FIVE YEARS AFTER KATRINA
PROGRESS REPORT ON RECOVERY, REBUILDING AND RENEWAL
OFFICE OF GOVERNOR HALEY BARBOUR
AUGUST 29, 2010
Friends,

Five years ago, Hurricane Katrina wiped away what we knew as the Mississippi Gulf Coast. Our southern counties witnessed unprecedented destruction. Many homes were erased, leaving only a foundation as a marker of what used to be. Other homes and businesses were reduced to rubble by blasts of wind and a merciless storm surge. Ultimately, more than 60,000 homes were destroyed and more than 100,000 of our people were without homes. Hurricane force winds extended more than 200 miles inland. As I’ve said many times, it looked like the hand of God came down and just wiped away everything.

The one thing Katrina didn’t destroy was the indomitable Mississippi spirit. Moments after the storm passed, Mississippians responded with unparalleled courage and compassion, often leaving their own shattered homes to check on a friend or neighbor. The howl of the storm gave way to the buzz of chainsaws, as residents cleared driveways and roads. The resilient, hard-working people of Mississippi took a tremendous body blow during the worst natural disaster in our nation’s history, and then we got up, hitched up our britches and went to work.

Believe me when I tell you that people the world over took notice, and they were impressed. In the months and years after Katrina, I’ve had business and political leaders across the country tell me, “Haley, you’ve got to be proud of your people.” There’s no doubt the recovery from Katrina along Mississippi’s Gulf Coast has cast our state in a new light.

No, we didn’t do it alone. There were waves of volunteers from all over the country who showed up to help any way they could, whether they were driving nails into homes and businesses or driving trucks with food and supplies; and we welcomed them with great appreciation. The federal government allocated an extraordinary amount of money – more than $24 billion – to our recovery effort, and they gave us unprecedented discretion in how to spend it. We have spent that money wisely, not just to restore what had been, but to prepare for the future. We are not simply rebuilding, but we are building back bigger and better than ever.

An unprecedented disaster demands an unprecedented response, and we knew all along that we would have to break new ground along the way. Where we found problems, we developed creative solutions, many of which will be indispensable in the future. Our state is now much more prepared for disasters, and lessons learned during Katrina have been applied in more recent crises.

Similarly, our congressional delegation and the federal government stepped up to the plate effectively and generously. Senator Thad Cochran played a vital role, via his leadership on the Senate Appropriations Committee. Senator Roger Wicker’s assistance in getting support for our State has been crucial as was that of Senator Trent Lott before him. Our House delegation put aside party politics and put Mississippians first. Representative Gene Taylor’s expertise in maritime and naval issues has, and continues to be, an invaluable asset to Mississippi. Representative Bennie Thompson was essential to our effort to get federal funding for the survivable interoperable communications system. Both the Bush and Obama administrations rose to the call for aid in the aftermath of the worst natural disaster in American history. To all of them, I offer my sincere appreciation on behalf of Mississippi.

We’ve matched monetary aid with hard work, endurance and perseverance. We’ve replaced rubble with commerce. We’ve torn away the blue tarps and replaced them with new roofs. From homes and schools to places to play and places to pray, we’re making Mississippi’s Gulf Coast more than it was; we’re making it what it can be, what it should be.

Mississippi has been the beneficiary of almost unfathomable generosity, and we are truly thankful.

Marsha and I are extremely proud of the progress and accomplishments the Gulf Coast has made in coming back from Katrina. We wish God’s grace and blessings on you and your family as we continue to build upon Mississippi’s spirit and character.

Sincerely,

Haley Barbour
INTRODUCTION

Five years ago, Hurricane Katrina unleashed a fury of destruction on South Mississippi and the Gulf Coast. The damage caused was literally unprecedented: Hundreds of thousands of lives were thrown into disarray; the coastline was practically wiped away. Entire landscapes of cities and counties were changed forever.

