

GulfGov Reports:

Eighteen Months Later

February 12, 2007



A Continuing Look at the Recovery, Role, and Capacity of States and Localities Damaged by the 2005 Katrina and Rita Hurricanes

Second Field Network Report on 5 Communities

Bay Saint Louis/Waveland, Biloxi, Gulfport, and Pascagoula are the four primary communities identified for field research. They are representative of Mississippi coastal communities that were devastated by Hurricane Katrina.

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Localities Damaged by the 2005 Katrina and Rita Hurricanes

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Sample Jurisdictions

MISSISSIPPI

State of Mississippi

Population: 2,921,088 Capital: Jackson Racial Makeup: 61% White; 37% Black or African-American; 2% Other Per Capita Personal Income (PCPI): \$24,518 PCPI as Percent of State Average: 74.2

Biloxi, MS

Population: 50,209 County: Harrison Racial Makeup: 71% White; 19% Black or African-American; 10% Other Per Capita Personal Income (PCPI): \$17,809 PCPI as Percent of State Average: 112.3 Major Industries: Government, Retail, Tourism

Gulfport, MS

Population: 72,464 County: Harrison Racial Makeup: 62% White; 34% Black or African-American; 4% Other Per Capita Personal Income (PCPI): \$17,554 PCPI as Percent of State Average: 110.7 Major Industries: Government, Retail, Tourism

Hancock County, MS

Population: 46,711 County Seat: Bay St. Louis Racial Makeup: 91% White; 7% Black or African-American; 2% Other Per Capita Personal Income (PCPI): \$24,359 PCPI as Percent of State Average: 99.4 Major Industries: Government, Retail, Technology, Tourism

Harrison County, MS

Population: 193,810 Co-County Seats: Biloxi and Gulfport Racial Makeup: 72% White; 23% Black or African-American; 5% Other Per Capita Personal Income (PCPI): \$27,300 PCPI as Percent of State Average: 111.3 Major Industries: Government, Retail, Tourism

Pascagoula, MS

Population: 25,173 County: Jackson Racial Makeup: 67% White; 29% Black or African-American; 4% Other Per Capita Personal Income (PCPI): \$16,891 PCPI as Percent of State Average: 106.5 Major Industries: Fishing, Government, Transportation

Notes:

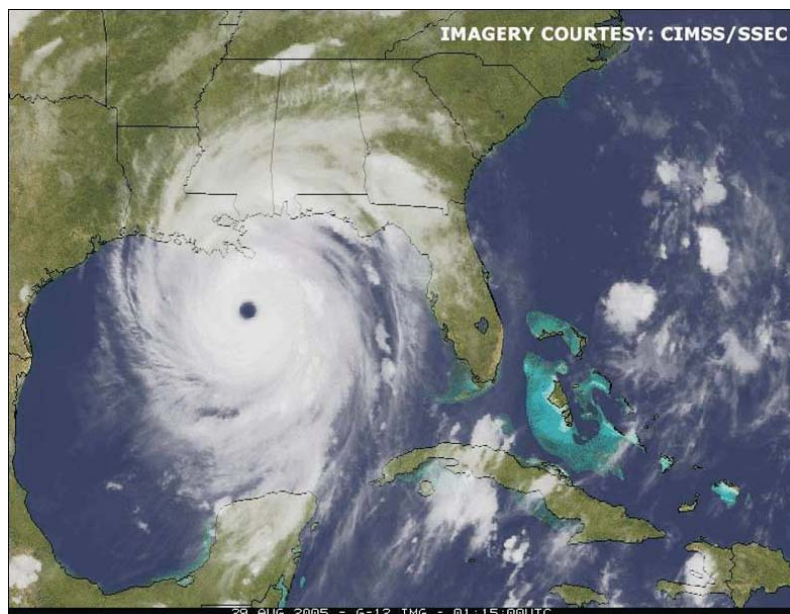
Population data are from the U.S. Census Bureau's 2005 survey: <http://www.census.gov/popest/estimates.php>.

State/county/parish Per Capita Personal Income (PCPI) uses 2004 Bureau of Economic Analysis (BEA) data:

<http://www.bea.gov/bea/regional/reis/CA1-3fn.cfm>. City Per Capita Personal Income (PCPI) uses 1999 U.S. Census Bureau data. PCPI data as percent of national/state averages uses 2004 BEA data for states, counties, and parishes; cities are based on 1999 U.S. Census Bureau data. Race information comes from the U.S. Census Bureau: states/counties use 2005 data, cities use 2000 data.

Study Methodology

GulfGov Reports is a three-year longitudinal field network study of a representative sample of state and local governments damaged by the Katrina and Rita hurricanes of 2005. The five sites in Mississippi, covered in this report are cities and counties that experienced varied levels of destruction and economic effects following the twin disasters. The sample includes communities that experienced severe damage and concomitant population decline. The research is based on uniformly structured field research reports by professional experts from a range of backgrounds and social science disciplines. Over the course of this research program, the field researchers will collect and analyze data and reports and interview public officials, leaders of nonprofit organizations and community organizations, and businesses. Field researchers do their own analysis of conditions and issues in the communities studied; their reports are guided by a standard format of open-and closed-ended research questions. Reports submitted by field researchers to the central study staff are reviewed and compiled into summary reports. A series of special reports will accompany semiannual overview update reports.



Hurricane Katrina

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Executive Summary

This 18-months later preliminary report: “A Look at the Continuing Recovery, Roles, and Capacity of Mississippi Coastal Communities Struggling and Rebounding from Hurricane Katrina,” was compiled by the Stennis Institute of Government (SIG) to provide information for the GulfGov “Eighteen Months Later Report,” which is one of a series of GulfGov semiannual overview update reports. The GulfGov Research Project is a three-year longitudinal field network study of a representative sample of state and local governments damaged by the Katrina and Rita hurricanes of 2005. The Research network for the project includes the Rockefeller Institute of Government, the Public Affairs Research Council of Louisiana, Louisiana Research Associates, the Stennis Institute of Government at Mississippi State University, and Jackson State University.

Over the course of the research, SIG field researchers collected and analyzed data, visited communities and interviewed officials, and analyzed conditions and issues in the communities studied, while guided by a standard format of open- and closed-ended research questions designed for the GulfGov project.

Hurricanes Katrina and Rita did not just devastate isolated communities; they irrevocably changed entire regions. There are degrees of damage and recovery, and what this study reveals most clearly is a natural separation of the affected communities into three distinct categories:

- ❖ Areas that are struggling — New Orleans and Cameron and St. Bernard parishes in Louisiana, Hancock (Waveland and Bay St. Louis) and Harrison (Biloxi and Gulfport) counties in Mississippi, and Bayou La Batre in Alabama
- ❖ Areas that are rebounding — Lake Charles and Jefferson Parish in Louisiana, Jackson County (Pascagoula) in Mississippi, and Mobile in Alabama
- ❖ Areas that are growing — East Baton Rouge and St. Tammany parishes in Louisiana, Jackson, Hattiesburg, and Laurel in Mississippi, and Gulf Shores in Alabama

The goal of the project is to provide a broad look at how the impact of the storm continues to change these communities across a wide spectrum of areas, including the impact on their state and local economies, the role of nonprofits in the relief and recovery efforts, and the progress of rebuilding plans for the future. In addition, the project will examine closely how government at every level has helped or hindered the process. This is a long-term project that will track the progress these communities make — or do not make — over time. The jurisdictions chosen for the project are representative of areas that were devastated by the storms or that have benefited from them.

The original GulfGov report covered how Hurricanes Katrina and Rita devastated communities and irrevocably changed many of the coastal regions of Louisiana, Mississippi, and Alabama. The obvious degrees of damage and recovery in the coastal regions were categorized in the initial GulfGov study as areas that are struggling, areas that are rebounding, and areas that are growing. For this preliminary report, SIG researchers focused on the recovery efforts in the following struggling Mississippi Coastal communities: Harrison county (primarily Biloxi and Gulfport) and Jackson County (primarily Bay Saint Louis/Waveland.); and the rebounding community of Pascagoula in Jackson County.

Introduction: Mississippi Recovery Efforts Strengthened by Grants and Aid

Mississippi's Katrina recovery effort remains strong with families rebuilding homes, and communities coming back to life. In partnership with the Mississippi Emergency Management Agency (MEMA), the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) has obligated more than \$9.4 billion in disaster aid to Mississippi as of Jan. 12, 2007. The following information was retrieved from reports release by FEMA.¹

Approximately \$1.1 billion approved for Public Assistance has been approved in the following Public Assistance (PA) categories (not including debris removal). The Mississippi Emergency Management Agency administers the funds. To date, more than \$990 million has been disbursed to PA applicants for rebuilding projects including bridges, public buildings and utilities:

- \$326 million for emergency protective measures;
- \$415 million to repair public buildings;
- \$301 million to restore public utilities;
- \$58 million to restore public recreational facilities such as state parks;
- \$30 million to repair roads and bridges;
- \$1.6 million to repair water control devices such as reservoirs and irrigation channels.

Approximately \$1.16 billion to individuals and families:

- 216,448 individuals and families have been approved for Housing Assistance totaling more than \$845 million;
- 134,097 Mississippi Hurricane Katrina survivors have been approved for more than \$318 million in Other Needs Assistance.

More than \$1.3 billion has been approved for debris removal including nearly \$222 million for marine debris and \$790 million for land-based debris.

- Approximately 45 million cubic yards of eligible land-based debris has been removed from public and private property throughout the state. In addition, nearly 26 million cubic yards of debris have been removed in the lower three counties.
- The six-month extension for the removal of land-based debris in the inundated areas of the three coastal counties ends February 28, 2007.
- The U.S. Coast Guard has cleared nearly 47,000 cubic yards of marine debris, and has completed four of 16 marine debris removal contracts. Marine debris removal will be 100 percent federally funded until May 15, 2007.

Other assistance:

¹ SOURCE: <http://www.fema.gov/news/newsrelease.fema?id=33308>. Release data January 19, 2007. Release Number: 1604-504

- FEMA paid nearly \$2.5 billion through its National Flood Insurance Program to 17,170 policy holders;
- FEMA paid nearly \$3 billion to other federal agencies to complete specific tasks or mission assignments during response and recovery, such as emergency medical assistance and debris removal;
- As of Jan. 16, 2007, there were 30,141 temporary housing units (travel trailers and mobile homes) in service. These units are being returned to FEMA at an average of 250 units per week.

In addition, more than \$2.6 billion in U.S. Small Business Administration loans have been approved for Mississippians.

- Nearly \$2.1 billion in loans to 31,086 homeowners and renters;
- More than \$534 million to 4,334 businesses;
- More than \$19 million to 328 small businesses for working capital.

Later in January 2007, FEMA approved four more Hurricane Katrina-related projects in Mississippi totaling over \$29 million according to Associate Press reports. MEMA was the largest public assistance grant recipient, receiving \$18,399,744 to pay for some of the help Mississippi received from Florida immediately following Katrina. FEMA announced that it had provided 100 percent funding to MEMA to reimburse states that came to Mississippi's aid for a total of \$48,849,131. The state of Mississippi pays a cost share for these projects and administers the Public Assistance grant program funds. FEMA's hazard mitigation funds promote projects that apply tried and true strategies to building practices to reduce or eliminate the impact of hazard events. Far from simply rebuilding a community's infrastructure back to its pre-disaster condition, mitigation techniques make the property safer and stronger. This saves the community money and time in the aftermath of future disasters and helps prevent much of the disruption associated with disasters.

Across Mississippi's coastal regions hazard mitigation projects are at work. Hazard mitigation is any sustained action taken to reduce or eliminate long-term risk to life and property from a hazardous event--the practice of preparing property to withstand the impact of future disasters. According to recent reports, Gulfport and Biloxi received grants for more than \$100,000 from the FEMA Hazard Mitigation Grant Program (HMGP). MEMA administers these funds that are activated following a disaster declaration to fund projects to protect either public or private property. These projects are part of Mississippi overall mitigation strategy.²

² SOURCE: <http://www.fema.gov/news/newsrelease.fema?id=33309>

Governor Barbour's "Commission on Recovery, Rebuilding and Renewal"

A key ingredient in Mississippi's recovery effort stems from the relentless work of the Governor's "COMMISSION ON RECOVERY, REBUILDING, AND RENEWAL." The following is excerpted from the dedicated website where the Commission's Report "Building Back Better than Ever" may also be found. <http://www.governorbarbour.com/Recovery>. Seven days after Katrina struck Mississippi's Gulf Coast, Governor Haley Barbour established a nonprofit corporation, The Governor's Commission on Recovery, Rebuilding, and Renewal, (The Commission) led by Jim Barksdale and comprised of stakeholders from public and private. The Commission's purpose being to establish the framework for rebuilding affected areas. To date, the Commission has provided over 240 recommendations on rebuilding Mississippi.

