

# Lessons Learned from Hurricane Katrina

Reilly Morse  
managing director

MISSISSIPPI  
CENTER  
FOR JUSTICE

# Disaster as “Fresh Start” and Economic Leveler





# WASHED AWAY

Hurricane Katrina devastated his hometown of Gulfport, Miss. Now, with his salvaged personal computer, an outpouring of generosity from others and plenty of worries, lawyer Reilly Morse must rebuild his environmental and general litigation practice.

By John Ryan

Photo: Hugh Wilson



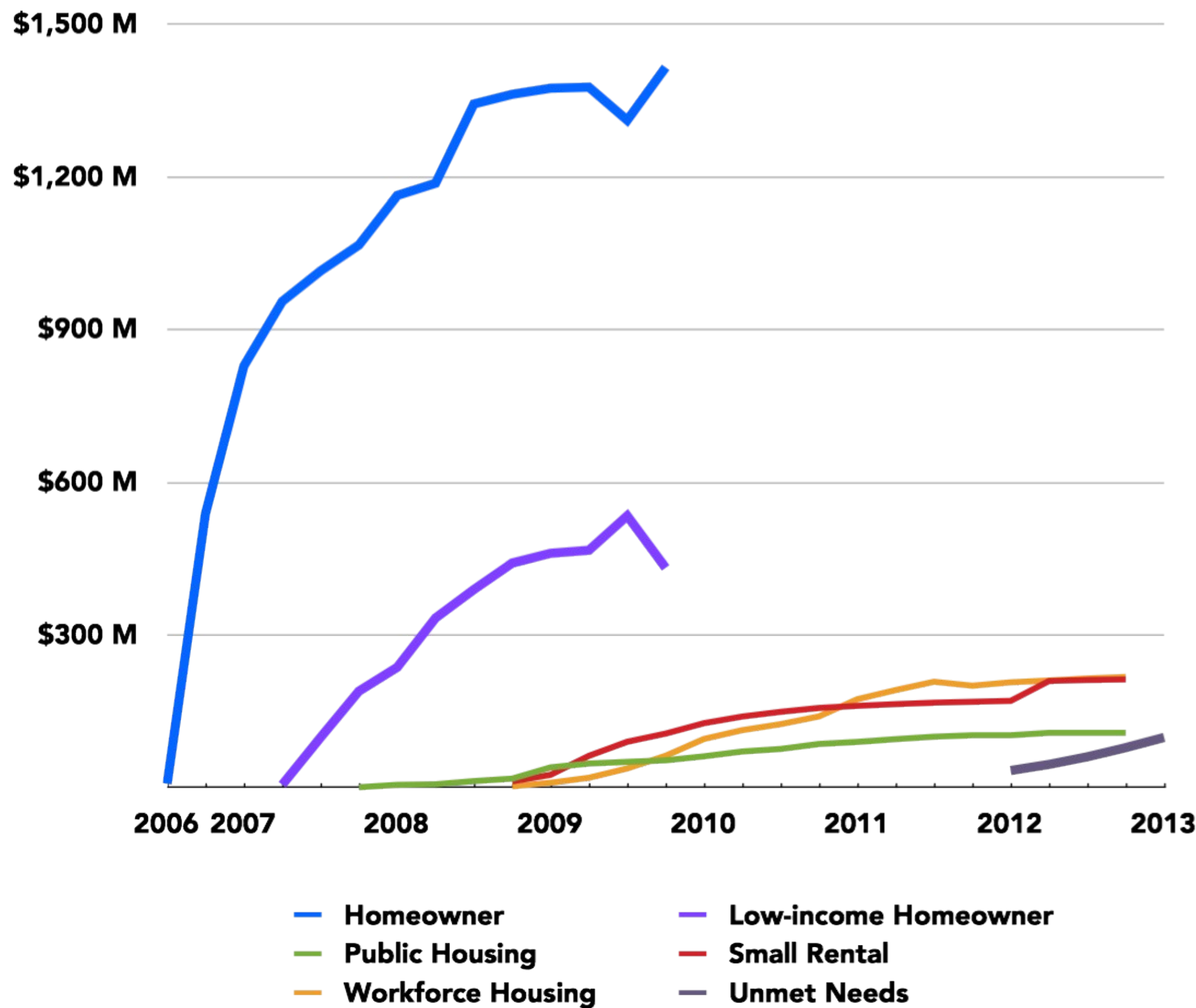
# Influence of Fair Housing upon Disaster Equity

