and local agencies, or volunteer organizations to help with unmet needs, apartment location, and other disaster related questions.”
and manpower) which came together to pool resources and have more power as a coalition. We banded together to try to get larger payouts than the $50,000, which didn’t cover loss. Renters and wind damage is still not being covered. Councilman Bill Stallworth and the East Biloxi Coordination/ Hope Center have coordinated building the majority of the affordable housing that has been built. Non-profits and church groups have built the majority of the affordable housing after Katrina. They’ve been able to get some additional funds from MDA.

Insurance is a big problem. People own heir property and don’t have money to relocate to higher, safer ground. The FEMA trailers and MEMA cottages have to leave in March 2009, and there’s no game plan to help those who haven’t found housing or received any assistance. We think the money being given to the port would go a long way in remedying the situation.

Why can’t housing be built as efficiently as the housing built at Keesler AFB? We also question the kinds of jobs being created at the port for that amount of money. Are they sophisticated, technical jobs requiring lots of training, or are they manual labor jobs? What about the environmental issues caused by dredging? What about the transportation issues and the proposed corridor linking the port to I-10? We’d like to see a plan and get some answers about what $600 million is going to buy when there are still people without housing. We think that money needs to go to coastal communities for housing. The coast is like one long city extending from Alabama to Louisiana. Housing isn’t just an issue for Gulfport and Biloxi; it’s a coastal issue.

We want to know if the money was always earmarked for port expansion, why was a waiver requested to move the money from housing to expansion. We feel that until people without housing are taken care of, no money should be spent on anything but housing. There are so many people in trailers as well as other states because they don’t have anything to come home to…

*CJ: What’s the fix?*

JC: We’ve attended a number of planning sessions and charettes. At the beginning, the governor said these were “exciting times… with the opportunity to reinvent ourselves.” People attended and participated in those meetings thinking that these plans would lead to results, but nothing is happening. If people are going to work here, they need affordable housing.

The new zoning ordinances prohibit multiple structures on one property. The CDBG money has so many restrictions: zoning, credit, etc., that people can’t qualify. Insurance is unaffordable— $4000 to $5,000 per year for homeowners’, flood, and wind. It’s double or triple what it used to be. People can’t pay that kind of house note and premium. Rebuilding can’t be reliant on non-profit, churches, and volun-
tary labor to provide affordable housing. The state just got a Mississippi Senate Housing Committee, and the House still doesn’t have one. It’s the first time that housing has been looked at in the state. Housing is an issue across the state not just on the Coast. It’s not about people getting something for nothing. If the money was given to Mississippi to rebuild, that’s what should be done.

Let’s build permanent, quality, affordable homes. Hope VI housing has been built to sustain the surge to facilitate rehabilitation if/when we have another storm like Katrina and Camille. We need affordable housing that can sustain the wind. We need affordable housing for ownership and rental. Once the trailers are gone, people will be living in cars or in tents, or be homeless. We’re hoping Gerald Blessey will be able to help.

Charmel Gaulden, Executive Director, Gulf Coast Fair Housing Center
Executive Director, Steps Coalition

CJ: What has your organization’s role in housing advocacy here on the Gulf Coast?

CG: The Gulf Coast Fair Housing Center works to ensure equality in housing across a six county area on the Mississippi Gulf Coast, Jackson, George, Pearl River, Stone, Harrison, and Hancock. Fair Housing laws protects individuals against housing discrimination based on race, color, religion, sex, national origin, disability, and familial status, i.e., families with children. We work to make sure people are treated equally in housing transactions, which are when an individual or family tries to rent or buy, or sell a home, and anything connected— purchasing insurance, getting an appraisal, having repairs and improvements done in a timely fashion, etc.

Our work is informing people about their rights and enforcing Fair Housing laws. We help with filing administrative complaints with the Department of Housing and Urban Development (HUD), and/or filing lawsuits in federal court. Mississippi does not have a state Fair Housing law. The importance of having a state Fair Housing law is that America was built on property ownership, which is a unique part of its success. Property rights have been the engine for America’s economy. Mississippi is primarily agricultural, and there have been barriers in place for certain communities to own property. It’s a civil rights issue—it’s not just a race issue. It’s a lot larger— civil rights laws protect women and families, people with disabilities. Families with children have the highest instance of housing discrimination.

We move forward as a society through diversity, drawing on each other’s strengths as the result of freedom of choice. We have to have choices, but we don’t have a mechanism in place to allow people to move freely, share ideas, and grow as neighbors. It’s not enough to have a Black History Program once a year. We learn about people by seeing them everyday—working together, playing together, etc., and all of that is impacted by where you live.

Diversity is both frightening and fascinating. For example, (down here) immediately after President Obama’s election, there were threats and children in school were forbidden to talk about the election-- all sorts of crazy things. But for so many people, the election is a change in the way things have been done. That kind of shift in the power structure scares people. We have to look at the greater good, not just
Gerald Blessey, Mississippi Coast Housing Director

In the Summer of 2008, Gerald Blessey, attorney, businessman, a former state representative, as well as a former mayor of Biloxi, Mississippi, was appointed by Governor Haley Barbour to serve as the Mississippi Coast Housing Director working with the Mississippi Development Authority (MDA). Housing advocates have seen his appointment as an improvement, as Blessey has personally experienced both the aftermath of Katrina and the complicated recovery system, which gives him valuable insight into the complexity of the situation.

Blessey is an ideal choice with his lifelong residency and civic involvement, business connections, and empathy for those continuing to struggle with recovery. His role as facilitator and strategist among the stakeholders is crucial, given the advocacy community’s concern that their suggestions have fallen on deaf ears. Blessey has stressed the importance of communication and patience between the housing community providers and MDA. Throughout Fall 2008, Blessey conducted town meetings across the Coast with citizens listening and recording their concerns for consideration by MDA, MEMA, and FEMA. Blessey’s familiarity with the Gulf Coast cities and elected officials has been beneficial in negotiating acceptance of MEMA Mississippi Cottages as permanent housing in Biloxi, Waveland, Gulfport, and Bay St. Louis. FEMA deadlines have caused housing advocates concern over the possibility of many former FEMA trailer residents becoming homeless. In a recent presentation to housing advocates, Blessey assured the housing community that MDA is aware that the recovery housing efforts lag behind existing need.

In his presentation, Blessey identified key issues for Gulf Coast residents as being: the lack of affordable housing; insurance costs; elevation requirements and cost without added value; and the inflation of market rate rents since the storm. Though available housing is projected to surpass population by a margin of four percent by 2011, the current lag continues to be a problem.