The Governor's directive to the Commission's was to

- ❖ Solicit the best ideas for recovery, rebuilding, and renew-al from both public and private sectors,
- ❖ Develop a broad vision for a better Gulf Coast and southern Mississippi, and
- ❖ Involve local citizens and elected officials in the process of developing and endorsing these ideas.

Specifically, the Commission was asked to provide local leaders with ideas and information to help them envision what their region could look like five, ten, twenty, or thirty years from now and to recommend strategies and tools for achieving these goals. The Commission sought input from experts in industry, leaders in infrastructure, and others, most importantly, the citizens of the affected communities. Over fifty town hall meetings were held initially across thirty-three counties generating ideas and opinions regarding recovery and renewal of South Mississippi for the future. County and regional committees were established, as well as issue committees, to evaluate challenges and identify opportunities within all sectors such as housing, infrastructure, finance, agriculture, tourism, education, health and human services, and governmental and nongovernmental organizations. The committee meetings and forums helped identify problems which lead to the Committees recommendations. The most important considerations were regarding implementation and accountability, in light of Mississippi's failure to institute recommendations after Hurricane Camille.

The central focus of the Commission was generating the ability of local governments and citizens to explore different options for rebuilding their affected areas, further empowering them to make critical decisions and implement recovery efforts that positively impact the present as well as long term growth. The Commission also held a six-day "Mississippi Renewal Forum" comprised of more than 200 professionals from Mississippi and around the world, to develop plans for more sustainable living patterns across all income levels. They suggested strategies to rebuild communities with pedestrian-friendly streets, more attractive transit options, and a better mix of commercial, office, and residential uses.

The Commission submitted its report to Governor Barbour on December 31, 2006, offering over 240 specific recommendations that fell into four broad categories:

- ❖ Infrastructure, including land use, transportation, public services, and housing;
- ❖ Economic development, including tourism, small businesses, agriculture, forestry, marine resources, and defense and government contracting;
- ❖ Human services, including education, health and human services, and nongovernmental organizations (NGOs); and
- ❖ Other special considerations, including finance, long-term policy recommendations, and a roadmap to greater accountability.

Following the Commission's report, the Governor's Office of Recovery and Renewal (ORR) was established within the Governor's Office, maintaining staff in Jackson and on the Coast with the purpose of coordinating government assistance at all levels and offering assistance to state agencies and local jurisdictions. ORR was charged with:

- ❖ Obtaining the maximum amount of disaster assistance funds and maximizing the use of credit in-lieu of cash
- ❖ Providing policy advice to the Governor, his staff, other state agencies, and local governments
- ❖ Providing technical assistance, education, and outreach to organizations tasked with recovery
- ❖ Identifying responsible entities and facilitating the implementation of the recommendations in the Governor's Commission final report as directed by the Governor

ORR field staff established regular meetings with local governments to communicate recovery issues and identify unmet needs. Grants management workshops were held in the spring of 2006 to describe the eligibility criteria of over fifty separate federal, state and non-profit grant program. More than 500 home builders from across Mississippi, the nation, and foreign countries came together to discuss building related topics, including funding streams, policies affecting construction, housing needs, and funding sources.

More information regarding "The Commission" and "ORR Recovery Updates" may be found through the governor's dedicated Website:

<http://www.governorbarbour.com/Recovery>.

Local Governments

An examination of how local governments in the struggling areas are functioning.

Biloxi

According to information received from the Biloxi City Clerk's office, Biloxi suffered a decrease in the size of government immediately following the storm primarily due to the displacement of employees. Staff vacancies still exist; however, the city is now attempting to fill these and should return to pre-storm personnel levels soon. Even though the payroll decreased initially due to employee displacement, there have been no layoffs. There has been no significant increase in the cost of benefits related to employee insurance. The following is a breakdown of some of Biloxi's city departments:

- The Biloxi Public Works Department includes 14 divisions and 109 employees, with the responsibility of privatization agreements helping provide residents water and sewer service (Meter Reading Specialists) and garbage pick up (Harrison County Wastewater and Solid Waste Management District).
- As of November 2006, the Biloxi Police Department employed 132 sworn officers supported by more than 200 vehicles. Biloxi's population increase has seen a corresponding increase in the number of calls for police service. In 2005, the department responded to 68,151 calls for service. Biloxi's investment in public safety -- police and fire departments -- has grown from \$5.5 million in 1992 to more than \$26 million in 2006, demonstrating the city's ongoing commitment to safeguarding its citizens and their property. The police budget alone is \$16.9 million. The Biloxi Fire Department consists of 180 total line firefighters and staff members operating out of nine firehouses.
- The Department of Parks and Recreation is the primary provider of structured and informal recreational services for the City of Biloxi and surrounding areas. The Department operates and maintains 32 facilities including parks, playgrounds, recreation centers, athletic fields, Biloxi Community Center, and Point Cadet Plaza, and coordinates numerous special events for citizens of all ages throughout the city.

Last year Biloxi completed 21 capital projects, in addition to overlaying more than 30 miles of city streets. Fifteen major projects are underway throughout the city, including Oak Street, Hopkins Boulevard, Iberville Drive, and the city water service on Popp's Ferry Road. Biloxi continues to experience dramatic growth in population and in the number of visitors and actually experienced a significant drop in crime. Burglaries, robberies and auto theft decreased by as much as 30 percent in 2006. Fire insurance rates have been maintained and a new fire station is soon to open. Biloxi's bond ratings improved and saved the city almost \$400,000 through lower interest rates which makes additional capital for long-term funding and growth more readily available and cheaper.

In 2006, Biloxi issued more than \$70 million in construction permits, and more developers are arriving daily. 2007 development is expected to exceed \$500 million. Biloxi

is demanding tight controls and attempting to ensure that the explosive growth occurs in an orderly and planned fashion.³

Gulfport

Ray Eaton, Gulfport's City Planner, reported that currently there is no approved rebuilding plan in place as a result of Katrina and the city is still using the 1979 code which is working thus far. All new construction projects must meet FEMA standards. Affordable housing is needed, especially in the \$80K to \$100K range that is required for people filling many service sector jobs. There is an abundance of \$150K to \$180K residential property. There is a tremendous need for temporary/efficiency housing for temporary workers. The high cost of construction exceeds the average coastal resident's ability to acquire affordable housing. Also, the city has not yet revised its land use plan, although some areas have changed from residential to mixed use residential and commercial. New development is favoring zero-lot line construction.

The City of Gulfport had an estimated \$150 million in damages to its vehicles, equipment and infrastructure due to Hurricane Katrina. The storm totally destroyed at least 15 of the 70 City owned buildings, and heavily damaged at least 20 other facilities. The Gulfport Fire Department suffered either a total loss or major damage to 10 of its 12 fire stations and lost 11 of its support vehicles. The Police Department suffered extensive damage to its buildings and equipment, and lost eight police vehicles. Popular Leisure Services buildings such as the Gaston Hewes Recreation Center, the Charles L. Walker Senior Center and Grasslawn were destroyed. City parks and recreation centers, like Herbert Wilson and the Hansboro Community Center, sustained significant amounts of damage.

Katrina completely destroyed the Gulfport Harbor. To begin Harbor clean up, the City contracted with a local operator to remove all damaged piers and pilings, as well as remove all other debris that was left within the Harbor basin. This process was 100 percent paid for by FEMA at a cost of \$560,000. Finally, due to the extreme damage the storm inflicted upon the water and sewer system, the City had to replace most of the City's water and sewer systems located along the beachfront. The new system, is larger and allows for an increased capacity, which better serves the growing community. With FEMA and MEMA absorbing all but \$2 million of the cost, this project cost approximately \$50 million, which included approximately \$18 million worth of EPA mandated system upgrades. An additional \$140 million other water and sewer upgrades were also implemented. City-wide water and sewer upgrades were imperative to the rebuilding and growth of Gulfport and to sustain the City's fire insurance rating.

Like most businesses in South Mississippi, the Gulfport's revenue stream was adversely affected by the Hurricane. The one year impact on the City, reflected a loss of in millions of dollars. One of the hardest hit areas was the city's water and sewer revenues. Since approximately 3,500, or 15 percent of the residential and business structures located within the City were severely damaged, the City waived one month of water and sewer charges because of the temporary interruption in service. Additionally, property tax revenues were also adversely affected with half of the loss anticipated in 2006 and the other half anticipated for 2007. This represented approximately 20 percent of the City's annual property

³ SOURCE: <http://www.biloxi.ms.us/mayor/speeches/> "2007 State of the City Address." February 2, 2007

tax revenue. Another hard hit revenue source was Gaming Revenues which made up approximately 6 percent or \$4,700,000 of the City's operating revenue budget in 2005. The negative impact on the gaming industry was bolstered by new laws that now allow onshore gaming.

Fortunately, the city implemented a hiring freeze one month before the storm which proved to be extremely beneficial. Pre-Katrina, the City had approximately 740 funded employee positions. As a result of the hiring freeze and attrition with no layoffs, the number of city employees was reduced by 80. The initial results were an annual savings in excess of \$3 million dollars. In addition, Gulfport was the first city in Mississippi to apply for and receive a Federal Government Community Disaster Loan that allowed the City to borrow \$16 million in funds at a low interest rate of less than 3 percent. Fortunately, Gulfport was in the best financial shape ever before the storm, with an excess of \$18 million set aside as a "rainy day fund." This proved to be a significant contributing factor for Gulfport's recovery.

Although the devastation was massive, the mayor and city council envisions a thriving retail center in the northern tier, a thriving downtown, and a growing seaport in 2007, destined to build a better Gulfport. In an effort to make it more affordable to build in Gulfport, the City Council reduced building permit fees and eliminated plan review fees. In the summer of 2006, the City began offering refunds to residents and contractors that had paid permit fees to repair hurricane damages. The City recognized that long-term fee restructuring was necessary for continued growth and recovery. So after conducting a market comparison of other City's in the region of similar size, the city approved a reduction at approximately one-third of the existing permit cost. The reduction in fees provides additional incentive to homeowners and contractors looking to build in Gulfport, whether remodeling or building a new home or business.⁴

Although inflated due to storm related expenditures and necessary FEMA reimbursements, Mayor Brent Warr and the Gulfport City Council recently adopted a \$253 million budget, the largest in the City's history. The 2007 budget, which includes significant funding for street paving, ongoing infrastructure improvements and equipment up-grades, also includes over \$16 million for new projects. From funding for improvements to area community centers, to funding for a multi-purpose facility in Orange Grove, thanks to a significant boost in sales tax revenues and a multi-million dollar community disaster loan secured from the federal government, the City was able to fund a variety of "one-time capital projects" in this year's budget. In addition, thanks to a pre-Katrina hiring freeze implemented by Mayor Warr that resulted in a savings of approximately \$3 million, and the elimination of 26 vacant positions, every employee, on average, received a 6 percent pay increase. These increases were given without any layoffs, and total compensation was still about \$36,000 less than what was spent in 2006. Mayor Warr will present the "Gulfport State of the City Address" on February 7, 2007. Some of the 2007 Budget highlights include the following:

- \$3.1 million for improvements and repairs to Jones Park and the Gulfport Harbor that was totally destroyed by Katrina.
- \$1 million for street paving.
- Approximately \$3.4 million for equipment and machinery upgrades (fire trucks, etc.).
- \$450,000 to purchase land to build an Orange Grove Multi-Purpose Center to centralize Police, Fire, a back-up EOC, a recreational park and other services.

⁴ SOURCE: <http://www.ci.gulfport.ms.us/> "Good News Gulfport" November 2007 newsletter

- The City will borrow \$10 million to build a downtown municipal facility to consolidate city services such as police operations, municipal court and general administration offices.
- \$745,000 for Leisure Services Projects to make improvements at various Community Centers, baseball fields, etc.
- Approximately \$2.5 million for Public Works Projects; including funding for beach boulevard lighting, improvements to lighting and sidewalks downtown, 28th St. widening and various drainage, sewer and storm water projects.

Pascagoula

The City of Pascagoula has a Council-Manager form of government that consists of seven elected officials and a City Manager. The City Council and Mayor select the City Manager to implement daily administrative duties required by the community. The City Manager is in charge of all City departments. The Administration Division includes the City Manager's Office, the City Clerk's Office, Accounting, Business Licenses and Permits, Payroll, Comptroller, Utilities Accounting, Human Resources, Management Information Systems and Municipal Court. Barbara Reid, the Pascagoula City Clerk, indicated that Pascagoula had 214 city employers prior to Katrina and now employs only 105 with most of the vacancies being in Police and Fire. The city's payroll increase was primarily due to paying overtime hours. City employee's benefits cost has risen approximately 20%.