Louisiana – home grants, NIMBYism

Texas – action plan set aside- no current AI

Mississippi – home grants, no AI, NIMBYism

# Mississippi Spent Less Later and More Slowly on lower income housing





2010: \$132 million unmet needs agreement

# NHP Summary - Total Population

Date: March 15, 2012

	Current Week		Current Week
Total Applications	17,755	Potentially Eligible	6,426
Duplicate Applications	(534)	Pending Contact	-
Total Withdrawn	(809)	Attempted Contact	(710)
Closed - Already Assisted	(1,543)	Referred to CMA	(234)
SRAP	5	Contact Hold	(911)
Cottage	622	Failed to Attend Meeting	(54)
EGP	194	Meeting Scheduled	(245)
IRD	30	Meeting Held	4,272
PRVO	87	In Document Review	(167)
GCCF	81	Missing Doc Hold	(243)
Hope	6	Pending AMI Approval	(8)
No Assistance Needed	513	Awaiting DoB Information	(364)
5 -7 Program	5	AMI Passed and Meeting Complete	3,490
LTWH and MEMA In Process	(209)	Pending Review	(29)
MEMA In Process	5	Pending with Renaissance	-
IRD In Process	3	Submitted to Title	3,461
PRVO In Process	39	Pending from Homeland	(93)
GCCF In Process	138	Pending Title Approval	(138)
Hope In Process	24	Title Defect Hold	(151)
Closed - Cannot Assist	(8,165)	Title Eligible	3,079
Ineligible County	1,412	Pending Review	(31)
Ineligible Rental	188	Submitted for Estimate	3,048
Ineligible Mobile Home	52	Pending Estimate	(1,143)
Not on Eligibility List	4,461	Estimate and DoB Complete	1,905
Above AMI	536	Pending Estimate Review	(133)
No occupancy at Katrina	203	Eligible for Full Repair	(1,466)
Not a Homeowner	221	Eligible for Partial Repair	(306)
Ineligible Repairs	58	Submitted for EA	1,772
DoB Exceeds Cost of Repair	338	EA in Process	(391)
Cannot Contact	311	Eligibility Complete	1,381
No Katrina Related Damage	90	MDA Policy Hold	(17)
Not Primary Residence	122	Pending Submit to Contractor	(1,008)
Cannot Assist CMA	70	Submitted for Partial Scope Determination	(8)
Other Reasons	102	Returned to Home	(7)

# 2013: \$40 million more added 6,000 total households assisted

Mississippi Development Authority  
Long Term Workforce Housing Action Plan  
Amendment 6 Substantial Modification 5  
Program Funding Reallocation  
Date: April 8, 2013

## Overview

The purpose of this modification is to reallocate funds from the programs listed in the below table into NHP. With this modification (“MDA”) is moving forty million dollars (\$40,000,000.00) into the NHP Program. MDA seeks to ensure NHP is fully funded to meet program demands as continuously defined by program and eligibility determinations. To that end, MDA has determined that it is

## Background

Since it designed and implemented a battery of recovery programs shortly after the devastation of Hurricane Katrina, the State of Mississippi’s overall recovery plan has focused on three priorities: (1) recovering housing stock, (2) retaining and recruiting jobs within the storm-impacted counties, and (3) rebuilding and strengthening public infrastructure/facilities in designated disaster areas. This modification addresses the need for additional funding for the completion of the Neighborhood Home Program (“NHP”).

## Purpose

The purpose of this modification is to reallocate funds from the programs listed in the below table into NHP. With this modification (“MDA”) is moving forty million dollars (\$40,000,000.00) into the NHP Program. MDA seeks to ensure NHP is fully funded to meet program demands as continuously defined by program and eligibility determinations. To that end, MDA has determined that it is



