

**TESTIMONY OF SHERRY-LEA BLOODWORTH
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LONG TERM RECOVERY**

**UNITED STATES HOUSE OF REPRESENTATIVES
SUBCOMMITTEE ON ECONOMIC DEVELOPMENT,
PUBLIC BUILDINGS AND EMERGENCY MANAGEMENT
“MOVING MISSISSIPPI FORWARD: ONGOING PROGRESS
AND REMAINING PROBLEMS”**

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I. Introduction

Good morning. My name is Sherry-Lea Bloodworth and I am the Director of the Hancock County Housing Resource Center, which is a member of the newly formed Gulf Coast Association of Housing Resource Centers. I am also the Executive Director of Hancock County Long Term Recovery.

I would like to first thank the members of these committees for holding these important hearings and for allowing me to share almost three years of relevant experience with you. Although the people of Mississippi are survivors, Mississippi is far from recovered and we need your continued support and awareness more today than ever.

I come before you with unique experience following Hurricane Katrina, to offer insight on what is working and what keeps us from moving forward. In the early hours and weeks following Katrina, I personally organized the evacuation and relocation of approximately 900 Mississippi residents. By October 2005, I was serving on the ESF-14 – Transitional Housing Committee. By November 2005 I was involved in the implementation of housing recovery programs to address the inevitable myriad of rebuilding issues and construction standards. The following is my account of recovery in Mississippi from August 29, 2005 through today.

II. Evacuations

Beginning at 2:00AM on August 30, 2005, I coordinated over a dozen evacuations of approximately 900 distressed, injured and homeless residents along the Mississippi Gulf Coast, delivering them to safe shelters throughout the region. I coordinated with the Georgia Emergency Management Agency (“GEMA”), Mississippi Emergency Management Agency (“MEMA”) and Alabama

Emergency Management Agency (“AEMA”) and several nonprofit, NGO and church organizations. We also maintained steady communication with the Governor’s offices of each of these states

By the night of August 30, 2005, when the first evacuation took place, it was clear that thousands of residents were in eminent danger of injury, illness, dehydration, infection and death. My first point of contact was the Director of the EOC (Emergency Operations Center) near Moss Point, Mississippi. A few members of the National Guard were present, but were already exhausted, overwhelmed, each having suffered extreme loss and trauma him/herself. I expected at some point during this evacuation to see a presence from FEMA, but did not. During this evacuation, approximately 150 rescued residents were evacuated to a shelter in Foley, Alabama.

On August 31, 2005, I brought in five buses filled with doctors, nurses and medical supplies to Biloxi, MS. Working again through the EOC, this time in Harrison County, Mississippi, I noticed a growing state of chaos and still no sign of FEMA, with the exception of a couple officers within the EOC office. The Jacksonville Florida Emergency Management mobile station was in the parking lot, but there was no help to be found. As in Moss Point, this is where the disconnect set in. Again there was no presence of emergency assistance on the ground and we were on our own. Our teams immediately headed out to evacuate a shelter of 300 in Biloxi. These 300 residents had walked to this damaged school (the only shelter) after swimming out of their homes, losing family members and suffering injuries. According to our medical staff, there was a bacterial infection present and a large percentage of the residents were sick and dehydrated, some, near death. Working with hospital administrators, we transported the critically injured and ill from this group to Providence Hospital in Mobile, Alabama. The remaining evacuees were transported to Thomasville, Georgia where the Southern Baptist Association and the American Red Cross received them. With the limited number of busses available and the dire circumstances in Biloxi, time was of the essence, we made round trips between Biloxi and shelter destinations in Georgia and Alabama, completing one trip after another until this evacuation was complete.

Several more evacuations followed by bus, as well as door-to-door visits to every flooded home we could find in East Biloxi (a low-income community where the majority of the residents did not have the means to evacuate) and surrounding communities. By this time, approximately five days after Katrina had passed through these communities, and still there were no signs of FEMA or the National Guard. There were numerous deceased residents, whose bodies had begun decomposing due to the extreme heat, causing grave concern for the health of the remaining residents in the area. Most of the injuries (cuts, burns, broken bones) we observed were, by this time, infected, and gangrene had begun to set in. Complications from pre-existing illnesses, such as diabetes, were prevalent, as was the incidence of heart attacks and strokes.