According to Steven Mitchell in Codes and Zoning, there have been some zoning changes especially in Industrial areas along waterfront. These were rezoned to commercial/residential mixed use. Flood areas are to be rebuilt to FEMA elevation standards. There are larger numbers of residents returning on a daily basis. The city has noticed some frustration from individual homeowners about the cost of structure upgrades, particularly with regard to FEMA standards. However, rebuilding is underway at a rapid pace. Prior to Katrina, Pascagoula's Strategic Plan was handled by the Pascagoula Steering Committee and after Katrina the Pascagoula Renaissance Committee took on the planning efforts. The Renaissance Commissions initially formed in Pascagoula in addition to their welcoming the Main Street U.S.A. organization, seeking to partner in downtown revitalization efforts. Many Pascagoula residents including teenagers are involved in the planning efforts. The Harrison County Board of Supervisors has supported the formation of a citizen-based planning group in the unincorporated area of Saucier and is working with it in planning for population and economic growth. From joining the Gulf Region Water Utility Authority to adopting the International Building and Residential Codes, each community without exception is engaged in visionary, inclusive, and substantive dialogue attempting to balance urgent demands with reasonable plans for the future.

According to Harrietta Eaton in the Comptrollers Office, Pascagoula's Revenue for 2005 was \$41,238,912 and the revenue figures for FY 2006 were not available. 2006 Sales Tax Revenues increased significantly in 2006 (\$7,618,917) compared to Sales Tax Revenues in 2005 (\$4,567,500). Property Tax Revenues for 2005 (\$5,742,138) (2005), No figures yet for 2006. After Katrina, there was approximately a 60% increase in demand for city services but not hard data provided to substantiate. In Pascagoula there is a noticeable increase in the presence of imported labor. The Jackson County economic information provided in the

following paragraphs was extracted from published reports by Jackson County government officials including the “Jackson County State of the County Addresses for 2006 and 2007 and county budget reports for the same years.

In the year immediately following Katrina, Jackson County set out to rebuild facing numerous challenges. Katrina had a significant impact on the county’s annual revenue through the loss of property taxes and paying for the cost of recovery. At approximately five months after Katrina, it was difficult to estimate the final financial cost so the county continued to work under its existing planned \$120 million budget passed in September 2005. The board shifted its major priorities immediately following the storm. The Road Department had all major roads inside the county passable within 72 hours after Katrina allowing relief efforts to spread throughout the county. Within one month, 95 percent of all county roads were totally reopened for travel.

The Sheriff’s Department maintained law and order by focusing on three post-storm priorities: helping storm victims, stopping all looting, and no tolerance of illegal drugs. The department accomplished this task through the efforts of staff members and the use of more than 300 law enforcement officers from around the county who came to help with hurricane relief. This tremendous effort is even more impressive when you consider the damage to the Sheriff’s Department that lost almost half of its vehicle fleet, and 68 of its employee’s homes being severely damaged by the storm.

The major public safety issue immediately facing Jackson County was removal of hurricane debris. The U.S. Army Corps of Engineers and their subcontractor started the debris removal process in September 2005 picking up almost half of the estimated 6.5 million cubic yards of debris. In December 2005, the Board hired a new debris contractor to finish the job allowing a vast majority of all hurricane debris to be removed from the unincorporated areas by March 2006.

To meet the expected financial shortfall, the County established a low interest credit line of \$14.5 million with the federal government to draw down on as needed over the 2005/06 fiscal year. The effort paid off, as the county was able to maintain its A2 bond rating. In September 2005, the County Board made a priority listing of capitol projects such as revamping an athletic fields and redirected funding as needed for recovery. They cut back on filling vacant jobs but had no layoffs as a result of Katrina.

The County continues to work to garner federal and state funds as quickly as possible to offset hurricane costs. This process began before the storm and continues today as all departments kept detailed records of cost. The County received help from Management at Pascagoula’s Chevron Refinery that deposited \$14 million in property taxes three months early to provide support for the county’s checking account. The Jackson County Port Authority, Mississippi’s largest port, is a major economy factor in the county and particularly Pascagoula.

Business was up at the Port by 21% in 2004 and booming in 2005 with a forecast increase of 46% in tonnage. Unfortunately, Hurricane Katrina seriously interrupted operations immediately following Katrina. As recovery efforts began to clear debris from the harbors, channels, docks and warehouses traffic into the harbors resumed on September 8, 2005 on a restricted basis. The Port’s harbor played an important role in the emergency relief efforts for the entire gulf region.

In September, the Navy’s hospital ship, the Comfort, arrived in the Bayou Casotte Harbor for three weeks. In October, South Terminal on the Pascagoula River was called in

action with the arrival of the Holiday cruise ship that housed more 1,400 coast residents. Jackson County's Trent Lott International Airport became a mainstay option after airports in Mobile and Gulfport were grounded following the hurricane with the airport indicating a 20% increase in landings in the fall of 2005. For the 2007 budget, despite Hurricane Katrina's devastation to the County's economic base, the Board was able to maintain millage at 53.5, resulting in no county-wide tax increase. County millage has been 53.5 for 4 straight years.⁵

Hancock County

On August 29, 2005, many of Hancock County's resources were devastated by Hurricane Katrina, with the eye of the storm and a massive 30 plus foot storm surge hitting Hancock County directly. When the hurricane was over, more than 40% of Hancock County was under water leaving the county more devastated than any other Mississippi county. Thousands of homes and close to 1,000 businesses were either damaged or destroyed. Prior to Katrina, close to 43,000 residents lived in Hancock county in the communities of Bay St. Louis, Clermont Harbor, Diamondhead, Kiln, Lakeshore-Ansley, Pearlinton, and Waveland. These areas were best known for their relaxed atmosphere, great food, diverse cultural activities and strong sense of community. With over half of the Hancock County's businesses damaged or destroyed along with thousands of homes, the resiliency of residents and area businesses was tested. However, an influx of cleanup and construction personnel created new opportunities and plentiful jobs in all areas of the economy.

However, the Bay St. Louis building permit's office recently lost another key member, the acting city building official resigned in late January to take a higher paying job in Pascagoula. The city's long time building official, Bill Carigee, resigned a few months ago amid controversy and all total the department has lost eight people in the past six months. The question now is, what impact will these losses in the department have on residents who are trying to rebuild their lives and homes? On average, 15 permit applications a day come into the Bay St. Louis Building permit office. When fully staffed, the department employs 12 people. The office is currently functioning with only eight workers. It caused more waiting time on the plan review process because of the flow of houses coming in. City officials are attempting to reassure the public that though they are short inspectors, that the quality and timeliness of inspections will remain constant.⁶

According to other published reports, when Bay St. Louis and Waveland revenue streams turned into trickles last year, city leaders were left to find money to rebuild infrastructure--sewerage, roads and public building, and create competitive salaries for the staff needed to maintain city services, all while funding their daily operations. While the dark message of despair and pleas for financial help were heard around the world, political leaders in Waveland and Bay Saint Louis continued to portray an almost-thriving city that is leading the storm-recovery race. Although Waveland had a \$3 million cash reserve to live on after the storm, the annual budget was more than double the reserve, and that money ran out quickly.

Initially, sales taxes in Bay St. Louis dropped from about \$1.5 million to about \$400,000, property taxes were cut in half and the city's annual budget sliced by nearly 80

⁵ SOURCE: <http://www.co.jackson.ms.us/> "Jackson County State of the County" addresses 2006 and 2007. Accessed January 30, 2007.

⁶ SOURCE: <http://www.wlox.com/> "Bay St. Louis Loses Another Building Official. January 24, 2007

percent of its pre-storm level. Most of Waveland's \$6.5 million budget was supported through sales taxes which are still staggering back to their pre-storm level. From July 2005 to July 2006, Bay St. Louis lost \$349,279 of its state sales-tax transfers, and Waveland saw a 30 percent drop, losing \$678,281.

Waveland's City Hall and Building Permits Department shared the following information concerning recovery efforts in this small town. Waveland's pre-storm the City workforce was 124. The workforce is now down to 67 and there are vacancies being filled. There were no layoffs. Payroll has increased and the city has implemented "substantial" pay raises in order to compete with area businesses that are paying as much as fifteen dollars an hour. There was no mention of any increase in insurance rates. Waveland does have an overall building plan in place with specific guidelines for the rebuilding and many areas remain to be rebuilt. Progress has been slowed due to insufficient funding. Obviously there will be changes but most structures are to be rebuilt to look as they did pre-storm. FEMA standards are being used. The Governor's Commission is the city's rebuilding plan according to a source in city hall. This is not surprising for a community as small in resources as Waveland to defer to a readily available plan from the Governor, especially with FEMA requirements dictating how things need to be rebuilt anyway. The source emphasized that recovery is a process, an ongoing process, as work proceeds. Lowes has opened a "new" large store which is a single retail business, but it obviously has a great impact. The number of restaurants opened has reached the same number, although they are not the exact same businesses. Waveland had no real hotel capacity pre-storm, and no major real hotel capacity exists now Post-Katrina. Between January 2006 to December 2006, sixteen commercial building permits were issued and these were for new construction not repairs of existing commercial buildings. All property tax/fees etc. took a huge hit from pre-storm to post-storm levels. It is the City's belief that next year's property tax revenues will make a comeback. The bond rating has remained constant. Costs of clean-up and decisions which involve the responsibilities of the reshuffled government (such as the salary increases) are additional costs incurred by the City. In some of these situations the City increased debt but recoup any shortfall through the influx of relief monies). Obviously wages have increased, with the source citing the fact that no one made fifteen dollars an hour working in a fast food restaurant prior to Katrina. Waveland has seen a marked increase in nonprofit/faith based support after the storm. The influx of outside organizations into the community is greatly impacting post-Katrina services.

The initial "Governor's Commission for Hancock County" was formed to centralize, focus, and implement as effectively as possible the massive recovery effort facing Hancock County. Phase II of the Governor's Commission provides a unified voice for county-wide, long-term recovery, for funding needs, and for coordination and efficiencies in decision making and implementation. The initial Governor's Commission reported a number of recommendations which are the focus of this long-term management effort. The long-term recovery effort in Hancock County will more than likely extend for a decade. The Commission is made up of 14 members including mayors of Bay St. Louis and Waveland, the President of the Board of Supervisors, and at-large members from the business leaders of the county. This Commission has as its primary mission, the development and implementation of a massive long-term integrated and multi-disciplinary effort. With so many conflicting priorities, the Commission must consider and discuss new ideas and seek mutually agreed

upon compromises to be able to better compete for various funding sources through a unified voice, with the goal being to rebuild Hancock County better than ever.⁷

Over the past year, much has been accomplished through the Commission thanks to the 200 volunteers. Thirteen committees were organized to focus on areas of community rebuilding. A key accomplishment was the work to support governmental partners in preparing a county-wide analysis of expected budget deficits which assisted governmental entities in receiving a \$3 Million grant to supplement the severely impacted revenue base of city and county government.

A \$1 million grant was acquired to expand the building department to meet the new demands of the office to implement the International Code, a priority to encourage safe and sound rebuilding for citizens. Homes must be rebuilt in a way that reduces the likelihood that they will be destroyed by future hurricanes. Governor Barbour and the state have worked to implement hazard mitigation policies to ensure that houses survive the next storm. Recognizing this, the Mississippi Legislature passed House Bill 1406 in April 2006 requiring stricter building codes for Hancock, Harrison, Jackson, Pearl River and Stone counties. The act requires those counties and their municipalities to build to the wind and flood mitigation requirements prescribed by the 2003 International Residential Code and the 2003 International Building Code. The bill also created the Mississippi Building Codes Council to assist in the administration of the statewide minimum building codes. At its inaugural meeting in July, the council adopted the 2003 International Building Code (IBC)/International Residential Code (IRC) set of regulations for the state. These codes are not mandatory for local governments north of those lower five counties. However, if local governments decide to adopt building codes in the remainder of the state, the regulations will have to be to the IBC/IRC standard or higher.

Rolls Royce, based in the United Kingdom, broke ground in June on its \$42 million jet engine testing facility in Hancock County, Mississippi and NASA continues to invest in the Mississippi Gulf Coast. In March, NASA opened its Shared Services Center on the grounds of Stennis Space Center in Hancock County which will house selected activities from all NASA centers in the areas of financial management, human resources, information technology, and procurement.

An ambitious hotel, retail, and casino project on the beach front in Old Town Bay St. Louis has had the town buzzing. Hancock County developer Hester Plauche and his Louisiana business partner want to build a multi-million dollar casino development saying the project would bring back downtown shop owners displaced by Katrina, as well as return most of the historic architecture lost during the storm. Under the plan, two historic buildings, the old A&G Theater and the original Sea Coast Echo building, would be renovated to become what the developer calls "the crown jewels of the casino project." The 30-40,000 square foot casino would be surrounded by restaurants and retail shops. The entire project would encompass three city blocks along Beach Boulevard and calls for a four story-parking garage at the end of Court Street. The project requires a zoning change from city leaders, from commercial to casino resort district.⁸

⁷ SOURCE: <http://www.hancockchamber.org/katrina/planning.asp> Accessed January 28, 2007

⁸ SOURCE: <http://www.wlox.com/> "Al Showers Reports On Reaction To Old Town BSL Casino Plan." January 16, 2007.