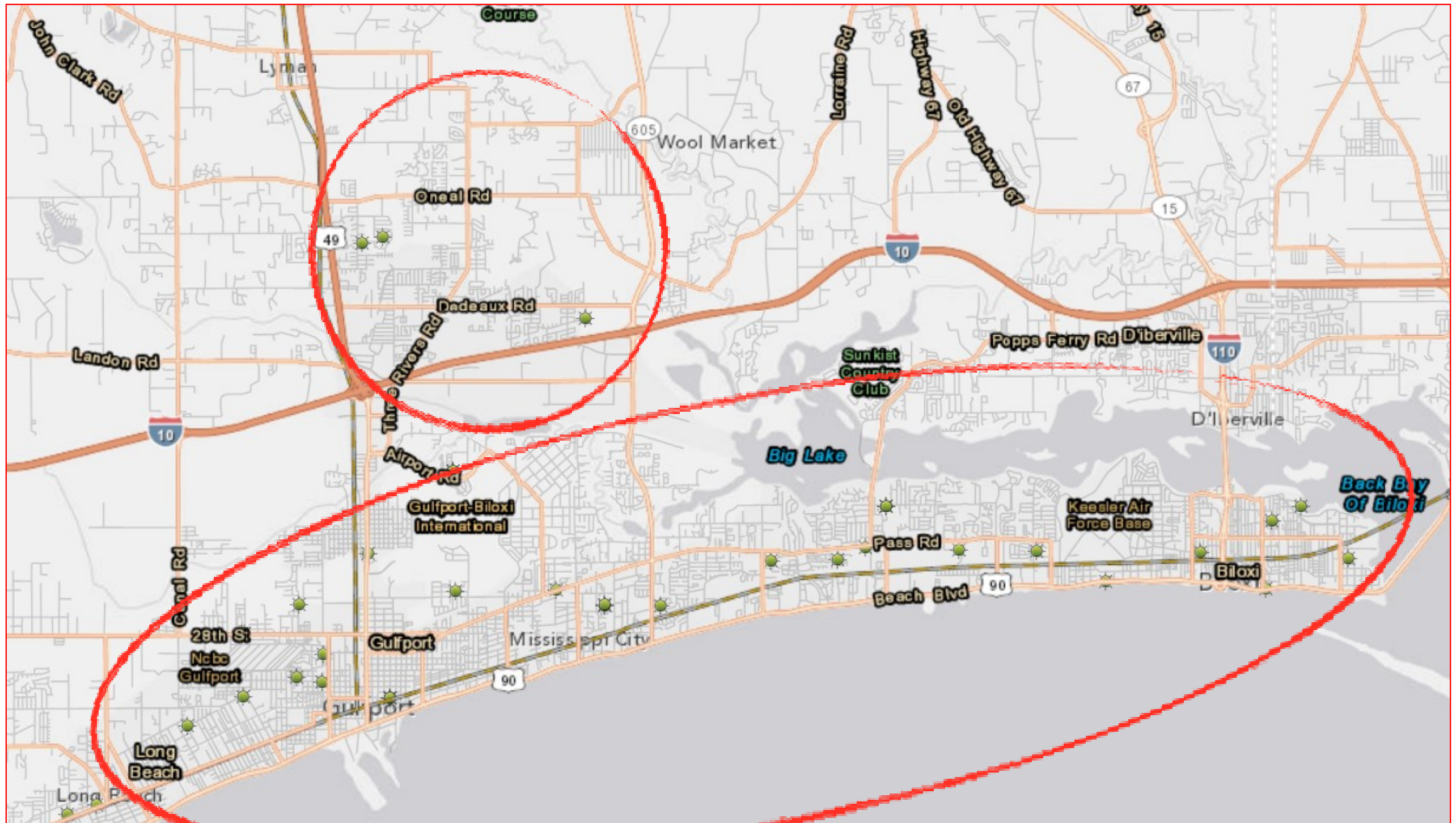
State and developers turn to fair and  
affordable housing advocates  
to address NIMBYism.

# Mississippi Gulf Coast





# Reconstruction v. New Construction





## REGULATIONS FOR PLACEMENT OF MEMA COTTAGES

1. These regulations are applicable only to the so-called “MEMA Cottages”, i.e., those cottages provided to certain qualified and eligible persons by and through the Mississippi Emergency Management Agency to serve as temporary housing following Hurricane Katrina.

- i. May not be located where pre-storm homes share or shared similar architectural standards or historical consistency except where all (i.e., 100% of) property owners within a 160’ radius of the subject property have consented, in writing, to the placement. The request



## Tax Credit Housing:

A Discussion of Proposed  
Affordable Housing Criteria  
Provision to the City of Gulfport’s  
Comprehensive Plan

May 3, 2007

## Proposed Elevations for Sawgrass Park



Clubhouse



Residential Unit Building

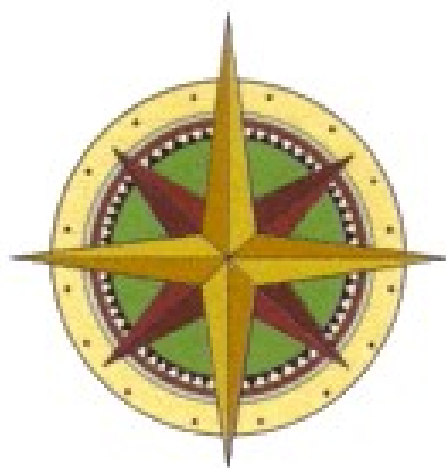
# Sustainable Communities Planning



Potential to replace  
more contentious approaches  
to planning, zoning, resource allocation



**Kirwan Institute**  
Many Differences **One Destiny**



**Gulf Regional  
Planning Commission**

*Serving the Governments of the Mississippi Gulf Coast*



**Southern Mississippi  
Planning and Development  
District**

**MISSISSIPPI  
CENTER  
FOR JUSTICE**



## Regional Comparison of Comprehensive Plans

## Zoning by Right Duplex v. Multifamily

### Promote equitable, affordable housing.

Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.