Of course, jobs are essential to recovery (Blessey). In the interim, it is estimated that approximately 4,906 additional post-Katrina renter households will have difficulty finding affordable housing. This number includes those families waiting for public housing construction to completed; that cannot afford the higher rents; and homeowners opting to become renters. Table 2 illustrates the amount of available housing and the level of subsidy for Gulf Coast properties (Blessey).

The most recent housing initiative is MDA/Gulf Coast Community Foundation Coming Home Collaborative grant program for low and moderate income homeowners—particularly heir properties—to repair their homes.
MDA Recovery Housing Funds Allocations

HAP Phase I & Phase II: $2,139,518,000
- 26,920 individual grants paid, totaling $1.8 billion
- 42% or $750 million to low and moderate income households
- Fraud and error cases less than 1% of total
- Elevation Certificate modification to Plan resulted 1,518 grants paid totaling $113.7 million
- Phase II Program designed specifically for low/moderate income applicants

HAP Phase III
- $21M disbursed to date to over 500 applicants

Elevation Grants Phase I & Phase II: $70,500,000
- 2,211 active applications in process
- 1,991 grants approved to date valuing $59.7 million
- 1,494 grants closed; 569 grants paid

Public Housing: $105,000,000
- Identified 25 projects
- Represents over 2,570 projected units
- 272 units have been completed to date
- 1,113 units under construction

Small Rental: $232,500,000
- Received approval on Environmental process in 6 months
- 85% of applicants awarded or in environmental mitigation for Round 1
- $50 million awarded to 700 applicants representing over 1,200 units for Round 1
- 3,645 applications received for Round 2, representing 5,800 units
- Closings and disbursements have begun for Round 2

Long Term Workforce Housing: $350,000,000
- 38 projects awarded totaling $217.7 million representing 7,232 proposed units
- Environmental clearances ongoing

Tax Credit Program: $30,000,000
- Received HUD approval
- Application finalized; developer workshop completed 9/30/08
- 7 applications received totaling over $10 million; representing over 700 projected units

Insurance Reduction Retrofit Study
- $1M grant to Mississippi Insurance Commissioner Mike Chaney to conduct a Wind Hazard Mitigation analysis
- Proposed $40M retrofit grant program to low income families to strengthen old houses
- Resulting in 35% to 50% reduction in insurance premiums
- Reductions will also apply to new housing that is strengthened to requirements

Revolving Loan Fund
- “Think Tank” of local banks and non-profits, including Renaissance Corporation
- Proposed revolving loan fund to assist in providing affordable mortgages

Source: http://www.msidtf.org/Blessey_Katrina_Recovery_Summit_presentation_02-11-09.pdf
America becoming more diverse but the entire world. We have to be aware in Mississippi that things in
the larger world are going to impact us here. The expansion of the port at Pascagoula has led to a lot of
diversity in the area.

CJ: What are some of the situations that you’ve seen
and dealt with post-Katrina?
CG: A lot of people talk about how positive the press
coverage Mississippi got, as opposed to the negative
press for New Orleans, as far as our recovery. Immedi-
ately following Katrina, there was the typical rent
gouging and lots of signs that said “No Kids” and “No
Pets” — like you can just leave either or both some-
where else. An entire neighborhood came under the
threat of eviction when L.C. Jones Homes, a former
Mississippi Region 8 housing authority complex, was
purchased by a non-profit arm of L.C. Jones after the
storm. The non-profit proceeded to send eviction let-
ters to all of the residents without any assistance to find other housing. HUD may fund housing authorities,
but they aren’t all run in the same way or follow the same rules. They privatized the facility to produce
market rate rents, and the residents weren’t given first right of refusal, as Mississippi has weak landlord-
tenant laws.

In Mississippi, there’s a three-day quit notice included in leases that states that if you pay your rent
late, that is beyond the grace period, the landlord can get a court hearing and evict you out onto the street
within three days beyond the end of the grace period. Even if you have the money and want to pay, the
landlord can refuse your rent. In other states you may have 30 days to cure the default and the
application for eviction is dismissed. In Mississippi you have three days to get out.

We have few consumer protections. It’s a real challenge. People don’t know that certain things
are illegal; they don’t know that it’s illegal for your landlord to lock up your possessions and your apart-
ment so that you can’t enter. Landlords think that’s okay. It’s a power thing. We have got to rebuild
people’s perception of their worth and power within the system. We don’t have an educated population
that knows their rights. There’s school here that doesn’t let the children take their books home to study.
Everything has to be done at school. There’s no college or community college on the Coast. As a nation
we’ve made some real strides, and Mississippi has come a long way, but there’s so much more potential
to be realized.
After Katrina the inequities became more apparent as projects and funding were put out for public comment. The advertisements, which were required by federal law, would be buried in the legal notices, so we were constantly monitoring, and trying to get stakeholders together to respond to the proposals in a short time period. The nature of a disaster shortened the comment period making it difficult for stakeholders in the middle of their own recovery to come together, understand, and discuss, as well as respond/react to the MDA Disaster Recovery initiatives.

Public comment is not an “i” to be dotted or a “t” to be crossed. In this situation we were concerned about both the letter and the spirit of the law as it affected the recovery of people who had lost everything. Urgency certainly dictated the timeline; however, is moving forward badly better than moving forward slowly and thoughtfully? A lot of people in Jackson thought the initiatives would put the Coast in a better position, a better place, which was distasteful to us here.

Rather than seeing the storm as an opportunity to right some wrongs and do some things better, we’ve heard that recovery was viewed as having the potential for people to take advantage of the system and “get over”, taking more than they deserved. There was real concern that recovery funds not be used to put people into improved conditions post-Katrina than prior to the storm. Most of the people in distressed circumstances prior to Katrina were there as the result of lack of opportunity. Katrina was an opportunity to go forward, not maintain the status quo. There are non-profits on the Coast that have successful track records in developing housing with the housing division of MDA. The “Recovery Housing Dream Team” would have had a fair housing specialist, an economic development person, and representatives from the community partners from those non-profits with on-the-ground experience in housing prior to the storm.

Affordable housing was an issue before the storm… How can you afford a house if you don’t make a living wage? Decent, affordable, safe, accessible housing is a basic human right, as is education and healthcare. Once those needs are met, everything else falls into place.