Rebuilding Plans

Perspectives on Coastal Progress Vary by Area and Wealth

Recovery along the Mississippi Gulf Coast's last quarter-mile south to the beach in the last 18 months has been uneven and largely driven by geography and income. Almost a year and a half since Katrina ravaged Mississippi's coast, recovery efforts seem to be in a state of paralysis for some, due to snail's pace release of federal grant money by the state, insurance company settlement debacles and the lack of available rental housing.

The "Mississippi Gulf Region Water and Wastewater Plan" represents a collaborative effort between Mississippi's public and private sectors to respond in an extraordinary way to the devastation. Governor Haley Barbour decided to utilize a portion of the \$5.05 billion appropriated through HUD to Mississippi to aid in the long-term recovery of the State, to fund water, wastewater, and storm water infrastructure projects. The Mississippi Department of Environmental Quality (MDEQ) was charged with developing the Mississippi Gulf Region Water and Wastewater Plan (The Plan) that provides storm-proofing solutions for the region's water, wastewater and storm water systems. The Plan offers recommendations for infrastructure systems in areas that are particularly vulnerable to storms, includes cost estimates for these proposed projects, and reflects projections on growth patterns that are expected to occur over the next five years, ten years and twenty-five years. MDEQ requested participation and input from local officials throughout the planning process. This offers a regional approach to better protect the infrastructure from storm events, provides a higher level of public safety, and supports economic development for the entire region by addressing the waste disposal capacity and long-term waste management needs on the Gulf Coast. A copy of the Plan is available via the MDEQ website at <http://www.deq.state.ms.us/>.

Katrina's devastating impacts were clearly felt along the Mississippi Gulf Coast. Local municipal and county leadership, state agencies, and the executive and legislative branches of Mississippi government responded to Katrina's immediate effects both on the local and national level. Two important response elements were the formation of the Governor's Commission on Recovery, Rebuilding and Renewal and the passage in the Mississippi Legislature of Senate Bill (SB) 2943 (dated April 8, 2006, Miss. Code Ann. Sections 49-17-70, et seq.). This bill, as a direct outcome of the Commission's recommendations, provided the necessary means for creation of county-wide utility authorities in the six lower counties, with the intention that these authorities would oversee and manage the development of water, wastewater, and storm water infrastructure within their jurisdictions.

Even with wiped out bridges and highways being rebuilt, thousands of homes repaired, and billions of dollars in government aid, insurance claims and development money being poured into the region, many are still struggling with decisions as to whether to rebuild or move on. While the small historic old towns of Waveland, Bay Saint Louis, Long Beach, and Pass Christian struggle to move forward as they attempt to maintain their pre-Katrina ambience, the coastal cities of Biloxi and Gulfport seem to be in the midst of an economic boom, with the pivotal center being new casino and condominium development, engendered by Katrina's total wipe out of property along these areas' last quarter mile to the beach. .

Gulfport and Biloxi Look to Casinos and Condominium Development

Seven of Biloxi's casino resorts are back in operation, and a host of visitor amenities: restaurants, golf courses and other attractions, are up and running with new openings and re-openings occurring almost every day. Even yet, thousands of residents still live in FEMA trailers, while others continue relocation efforts. Biloxi and Gulfport casinos are a driving force behind property development that is on the upswing. Multimillion-dollar condominiums seem to be selling long well in advance of their being built. The last eighteen months recovery efforts are beginning to yield results from what once seemed to be a Katrina laden war zone.

Many residents are now working overtime to pay off old mortgages on ruined homes so they can rebuild and one day not have two mortgages to repay. Some residents speak lowly of the Mississippi Homeowner Assistance Grant Program and efforts to settle with insurance companies, while others are more optimistic saying it would have been much worse, as they applaud the revenue generating efforts of Mississippi's political leaders. Most of the debris has been removed along Biloxi's southeastern tip and casinos have reopened, the area's economic engine for a decade now. More than a dozen cranes may be observed to the east forging the emergence of the Biloxi Bay Bridge. The Mississippi Department of Transportation is rebuilding the Biloxi Bay Bridge that connects Ocean Springs and Biloxi. Replacement of the bridge decks began early in January, 2007. The cost is estimated to be \$338.6 million by contractors: Massman Construction Co. of Kansas City, Mo.; Kiewit Southern Co. of Peachtree City, Ga.; and Traylor Brothers Inc. of Evansville, Ind. The new bridge will reach 95 feet at the heist point, and handle six lanes of traffic plus a biking/pedestrian lane. The bridge is estimated to officially open with only two lanes for traffic permissible by end of 2007.⁹

FEMA trailer parks, viewed by some as safe havens and others as asylums, still offer housing alternatives for residents that are in the process of rebuilding destroyed homes. For others losing jobs to business closings wrought by Katrina, FEMA trailers provide the only semblance of affordable housing while many attempt to reinvest themselves in emerging employment opportunities. The return of affordable housing, something that is almost nonexistent at the present time is critical, especially to workers who formerly occupied rental housing. While slightly more than 10,000 homeowners have received cash assistance from the Mississippi grant program, there has been little to no help for renters.¹⁰

As reported in an article by columnist Chris Joiner, in the Jackson Clarion Ledger, although Gulfport and Biloxi are picking up economically, many of the quaint, turn-of-the-century homes have been repaired, while others lie in ruins. For many coastal residents, almost every off minute is committed to repairing homes that many intended to be future retirement homes. Homeowners who did not have flood insurance are often working themselves to complete repairs, some on their own and others supported by church and other relief volunteers. The cost of building supplies and labor has naturally skyrocketed, driven by diminished supply and heavy demand. While the rebuilding process will take years, residents remain hopeful of eventually receiving homeowner's grants and resolution of insurance

⁹ SOURCE: Mississippi Department of Transportation. January 2007.

¹⁰ Jackson Clarion Ledger, article by Chris Joiner "Coast recovery uneven; Perspectives on progress vary by area, wealth." January 29, 2007.

settlements. By far however, the general will is to rebuild, as many area residents still view the coastal environment as far better than anything offered inland.¹¹

Small Coastal Towns Struggle to Maintain Historical Ambience

Mississippi's small coastal towns lying in Katrina's path are experiencing sketchy recovery efforts weighted heavily by state and federal aid and insurance settlements, particularly the Bay Saint Louis and Waveland area, along the final quarter-mile to the beach. The storm overwhelmed much of this area's infrastructure, leaving water and sewer still to be restored, with electricity just now coming back on in some of the most isolated areas.

Bay St. Louis' small artsy downtown was devastated by Katrina leaving many uncertain as to whether or not downtown would survive. The Bay's historic artisan ambience is being further tested by plans of some city officials to possibly build a casino among the art studios and antique shops, an idea not favored by some residents. With this town looking for ways to revive, casino development is at least a player on the table. Downtown business people are uncertain as to what is going to happen with the downtown area. There are currently 34 businesses open in the downtown merchants association. The cost of commercial insurance has increased more than 250 percent due to the storm, making insurance settlements critical the town's economic preservation.

Nearby, the town of Waveland relies heavily on its middle-class homeowners and retirees. Insurance settlements in this small town are critical factors in influencing residents' decisions to stay and rebuild or relocate. In Waveland, 90 percent of the homes were destroyed by Katrina and recovery has been extremely slow. Waveland mayor, Mayor Tommy Longo, has been vocal about neighborhoods' attempts trying to come back with sometimes only three or four houses currently rebuilt. He is quoted in the Clarion Ledger, "The key is getting money into people's hands, something that is very sketchy." He reports that Waveland's contracts are still removing 70 to 80 dump trucks full of debris on a daily basis.¹²

For these small coastal towns, rebuilding efforts of local residents and businesses are critically linked to state and federal aid funds and insurance settlement money. Signs of recovery such as street signs, lighting, and traffic signals are still taking shape. A few new homes are slowly being built along the ravaged landscape in Waveland and the Bay area, welcome company to the historic old trees that managed to somehow survive Katrina's fury.

According to Long Beach Alderman Charlie Boggs, whose family has lived on the beachfront for over 140 years, he plans to rebuild on his beachfront property in Ward 1. Progress is also slow in the south Long Beach area. City board members share differing opinions about whether to allow high-rise condominiums and casinos into the city. The prospect of sharing the beach with that type of development has some of the town's residents nervous. Long Beach has historically been a small historically minded town, so the fears of losing that small-town atmosphere are real with community leaders such as Boggs fighting rezoning efforts that favor condominium and casino development in Long Beach. Residents along Pass Christian's Scenic Drive have similar concerns. The stretch of road that runs parallel to U.S. 90 displays lawn signs imploring "Keep Scenic Drive Scenic." The city's

¹¹ Jackson Clarion Ledger, article by Chris Joiner "Coast recovery uneven; Perspectives on progress vary by area, wealth." January 29, 2007.

¹² Jackson Clarion Ledger news release, January 31, 2007.

requires new home construction on Scenic Drive to be at least 3,000 square feet and the city's historic preservation board is actively involved in keeping Pass Christian's historical ambience.¹³

Reduced mortgage financing may sway some residents rebuilding decisions, as much needed assistance continues to emerge. As recently as January 31, 2007, the Mississippi Home Corporation (MHC)'s Mortgage Revenue Bond Program opened reservation lines for issuing \$50 million to qualified applicants through participating lenders. Families of three or more persons with total household incomes under \$56,980 are eligible to apply for reduced mortgages, with even higher income limits in a few counties. The 2007-A bond issue includes a pool of funds available to those purchasing homes in Jackson, Harrison, Hancock, Pearl River, Stone, and George counties and to homebuyers directly affected by Hurricane Katrina. The mortgages, carrying an interest rate of 5.7 percent coupled with the program's 3 percent cash advance, will help in the Gulf Coast recovery process by significantly lowering the costs of owning a home. The Mississippi Home Corporation was created in 1989 to serve as the State's Housing Finance Agency. In that capacity, MHC administers the Mortgage Revenue Bond program and the Housing Tax Credit program, among others.¹⁴

Increased flexibility under the GO Zone legislation has resulted in a significant increase in lending under the Mortgage Revenue Bond Program, particularly in the counties identified under the GO Zone legislation. Understandably, lending in the three coastal counties of Hancock, Harrison, and Jackson between is more than six times greater than pre-Katrina levels.¹⁵

Status of Rebuilding Plans

Gulfport is leading the way in adopting a new Comprehensive City Plan that incorporates the SmartCodes frameworks. Conversations with Jeffrey Bounds, a Gulfport native and an engineer with multiple degrees from the Massachusetts Institute of Technology, indicate that Gulfport is leading the way and will probably be the first in adopting a new Comprehensive Plan that incorporates the SmartCode framework. Bounds was a participant in the Mississippi Renewal Forum, and he continues to work with the Gulfport city council addressing questions and concerns about the SmartCode. After a lengthy workshop with the city council, the planning commission voted to approve the plan on January 11, 2007. The SmartCode framework is now in the hands of the city council and should be adopted at the next February council meeting. If the SmartCode framework is approved, Community Plans will be proposed for each area of town under the framework.

Bounds explains three reasons their efforts in selling this idea to the rest of the city will be successful. First, Bounds said most of the ideas in the SmartCode came from the February charrettes, which means they already contain a lot of input from residents throughout the city. Secondly, there's the fact that the prior zoning up until now has been pretty abysmal. There are some neighborhoods that are fine, but in most places people see aspects of living that are disappearing because the zoning documents are making it impossible to live in ways that are really Southern. Finally, some of the best minds in America have contributed to producing

¹³ SOURCE: Jackson Clarion Ledger article by Chris Joiner, "Some Coast Residents Worry About Development." January 30, 2007.

¹⁴ SOURCE: <http://www.mshomecorp.com/homebuyers/> Accessed January 9, 2007.

¹⁵ SOURCE: <http://www.mississippi.org/content.aspx?url=/page/gulfzone&/> Accessed January 9, 2007.

Gulfport's SmartCode, which not be replacing current zoning laws, instead, by the administration's design, builders and developers will be able to choose between which set of standards to abide by. It is an optional product with the standard zoning map and SmartCode (side by side.). Bounds shared that Pascagoula has issued their Request for Proposals for city planning and consulting services and other RFPs are in the works most of which have at least one response that addresses SmartCode.