Even while piles of rubble covered the landscape, Governor Haley Barbour made a promise to all Mississippians: the Coast, drawing on the resiliency and strength of its people, would not only be rebuilt, but would come back bigger and better than ever.

The massive recovery effort coordinated by the Governor has embodied this Mississippi spirit. At every turn, Mississippi has rebuilt and restored that which was lost in a way that was better than before and rethought processes and programs to better serve the affected region.

In many instances, this has meant innovative, first-of-its-kind programs born from creative collaborative processes:

• The Governor’s Commission on Recovery, Rebuilding and Renewal combined ideas from local residents and leaders with expert knowledge from around the country to develop a recovery framework.

• Mississippi rethought disaster housing and designed the Mississippi Cottage as a better alternative to FEMA travel trailers; indeed, these cottages have proven their utility by providing temporary housing during subsequent disasters in the state.

• An enormous disaster housing grant program, the Homeowner Assistance Program, was created and benefited nearly 30,000 households.

• A regional water and wastewater system will provide more efficient services to residents who move inland to be safer from future hurricanes.

• A statewide interoperable communications system is in operation to link emergency responders in times of crisis. Like the cottages, this system has already been utilized during the recent oil spill crisis to enhance communications between state, local, and federal officials, as well as crisis responders.

Notable successes achieved in the five years since Katrina draw on the combined efforts from all governmental sectors, private industry, and nonprofit assistance. Examples include:

• Housing has been restored to meet the needs of coastal residents. Nowhere is this more evident than the limited number of FEMA temporary housing units; from the tens of thousands of units that housed more than 100,000 Mississippians, fewer than 100 units remain on the Coast.

• The state has restored its public infrastructure using $3 billion obligated by the Federal Emergency Management Agency (FEMA), strategically aligning these dollars with other funding streams where necessary to meet its vision of rebuilding bigger and better.

• State employment and job training efforts have resulted in the Coast’s having some of Mississippi’s lowest unemployment rates despite the economic recession, and has bolstered the workforce to fuel coastal businesses.

• Every Mississippi school except one re-opened within six weeks after Katrina, and students did not let the storm keep them from achieving high performance results.

• Medical and social services infrastructure were restored, allowing impacted families to quickly get back on their feet.

• Important restoration projects for the coastal environment, beaches, and forest lands are underway.

These successes have helped restore what was lost in Katrina in a manner that was better than before; however, Mississippi’s work is not yet complete. Several important initiatives are currently underway that will be the foundation of the Coast’s long-term vitality.

Jobs are the most crucial piece to the Coast’s long-term prosperity, and the restoration program at the Port of Gulfport will be the centerpiece of the Governor’s job creation efforts. The Port of Gulfport restoration is the biggest economic development project in the state’s history, and will be an economic engine, not just for the Coast, but the entire state.

The restoration of Mississippi’s barrier islands will protect the coastline from future hurricanes, while also nurturing natural habitats. Unfortunately, Congress has not yet funded the full coastal restoration plan created after Katrina. The barrier islands are an important part of that plan, but other measures are needed to revitalize coastal marshlands, forests and beaches.
Although Mississippians demonstrated great resiliency in the face of Hurricane Katrina – the worst natural disaster in American history – the state’s success would not be possible without the outpouring of support received from our sister states, corporations and the federal government. A great debt is owed to those nonprofits and volunteers from around the country and world who have donated countless hours and monies to restore lives after Katrina.

AUGUST 29, 2005

Hurricane Katrina began as a tropical depression over the Bahamas on August 23, 2005. The depression continued to gain intensity, becoming tropical storm Katrina on August 24 and officially obtaining hurricane status on August 25 – a mere two hours before its center hit Florida’s east coast as a Category 1 hurricane. Although Katrina was reduced to a tropical storm as it quickly moved across southern Florida, it again became a hurricane when it reached the Gulf of Mexico.