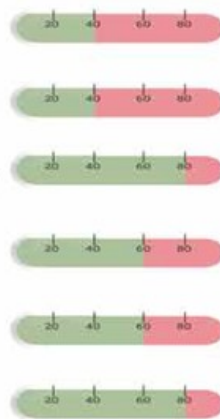
#### Factual Basis Indicators

- Demographic analysis of residents
- Proximity of services to residential locations
- Population Projection
- Percent homeownership
- Allocation of affordable housing stock
- Housing burden, purchase capacity based on income

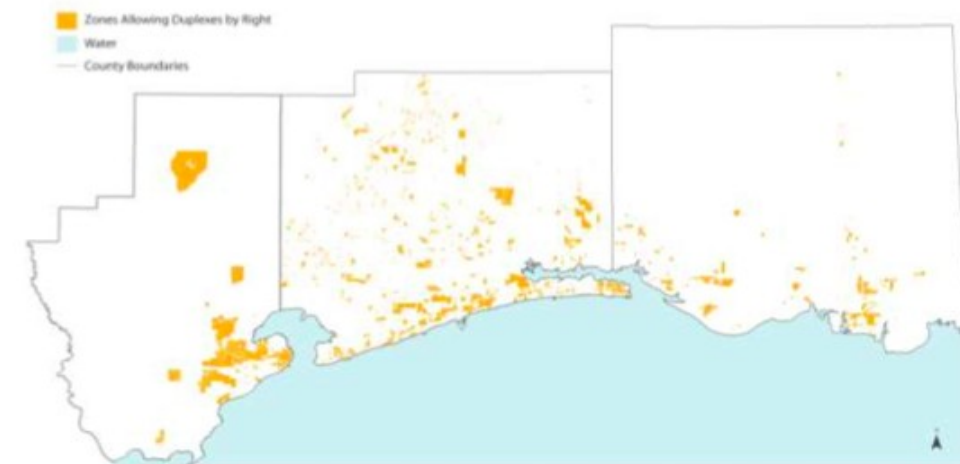


#### Plan Goals

- Invest in expanding affordable housing choices
- Provide energy-efficient housing options for all incomes
- Provide affordable location-efficient housing near community services and amenities
- Reduce the combined costs of housing and transportation
- Provide a variety of housing options that are accessible to different ages or abilities
- Assure access to quality housing



Map 3: Zones Allowing Duplexes by Right



Map 4: Zones allowing Multifamily Housing by Right



## MAP 3: Housing

This map represents a relative measure of housing opportunity within Mississippi's Gulf Coast region. Based on variables of foreclosure rate, vacancy rate, cost burden, and insurance cost, this index provides a comparison of conditions across the region.

Source: American Community Survey, Census 2010, HUD User, Mississippi Windstorm Unrecovery Association