Gulfport Mayor Brent Warr expressed in a recent Sun Herald news article that the city hopes more people will use SmartCode, because it allows for more kinds of mixed-use development than traditional zoning does. He and Bounds explains that it will be offered as a parallel system to old zoning laws. He said building within SmartCode rules is faster, more profitable and better looking. The mayor implied that there may be some places where SmartCode does not make sense, adding he still hopes a majority of the city takes it on.¹⁶

Gulfport's administration is behind the drive to adopt SmartCode and Bounds is very optimistic about the effort, adding it offers smart growth for Gulfport. After months and months of meetings, calculations, and hard work by all those involved, it appears that Gulfport should be adopting the city's Comprehensive Plan during the February Council meeting. "Both Pass Christian and Gulfport have caught the attention of urban designers and developers across the country," according to Bounds

Pass Christian's Mayor Chipper McDermott said his town's concern about the code is a little more fundamental because so much of it needs to be redone. It seems Pass Christians biggest concern is the fear people have that it may change the historical makeup of the town. Pass Christian's Planning Commission publicly heard its highly modified SmartCode on Dec. 14, 2007. In a 4-2 vote, the Planning Commission accepted the SmartCode, sending the proposal to the Board of Aldermen for final approval. There is some local controversy, as many residents believe the Planning Commission's modifications have resulted in something too far from the original document prepared during the January 2006 SmartCode charrette.¹⁷ Bounds said that he hears that concern coming out of other small towns, which is why they are all careful to say SmartCode offers a parallel system to old zoning laws. McDermott said Pass Christian will likely offer SmartCode in a similar way everywhere except their downtown around Market Street and Davis Avenue. The level of choice is largely up to each community. Bounds also shared how SmartCode also allows density banking, whereby a developer may make one property denser than otherwise allowed while taking some density away from a different one, allowing developers to build different kinds of affordable housing.

Biloxi is only three-quarters complete with its Comprehensive City Plan, called "Vision 2020," which has been two years in the making. Prior to Katrina, Biloxi was enjoying the most prosperous and productive time in its 300-plus year history considering:

- \$6 billion worth of development in Biloxi.
- Nine casino resorts created 15,000 new jobs.
- The number of hotel rooms on the Coast grew from 6,000 to nearly 20,000.
- Biloxi went from a million visits a year before gaming to between 8 and 10 million a year in ensuing years.

¹⁶ SOURCE: <http://www.sunherald.com/> "SmartCode plan hammered out--Mayor aims to sell zoning concept" November 6, 2006.

¹⁷ <http://www.sunherald.com/> . "Two Towns, One Bounds" January 28, 2007.

- Biloxi was home to a \$45 million affordable housing community.
- Tens of millions invested in public education, public safety and recreation, we invested in our heritage and culture and preserved historic neighborhoods.
- The tax rate was cut in half.
- The size of the airport doubled and a project had begun to double the size of the convention center.
- A Fodors survey of the nation’s leading travel agents said that Biloxi was among the Top 3 emerging destination resorts.

Prior to Katrina, Biloxi had 3,100 condominium units on the drawing boards. Today, those 3,100 rooms have ballooned to more than 12,000 proposed condo units. On the residential construction front, activity is expected pick up as more and more homeowners grants make their way to the homeowner, and as issues are resolved insurance companies (wind vs. water). The affordable housing issue, by far, is the biggest challenge that most coastal areas face.¹⁸

When Katrina came along it required Biloxi to come up with a new rebuilding plan, 'Vision 2020, which appears to be one that is quiet different from the rest of the coastal cities. It covers streets and drainage, transportation, public safety, and population shifts and trends for the entire city, and includes a budget to implement goals and objectives provided by a committee of citizens representing each ward of the city. The city administration and city council have disagreed considerable over growth related issues. The Biloxi peninsula is approximately 80 percent developed, 33 percent or the remaining 20 percent is wetlands.

According to Mayor Holloway, “The only feasible way to grow is to the north. The Biloxi school system realizes this and has purchased property on Popp's Ferry Road. So has the First Baptist Church, which purchased 24 acres on Popp's Ferry Road. And an increasing number of subdivisions is coming up north of the Bay. The City of Biloxi is well into the process of annexing a large portion of land north of its current northern boundaries and additional hotel-casino development is in the works.”¹⁹

After being presented with a daunting set of recommendations from the city’s “Reviving the Renaissance Commission,” the Biloxi City Council wrestled with uncertainty over the commission’s suggestions. One of the struggles was over a plan for what might have become the city’s tallest building a 198-foot-high, 33-story Tower at Edgewater. The City Council removed the Tower at Edgewater from the agenda. The Council voted to accept the commission’s report on Sept. 28, 2006.

The only other Coastal town to adopt SmartCode thus far is Moss Point, who adopted a version of SmartCode in November for its downtown area only. In November, the Moss Point Board of Aldermen approved the extension of downtown boundaries in order to apply for federal grant funds for the redevelopment of Moss Point. With the approval of the new boundaries by the board, Moss Point submitted a proposal for \$10 million to the governor's office for the construction of a new City Hall and other downtown projects already outlined in the city's Downtown Renewal Plan and Downtown SmartCode Plan. unveiled in the summer

¹⁸ SOURCE: <http://www.biloxi.ms.us/mayor/speeches/> Speech submitted by Mayor Holloway to the Casino Enterprise Management Magazine, January 2007 issue.

¹⁹ SOURCE: <http://www.biloxi.ms.us/mayor/speeches/> “Biloxi State of the City Address”. February 2, 2007

of 2006, including making downtown more walkable by providing more green spaces and regulating construction renovation standards through SmartCodes. The Planning Commission has defined the Downtown District and subsequent overlay codes, developed uniquely for Moss Point. The Mayor and Board of Aldermen held the final public hearing for SmartCode in January 2007 followed by a final review. The board subsequently adopted SmartCodes. In addition to the \$10 million application, Moss Point also applied for \$250,000 for planning funds through the same federal grant program.²⁰

The Mississippi Development Authority (MDA) "Katrina Supplemental Community Development Block Grant" program should spur the adoption of comprehensive plans as well as in other coastal towns. MDA which earmarked \$5 billion for economic redevelopment in Mississippi, set aside \$50 million to be used in the state's six Gulf Coast counties hit hardest by Katrina. The 2006 Katrina Supplemental CDBG funds are available through the U.S. Department of Housing and Urban Development and are earmarked for the rebuilding, recovery and renaissance of Mississippi municipalities and counties lying within the six counties declared as the Hurricane Katrina disaster area. FEMA requirements are driving most of the new/repared building activities in Coastal towns and cities (i.e. How high off the ground must a building be? What type of construction?, etc.).

Dr. Bounds shared his belief that the small coastal towns like **Waveland and Bay Saint Louis** were so hammered and totally annihilated by the storm that they simply were not able to consider SmartCode planning until recently, and that many are waiting to hear back from the MDA Community Block Development Grant (CBDG) program regarding which projects require full applications. Those projects that are chosen for full application are the ones most likely to be considered for funding. After a CBDG is finalized, a design charrette may then be held with business owners, city government and citizens to develop a series of projects for economic revitalization. According to published reports:

*"Like many cities across the Gulf Coast, Bay St. Louis is waiting to hear back from the state CDBG program. The projects that are chosen for full application will most likely be funded/built. After a Community Block Development Grant is finalized, a design charrette can be held with business owners, city government and citizens to develop a series of projects for economic revitalization. The charrette will focus on the Old Town, Depot District and Hwy 90. The grant funding should also aid efforts toward SmartCode calibration for the downtown area."*²¹

Pascagoula passed a resolution of their intent to adopt a Comprehensive Plan and received RFPs for City Planning Consulting Services through February 2, 2007. According to Bounds, most of the RFPs for the MDA "Katrina Supplemental Community Development Block Grant" should have at least one response that addresses SmartCode. Although there is strong interest in the MDA CDBG program, the RFP process has been frustrating for some due to the manpower shortage. In most areas there are only a handful of local volunteers working on the project and most everyone actually working on the project are doing so at discounted rates to help out.

²⁰ SOURCE: <http://www.smartgrowth.org/> "Gulfport Official Optimistic About Prospects of Smart Growth for City." November 5, 2006. Accessed January 14, 2007.

²¹ SOURCE: <http://www.mississippirenewal.com/> Mississippi Renewal Update 2007—Cities focus on Funding, Housing, and zoning codes. Accessed January 18, 2007.

Long Beach faces a specific challenge in deciding whether or not to adopt SmartCode, be it a current zoning replacement or used as an overlay. The Long Beach Master Plan used SmartCode as a vehicle to make it a reality in the reconstruction and rebuilding of the city. Achieving a true understanding of what SmartCode is and how it could impact the city is a challenge faced by the City Council and City Planning Commission members. Washington, D.C.-based Ayers/Saint/Gross Architects + Planners (ASG) won a Baltimore Chapter American Institute of Architects Design Award for Long Beach's Master Plan, a project which began during the Mississippi Renewal Forum in Oct. 2005. A 300-member Long Beach Steering Committee worked to customize the city's Master Plan provided by ASG.

On Sept. 19, 2006, the city council unanimously voted to adopt the Plan in concept and from that point, the plan was deferred to the City Planning Commission to review and make specific recommendations of where to begin and how to initiate plan/project phases. Long Beach is pursuing millions of dollars in MDA grant funds to focus on rebuilding the downtown core as well as other funds to rebuild and expand the harbor and provide a state-of-the-art seniors center and recreation complex, and to provide for landscaping. Whether or not the city is truly committed to implementing the Master Plan, as adopted by the City Council, remains to be seen. Pursuing the grant funds, determining which projects are priorities, and effectively executing the plan are among the challenges the city now faces.²² Manpower shortages such as Long Beach's lack of a city planner, and other shortages from architects to dedicated grant writers, compound the issues of the Mississippi Gulf Coast regions smaller towns and communities. Bounds and other experts expressed hope and continued plans to work hard to support the region in whatever capacity possible.

Economic Effects

Biloxi's number of open retail businesses is still below pre-Katrina levels according to information provided by the City Clerks office. However, the number of open businesses has increased significantly since Katrina's initial impact shut down restaurants, casinos, and hotel rooms. The increase in open businesses correlates with the increase in building permits for repairs and new development including condo development. According to Vincent Creal, with the Biloxi mayor's office, Biloxi continuously looks at revenue and expense data since these numbers change almost weekly (i.e. Federal and state funds, insurance, etc.) Although tourism and gaming decreased noticeably immediately following Katrina, it is now picking up considerably. New figures come regularly from the Gaming Commission indicating that gaming is also picking up. The amount of federal aid has spiked upward with those dollars scattered among all city budget categories. The city, although experiencing an initial gap in city revenues, now portray all economic indicators on the upswing, which should allow the debt figures to return to pre-storm percentages against revenues. Katrina related clean up costs are costs which were out of the ordinary and much of this was recovered through disaster assistance funds. All debt payments have been made.

Biloxi's Mayor A. J. Holloway shares his ideas concerning Biloxi's future growth in the January 2007 issue of Casino Enterprise Management magazine.

²² Source: <http://www.mississippirenewal.com/> accessed January 31, 2007

According to Mayor Holloway, *“I used to welcome a convention to Biloxi once or twice a week, but for the past year I’ve been sort of tied up with other things, namely the short-term and long-term recovery from Hurricane Katrina. But the promising signs that we’re seeing in our local economy tell me that we’re going to be back in the swing of things in due time... We’ll be home to the largest building boom ever seen in the South... a new \$50 million airport terminal on the Mississippi Gulf Coast, allowing the number of annual passengers to begin its climb to reach more than 2.4 million over the next decade. You’ll see AirTran, Delta and Continental add more and larger jets, and a new airline or two entering the market to join the five carriers we already have. We’ll see hotel construction pick up in 2007, making inroads toward an inventory of 30,000 rooms by 2010. You’ll see those rooms complimented by the more-than-12,000 condo and condotel units we have proposed for Biloxi. You’ll see the city invest tens of millions in infrastructure – streets and drainage, parks and recreation facilities, and resurrecting many of our cherished landmarks and museums that were ravaged by Hurricane Katrina... thousands of permits issued for new homes, affordable homes, and small and large businesses.”*²³

The mayor’s comments are grounded in the fact that more and more developers are coming forward with proposals in 2007. The city of Biloxi is projected to be the home to between 18 to 22 casino resorts in the next five to 10 years. The projections are based on the intense interest and investment in Biloxi and the area’s unprecedented potential, bolstered by new laws that allow onshore gaming. In May 2006, three of the Biloxi casinos generated 78 percent of the revenue that nine were generating pre-Katrina. In June 2006, that figure rose to 83 percent, and in July 2006 the figure was 99 percent of the pre-Katrina revenue with only five of nine casinos operating. In September, seven of the nine pre-Katrina Biloxi casinos generated \$95 million gross gaming revenue, the largest amount in the history of legalized gaming in Biloxi. And this is with only three of the seven operating at 100 percent of their pre-Katrina status.