The storm strengthened to a Category 3 hurricane on August 27 after its inner-wall deteriorated and a new, stronger outer wall of the storm formed, raising wind speeds to approximately 115 miles per hour and doubling the size of the hurricane’s expanse to 140 miles from its center. While still in the Gulf on August 28, Hurricane Katrina intensified from a Category 3 to a Category 5 hurricane with winds reaching over 170 miles per hour and the area of the hurricane’s path increasing to a 200-mile radius. The hurricane’s most destructive winds reached nearly 30 miles from the storm’s center—three times the radius of Hurricane Camille’s maximum winds in 1969.

As a Category 3 hurricane with 120 mph winds, Katrina arrived at the Louisiana and Mississippi borders around 9:45 a.m. on August 29. Katrina’s intensity as it hit the Mississippi Coast caused the hurricane to be nearly as strong as it was at its most powerful and destructive Category 5 stage. The Mississippi coastline’s low elevation and shallow waters rendered the area especially susceptible to destruction from storm surges. In the case of Katrina, the storm surge topped 30 feet in many places and obliterated 80 miles of the coastline.

Katrina retained its hurricane classification until well past Meridian, more than 150 miles north of the coast, where it weakened to a tropical storm around 7:00 p.m. The storm became a tropical depression on August 30 near the Tennessee Valley and dissipated on August 31 over the eastern Great Lakes.

Because Katrina was literally unprecedented in strength and retained its power far inland, nearly all of the state and its citizens experienced severe effects from its wrath. Hurricane Katrina took the lives of more than 230 Mississippians and left unprecedented devastation in its wake. Throughout Mississippi, hundreds of thousands of housing units were damaged and 80 percent of the state’s citizens lost electricity.

IMMEDIATE RESPONSE AND RESTORATION OF CRITICAL SERVICES

Mississippi’s hurricane preparedness set the stage for the state’s post-Katrina recovery, saving lives and serving the immediate needs of those affected by the storm. These measures also laid the foundation for a faster and more successful long-term recovery after the hurricane. Actions taken by the Mississippi Emergency Management Agency (MEMA) in concert with other state and federal agencies allowed for the safe evacuation of coastal residents and enabled their speedy return after the storm so that they could participate in the rebuilding of their communities.

Mississippi began emergency preparations nearly a week before Katrina came ashore, including the following:

• August 23, 2005 - MEMA began publishing daily situation reports, detailing important information on the hurricane and response efforts planned and undertaken.
• August 25 - MEMA conducted an executive planning meeting in preparation for Katrina.
• August 26 - Governor Barbour signed a State of Emergency Order and an Executive Order authorizing the use of
Five Years after Katrina

Katrina’s landfall.

Emergency crews within six hours of that were structurally safe were opened to the immediacy of the responders, all roads from the state’s roadways. As a result of were clearing immense amounts of debris the Mississippi Department of Transportation before the storm had dissipated, crews from the Gulf Coast, so that it could ride the way in the recovery effort.

On August 29, Hurricane Katrina came ashore as a Category 3 hurricane. Even before the storm had dissipated, crews from the Mississippi Department of Transportation were clearing immense amounts of debris from the state’s roadways. As a result of the immediacy of the responders, all roads that were structurally safe were opened to emergency crews within six hours of Katrina’s landfall.

Massive search and response efforts began without delay. Volunteers at the MEMA EOC staffed a missing persons hotline that took more than 11,000 calls from 40 countries in three days. Teams from state agencies as well as from Mississippi State University, the University of Mississippi and Delta State University converted the missing persons addresses into coordinates on GIS maps for use by state and national search and rescue teams. These teams performed more than 5,000 rescues in Mississippi after the storm. The Mississippi National Guard began handing out food, water, and ice at designated distribution points in every county. Because the federal pipeline could not deliver the quantity of supplies needed in the wake of this unprecedented storm, MEMA consistently received only 10 to 20 percent of the daily requested amount. Not until September 9, 12 days after landfall, did the supply of these valuable commodities meet the daily demand.