With regard to the HUD/CDBG lawsuit, as advocates we are willing to compromise to develop a solution. As a lawyer, litigation is the last resort. At one point there was a discussion about getting people out of the FEMA trailers into housing that’s been built, but as market rate housing stock. That housing is vacant. There’s been talk about expanding the rent voucher program. There’s a real fear of setting up additional bureaucracy to deal with housing issues, and that’s why the money has been channeled through CDBG and the housing authorities in the area. That mechanism already existed. The waiting lists have been reopened and more vouchers have been issued. HUD allocates a set number of vouchers to the Au-
authorities, but the need always exceeds the number. Each Authority has a system prioritizing need with the elderly and disabled first, followed by working families with children, families with children, and finally working singles.

The reality is that the people running the programs are recovering too, but they have backup personal finance, and don’t understand why there are people who don’t have backup. Empathy comes into conflict with the bootstrap theory with the problem being you have to have boots before you can pull yourself up. The Housing Authorities had issues before the storm: Biloxi had been investigated for discrimination and Region 8 had failed a HUD compliance review. The Authorities don’t have websites. You don’t have access to the Authorities’ administrative plans in dealing with disaster. It’s difficult to get information on programs.

Sharon Hanshaw, Executive Director
Coastal Women for Change
Member, STEPS Coalition

CJ: What issues/problems are you seeing with housing on the coast?
SH: I am hearing from young, single mothers who are having trouble finding affordable housing. That’s housing that can be rented on the incomes these young women are making here in Mississippi. There’s not enough affordable housing in the area to meet the need of these single parents. In our organization we have approximately 50 women who are in and out of housing because they can’t afford the rents when the landlords raise them, and/or they lose jobs. The casinos aren’t a sure thing in this economy. The rent for a three-bedroom house is $1,200. Even with Section 8, it’s $550. On a $1,000 per month income, how do you pay rent, utilities, phone, and still have enough money for food for your family? That’s the wage scale paid in this area.

You can’t talk about single parents and not talk about child care, which is at least $160 a week. These women can’t work for the amount of money being paid, pay childcare, rent, utilities, and food, so they end up in the welfare system until their children are in school. We have to have affordable housing and childcare.

Education is another issue. Many of our members are not aware of current events, because their resources are spent on survival, rather than staying informed and attending meetings and events advocating for their interests. They don’t have access to the internet. Staying in
touch with our membership is a problem. It’s difficult to keep people informed so they can participate on their own behalf.

Another issue is the lack of affordable housing, which breaks up family support networks when relatives that help with childcare and transportation are no longer located nearby. Single mothers and their children are forced to live where housing is available, whether or not the housing is close to jobs or results in having to move children to other schools. Reliable transportation is another problem for single mothers. Jobs are lost when vehicle repairs can’t be made because there is no money. We have women ask for financial assistance for car repairs, but there is no organization offering that kind of help. Homelessness is becoming a problem.

We need a living wage in Mississippi with housing matched to the incomes. People need to make enough money to live, not just get by and exist.

CJ: What’s the fix?

SH: The fixes may be having developers work with Habitat for Humanity; remove the stigma of living in public/subsidized housing; and build more mixed use/mixed income developments. This organization has Vietnamese, Latinos, and African-Americans members, but we’re seeing self-selection occur instead of unity. We want diversity instead of separation.

We need a living wage in Mississippi with housing matched to the incomes. People need to make enough money to live, not just get by and exist. That’s what all of the organizations involved in STEPS are advocating. We’d like to see the casinos participate in employer-assisted housing to ensure that they have a guaranteed workforce by providing affordable housing to their workers.

Kimberly Miller, State Policy Officer
OxFam America – Biloxi, Mississippi
Member, STEPS Coalition

CJ: Please give an overview of your organization / mission:

KM: Oxfam is an international relief and development agency that came to the Coast following Katrina. We have a domestic program, though we are best known for our work overseas. Our headquarters for Oxfam America is in Boston, and we felt compelled to respond to Katrina, particularly since we had just responded to the tsunami that struck Thailand in 2004. What raised our antenna was that the first pro-
grams created for people to recover left out so many people. Renters were not included and they are still having trouble. Oxfam came to the Gulf and New Orleans within three weeks of the disaster and has maintained a presence since.

One of things we’ve learned in our other efforts recovery all over the world is that access to resources has to be equal. Everyone plays a part in society and the economy and has the right to return to their home. We’ve been inspired by the passion of the advocacy here on the Coast. It’s an intelligent passionate group who really want to make sure the voices of the dispossessed are heard. That’s the key to achieving change is people who really care. We also work with immigrant and labor rights, so we’ve also supported Mississippi Immigrant Rights Alliance, which has been tracking how immigrants have been treated. These immigrants have been recruited to come do the work, but don’t have legal protection, leaving them at the mercy of their employers, who may or may not pay them at the end of a construction project.

**CJ: Are you surprised the distribution of services?**

KM: The rollout of the recovery in Mississippi has been smoother and more efficient than in Louisiana, but a large part of that is the decision to leave out so many people with regard to services and coverage. Louisiana has really tried to tackle some difficult issues with regard to equity and access. The recent filed lawsuit is about inclusion. One of the remarkable things that’s really remarkable is that folks in Mississippi were excluded from any assistance, and that’s not the case in Louisiana. And that’s not the stipulation that the governor received when he went to Congress to ask for money.

The American people have sent their money through churches, charitable organizations, as well as taxpayer dollars—but the recovery programs haven’t approached it that way at all. Consequently, you have large portions of the population, people with disabilities, the elderly, the poor, heir-property owners—wind-damaged homeowners that are not eligible for assistance. An example is the African-American neighborhood in Gulfport that is north of the railroad tracks that got the same wind that homeowners south of the tracks on the water got, but because they didn’t get the water damage, they are ineligible for assis-
tance, and are being told that they were irresponsible in not having enough/any insurance. The neighborhood is four blocks from the beach.

**CJ: How do you tell someone they are irresponsible when they’ve lost everything?**

KM: That’s the issue that keeps coming up over and over. Is the grandmother taking care of four grandchildren, just barely squeaking by, irresponsible when it’s a choice between food for those kids and insurance? I don’t think we should be making that kind of value judgment. Even if you’re insured, in an heir property you might have been underinsured. Replacement value and the insurance settlement are different, and if there’s a gap where do come up with that money on a fixed income?

In East Biloxi, you can’t get a loan on uninsured property and insurance rates are through the roof. There are lawsuits on file to determine how the damage was determined by the insurers who were reluctant to pay or denied claims.