By the fifth day, clogged roads made deliveries of emergency supplies difficult, so I began delivering medical supplies to Hancock County via Angel Flight. It was there that the crisis was most obvious. We found hundreds of residents sleeping in tents or on the ground with no cover. Another trip was organized to bring crews to clear partially destroyed buildings for residents to sleep. The American Red Cross would not assist at this shelter, as their mandate requires the shelters they operate to have electricity, potable water and security. Hancock County had none of these things.

Military personnel began setting up camps at Stennis Airport and other sites along the Mississippi Coast, but there was a major disconnect between these operations and the residents they had arrived to serve. It was disheartening to observe that the military units possessed the very supplies and resources that residents needed only a few miles away. Somehow through their complex strategic planning processes, the people were left out for far too long. In my conversations with various military personnel at this time, our frustration was shared, but procedure took precedence. In our recovery, this very disconnect remains today.

It was during this time that I met the founders of an organization called Architecture for Humanity. They appeared to be the only organization discussing post-disaster reconstruction at this time. Architecture for Humanity began post-disaster design and reconstruction work following the war in Kosovo. As volunteers poured in to distribute food, water and clothing. I went in search of Governor Barbour, in order to bring Architecture for Humanity's work to his attention. It was after a brief meeting with the Governor followed by another meeting with his staff that I was asked to serve on the ESF-14 – Transitional Housing Committee.

III. ESF-14 Transitional Housing Committee

In the months that followed I worked pro bono with Architecture for Humanity to present the ideas of transitional neighborhoods. A proposal was quickly developed and presented to the committee which included representatives from HUD and FEMA from D.C. The proposal was called the Neighborhood Cluster Initiative and the premise was that reconstruction is most effective when residents are kept within close proximity of their own property, their community and personal family support systems. The proposal called for a pilot project in Bay St. Louis, Mississippi where residents would be placed on a site within their neighborhood and a coordinated rebuilding effort would immediately begin. The proposal was discussed at length, but was never implemented and the federally assisted recovery process continued on the path of what was accepted FEMA policy and what has become known as the "FEMA Trailer Parks" were developed.

IV. Housing Resource Centers

Transitional housing was moving in a very different direction from the recommendations and research used to develop the Neighborhood Cluster Initiative proposal. While FEMA trailer programs moved forward, the discussion turned to the design of the Mississippi Cottage (then called the “Katrina Cottage”).

The next stage included the formation of Housing Resource Centers, a concept recommended by FEMA. The Housing Resource Centers were designed to coordinate the state, local, federal and nonprofit programs, and were to be located and run within the communities they served on a countywide basis. For these Centers to be successful, it was clear that they must be run by local leaders and community organizations. As evidenced by the difficulties in outreach plaguing state and federal programs, even now, with trusted local leadership at the helm, already confused and traumatized residents would have a better chance of accessing the assistance they needed.

Comment [LK1]: I deleted this here because in the next paragraph you say it again and it's more effective there because you're describing having done the work and then found that they had not provided funding.

With technical expertise from Architecture for Humanity we joined forces with East Biloxi City Councilman, William Stallworth, and established the first Housing Resource Center in East Biloxi, a low-income community surrounded by multiple casinos. We quickly learned that although the creation of these centers was recommended by FEMA, there was no funding to support them. In November, 2005, Architecture for Humanity's relationship with Oprah's Angel Network paid off. Oprah's Angel Network provided seed funding for this first full-service Housing Resource Center on the Gulf Coast, which now includes architectural design and engineering, case management, construction management, financial and homeownership counseling and volunteer coordination. This Center, now known as the Hope Community Development Center, stands out as a new and highly successful model for disaster recovery.

Oprah's Angel Network also provided a grant for the Biloxi Model Home Program through Architecture for Humanity. Through this program we were able to review, design and construct seven homes that addressed affordability, while developing engineering and construction standards that surpassed FEMA's new construction guidelines. This new program led the way for conducting these necessary discussions within the community where the re-building was being done, alleviating the disconnect that occurs when these discussions are held in a regionally or nationally centralized location.

After spending two years assisting in the establishment of this Housing Resource Center, I relocated to Hancock County (ground zero), Mississippi, to establish a similar Center. Without any government assistance, there are now four Housing Resource Centers along the Mississippi Gulf Coast. The Directors

of the Housing Resource Centers work together weekly to ensure that we are not functioning in a vacuum and to share resources and lessons learned.