Gulfport remains in good shape financially despite over \$150 million in damages and destruction of beachfront, harbor, homes, businesses, as well as loss of gaming revenues, according to conversations with Mike Necaie, Gulfport’s Director of Finance and Administration. The city’s A-2 bond rating takes into account the city’s short-term cash flow needs and overall availability of reserves, and reflects the storm’s impact on property tax revenue and sales tax revenue, which ended up being far less substantial than anticipated.²⁴

According to the Gulfport Office of the Mayor’s November newsletter, sales tax revenue, the City’s greatest source of income accounting for approximately 36 percent of its annual revenue, has remained consistently strong with the expectation of offsetting losses in gaming and property tax revenue. “The City is expected to exceed its sales tax budget by at least \$6 million this year according to Necaie. On average, Gulfports sales tax numbers are about 50 percent higher month to month than they were in 2005, and in January of 2006. The city experienced a 116 percent increase in sales tax revenues, cashing in the largest sales tax check ever in history. Property tax collections, the second largest source and approximately 35 percent of the City’s annual revenue, have been stronger than expected. While the exact magnitude of Katrina on assessed values and property tax collections in fiscal 2007 remains

²³ SOURCE: <http://www.biloxi.ms.us/mayor/> accessed January 28, 2007

²⁴ --SOURCE: Sun Herald news article. Gulfport Maintains Bond Rating”. August 2006

uncertain, Necaise conveyed expectations of exceed its property tax budget by approximately \$500,000 in 2006.

As Gulfport residents rebuild homes, and the city continues to expand retail, gaming and commercial opportunities, confidence levels remain high that the City's finances will remain steady. Although somewhat inflated due to storm related expenditures and necessary FEMA reimbursements, the Gulfport City Council recently adopted a \$253 million budget, the largest in the City's history. The 2007 budget, which includes significant funding for street paving, ongoing infrastructure improvements and equipment up-grades, also includes over \$16 million for new projects. Due to a significant boost in sales tax revenues and a multi-million dollar community disaster loan secured from the federal government, Gulfport is able to fund a variety of one-time capital projects in this year's budget. Also, as a result of the pre-Katrina hiring freeze implemented by the mayor, Gulfport wrought additional savings of approximately \$3 million, and the elimination of 26 vacant positions, while every employee, on average, received a six percent pay increase. The increases were given without any additional layoffs with total compensation remaining about \$36,000 less than 2006 figures.

Gulfport 2007 Budget Highlights

- \$3.1 million for improvements and repairs to Jones Park & the Gulfport Harbor.
- \$1 million for street paving.
- Approximately \$3.4 million for equipment and machinery upgrades (fire trucks, etc.) \$450,000 to purchase land to build an Orange Grove Multi-Purpose Center to centralize Police, Fire, a back-up EOC, a recreational park and other services.
- The City will borrow \$10 million to build a downtown municipal facility to consolidate city services such as police operations, municipal court and general administration offices.
- \$745,000 for Leisure Services Projects to make improvements at various Community Centers, baseball fields, etc.

Approximately \$2.5 million for Public Works Projects; including funding for beach boulevard lighting, improvements to lighting and sidewalks downtown, 28th St. widening and various drainage, sewer and storm water projects. Gulfport officials announced in October of 2006 that Moody's Investors Service affirmed the cities' maintenance of its pre-Katrina general obligation rating of A2. "A" rated bonds are considered as upper-medium-grade obligations with many favorable investment attributes. This is quiet an accomplishment for Gulfport, after the unprecedented damage and economic uncertainty caused by Hurricane Katrina.²⁵

Pascagoula (Jackson County): According to Jackson county's "State of the County Reports" for 2006 and subsequently 2007, Jackson County's assessed value for 2007 is \$1,051,615,017 compared to \$1,033,111,980 for 2006. Per mill this generates: \$1,050,000 in 2007, compared to \$1,030,000 in 2006, with the board maintaining \$5 million in fund balance. Jackson County's 2007 total budget is estimated to be \$115,300,000. In 2006 the

²⁵ "Good News Gulfport" a monthly publication of the Gulfport mayor and city council. November 2006 edition.

actual budget was \$120,240,000; however after Katrina aid it became much higher at \$149,000,000.

Katrina caused more than \$3 million in damage to the courthouse and by December 19, 2006, the entire Court building was reopened for County, Circuit, and Chancery Court. Flood damage displaced 120 county employees. On January 2, 2007, the Board authorized the bid process for repairs to the Sheriff's Department's Main Office. Total tonnage through the public and private port terminals exceeded \$36 Million in 2006 with total tonnage through the public terminal up 7 percent over 2005. A 26,000 square foot expansion to the freezer was completed at Terminal A, October 2006. The Board signed a 30-year lease with Gulf LNG on October 30, 2006 for a terminal on Bayou Casotte Channel. Gulf LNG expects to secure all Federal, State and Local permits to begin construction in the first quarter of 2007. During construction the County will receive lease payments of at least \$233,000 a year.²⁶

In October of 2006, the Board purchased the former Unemployment Office in Pascagoula for \$495,000. In November 2006, county crews began remodeling the 11,500 sq. foot building to accommodate six departments. The departments began moving into their new offices in January 2007. Jackson County's upcoming projects for 2007 include the following:

- Replacing the Beach Boulevard and Bartlett Avenue bridges in Pascagoula
- Improvements to Old Spanish Trail and Old Biloxi Road
- Construction of an access road to Spring Lake in Vancleave
- Building six new roads
- Fountain Bleau Bridge Project (Four Bridges) along with five additional bridges across the county
- New ground is to be broken on a new Health Dept. Office in Pascagoula and a new Adult Detention Center
- The board is finalizing the building design and construction plans for a new \$8 million County Services Complex
- At Singing River Island the Navy is undertaking hurricane repairs on the island and is expected to be completed in May 2007. The Port Authority is working with the Local Redevelopment Authority and the Secretary of State's office on plans to redeploy assets to tenant's including-Northrop Grumman and the Coast Guard. The Singing River Industrial building was heavily damaged by Katrina, so the County plans to clear the site for future development and the board also continues to work with Pascagoula on the future of the Heinz Building and new waterfront plan.
- The dredging of Davis Bayou began on January 24, 2007 and should extend from Holcomb Boulevard past the Gulf Islands Marina. In addition, the county is in the process of acquiring dredging permits for Simmons Bayou and ultimately it's tributaries.

Hancock County's towns of Waveland and Bay St. Louis are still struggling to survive. A lot of the financial bleeding on the Coast has been slowed by state and federal grants, private donations and loans. The Bay has borrowed nearly \$8 million since the storm and has applied for an additional \$10 million to cover operating and recovery costs. When Waveland leaders mapped out its 2006-2007 the budget, they saw a couple of encouraging signs. First, they noticed a sudden surge in sales tax revenue from WalMart, Lowe's and

²⁶ SOURCE: <http://www.co.jackson.ms.us/> "Jackson County State of the County" addresses 2006 and 2007. Accessed January 30, 2007

Home Depot. Then, they received a \$3 million grant from the state to cover its operating costs. That provided Waveland enough of a financial security blanket to bump up employee salaries. In late September, the city of Waveland approved the 2006-2007 budget. Although still reeling from the after effects of Katrina, the city found a way to fund employee pay raises. The city's 75 remaining employees will make about two dollars an hour more per paycheck. The city feels that keeping city workers salaries competitive is essential for recovery as so many of them have to rebuild their homes that were destroyed. New businesses coming in have raised the bar for base pay. Waveland is using a three million dollar state grant to pay its bills and increase its salaries. The new budget, and the higher salaries took effect on October 1, 2006.

Like many inventions, Hancock County Chamber of Commerce's idea for a Business Assistance Center (BAC) was born out of necessity. Chamber of Commerce Director, Tish Williams is credited with making the idea a reality. Communication was practically non-existent in most of Hancock County with the Internet down, cell phone towers down, telephone lines down, and even the U.S. Postal Service severely disrupted. The Business Assistance Center opened its doors just three weeks after the storm, locating in the Coast Electric Power Association's Conference Center. Business owners received help filling out paperwork for FEMA and the Small Business Administration. Computers with wireless Internet access was finally made available, as was as a fax machine and copier.

Since then, the BAC has grown to include other support groups: the Small Business Development Center from University of Mississippi, Citizens in Action, the WIN Job Center, and others. BAC continually hosts groups of volunteers from across the world that come to Mississippi to offer their help. Recovery is a slow process as these small communities work together to move the county forward. From September through December 2005, more than 2,200 customer visits to the Hancock County Business Assistance Center were serviced by volunteers and staff. During 2006 that number increased to well over 8,000 customer visits. Since the opening of the center, volunteers and staff met with and serviced nearly 900 customer visits per month.²⁷

How often does Bay St. Louis get to see Joan Rivers, Mae West, Marilyn Monroe and Clark Gable in the same room? The four look-a-likes were invited guests at the city's Hollywood premiere. Toss in Mayor Eddie Favre, and you've got quite a quintet.

Just before the Bay St. Louis casino opened, the quintet started singing, "Hooray for Hollywood."

In late August, 2006, Hollywood Casino Bay St. Louis opened its doors on 600 waterfront acres in Bay Saint Louis. The first to reopen, Hollywood's land based premiere meant jobs to many area residents. This was especially good news for Hancock County, where jobs have been at a premium for more than a year. Almost 75 percent of the people who worked at Casino Magic before the hurricane returned to the Bay St. Louis casino to work at Hollywood which lost one of its hotels during the storm and the golf course is still closed. It has about 200 fewer employees than it did a year ago.²⁸

²⁷ SOURCE: <http://hancock.wliinc3.com/katrina/bac.asp> "Report from the Hancock County Chamber's Business Assistance Center" accessed January 21, 2007.

²⁸ <http://www.wlox.com> "Hollywood Premiere In The Bay A Star Studded Affair" August 31, 2006.

CITY OF WAVELAND		
BUDGET SUMMARY FOR THE FISCAL YEARS ENDING SEPTEMBER 30		
	BUDGET	BUDGET
	2005	2006
REVENUES:		
General Property Taxes	1,408,818	1,404,517
Licenses & Permits	373,087	361,000
Inter-Governmental Revenues	3,250,442	8,257,074
Charges for Services	3,572,622	3,269,772
Fines & Forfeits	420,000	400,000
Loan Proceeds	3,561,715	125,000
G.O. Bond Sale Proceeds	1,653,171	0
Miscellaneous	205,009	72,000
Interest	241,017	147,450
Transfers In	760,451	266,379
Sub-Total Revenues	15,446,332	14,303,192
BEGINNING CASH & INVESTMENTS	6,151,151	6,889,868
TOTAL REVENUES	21,597,483	21,193,060
EXPENDITURES:		
General Government	1,179,438	1,191,284
Public Safety	2,763,591	3,132,672
Public Works	3,669,159	4,135,223
Health & Welfare	206,145	248,231
Culture & Recreation	473,742	1,466,778
Debt Service	501,798	755,197
Capital Improvements	0	0
Utility Fund:		
Administrative & General	854,631	647,184
Transmission & Distribution	974,205	1,271,012
Treatment & Purification	821,300	2,403,000
Pumping	150,500	472,500
Sewer	1,152,658	1,061,413
Sanitation	1,200,000	1,300,000
Transfers Out	760,448	266,379
Sub-Total Expenditures	14,707,615	18,350,874
PROJECTED ENDING CASH BALANCE	6,889,868	2,842,186
TOTAL EXPENDITURES	21,597,483	21,193,060

The Waveland City budget depicted in the preceding Table, was provided by Waveland City Hall, depicting the shifts in the city's budgets due to Hurricane Katrina's

impacts. In attempting to determine the status of economic recovery efforts in the Waveland and Bay Saint Louis area, the reports are sketchy and vary from individual to entity. Reality is in the eyes of the beholder to say the least. Individuals even find it difficult to agree on actually how many people still live in Waveland. City hall records indicate that before the hurricane, more than 5,300 residents were registered voters in Waveland. Reports from the November 2006 city primary indicate that only about 20 percent of those people voted in the primary.

Other Economic Impacts

While the gaming industry is a significant partner in the Mississippi's economy, other businesses contribute to the dynamic and diverse Coast economy, and Pascagoula is particularly impacting in this area. In addition to building in Pascagoula the most advanced naval and commercial ships in the world, Northrop Grumman opened its Unmanned Systems Center production facility in Moss Point where the MQ-8B Fire Scout, and portions of the RQ-4B Global Hawk unmanned aerial vehicles(UAVs) will be produced. Rolls Royce, based in the United Kingdom, broke ground in June on its \$42 million jet engine testing facility in Hancock County. In March 2006, NASA opened its Shared Services Center on the grounds of Stennis Space Center in Hancock County. The Center houses selected activities from all NASA Centers in the areas of financial management, human resources, information technology, and procurement. Trinity Yachts, formerly based in New Orleans, moved its manufacturing facility following Hurricane Katrina to Gulfport where it produces world-class megayachts.