**CJ: How have people hung on for four years with little or no assistance?**

KM: It’s been hurdle after hurdle and a lot of advocacy on the ground. We have been watching the recovery with all of its exclusions: wind damage, people still in trailers, the slow pace of the Small Rental Program, renters who can’t get any assistance, and then to take money away, saying that the it isn’t need that everything has been resolved. Thousands of people that have been excluded have been written off.

Economic development was included in the congressional budget that came down before diverting the $600,000 to the port. People support jobs and getting the port back up to speed. The port is a valuable economic engine for the Coast, but it only sustained $50 million in damage. The port is back operating at 70 percent of its capacity pre-Katrina.

Our question is, “What is the demand for this giant expansion, when funds for repair and renovation were already available?” The number jobs created is an issue. Are the jobs well-paying port jobs, or lower paying, less secure tourism jobs? How are the jobs being counted in the budget? Are they direct or indirect jobs as a result of the port expansion? It’s not like they were going to have any trouble convincing...
people to support the port; it’s just that there’s so much to be done that hasn’t been done yet. There’s so much unmet need.

**CJ:** Three years and counting since Katrina, have there been any coastal housing advocacy success stories?

KM: We’ve still got people sitting in trailers, which go away in March 2009. There will be no trailers after that. Parks are closing. A lot of people have found other, much more expansive housing, or in the case of those on fixed incomes, doubling up in housing with other families.

There’s just no enough affordable housing to meet the need. Even if families have not found housing, they aren’t being tracked. If they aren’t tracked they don’t figure into the statistic.

One of the suggestions we made was that before using funds to expand the port, let’s get the people in trailers into some kind of permanent housing—and then expand the port. These families need stable environments, not bouncing from one place to another and not landing. We identified a small set of wind-damaged households for assistance, as they had no help. We looked at renters who had no help, looking HUD numbers for affordable housing and fair market rent. Rents jumped from $500 to $800 with no assistance, and none of those ideas for assistance were picked up. We tried to prioritize people with the greatest need—lower income, people with disabilities including veterans— and all of our suggestions were dismissed out of hand.

We presented a variety of alternatives to expand the Small Rental Program to help both renters and landlords get back into housing and business. A large share of the Gulf Coast rental properties were Mom & Pop rentals: heir properties, i.e., homes that had been inherited, or first homes that people had kept after buying a larger home. These properties rented at more reasonable rates than new construction. Restoring that type of housing would have brought both more housing and money back into the community, but it didn’t happen.

**CJ:** What about Work Force Housing?

KM: Workforce Housing focuses on homeowners rather than renters, and 30 percent of the coastal population are renters. Only Jackson has more renters. Also, it targets people with 80-120 percent of the median income, that’s $35,000-$50,000. That’s great; there is a need, but why not target people at the lower end of the spectrum, and that’s the whole logic of subsidizing housing. Why not make the market respond to a social need? Why not make it possible for subsidized housing to be built by guaranteeing subsidies? Work Force Housing doesn’t address the need of anyone below 79 percent and below. Work Force Housing is one piece of the puzzle. The giant gap is the people making 60 percent, 30 percent etc., of the median income. They don’t have housing, because there is no affordable housing. If you set conditions for people to fail they will. People that don’t have boots can’t pull themselves up by their bootstraps.
CJ: In an ideal world, what would you like to see happen?
KM: One thing to note is there’s a phenomenon that occurs with the advent of natural disasters. Plans that have been on the books for some time prior to the disaster, make their way to the top of the agenda while everyone is focused on other things.

There are questions as to the feasibility of building a huge port. The environmentalists are very concerned about the balance of sea life and industry. Here and now, people are desperate for help. The advocacy groups aren’t asking for anything unrealistic or selfish. They are asking for relief and recovery for people who had very little before Katrina, and now have nothing.

So little has come back in spite of all the effort and good intentions. People have just been scraping by waiting for something to happen to improve the situation. The human toll has been terrible regarding mental health issues for families, and especially for children.

CJ: What has your organization’s role in housing advocacy here on the Gulf Coast?
MM: Mercy Housing & Community Development is a community housing development organization, collaborating with other organizations with similar values to help people build assets, i.e., assets including home ownership. We work with families making between 80 percent and below, and sometimes up to 120 percent of the median income of the area, depending on the economic circumstances such as we have today. We offer financial education and credit repair in group meetings where people can support one another, as well as individual counseling.

We sponsor the Earned Income Tax Credit Program here in the six Coast counties in cooperation with the IRS. We are involved in the formulation of the State Individual Development Accounts (IDA) and do the fiscal management, as well as having our own savings match program which was the pilot for the program throughout the state. Not only do we help people on the Gulf Coast, we try to establish programs that will help people throughout Mississippi. That’s really our mission—helping families build their assets and become more participatory within society—to encourage better voting patterns. We focus on people who don’t have choices. For instance, we work the hearing impaired community; youngsters coming out of school with mental disabilities assisting their families, working with the Department of Rehabilitation, to get them into homes; African-American single parent families; and provide interpreters to the Vietnamese. We work with local banks that have special programs for housing. All of our work deals with housing
Bill Stallworth, Executive Director
East Biloxi Coordination, Relief, and Recover Center

The East Biloxi Coordination & Relief Center (Hope Center) is a one-stop shop providing case management, client services, construction services and other support services as needed. The Hope Center is a lead agency working with FEMA, MC-MC, MEMA, and the Mississippi Cottage Placement Program since Katrina. The Hope Center works with Gerald Blessey, MDA, and Keith Campbell and Marshall Meeks, State Volunteer Services trying to provide homes for the residents still in FEMA trailers and MEMA cottages. Hope also does case management services to those still affected by both Katrina and Gustav who haven’t gotten back into their homes or permanent houses.

According to Bill Stallworth, Executive Director, “We’ve been able to move steadily along and get people back into their homes. We want to stress that despite the recovery that have taken place over time and money that’s been spent, there is still a great deal of need. So many people have fallen through the cracks because the recovery programs assisted people who had insurance or some insurance, and received water damage; however, there was another group of people who had no insurance.

“Those without insurance who fell below 80 percent of the median income received assistance, but there was/is an entire population above that income cutoff that had no insurance, or had wind rather than surge or flood damage. They received no assistance. The renters received no assistance. The Small Rental Assistance Program hasn’t been able to rehab or construct enough rental units to meet the demand. Finally there’s another group that didn’t fit into the qualification guidelines for HAP I or II, but didn’t have the resources to get their houses back together. They are in trailers and subsidized housing that they can’t afford without assistance.