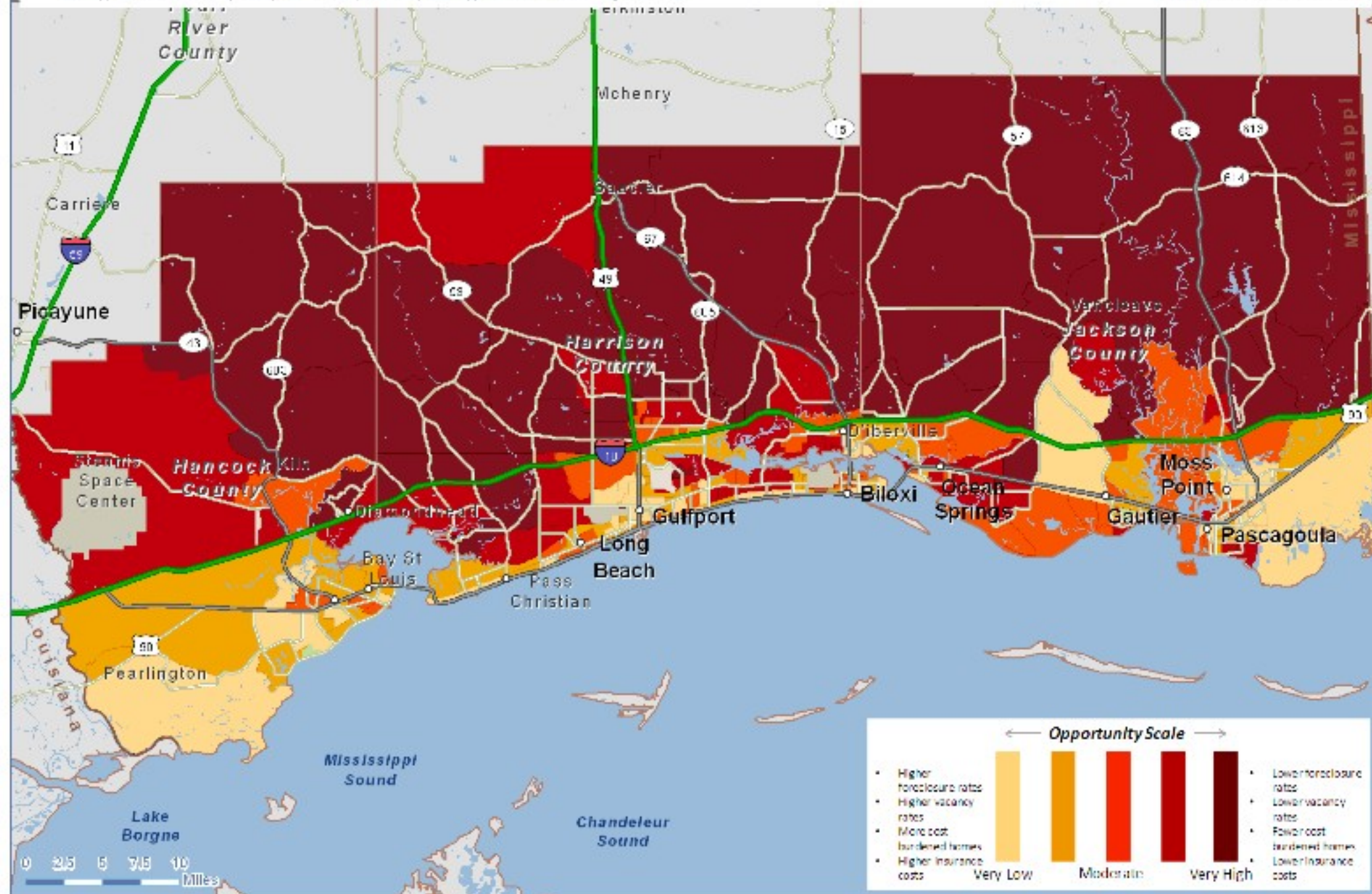


PLAN FOR OPPORTUNITY

Mississippi Gulf Coast National Center for Community Initiatives



Kirwan Institute  
Many Callers in One Building





Copyrighted Material

# RESILIENCE *and* OPPORTUNITY

*Lessons from the U.S. Gulf Coast  
after Katrina and Rita*

9

## *Come On in This House: Advancing Social Equity in Post-Katrina Mississippi*

Reilly Morse

*I'm beggin' you, come on in this house.<sup>1</sup>*

The staggering spectacle of Hurricane Katrina's destruction of the Mississippi Gulf Coast—entire coastal communities obliterated, tens of thousands of houses demolished, lives washed away—was not even a day old when it was overtaken by the levee failures and drowning of the nearby city of New Orleans. “If the levees had held in New Orleans,” wrote the *New York Times*, “the destruction wrought on the Mississippi Gulf Coast . . . would have been the most astonishing storm story of a generation.”<sup>2</sup> As major news outlets increasingly erased Mississippi from the Katrina narrative, a Biloxi newspaper's front page editorial, “Mississippi's Invisible Coast,” called them to account: “Please, tell our story. Hear the voice of our people and tell it far and wide.”<sup>3</sup> Unfortunately, both Mississippi's unimaginable destruction and its recovery appeared destined to become a footnote.

Unlike New Orleans, the Mississippi Gulf Coast region had no widely known identity to capture the national imagination. Some disaster response volunteers admitted that they had not realized Mississippi even had a coastline. Most were surprised to learn



# Housing Opportunity, Community Development, and Civil Rights: A Regional Convening

## Thank You

Reilly Morse  
Mississippi Center for Justice  
963 Division Street  
Biloxi, MS 39530  
228-702-9987  
[rmorse@mscenterforjustice.org](mailto:rmorse@mscenterforjustice.org)  
[www.mscenterforjustice.org](http://www.mscenterforjustice.org)