These Resource Centers act as the gatekeepers of all nonprofit funding for housing, thereby encouraging coordination between all organizations in the region engaged in the housing recovery effort. This coordination allows our design studios to review and upgrade plans so that we are building back stronger and safer, while addressing the need for affordable housing. The coordination and effort of these organizations is responsible for the majority of all housing developments to date on the Mississippi Gulf Coast .

In addition to NGO's, these Housing Resource Centers, through our own outreach efforts currently coordinate programs with the following state and federal agencies:

FEMA – Cases are sent to our offices by FEMA employees when there are no viable housing options available for the resident. In March 2008, thousands of cases were delivered en masse to the Housing Resource Centers,. This caused chaos for the organizations, as well as unnecessary fear and confusion for the residents, which could easily have been preempted through early coordination between FEMA and the Housing Resource Center's. We are currently being asked to provide case management for 8,000-10,000 households in the transition from FEMA housing assistance to permanent housing through FEMA's Phase II Case Management pilot program – all to be completed in nine months. This impossible task comes on the heels of a Case Management Crisis Summit in January 2008, held by local nonprofits and Housing Resource Centers, which identified the impending predicament caused by the termination of FEMA's Katrina Aid Today case management program. With over 10,000 cases still open, this program should not have been permitted to conclude. This was obviously recognized by FEMA, as two new case management programs were released following the summit, but only after hundreds of case managers were laid off in March 2008, most of whom have since left the region.

FEMA's two new case management programs, Phases I and II, only support case managers who move residents from FEMA funded programs to other housing. Without the immediate funding of FEMA's Phase II case management plan, the retention of case managers cannot be guaranteed. In fact, if this funding is not received, the imminent loss of these remaining case managers can be guaranteed! This loss of case managers will cause a domino effect that will not only be highly detrimental to those 10,000 remaining FEMA cases, but on countless other federally funded programs as well, which will be impossible to implement without these case managers. Most importantly, the establishment of this program with a nine-month timeframe virtually ensures its failure. None of this can be accomplished in nine-months. A transition of thousands of households from FEMA assisted housing to permanent housing,

when most permanent affordable housing was rendered uninhabitable, requires time. We need a minimum of another 3-5 years, probably more.

MEMA – Alternative Housing Program (Mississippi Cottages). Housing Resource Centers are regularly sent cases from MEMA for residents who must begin securing (in the case of Hancock County this means building) permanent housing. Because the program expires in March, 2009 we are currently working on a daily basis with residents desperate for permanent housing. MEMA has also asked us to support and work with our local municipalities in hopes that they will accept the Katrina cottages as permanent housing. This was not the original purpose of the Katrina Cottages. Had this program been developed directly with the local leaders these Cottages could have been designed with minimum code requirements in mind that would have made it a viable option for permanent housing, and many more residents would currently have homes that could be considered permanent. The federal mandate that this be a pilot transition program is now causing widespread panic along the Mississippi coast among residents and local leaders alike. Wherever possible, it should be mandated that programs for post-disaster situations should be developed and coordinated with local municipalities, in order to be effective.

HUD – The Housing Resource Centers will be administering and/or coordinating several HUD funded programs and will play some part in almost every remaining program funded through HUD. These programs include the Homeowner's Assistance Programs (Phases I, II & III) administered by MDA, Workforce Housing programs (Phases I & II) and tax credit programs that have been allocated in our areas. Through our Housing Resource Centers, we will provide case management to local residents, including counseling in the areas of homeownership, foreclosure prevention and financial management. Through our design studios, we will employ our land use data to support planned and coordinated rebuilding. We are contacted on a daily basis by developers and are a regular resource data and information that assists them in making choices on where to invest.

These agencies have all come to the realization that in order to have more effective programs, they needed to coordinate with the local lead housing agencies who were tied in directly to the residents, the local councils and mayors and community leaders, the Housing Resource Centers.

We have worked hard to streamline recovery and make it easier for government agencies to access information from the ground. We formed the Centers and now we have joined together as one Association to further simplify our efforts and mission.

As the coordinators of multiple affordable housing programs that have facilitated the majority of rebuilding of affordable housing units to date, it is difficult to understand why we continue to be an unfunded and under utilized

resource. Policies continue to be made and programs implemented in our communities without our input. When these programs fail, the Housing Resource Center and Long Term Recovery Directors can only pick up the pieces, knowing that without outreach and coordination between government and community partners, the programs will not achieve the intended result.