“Everyone wants to think Katrina is over, that the Coast has completely recovered, but it hasn’t. There seems to be the perception that all of the Katrina housing needs have been met and the remaining money is best used for economic development, but the housing need has not been met. Renters, lower income families and/or anyone who just can’t afford the market rate rents still need help. Programs like the Go Zone and tax credits didn’t result in the proposed housing stock. We deal with hurricane season every year. Now we have a downturn in the economy. We have to be realistic and admit that all of the problems and issues have not been solved.

“With the removal of the FEMA trailers, we have a lot of people who didn’t qualify for assistance or missed the window of opportunity for assistance. If they did get a trailer but no other assistance, they are being pushed out or are having to rely on family or friends. At the end of the day, those that don’t have any family or resources will become the new face of the homeless. The homeless problem is a reality. Biloxi has a homeless problem with people sleeping in vacant or abandoned buildings, under bridges, anywhere they can,” Stallworth explained.

“There’s the notion that the homeless come to the Gulf for the climate, but we’re seeing long-term residents becoming homeless because they have no place to go. That’s not just people in FEMA trailers, but also those in apartments and housing receiving subsidies. They can’t afford market rate rents. There is no permanent voucher program to keep people in the existing housing that they can’t afford. The housing is there, but Section 8 is inadequate to meet the need. There’s available housing stock, federal money, and unmet need, but there isn’t a plan to solve the problem.

“As non-profits, we’ve developed the point of view—and will continue to hold it until something changes—that for the time being much of the previous administration’s bureaucracy is still in place in HUD, and they’re not happy about the lawsuit. Since the Mississippi legislature has had no oversight of the federal funds and how that money is used, Gulf Coast housing advocates are going to have to request some meetings and make some trips to Washington to talk to people. We know that it will take time to renew/establish relationships, but we’ve got to make everyone aware of the urgency and enormity of the unmet housing need on the Coast,” Stallworth concluded.
and people’s assets, and the difficulties faced as it relates to the poor and money available for housing.

**CJ: Talk about housing and insurance issues for people here on the Coast.**

MM: The problem is so complex... Heir properties were particularly troublesome. Say an elderly woman is living in a house that she inherited that’s been paid for many years, and she is caring for several grandchildren or grandnieces and/or grandnephews. She’s living on a fixed income paying for medications, food, utilities, etc., and doesn’t have money for insurance. It comes down to a choice between insurance and food. Katrina hits and the property is heavily damaged with no insurance, and receives no assistance from the recovery funds. Is it irresponsible to choose food and medicine over insurance?

Another example is a young couple with children living in an heir property. They don’t pay rent—didn’t have a mortgage—had limited income, and the house is heavily damaged. Because they didn’t have clear title, the property belongs to an extended family estate; they couldn’t get any help unless the family signed the property over to them. We have a laundry list of similar cases that we disallowed by the regulations. Now we have another problem—an elderly person on a fixed income loses their home. They have insurance and a new home is built—now they own property taxes on the assessed value of the new home, and they can’t pay the taxes on their fixed income, as well as the insurances, wind and flood, mandated by the assistance program. If they can’t afford it, we’ve done them no service at all.

In Pass Christian, a group decided to give people who lost their homes, new free homes. We pleaded with them not to do that without credit and financial checks to make sure that the families could afford the new homes... After groups would build homes, the residents would come back to them for help in paying the utilities bills. The organizations were trying to do good things, but they weren’t familiar with managing all of the aspects of the poor and home ownership.

There is a 15-percent difference between the wages made here on the Coast and the cost of living. Couple that with the standard of using 30 percent of your income for living expenses and you’re up to 50...
percent of what someone earns. Working wages are so low here. People don’t have health insurance, not because it isn’t offered, they can’t afford to have it taken out of their pay. There are all these layers of problems exacerbated by Katrina. We had problems before with enough affordable housing, now we have no affordable housing. Mercy has focused on the long term, because recovery monies will only last so long. We work with Habitat to provide financial counseling, because in spite of having built really nice homes, they can’t get people qualified because of the insurance costs. The families can get a mortgage with Habitat but they can’t afford the insurance. Insurance is the major problem.

CJ: **What about housing?**

MM: We’ve all been working together to come up with some solutions, but nobody’s has the money to make it happen. That is the real issue of the $600 million for the Port. We haven’t resolved the housing problem yet, and there’s no money. A portion of the $600 million would go a long way towards a solution. Prior to Katrina, they built a lot of apartments but at $1,600/month they’re too expensive for working people.

Gerald Blessey is trying to get the developers to offer some of the apartments as affordable housing units. We have empty apartments when people have no place to live. The banks are getting nervous that the apartments are overbuilt, but not affordable. We need to meet in the middle with tax credits, Section 8, vouchers, whatever works. The Biloxi Housing Authorities bought an apartment complex from a developer and are turning it into Section 8 housing.

Region 8 Housing Authority has used tax credits, but the city of Gulfport won’t let me build any tax credit housing except where they already has public housing. They’ve built beautiful tax credit, mixed income housing giving people with housing certificates first choice. The Housing Authorities are giving it their best. Region 8 is suing Gulfport over the restriction to build only where they had been existing damaged housing, when they had resources to build two or three complexes. We don’t have affordable rentals for the people that need them.
People have just given up, because of the barriers and never ending trials to progress... no light at the end of the tunnel—and nothing else to talk about... It’s with us everyday 24/7. Hope is in short supply, and patience is wearing thin.

To make matters worse, mental health practitioners are seeing children with problems because they have no place to live. Families are shifting from relative to relative with the kids changing schools as many as seven times in three years. The kids are disoriented because they have no sense of place without permanent housing. That’s not reported at all, but the schools are seeing this. The repercussions of the lack of affordable housing are showing up in many different ways.

The Small Rental Program is having problems because the Mom & Pop owners can’t afford to rebuild— with the stipulations of charging affordable rent for ten years, acquiring the expensive mandatory insurances, and paying additional taxes for the new, higher appraised properties—when they lost everything themselves. Nobody can take advantage of the Program because it doesn’t work in this situation. Taking money away from this continuing crisis doesn’t make sense.

Mercy Homes has experience dealing with the complex multiple issues that surround getting low income folks into housing. MDA has both its Housing and Disaster Recover divisions. The Disaster group is handling the recovery housing money, whereas we’ve been getting money from the Housing groups for a long time; we have a relationship. They know us and our track record, because they give us money. We’re a preferred provider, because of our ethical behavior, results, and open records, but we haven’t gotten any of the housing recovery funds.