The Mississippi Department of Transportation (MDOT) is hosting an informational tour of the U.S. 90 Biloxi Bay Bridge in Harrison and Jackson Counties for members of the media on Wednesday, February 7 at 10 a.m. Contractor GC Constructors is currently engaged in all phases of bridge construction, including pile driving, foundation work, columns, decking and beam placement. The \$338.6 million project will be constructed as a high-rise structure with 95 feet of vertical clearance and will include six traffic lanes and a shared-use biking and pedestrian path. The bridge is scheduled to open two lanes of traffic by the end of 2007.²⁹

Senator Lott, U.S. Secretary of Transportation Norman Y. Mineta and Federal Aviation Administrator Marion Blakey jointly announced a \$44 million grant for Gulfport/Biloxi International Airport during a Friday, June 2, 2006 press conference near the airport's baggage claim, now under renovation. This airport has grown tremendously during the past decade, but the facility was very badly damaged by Hurricane Katrina. Senator Lott authored legislation that enables the FAA to make emergency grants to airports damaged by hurricanes Katrina and Rita. The \$44 million grant announced for Gulfport/Biloxi is one of the largest single airport grant packages ever, and it will not only help with repair, but enable the airport to continue a broad renovation and expansion program which was underway prior to Katrina.³⁰

On January 9, 2007, Governor Haley Barbour announced that the master plan to develop and enhance water and wastewater infrastructure in Mississippi's coastal region has been submitted for approval to the U.S. Department of Housing and Urban Development.

²⁹ SOURCE: <http://www.biloxibridge.com/> Accessed February 3, 2007.

³⁰ SOURCE: <http://lott.senate.gov/> accessed December 15, 2006

Under the plan, which was revised and expanded after additional needs were identified during a public comment period, \$630 million in disaster recovery funds would be available to provide reliable water, sewer and storm water infrastructure. The master plan reflects cooperation among the state, local leaders and business interests to provide systems that will serve as a backbone to support existing and future growth in our coastal counties.³¹

Labor Situation (Housing Report Provided Under Separate Cover)

Mississippi's Gulf Coast region affected by Katrina is experiencing a serious labor shortage. One of the deepest impacts on recovery has been a lack of employees due to a shortage of adequate and affordable housing as well as the financial inability of many displaced residents to return to their former communities. The Mississippi Department of Employment Security(MDES) is helping to provide skills and workforce training opportunities to meet the labor demand, especially in the construction and health care industries. The shortage of workers coupled with low unemployment rates requires a comprehensive effort. MDES has received almost \$170 million in new, special work-force development funds through the Department of Labor. According to recent reports from MDES, over one thousand people have had temporary recovery jobs and are to be transitioned to permanent employment when the temporary assignments end. More than 5,000 have entered training programs. Short-term flexible training is being offered by community colleges in construction and health care related fields with support services such as transportation and childcare assistance available. Reintegration counselors have provided employment counseling services in areas with high concentrations of people displaced by Hurricane Katrina.³² The list below, excerpted from the Office of the Governor's report, "One Year After Katrina," highlights some of Mississippi's extensive employment recovery efforts.

- The Mississippi Development Authority is providing funds to the hardest hit communities in order to hire additional building inspectors and permit officials.
- The Department of Finance and Administration has worked with FEMA to administer the federal Community Disaster Loan(CDL) program, resulting in \$130 million in approved state-guaranteed loans to local governments.
- Congress made additional funds available for the CDL program in the June supplemental appropriations bill.
- Additionally, the Mississippi Development Bank has approved \$148 million in loans to local governments.
- The Department of Labor, in partnership with Manpower Incorporated and MDES, has launched an initiative to help Mississippi workers displaced by Hurricane Katrina. Residents that were relocated more than 150 miles from home are eligible to receive assistance to return to jobs closer to home.
- Special assistance was provided to employers who experienced difficulty with filing their third quarter Unemployment Insurance Wage and Tax report because payroll records were lost or damaged.

³¹ Office of the Governor, Pete Smith, January 9, 2007

³² SOURCE: <http://www.governorbarbour.com/> "One Year After Katrina." Accessed January 26, 2007.

- MDES received \$85 million from the Department of Labor for Unemployment Benefits as part of a federal appropriation to address the extraordinary circumstances. The money went into the Mississippi Unemployment Trust Fund and enabled the Fund to retain a healthy balance in spite of the unprecedented claims filed following Katrina. Approximately 34,600 Disaster Unemployment Claims were filed with MDES. An additional 55,264 Unemployment Insurance claims associated with the disaster were also filed.
- Over \$63 Million in NEG funds have been received to provide jobs and training to Mississippians.
- In addition to the NEG funds, MDES has received \$8 million in other workforce development funds from the Department of Labor to be used in concert with Mississippi Community and Junior Colleges to provide training and employment in high-growth and high-demand fields.
- Mississippi's plan submitted to the Department of Labor requests that future NEG funds should be modified to allow for the hiring of local land use planners and grants managers for the coastal municipalities and counties.
- The Work Opportunity Tax Credit (WOTC) target group was created by the Katrina Emergency Tax Relief Act of 2005 to encourage businesses to hire individuals who previously lived in the hurricane disaster areas, were displaced from their homes, and lost jobs as a result of Hurricane Katrina. Eligible businesses that hire an employee impacted by Hurricane Katrina may qualify to receive a federal income tax credit up to \$2,400 per eligible employee.
- The MDES website was expanded to include links for both employers and job seekers to post jobs, to search for jobs, and to find a schedule of job fairs.³³

Unemployment rates are steadily declining in the Mississippi counties most affected by Hurricane Katrina. Mississippi continues to invest in training skilled workers to enter the private sector. Mississippi approved more than \$100 million in new workforce development funds to assist residents with training and skills development. Thousands of people have received temporary recovery jobs through these programs with the goal of being transitioned to permanent jobs as the temporary assignments end. Almost 6,000 people have entered training for permanent jobs through Mississippi's Community Colleges. Through continued investment in a skilled workforce and reasonable incentives, the private sector will continue to grow producing a more diverse economy and a better quality of life for all.³⁴

Consultations with three temporary employment services in Biloxi and Gulfport indicated that the average wage for unskilled labor was between \$6.50 and \$10.00 per hour depending upon the characteristics of the position.³⁵ The data in the following Table was collected from local newspaper classified posting from the Sun Herald (July 2006 to December 2006) to derive an average wage for unskilled labor for the Gulf Coast region. Based upon the available literature, \$10.03 per hour was determined to be the average starting wage for unskilled labor in the region.

³³ SOURCE: <http://www.governorbarbour.com/> "One Year After Katrina." Accessed January 26, 2007.

³⁴ SOURCE: <http://www.governorbarbour.com/> "One Year After Katrina." Accessed January 26, 2007.

³⁵ SOURCE: Based upon telephone responses from employment specialists with Savard Labor and Professional Staffing, Man Power Temporary Service, and Reliable Staffing. January 31, 2007.

CITY	JOB TITLE	WAGES	PER HOUR
Biloxi	Concrete Pump Operator	\$12/hr	\$12.00
Gulfport	Plumber/Welders Apprentice	\$18.90	\$18.90
Bay St. Louis/Waveland	Newspaper Delivery	\$1000/month	\$6.25
Diamondhead	Newspaper Delivery	\$1000/month	\$6.25
Biloxi	Wastewater Treatment Operator	\$8/hr	\$8.00
Biloxi	Driver - Dominos Pizza	\$10/hr	\$10.00
Gulfport	CocaCola Junior Merchandiser	\$9.50/hr & \$200 emp. bonus	\$9.50
Biloxi	Drivers Just Rite Supply	\$600/wk	\$15.00
Biloxi	Driver Trainees	\$36k/year	\$18.75
Biloxi	Shrimp Processor	\$6.24/hr	\$6.24
Biloxi	Driver/Loader	\$320/week	\$8.00
Biloxi	Driver - Brinks Armored	\$11/hour	\$11.00
Biloxi	Inventory Specialist	\$11/hour	\$11.00
Biloxi	Dispatcher - City Of Biloxi	\$11.80/hour	\$11.80
Gulfport	Legal Assistant	\$8/hour	\$8.00
Moss Point -	Fisherman	\$8/hour	\$8.00
Moss Point -	Laborer	\$6.93/hour	\$6.93
Biloxi	Housekeeper	\$10/hour	\$10.00
Biloxi	Clean-Up/Restoration	\$12/hour	\$12.00
Orange Grove	Receptionist	\$7/hour	\$7.00
Biloxi	Cashiers, Runners, Etc @ Coliseum	\$8/hour	\$8.00
Biloxi	Inventory Auditors	\$9/hour	\$9.00
Biloxi	Auto Parts Puller	\$9/hour	\$9.00
Biloxi	Lot Attendant/Porter	\$8/hour	\$8.00
Gulfport	Project Assistant	\$12/hour	\$12.00
Average Wages per hour			\$10.02

Additional contacts with Project Recovery and City Personnel indicated that Wendy's in Biloxi is currently offering "BONUS MONEY" to come to work for them, and in Waveland-Bay St. Louis, Wendy's is advertising \$9.00 per hour in the newspaper and through displays in their store windows.

NON-PROFIT/FAITH BASED ORGANIZATIONS

Workers from faith-based organizations have worked and continue to work to rebuild homes and communities in the 17 months since Katrina slammed into the Gulf Coast. There are so many volunteers working in the Gulf Coast region that it is not possible to name them all or get a handle on just exactly how many are there. Through our review of the literature regarding non-profit/faith-based organizations efforts toward Katrina recovery, several areas were identified as needs areas. Following the nations greatest natural disaster, the role of non-profit and faith-based organizations was and still is paramount to the recovery of the

Mississippi Gulf Coast. It is apparent that it will take years to fully recovery. Some of the concerns expressed by these agencies include the need for the following:

- Better communications with more accurate and timely information among volunteer organizations and local and state agencies.
- Inclusion of volunteer organization and resources in governmental emergency response planning
- Provision of a centralized structure to support volunteer efforts. This was a discerned need throughout the research which made it apparent that there was insufficient coordination and collaboration among volunteer groups.
- Additional funding, information, and expertise to access grant funds
- Financial and emotional support for volunteers
- More skilled volunteers and training for unskilled volunteers

Strategies identified by some of the volunteer agencies included but are not limited to the following:

- Promote inclusion of volunteer management in state and local disaster plans
- Establish a statewide communications clearinghouse for non-profit response efforts to access timely information pre-eminent to and immediately following major natural disasters.
- Develop a program for rapid licensing in emergencies

The desire of non-profit organizations to work more closely together while maintaining some level of independence is clearly evident. The ability of a community's ability to recover in the wake of a natural disaster is dependent on the coordinated resources of all organizations, and especially impacted by the efforts of volunteer organizations. Governments alone cannot do the job. Partnering together to volunteer groups and coordinating local, state, federal, and volunteer efforts is a critical predictor of successful recovery. As mentioned previously, there have been so many agencies within Mississippi and outside the state working to support Katrina recovery efforts that it is impossible to identify them all, let alone compile a listing of them all. The table below represent only a partial listing obtained from the Mississippi Commission for Volunteer Service Website for the cities of Biloxi, Gulfport, Pascagoula, Waveland, and Bay Saint Louis. The website is designed to assist volunteers in locating an agency to contact and offer volunteer services.