V. Extent of Damage

Other witnesses may testify in detail about the extent of the housing damage and provide statistics. To my knowledge there is no single verified housing damage estimate that characterizes the housing unit losses of homeowners and renters by income level. This is vital information because so many of the HUD-funded programs specify that a portion of the funds be used to benefit persons of low and moderate income. Without this information it is difficult to determine the progress and design programs that effectively meet the need.

In the month of March, 2008 in Hancock County we received over 400 new applicants for housing assistance within a four-day period. This was through only very limited outreach, due to lack of funding. The residents ranged from below 60% AMI to well above 120% AMI, however the difficulties navigating the complex recovery process were shared and without case management, they were unable to move forward.

Efforts are underway to aggregate and evaluate unmet needs based upon data from our Housing Resource and Long Term Recovery Centers, but even those evaluations will almost certainly will be underrepresented, as many families with unmet needs have simply dropped out of the system in frustration after nearly three years of neglect.

Future housing assessments should be organized and coordinated through the Housing Resource Center Association of the Gulf Coast in collaboration with our partnering agency, the Gulf Coast Community Design Studio (a nonprofit organization of Mississippi State University). A task which must be directly and fully funded.

VI. Coordination of Federal Programs and the Impact

Since the day Katrina struck, August 29, 2005, the lack of coordination in federal programs has been a contributing impediment to the recovery process, creating a need for increased funding as time goes by. There are four federal programs that, if not coordinated immediately, will result in a new wave of homelessness.

Far from conjecture, this is what is happening today, June 17, 2008:

FEMA is removing trailers at a faster rate than ever, with residents having nowhere to turn. Residents are being told many things, far more than they can assimilate, but are not provided case managers or referred to an HRC for assistance in locating permanent housing. Simultaneously, many of the same residents had been previously approved for a Mississippi Cottage through the federal Alternative Housing pilot program. As of May 15, Mississippi no longer had cottages for these residents, several of whom allowed their trailer to be pulled with the legitimate expectation that this transitional cottage would be their home while the Housing Resource Centers case manage and coordinate the building of their new home. They are now living in various places, but are not on their property. Due to the lack of coordination, this is exactly the opposite effect than intended.

The multiple HUD program timing is also having a negative impact. The Housing Resource Centers (with their long term recovery organizations) were allocated a grant from HUD for Workforce Housing – Phase I in February 2008. This grant was written in order to leverage housing funds which Housing Resource Centers allocate to unmet needs, thereby filling the gap between insurance, state grant programs and other funding contributed by the resident. This funding was provided by the Salvation Army, the American Red Cross and the Mississippi Hurricane Recovery Fund. Now, because the HUD funding has not been forthcoming, those funds will all be depleted, making what was a \$15M proposal into an approximate \$45M need (the proposal provides for gap funding in the form of a forgivable loan for homeowners at 80% and below AMI). This is the very funding, coupled with other programs funded through this same allocation, that is necessary, in order to support those families who are losing their FEMA housing and have lost the promise of the Mississippi Cottage. If the Housing Resource Centers were funded properly and the HUD funding released, output would be markedly increased, transition time for residents would be decreased and the housing recovery, less costly.

Because all of these programs require skilled case management in order to run effectively, without the FEMA Case Management Phase II Program, none of the programs will run efficiently, if they can be run at all. The case manager is the conduit between the funds and the resident. If the 8,000-10,000 new families on HRC rosters could have recovered without case management they would have done so.

These are four very specific examples of programs coming to an end at this very moment, without taking into account the support necessary at this point in the recovery process. It is unrealistic to expect that any state handle this level of massive affordable housing programs without federal support. HUD recognizes this, and provides a liaison, but a single HUD officer is so obviously not sufficient in administering these programs for States. Organizations, like Local Initiative Support Corporation (“LISC”) exists to support and train local governments in such programs, and assists with program administration.

Through this kind of training and support system, the knowledge base and technical expertise remains with the local governments, creating an increased capacity for program management and allowing for lessened federal assistance in the face of another disaster.