Mercy Homes, Habitat for Humanity, Back Bay Mission, the Biloxi Housing Authority, and United Way have all been meeting since right after the hurricane, and developed plans to do things. STEPS has developed a plan to ensure equitable distribution.
"It’s the mentality of “Don’t give anybody anything for free—Make them earn it!”  Another is “Pull yourself up by your bootstraps!”—but these people don’t have boots."

There’s a mentality of “Don’t give anybody anything for free—Make them earn it!” Another is “Pull yourself up by your bootstraps!”—but these people don’t have boots. These people don’t have anything. The potential lack of equity surfaced quickly after the storm and is the reason that Oxfam set up shop and stayed—to assure there was a voice advocating equity for the people. It’s interesting to blame the victim and not give people help when they really need it.

There are spiritual and emotional aspects to this prolonged situation. The death count attributed to the storm is much higher if you take into account the emotional toll Katrina has taken. We’ve had a lot of suicides, but doctors won’t put that on the death certificate because the family can’t get the life insurance. We know this because we have numbers—for example, one night in one of the hospital emergency rooms, every case was an attempted suicide… That’s a horrible situation that will not make it into the statistical count because of the bureaucratic repercussions.

The mental health status of people here is awful. The professional mental health community, the American Red Cross, everybody providing services is saying the same thing—people have just given up, because of the barriers and never ending trials to progress. As human beings, when we are unable to have choice, take positive action, and see progress, it eats away at us. Everybody here is in the same boat so there’s no relief—no light at the end of the tunnel—and nothing else to talk about. It’s with us everyday 24/7. Hope is in short supply, and patience is wearing thin.

There are other issues too. I’ve lived and worked here on the Coast all my life. My memories have been wiped clean. I’ve lost family. We can’t find people we know. We don’t know where the Vietnamese community has moved. People ask “Have you seen so-and-so?” Those without damage think there’s something wrong with those who haven’t built back and completely recovered given the elapsed time and assistance. Memory is short and there’s no sympathy, and those people are living right here in town! They drive by property that’s still boarded up or vacant lots where things have been torn down, and still feel that way. How do people get immune to that kind of devastation? Imagine the perspective of the country as a whole. We’re not even a blip on the news screen anymore.

Linton Manufacturing in Pascagoula is going to lose 1,000 jobs if they don’t get housing for workers. If they don’t have workers, they’re going to pick up and move somewhere where they can get workers. Then where will we be as far as economic development? People are worried. Grumman is doing workforce housing, but construction isn’t happening fast enough. The municipalities won’t allow trailers to set up as temporary housing to fill the gap that will still exist after the March deadline.

The MEMA houses aren’t being allowed in residential neighborhoods for fear of lowering property values. They have to be in trailer parks. The MEMA houses can be expanded as part of the original design, and they’re nice. After the deadline there’s no money to help. Parishes have had lines for months for rental assistance—they don’t have the resources to help—and when the programs end, it’s going to get much worse. It’s mostly single mothers needing assistance. The churches are getting less money due to the
national economy on top of our continuing crises. The churches are exhausted.

The whole thing (recovery) has been a nightmare. People have said the first catastrophe was the storm, and the second, the human devastation. Housing advocates and representatives for the housing development/construction and insurance industries need to sit down together and come up with a plan. Maybe when President Obama comes in and we have a new set of HUD and HHS administrators to talk to, we’ll be able to clear this mess up. Until then, this situation is going to get worse and worse. Biloxi is going to die. Except for the casinos, business is moving further inland due to the insurance. There are fewer restaurants. There’s no movie theater. Businesses are leaving the Edgewater Mall. STEPS et al, is interested in compromise. We want jobs and housing for our folks.

Addressing the insurance crisis, STEPS, Gerald Blessey, and the MS Home Corporation are looking into alternatives to lower the cost insurance and bring down the cost of houses and rental rehabilitation. There’s a Florida grant program that gives homeowners $5,000 to retrofit houses to withstand hurricane conditions, dropping their insurance rate as much as 45 percent. There are people out there willing to work together and step up to help their communities. Non-profits are very effective. Mercy Homes put $2 million back into the community, without administrative fees, providing funding for chair lifts, gap funding for furniture, etc. We do know how to deal with housing issues and provide services.

Cindy Singletary, Independent Living Transition Specialist
Living Independence for Everyone—Biloxi, MS
Board Member, STEPS Coalition

CJ: Talk about the impact of Katrina on your constituency:
CS: Living Independence for Everyone (LIFE of Mississippi) is a statewide independent living organization with six offices, empowering people with disabilities to live independently by providing a variety of resources. LIFE of Mississippi has been in existence since 1993. Prior to Katrina there was a need for accessible not just affordable housing. Katrina destroyed so many houses, but navigating the system for disaster assistance can and has been difficult for people with disabilities. Disability compounded the difficulties already being dealt with by Katrina survivors.

The system has been both complicated and user-unfriendly. There haven’t been interpreters for the hearing-impaired, and documents haven’t been printed in large print, Braille, or available in audio. The expense of supplying materials in multiple formats and languages, and size of the bureaucracy dealing
with a natural disaster has resulted in some oversight that we’ve had to advocate for inclusion. However, these materials were an issue before Katrina.

Prior to Katrina, many people with disabilities did not own homes, not because they didn’t want to, but rather because they relied on the resources of rental property like lawn maintenance and other repairs that are generally included in the rental agreement. Many of the affordable apartments and public housing were destroyed, and have been slow to coming back. The Small Rental Programs are great, but that’s not going to help a lot of people with disabilities, because many of the small rental units being replaced/rebuilt have fewer than four apartments attached, which excludes them from having to meet Fair Housing Act (FHA) accessibility guidelines.

Code enforcement has been very disappointing, as the responsibility, knowledge of, and code enforcement of building codes belongs to individual municipalities. Mississippi is one of two states that don’t have a statewide Fair Housing Act. The current federal legislation only protects seven classes: race, color, familial status, sex, religion, national origin, and disability. If Mississippi had a statewide Fair Housing Act, classes could be added including source of income, like Section 8 which many landlords are reluctant or will not accept because of the stigma and the bureaucracy. Section 8 was an issue before Katrina.

**CJ: What has been your biggest hurdle?**

CS: Probably the bureaucracy. Unfortunately, this region hasn’t recognized the benefit of providing assistance and protections, instead dwelling on the benefit cost rather than the value. Many people with disabilities that owned houses on fixed incomes or weren’t able to afford insurance and the recovery programs completely excluded wind damage. In many instances the people with disabilities that owned houses were choosing between disability-related medication and food or insurance. Unfortunately, many people without insurance were considered irresponsible. Flood damage was covered if you had insurance or if you didn’t have insurance because you lived in an area not designated as a flood zone but flooded. The new FEMA flood zone guidelines mandate that many of the structures be elevated, and it costs more to elevate accessibly. It costs a lot to add a porch lift or an extensive ramp system, which can add $20,000-$30,000 to the cost of repair/elevation. That money’s not there for a person with a disability on a fixed income.