Mississippi volunteer agencies coordinated much of the initial relief, but an outpouring of help came from around the country. The incredible volunteer force that responded to the needs of the Gulf Coast helped to pave the way in the recovery effort.

To match incoming donations with existing needs, the Mississippi Commission for Volunteer Services (MCVS) operated a donations hotline that was staffed by AmeriCorps team members. The Mississippi Department of Finance and Administration, MEMA, and MCVS managed a donations warehouse that processed all donated goods coming into the state. Almost 10,000 pallets of goods were distributed.

Through the Emergency Management Assistance Compact and the Statewide Mutual Aid Compact, more than 25,000 people from 46 states and Puerto Rico assisted Mississippi during the recovery process. Several states provided direct assistance to Mississippi, in some cases dispatching disaster medical assistance teams or transporting supplies and commodities straight to response agencies.

The State’s Volunteer Agencies Active in a Disaster organization coordinated with agencies such as the Red Cross and Salvation Army and worked with the Mississippi Department of Human Services to ensure that food was available following the storm. Faith-based organizations played a tremendous role in recovery efforts, particularly in feeding hurricane victims through shelters, where some evacuees resided until October 2005.

FEMA began taking disaster assistance applications immediately after the storm, setting up mobile application centers in addition to its normal call center operations. Nearly $20,000 Mississippi families registered for federal assistance with more than $1.3 billion given to those residents through the FEMA Individual Assistance program. Those funds were used to cover disaster expenses, such as home repair and replacement, personal property loss, transportation expenses, and medical and dental expenses.

Because FEMA had travel trailers in stock and had pre-existing contracts with companies, temporary housing was organized in record time. At the height of this program, more than 500 travel trailers were being set up each day. In addition to travel trailers, FEMA satisfied temporary housing needs by providing rental assistance for vacant rental properties, paying for stays in hotels and motels, and utilizing military facilities and cruise ships.

The Governor’s Commission on Recovery, Rebuilding and Renewal

Seven days after Katrina’s landfall, Governor Barbour established the Governor’s Commission on Recovery, Rebuilding and Renewal (the Commission) and tabbed Mississippian and former Netscape CEO Jim Barksdale as its chairman.

The Governor’s directive to the Commission was threefold: solicit the best ideas for
The Commission solicited input not only from experts and industry-leaders in housing, planning, and other areas, but most importantly from the citizens of the affected counties. Issue committees, comprised of local stakeholders from both the public and private sector, were formed to evaluate challenges and identify opportunities within specific sectors such as infrastructure, finance, agriculture, tourism, education, health and human services, and governmental and nongovernmental organizations. In addition, over 50 town hall meetings across 33 counties were held to receive ideas and opinions on the long-term recovery and renewal of South Mississippi. Their input was recorded by county and regional committees.

The committee meetings and forums produced many valuable conclusions. The Commission stressed that while the process of identifying problems and recommending solutions is important, implementation and accountability must also be addressed, especially in light of the failure to institute many of the recommendations after Hurricane Camille. Secondly, the Commission was also guided by the belief that local governments and citizens should control their own destiny in rebuilding their communities. The Commission believed communities should have the ability to explore many different options for rebuilding their affected area and should accept responsibility for key decisions.

In October 2005, the Commission, in partnership with the Congress for New Urbanism, held a six-day large design charrette, the “Mississippi Renewal Forum.” The forum is believed to be one of the biggest charrettes ever held, as more than 200 professionals from Mississippi and around the world worked to develop plans for more sustainable living patterns at all income levels. Architect and planning teams were formed and assigned to different cities or issue areas. They surveyed the damaged cities and then met with city leaders to collaborate on rebuilding ideas. Using that input, those teams then produced strategies to rebuild communities with pedestrian-friendly streets, more attractive transit options, and a better mix of commercial, office, and residential uses. The designs and plans produced at the Forum were printed in a pattern book and summary report, which were then heavily distributed throughout the Coast. Many cities have continued working with the architects and planners from the charrette in the months and years after the Commission’s work has concluded.