Finally the environmental requirements placed on individual HUD funded projects is resulting in approximately 18 months of delays in construction. These requirements are especially difficult for the nonprofit developers and housing authorities building homes for the neediest of families, most frequently the same families that FEMA is pushing to move out of trailers. It is irreconcilable that families be removed from FEMA trailers when there is no transitional option for them and no opportunity for us to build permanent affordable housing in time to house them. If local community leaders and Housing Resource Centers are part of the coordination team and included in the stream of communication, we will be able to build more efficiently. To date, we are included in neither, and continue to do our very best on a daily basis to create a new stock of affordable, safe and secure housing, but are doing so in a vacuum and with very little support from those in whom we have placed our trust and given our voice.

VII. Conclusions and Suggestions

Coordination - Throughout the recovery following Hurricane Katrina, the lack of coordination remains a major cause of delay in progress. When a transitional housing program is scheduled to end, there must be coordination with the other programs that will fund initiatives to provide housing for those residents losing the transitional housing. It may not be simple, but I can tell you with certainty that the failure to coordinate these programs is unnecessarily costly and devastating for the residents affected.

Outreach – It is unrealistic to expect residents to find out about housing programs and grants with minimal outreach. The outreach must be coordinated by community organizations that work and live among residents and must be communicated specifically for the audience being addressed. Language, educational and cultural backgrounds should be considered and local organizations have the ability to identify and break through these barriers.

Case Management – Recognizing the importance of case managers (who should coordinate with local community organizations) is key. Case managers are the people who guide residents through the complexities of recovery – from financial planning, support services referrals and creating a building plan to ensuring that each family has accessed every available program while ensuring that there is not a duplication of benefits. They are also a conduit for reporting barriers to recovery on a weekly basis back to the Housing Resource Centers, which allows these problems to be addressed immediately, and the recovery progress to continue smoothly.

Technical Assistance and FEMA – Community organizations need technical assistance as soon as possible after a disaster. FEMA's Long Term Recovery department should be empowered to advise these organizations. If we are expected to request what we don't know we need, all is lost. We would benefit from knowledgeable FEMA agents taking a more proactive role in assisting community leaders and municipalities especially in the formation of Housing Resource Centers and comprehensive planning. It has taken almost three years for us to understand that in order to access assistance from FEMA, we must request it. Most times we are unaware of the available support, so requesting it is impossible.

Community Design Studios – It is difficult to imagine where our recovery would be without our partnership with the Gulf Coast Community Design Studio ("GCCDS"). With start-up funding from Architecture for Humanity and a small grant from a non-housing related HUD fund, and under the leadership of David Perkes who is a licensed architect and planner, the GCCDS has been an invaluable partner in our recovery. Working directly within our offices enables constant communication and response to design and engineering related issues. Now all of our partnering affordable housing building partners submit their house plans to be reviewed and changed by the Studio. Without this partnership, hundreds of homes built by non-profit organizations may have been substandard and unsafe in the event of future storms. Additionally, GCCDS offers GIS services and we regularly organize teams of volunteers to perform door-to-door assessments which GCCDS uses to create maps for our reference. These maps include overlay information about elevations and communities that help us navigate land use and planning. This information is vital to us, otherwise we are building back without long-term vision and community planning. GCCDS also receives very little support, yet plays an important role across the Mississippi Gulf Coast.

Community Conflict Resolution – With all of the difficulties facing communities post-disaster in the recovery process, increased conflict is prevalent in every phase of life. Organizations such as the Mississippi Mediation Project, a nonprofit created after Katrina to fill this void and train community residents in essential problem solving, communication, personal advocacy and mediation skills should be funded and supported. Programs like these not only serve residents, but provide support and training in these areas for the case managers who are dealing with residents on a daily basis, making them more effective in their jobs.

In the wake of Hurricane Katrina so many people approached the disaster zone as a blank slate. No amount of property damage can erase the financial, legal and cultural foundations of a community. In pursuing reconstruction it's important to recognize the community infrastructure that remains even when the physical infrastructure has been destroyed. You do that by working very closely

with communities at a grassroots level. Technical assistance must be provided where it is needed most—on the ground.

When these methods are employed what is left behind are invaluable resources and lessons learned in vulnerable areas of our country. The value goes beyond disaster recovery. Better communities are built which in turn builds a better quality of life and contributes to a stronger economy.

Chairmen and women, members of the Committees, thank you again for the opportunity to testify on this important subject. I look forward to answering any questions.