**CJ: Money is such an issue. What have been some other challenges?**

CS: The public comment period on recovery initiatives are so short that it’s been hard to get all of the advocacy stakeholders
What we are advocating for is providing a means to make everyone whole who experienced the same disaster on August 29, 2005. Katrina did not discriminate and the recovery should not either.

together and informed/educated regarding the initiatives to make comment before the comment period expires. Phase I of the recovery didn’t address the additional cost of accessibility. By Phase II, accessibility was recognized under special needs—disabilities, elderly, and low income—under uncompensated damages.

The special needs category was compensated for 100 percent uncompensated damages even if you did not have insurance. This only covers what existed before Katrina. Accessibility costs due to elevation were not covered either. Mississippi has the highest population of people with disabilities per capita in this country. In addition disability is the only minority that you can join at anytime. These protections are not being covered and yet people become disabled everyday.

CJ: What are the affordable housing issues on the Coast?
CS: There is no affordable housing. The definition of affordable has changed. As for workforce housing, not everybody is able to work, i.e., many people with disabilities. Workforce housing is priced for people who work, not those on fixed incomes, and the price is based on a working income. Some apartments are saying that an applicant has to make three times the rent, and there are no rents at $200 a month to fit into a $600 disability income. Katrina survivors with disabilities that have been in trailers and hotels (neither particularly accessible) are eligible for FEMA and Section 8 subsidies, IF they can find an apartment that will accept the vouchers. There’s so little housing available and so many people needing and willing to pay full price, that people with disabilities are having a really hard time. People with disabilities don’t necessarily leave the area or become homeless; instead they become institutionalized in nursing homes because of their medical needs.

Everything changes for a person with disabilities going into nursing homes, and getting out is complicated. This violates the Olmstead Act and the right of people with disabilities to participate and live in their communities.

CJ: What do you see as a solution to the problem(s)?
CS: Maybe it can’t be fixed completely but it can be made better. Start building accessible housing. Start enforcing the federal Fair Housing Act. Pass a Mississippi Fair Housing Act. We have been singing the same song for a long time. Cover wind damage. People with disabilities without wind insurance weren’t irresponsible, but caught between tough decisions: buying food and medicine or buying insurance. With regard to post-Katrina elevation standards, make funds available for accessibility in addition to repair. Provide for everyone, not just flood victims.

A lot has been written about how quickly Mississippi has responded to the Katrina disaster compared to New Orleans. What hasn’t been written about is the fact that the quickness of response was the
result of excluding many of those affected by the disaster, especially those with wind damage. What we are advocating for is providing a means to make everyone whole who experienced the same disaster on August 29, 2005. Katrina did not discriminate and the recovery should not either.

**CJ: Do you feel like STEPS Coalition has more success than individual advocacy organizations?**

CS: The STEPS Coalition is something good that came out of Katrina. Before the storm, we knew about each other but didn’t work together as we were all so focused on our own missions. STEPS has pulled advocacy organizations together to pool resources and have more strength—as we all have a similar focus of an equal and just community. Now we are one loud voice instead of many smaller ones, which gives us more clout.

**Conclusion**

Tracking the progress of Katrina recovery as viewed by Gulf Coast housing advocates has been and continues to be a moving target. As progress on the ground rebuilding affordable housing has occurred, policy and press releases, modifications and updates have intermittently clarified or further confused both residents and organizations filing for recovery funds. Biloxi Councilman Bill Stallworth as Executive Director of the East Biloxi Coordination and Relief Center, Habitat for Humanity, the Salvation Army, as well as a host of other non-profits, both religious and secular, have been instrumental in efforts to rebuild the Coast. Approximately 50 percent of the rehabilitation and new construction, have relied heavily, and gratefully, upon volunteer construction labor, which slows the process due to availability.

Recovery has been slow, some say hindered by overly bureaucratic and restrictive disaster recovery programs. Recovery has been uneven with accusations of discrimination resulting in a federal lawsuit. The federal lawsuit against HUD questions the validity of diverting hurricane recovery funds to economic development before disaster recover is complete. Mississippi counters saying in order to care for its least fortunate that there must be jobs. It has become a matter of which comes first: housing or economic development (the chicken or the egg). Adamant supporters stand firm on either side.

No matter what side is chosen—advocacy or economic development, the fact remains that many people are still in need of assistance. Since the beginning of the year these developments have occurred: in February federal and state deadlines were temporarily extended, allowing construction of housing to move further along, and/or give non-profits additional time to settle and close open cases; the Katrina Recovery Summit addressing unmet needs was held in Biloxi; MDA announced the early end of the Housing Assistance Program (HAP), as it has settled most of the claims filed; work on the Port of the Future began in April; and FEMA terminated its Temporary Housing Units Assistance Program effective May 1, 2009. Also in May, HUD filed a motion to dismiss the lawsuit citing that the plaintiffs have 1) not “established the right to sue on behalf of their members or clients” (Byrd); 2) not shown “that HUD’s alleged procedural violation (setting the $570 million aside for expansion of the State Port at Gulfport) caused the lack of affordable housing” (Byrd); and 3) not shown that overturning HUD’s decision “would remedy... the alleged injuries” (Byrd). US Representative Gene Taylor continues to fight for federal wind insurance.
Gerald Blessey has successfully negotiated with several municipalities to overcome “Not In My Backyard” (NIMBY), and allow MEMA Cottages to stay as permanent housing. Katrina Cottage dwellers have begun to purchase them as permanent homes (MEMA-2). Mississippi has issued consumer warnings that Gustav and Ike-damaged Katrina Cottages sold at auction not be used as living quarters due to the health issues related to mold and mildew (MEMA-1). Money has been allocated to address ADA compliance issues. Efforts are being made to provide some remedy to the insurance situation. In Round 2 of MDA’s Long-term Workforce Housing awards Mercy Housing & Human Development (MHHD) received $3 million for scattered site housing rehabilitation. To date MHHD has received $300,000 to acquire distressed properties, and is ready to bid for construction. The goal is to rehabilitate 40 houses within two years. The current economic client has attracted national builders, large and small, to bid on the projects.