After thousands of hours of input from committees and intensive research, the Commission submitted its final report to Governor Barbour on December 31, 2005. The report, “After Katrina—Building Back Better Than Ever,” offered over 240 specific recommendations. The recommendations 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.

After presenting its final report on December 31, the Commission disbanded. The work of the Commission was invaluable for the recovery process, but its impact went beyond designs, best practices, and recommendations. Perhaps more importantly, the Commission jump-started the process of local engagement: Residents no longer focused on what had been; instead, local leaders and citizens focused on what could be and the best ways to reshape their cities and neighborhoods in a thoughtful, comprehensive framework. Although specific actions taken in relation to the Commission’s guidance and recommendations will be described later in this report, it is important to note that the Governor’s vision in creating the Commission was achieved largely by the energy and momentum established in those initial four months after Katrina.

**THE GOVERNOR’S OFFICE OF RECOVERY AND RENEWAL**

In early 2006, the Governor established an office within his administration that reported directly to him: the Governor’s Office of Recovery and Renewal (GORR). Since that time, GORR has maintained staff in Jackson and on the Coast and has continued its critical function of coordinating government assistance at all levels, offering advice and assistance to local jurisdictions, and creating policy for recovery programs.
Mississippi’s tremendous, ongoing recovery following Hurricane Katrina would not be possible without the strong partnership of the federal government. FEMA and federal partners joined the state in preparing for the approaching storm prior to the hurricane’s landfall, and the partnership between state and federal response teams during the critical hours following Hurricane Katrina had a significant impact on our state’s recovery. While the federal government response was not perfect after Katrina, it did far more right than it did wrong.

While normal disaster frameworks designed by federal lawmakers would provide much needed assistance to Mississippi, Governor Barbour recognized that it would not be enough. The unprecedented destruction wrought by Katrina would require an unprecedented amount of federal aid.

The Governor’s first priority following Katrina was to develop a comprehensive recovery plan, which he presented to the Bush Administration and Congress beginning November 1, 2005. Working alongside the state’s congressional delegation – including Senator Thad Cochran, the chairman of the Senate Appropriations Committee, Senator Trent Lott, and our entire Congressional delegation – Governor Barbour and state officials worked tirelessly to pass Katrina relief legislation.

These unified efforts led to Congress passing a comprehensive package for Katrina relief in a supplemental appropriations bill in late December 2005. Since that time, additional Katrina assistance has been authorized by Congress in subsequent supplementals to help Mississippi continue its mission to recover and rebuild the Gulf Coast.

One of Governor Barbour’s highest priorities following the storm has been to ensure that all federal resources are used efficiently while maximizing efficacy. Toward this end, the Barbour Administration has been extensively involved in directing the uses of federal funds and has helped coordinate efforts between state and federal entities.

**STAFFORD ACT**

The general authority for federal disaster support is outlined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act (“the Stafford Act”). Generally, after a disaster strikes, the governor of the affected state assesses the ability of the state to respond to the disaster with its own resources, and, if federal resources are deemed necessary, officially requests a disaster declaration from the President. FEMA, in partnership with the state, will conduct damage assessments and evaluate whether thresholds for Stafford Act activation are met. After those preliminary damage assessments are completed, the President will make the determination of what counties may be declared eligible for disaster assistance and for what specific programs.

With Katrina no such process was required. President Bush issued a major disaster declaration for Mississippi on the day that Katrina made landfall. The declaration triggered Stafford Act disaster recovery programs targeted to both individuals and local governments affected by the disaster.

FEMA, in partnership with MEMA and other federal agencies, has coordinated the following disaster programs after Katrina:

- **Individuals and Households Program.** After a disaster, disaster victims apply for direct assistance from FEMA through this program, which is divided between Housing Assistance and Other Needs Assistance. The Housing Assistance program provides grants for repair or replacement of damaged homes and also temporary housing for disaster victims, either directly or through financial means such as rent payments. Katrina resulted in the largest temporary housing operation in FEMA history, as travel trailers and mobile homes were supplied for more than 48,000 Mississippi families.