AARP Foundation	Bay Vista Baptist Church	Biloxi Branch NAACP
Adventist Community Services Bass Memorial Academy - Lumberton	Bayou View Baptist Church	Biloxi Community Cntr. Clinic, Biloxi MS
Al-Anon	Bethel Lutheran Church	Boys & Girls Clubs Of The Gulf Coast
Back Bay Mission	Bethlehem Temple - Moss Point	Brodie Road Baptist Church, D'Iberville MS
Bay Area Food Bank Theodore AL (Working Along Coast Of MS)	Beulah Cemetery Association	Brother's Keeper Ministries
Bay Catholic Elementary	Bible Way Baptist Church, Gulfport MS	Calvary Independent Baptist Church
	Biloxi Art Association	

Camp Biloxi	Disaster Corps	Humane Society Of Southern Mississippi
Camp Coast Care - Ministry Of Lutheran Episcopal Services In Mississippi	Disciples Of Christ	Hurricane Relief Corps
Camp Compassion Biloxi, MS	East Biloxi Coordination & Relief Center	Immaculate Heart Community Outreach, Inc.
Camp Hope / Saint Anne's Church	Eastlawn United Methodist Church	Interfaith Hospitality Network
Caney Baptist Church - Lumberton	Enterprise Corporation Of The Delta/Hope Community Credit Union	International Aid, Kiln MS
Catholic Charities - Sacred Heart Retreat Center - Pass Christian	Faith Mission Baptist Church	International Medical Alliance - Long Beach
Catholic Office Of Long Term Recovery	First Christian Church (Disciples Of Christ)	International Relief Teams
Central Baptist Church From KY, Working Out Of D'Iberville MS	First Presbyterian Church Of Bay St. Louis	Jackson County Literacy Council
Central Church Of Christ	First United Methodist Church	John M Perkins Foundation (Jackson MS)
Central Resource Center - Gulfport	Girl Scouts Gulf Pines Council	LIGHT OF UNDERSTANDING FAMILY WORSHIP CENTER
Child Abuse Education Council/DBA: L.I.F.E. Resource Center	Gulf Coast Chamber Music Society	Little Rock Missionary Baptist
Christ Epicopal Church	Gulf Coast Community Fnd	Loudoun Medical Group
Christian Contractors Association, Wiggins MS	Gulf Coast Community Services Center	Lutheran Disaster Response - Ocean Springs
Christian Missionary Baptist Church, Gulfport MS	Gulf Coast Counseling Association D/B/A/ MS Counseling Association	Lutheran Episcopal Services Of MS
Christian Worship Mission, Gulfport MS	Gulf Coast Fair Housing Center	Lynn Meadows Discovery Center
Church Of Christ	Gulf Coast Services Center	Manna Ministries, Inc
City Of D'Iberville	Gulf Coast Women's Center For Nonviolence, Inc.	March Of Dimes
City Of Pass Christian	Gulfhaven Mennonite Church	Mariantha 7th Day Adventist Church - Gulfport
Community Care Network	Habitat For Humanity	Maritime & Seafood Industry Museum
Community Collaborations	Hancock Community Development Foundation	MENTAL HEALTH ASSOCIATION OF MISSISSIPPI
Community Of Christ	Hancock County Food Pantry	Methodist Katrina Response
Company Name	Hancock County Volunteer Center	Mississippi Coast Interfaith Disaster Task Force
Convoy Of Hope Springfield MO (Working Out Of MS)	Hands On Gulf Coast	Mississippi Katrina Fund
Cooperative Baptist Fellowship Of MS, Pearlington MS	Hands On USA	National Museum Of Women In The Arts, Mississippi State Committee
CORE (Christians Organized For Relief Efforts) - Ocean Springs	Harrison County Emergency Management Agency	Nazerene Disaster Response-Jackson County
De l'Epee Deaf Center, Inc.	Harrison County Long Term Recovery Coalition	New Beginnings Missions
Diamondhead Baptist Church	Hope Crisis Response Network (HCRN)	Newspaper In Education
	Hope Haven - Diamondhead	

Ohr-O'Keefe Museum Of Art	Project K.I.D. (Kids In Devastation)	St. James Catholic School
Olivet Baptist Church, Moss Point MS	Quality Hospice of The Gulf Coast, Inc.	St. Lucy Catholic Church - Lucedale
Operation Love Thy Neighbor	Salvation Army	St. Rose De Lima Church
Operation To Assist (Mobile Medical Units) Gulfport And Biloxi MS	Sav-A-Life Of The MS Gulf Coast/Women's Resource Center	The Library Foundation Of Hancock County
Order Of The Good Samaritan	Shelter Adoption And Rescue Effort	The Salvation Army
OS-LB Interfaith Hospitality Network	Shiloh Missionary Baptist Church, Moss Point MS	Total Man Ministry (Union Baptist Church)
Our Lady Of The Gulf Church - Bay St. Louis	Shoreline Park Baptist Church, Working Out Of Waveland, Bay St. Louis And Kiln MS	Turkey Creek Community Initiative
Pearlington Clinic And Distribution Center, Pearlington MS	South Mississippi AIDS Task Force, Inc.	United Methodist Church
Presbyterian Disaster Assistance	Southern Baptist Disaster Relief	Urban Life Ministries
Presbytery Of Mississippi/ Presbyterian Disaster Assistance	St. Francis Xavier Catholic Church - Wiggins	Vernon Gilbert Elks Lodge #576 (I.B.P.O.E.W.)
		VISIONS OF HOPE, INC.
		Volunteers Of America Southeast, Pass Christian, Gulfport MS
		Youth For Christ - Gulfport

With thousands on the Gulf Coast still waiting for government and insurance companies to pay up, Mississippians are bridging the gap to recovery themselves, along with the help of volunteers. Now seventeen months after Katrina, individuals still face major shortages of money, materials and manpower. From hammering nails to sheet rocking walls, to painting, volunteers continue to help local residents repair homes and reenter them, getting them out of some of the thousands of FEMA trailers that remain. Although Hurricane Katrina no longer dominates the headlines, volunteer organization have not forgotten the storm victims and remain committed to working in Mississippi for months to come.

A recent NAACP report and other observers have catalogued an extensive set of disaster response and recovery efforts by faith-based organizations in the Gulf region, following hurricanes Katrina and Rita. "Faith institutions have identified a need for technical assistance, capacity building, coordination and communication among various efforts, and support for both individual churches and clergy, and the unique elements of their work--prophetic witness and action," Davie wrote. The NAACP report's recommendations included a call for faith-based organizations to share knowledge through regional conferences and fact-finding trips; for donors to provide faith-based organizations with staff, computers, office space, as well as on-going technical assistance in such areas as grant writing, financial support for clergy and worship buildings; and for ensuring that faith-based organizations are represented on rebuilding commissions and government agencies.³⁶

³⁶ SOURCE: http://www.religionandsocialpolicy.org/news/article_print.cfm?id=4800. August 29, 2006. Accessed January 20, 2007.

CONCLUSIONS

Mississippi's larger coastal cities, Gulfport, Biloxi, and Pascagoula are making significant steps toward recovery. However, in smaller towns, such as Bay Saint Louis and Waveland, the journey toward recovery is much steeper and destined to take a longer recovery period. With the help of a variety of external financial and physical support mechanisms, Mississippi's small town coastal residents and community leaders are resolute in their plans to rebuild better than ever while maintaining their small town uniqueness and ambience. Mississippi's top leaders have worked to ensure the free flow of capital to business owners on all levels. Several hundred thousand insurance claims have been filed, and billions of dollars of FEMA aid has been allocated.

With the passage of significant legislation which enables casinos to move on-shore, the coast's vital casino businesses have rebuilt and continue to build more permanent structures on land. Major casinos have reopened with many more planning to open their doors in 2007. Although employment figures are trending upward, fueled by recovery related jobs and new businesses moving into the region, severe bottlenecks still exist in many skilled labor areas. When one couples the skilled labor shortage with the obvious inadequate affordable housing to house workers, you find the two greatest challenges facing the full recovery of the area.

The pace of coastal recovery is highly dependent upon Mississippi's steady and timely continued delivery of workforce training opportunities as well as speedy development of affordable housing for low to middle income workers. Mississippi's coastal rebuilding and renewal efforts, especially in smaller towns and communities obliterated by Katrina, hinges heavily on the effectiveness of partnerships among state and local governments, nonprofits, think tanks, experts, nongovernmental organizations, churches, and local residents. After suffering immeasurable financial, physical, and emotional losses, small towns like Bay Saint Louis and Waveland are determined to recover although reticently due to the enormity of challenges. Considering that these areas had approximately 90 percent of homes and businesses damaged or destroyed, a historical opportunity exists to rebuild anew with a common shared vision.

While the level of federal and state assistance is unprecedented, much remains to be accomplished. Even though emergency housing was deployed at a record pace in an attempt to meet short-term needs, the gargantuan absence of affordable housing requires new approaches that foster long-term solutions. The storm-wrecked small town communities are heavily dependent on state and federal assistance, if they are to adequately address the major projects and policies required to implement full recovery plans. This requires a continued commitment to recovery efforts from Mississippi's citizens and volunteers from across the nation. Although strained at times due to divergent ideas and values, community wide planning efforts seem poised for compromise, so long as each community maintains the essence of what was lost and creates a safer place for withstanding the impact of future disasters. Especially in small coastal towns affected by Katrina, the Mississippi Development Authority (MDA) "Katrina Supplemental Community Development Block Grant" (CDBG) program should spur the adoption of comprehensive plans.

RECOVERY EFFORTS CONTINUE

The Governor's Commission on Recovery, Rebuilding, and Renewal, offers the following next steps that are critical for continued recovery: "As recovery and renewal continues in Mississippi, both state and local governments must continue to find new and innovative ways to resolve housing problems on the Coast. More jobs must be created. Damaged infrastructure must not only be repaired, but also designed to form more livable communities....This effort will require better coordination among state agencies to ensure that no one gets left behind. This also means protecting Mississippi's culture by recapturing the architectural history that was lost and made coastal Mississippi such a unique place. It is important that we strike a balance between rebuilding our south coast and preserving the culture of local communities. These overarching goals are all central to the recovery of our state."³⁷

HOUSING

Addressing housing needs is the key to recovery with over 70,000 housing units severely damaged in Mississippi. This will take years to complete. Rebuilding not only what was lost, but also new construction of housing for workers needed to rebuild the coast all the while incorporating hazard mitigation techniques into the rebuilding effort are crucial to the rapid deliver of required numbers of safe and affordable housing options. Monthly rents have soared out of reach for many residents, and while slightly more than 10,000 homeowners have received cash assistance from the Mississippi grant program, there has been little help for renters. A January 29th article in the Jackson Clarion Ledger by Chris Joiner, sums up efforts to date resulting from the FEMA Mississippi Homeowner Assistance Grant Program:

- FEMA assistance to individuals: \$1.16 billion
- Number of trailers in use: 30,141
- Number of trailers vacated per week: 250
- Amount of debris removed by FEMA from Jackson, Harrison and Hancock counties since storm: 26 million cubic yards
- Homeowner grant applications (Phase 1): 14,471
- Grants paid (Phase 1): 10,002
- Total amount paid (Phase 1): \$665 million
- Total amount of federal money in grant program: \$3.2 billion

Source: FEMA, Mississippi Homeowner Assistance Grant Program³⁸

³⁷ SOURCE: <http://www.governorbarbour.com/> "One Year After Katrina: A Progress Report of Recovery, Rebuilding, and Renewal". September 29, 2006.

³⁸ <http://www.clarionledger.com/> Article by Chris Joiner, "17 months of grief, yet spirits are still upbeat." January 29, 2007.

PUBLIC INFRASTRUCTURE

Infrastructure, including roads, critical public facilities, schools and water and waste water systems suffered major damages. In addition, growth pressures on counties immediately to the north of the coast have necessitated systematic approach to review and planning to address the needs. Mississippi is working with local governments and FEMA to provide the federal assistance needed to repair and strengthen facilities in areas at risk to future damages. The “Gulf Region Water and Wastewater Plan” (The Plan) is an overall plan to identify water, wastewater, and storm water infrastructure needs in the six Gulf Region counties of Hancock, Harrison, George, Jackson, Pearl River and Stone. The purpose of the Plan is to provide infrastructure for long-term growth and recovery in these counties.

ECONOMIC DEVELOPMENT

Putting people back to work across the state, especially those dislocated due to Katrina and those remaining in the coastal region that lost jobs due to business closures. The drawdown of billions of dollars in the form of loans and grants has helped move the state forward in economic recovery efforts, however, much is still to be accomplished. Mississippi’s has sought to maximize the use of federal tax incentives included in the Go Zone legislation, while implementing federally funded programs targeting economic development. However, in addition to grants, the state is working within to address the workforce labor short-age. The Mississippi Department of Employment Security, working in partnership with the Mississippi Community College System, offers support through skills and workforce training. A combination of grants, aid dollars, and workforce training are critical elements rebuilding Mississippi’s economic infrastructure.

SUMMARY

Governor Haley Barbour, longtime political consultant, former chairman of the Republican National Committee and lobbyist transitioned rapidly from living large in Washington to governing Mississippi, one of the poorest and least well-educated states in the nation. Barbour’s Washington ties, that were initially politically taxing, coupled with his tenaciousness and insatiable desire to help the citizens of his stricken state, is successfully and expeditiously continuing to secure needed recovery funds for the state. This is magnified by mounting efforts of well-placed members of the state’s congressional delegation including Senators Thad Cochran and Trent Lott, and Representatives Roger Wicker and Bennie Thompson. Mississippi’s Katrina recovery efforts have no doubt been spearheaded by the best of the best. According to a SurveyUSA poll of Mississippi voters conducted in November 2007, Barbour enjoyed an approval rating of 59 percent to 37 percent disapproval.