Perhaps the national attention, as well as the federal lawsuit filed in response to the seeming diversion of CDBG funds from housing recovery to Port expansion, has generated administrative response. Under Blessey the MDA **Coming Home Collaborative** has established a $15 million fund through the Gulf Coast Community Foundation to assist homeowners with wind damage in Hancock, Harrison, and/or Jackson Counties. The $15 million dwarfs by the $2.8 billion dollars (FEMA) allocated to Katrina flood and surge damage. The application window for funding consideration runs from Monday, May 18, through Friday, May 29, 2009. The Foundation’s four housing partners: East Biloxi Coordination, Relief, and Redevelopment Center; Hancock County Housing Resource Center, Bay St. Louis; International Relief & Development (IRD) US Gulf Coast Resource Center, Gulfport; and IRD US Jackson County Resource Center, Moss Point have information about and applications for the program. Housing advocates have expressed concern with regard to the brief application window given the enormous need (“thousands of potential applicants”); the funding amount compared to the unmet need; and advertisement of the program to ensure that it reaches as many Katrina survivors as possible.

According to Charmel Gaulden, Executive Director, Gulf Coast Fair Housing Center, the Equity & Inclusion Campaign, a housing advocacy group representing Mississippi, Louisiana, and Alabama (the Gulf Coast Region) have traveled to Washington DC to lobby. Sarah Landry, Director, Mercy Housing & Human Development commented on recovery status saying, “We know a lot of folks were left out of the Programs. Unfortunately, there’s an assumption by the public that if someone hasn’t recovered by now, they’re trying to get a free ride. Only now are we seeing rental properties come on the market, but they’re high-end rentals because there aren’t enough property owners willing to take vouchers. For so long, due to the scarcity of units, property owners could charge premium prices and not deal with vouchers.

“We hoped property owners would be more receptive as more properties became available, but we’re not seeing that even in today’s real estate market. The Small Rental Program has been a Catch-22 for owners because of the higher taxes and insurance on fixed-rate rental properties. We have people calling us asking us to buy rental property because they can’t afford the insurance.

“As far as making progress, I have to say ‘yes,’ or I couldn’t keep doing it. There’s no manual for this; we’re all feeling our way through it. We have made progress because we’ve collaborated with
other organizations, each bringing strength to the table to get something done. We learned early on that we couldn’t do everything, and decided to bring what we do best (funding) to contribute to the process. Mr. Blessey has listened to us—the problems, the solutions, and our vision—and asked how can we make that happen? He’s a big picture guy and we like that.”

In 2008 The Mississippi Case Management Consortium (MC-MC) of the Mississippi Commission of Volunteer Services began administering $25 million in recovery funding. (This program is a pilot for FEMA response/case management for other national natural disasters.) Initially according to the American Red Cross, Katrina destroyed 330,000 coastal housing units with approximately 70,000 of those units in Hancock, Harrison, and Jackson Counties. In October 2006 in a letter addressed to the federal agencies of Homeland Security, Housing and Urban Development, and Federal and Emergency Management, Sharon Crowley, President, National Low Income Housing Coalition, estimated that 300,000 households were in need of services (Crowley). According to the Brookings Institute, as of June 2008 that number had shrunk to 83,000 in FEMA trailers. As of April 2009 MC-MC had 1,849 household receiving FEMA assistance (Byrd).

The mental health and well-being for Coastal residents have been documented across a range of media as stress and hopelessness have been identified as killers of the body, not just the spirit (Spiegel). In the course of these interviews, advocate after advocate expressed concern for the children growing up as recovery comes so slowly. Each wondered at the long-term effects of relentless uncertainty, instability, homelessness, hunger, and interrupted education, not just on future prospects but on their ability to trust and empathize as an undocumented aftermath of Katrina. Often the neediest families have been victimized by industries preying on the weak, i.e., predatory lenders, unscrupulous construction companies, etc.

As recently as Saturday, May 9, national news organizations including The New York Times, The Chicago Tribune, and U.S. News ran stories reporting the U.S Human Rights Network’s criticism of FEMA’s May 1 deadline while 4,600 households in Louisiana and Mississippi still reside in trailers. Included in the article were statistics compiled by Governor Barbour’s office that 53 percent of those still living in trailers make less than $20,000 per year, effectively keeping homeownership out of reach, as well as the governor’s request for an additional 5,000 subsidized housing vouchers from HUD (Webster).

There are many questions that remain to be answered and problems to be resolved. In closing, the words of the Katrina stakeholders, survivors, advocates, and administrators, best tell the story of Gulf Coast Katrina Recovery. Their dedication to a vision of what could be, given the clean slate Katrina has provided, as well as the level of perseverance are admirable. The amount of time that has elapsed since Katrina has given advocates the opportunity to build an excellent case for equitable recovery and economic development, as well as affordable housing, not just on the Gulf Coast, but nationally.

This Brief is the first of two focusing on post-Katrina recovery on the Mississippi Gulf Coast. The second Brief will feature the State Port of Mississippi at Gulfport Port of the Future plan. The Port endeavor is both an impressive engineering venture as well as a targeted economic development initiative designed to capitalize upon the international shipping and trade opportunities accompanying the completion of the expansion of the Panama Canal.
About the Author

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Claudette Jones’ career spans more than 25 years in media, public relations, and marketing, with a concentration in the built industry, marketing professional services to municipalities, and state and federal agencies. She holds a BFA from Middle Tennessee State University, an MFA from the University of Cincinnati, a MPPA from Mississippi State University, and is pursuing a PhD in Urban and Regional Planning from Jackson State University.

Jones has marketing management and consulting experience in several business sectors including: Engineering environmental, civil (site, transportation and aviation), structural, and mechanical, electrical and plumbing (MEP); Architecture commercial and residential development, interior design, healthcare, education, corrections, and landscape architecture; Construction commercial and residential development; Military marketing support for U.S. Air Force aeropropulsion, aerodynamic ground testing, and environmental projects; and Real Estate property listing, client relations, and advertising.

Her interests include urban and regional planning, affordable housing, green space design and historical preservation, economic and workforce development, and small business initiatives.

About the Institute

Elected to the United States Senate in 1947 with the promise to “plow a straight furrow to the end of the row,” John C. Stennis recognized the need for an organization to assist governments with a wide range of issues and to better equip citizens to participate in the political process. In 1976, Senator Stennis set the mission parameters and ushered in the development of a policy research and assistance institute which was to bear his name as an acknowledgment of his service to the people of Mississippi.

The John C. Stennis Institute of Government at Mississippi State University

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