- The Other Needs Assistance program is for disaster-related expenses such as replacement of personal property, fuel, moving and storage expenses, medical and dental expenses and funeral and burial costs. Forty-nine counties were deemed eligible for the Individuals and Households Program; this 49 county area has since become the eligibility standard for many disaster programs. After the storm, applicants were eligible for up to $26,200 under the Individual and Households Program. More than $20,000 Mississippian households registered for assistance and more than $1.3 billion was provided in Individual Assistance from FEMA.

- **Public Assistance.** FEMA’s Public Assistance program includes both emergency work, such as debris removal and emergency protective measures, and permanent work, such as the repair and rebuilding of public facilities and infrastructure. FEMA will also cover the losses of the contents within public facilities. In addition to local governments and state agencies, certain private non-profits that serve governmental functions may qualify for assistance.

Public Assistance Categories A-G and amounts allocated:

- **Emergency Work**
  - A – Debris Removal: $717 million; more than 46 million cubic yards
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which amounts to $433 million for Mississippi.

Program and the Public Assistance program, allocated under the Individuals and Households Program equals 7.5 percent of the total funding property from natural hazards. The federal share measures that reduce the risk of loss of life and provides grants to local governments for Hazard Mitigation Grant Program (HMGP)

permanent work categories.

To date, a total of $3 billion has been obligated by FEMA. One of the best indications of how widespread Katrina’s impact was in Mississippi is that all 82 counties were deemed eligible for emergency work through the Public Assistance program. All but eight counties qualified for permanent work categories.

Hazard Mitigation Grant Program. The Hazard Mitigation Grant Program (HMGP) provides grants to local governments for measures that reduce the risk of loss of life and property from natural hazards. The federal share of HMGP equals 7.5 percent of the total funding allocated under the Individuals and Households Program and the Public Assistance program, which amounts to $433 million for Mississippi.

All counties in the state are eligible under HMGP. The state has used these funds for a variety of hazard mitigation measures, such as generators, relocating buildings outside of flood prone areas, building storm shelters and retrofitting buildings to shelter codes.

Small Business Administration Disaster Assistance Program. Counties declared for the Individuals and Households Program are eligible for disaster assistance from the Small Business Administration (SBA). Low interest loans totaling $2.6 billion were provided in the following categories:

- Home Physical Disaster Loans – $2 billion to 31,000 applicants for homeowners to repair or replace damaged homes, and for homeowners and renters to replace personal property
- Business Physical Disaster Loans – $545 million to 4,350 applicants for businesses of all sizes and private non-profit organizations to repair or replace damaged property and business assets
- Economic Injury Disaster Loans – $19 million to 300 applicants for working capital for small businesses to cover normal operating expenses

Disaster Legal Services. This program provides disaster legal services to low-income disaster victims to meet their disaster-related legal needs.

Disaster Unemployment Assistance. This program provides unemployment benefits and re-employment services to individuals unemployed because of a disaster and who are not eligible for regular unemployment benefits. MDES administered 34,600 claims for Disaster Unemployment Assistance.

Crisis Counseling Assistance. This program provides crisis counseling to help relieve grieving, stress, or mental health problems caused by a disaster. Nearly 300,000 individuals received counseling services.

Non-Federal Match. Nearly all Stafford Act programs require a cost-share from the state, local governments or other non-federal sources. Typically, a state and the entity within a state must pay for 25 percent of costs, and that amount may be reduced to 10 percent following a major disaster.

Recognizing the severe impact of Katrina on the Gulf Coast region and the enormous cost burden of cost-share for Stafford Act recovery programs, Congress waived the non-federal match requirement for all Stafford Act programs except HMGP in 2007. These programs will now be 100 percent federally-funded.

CONGRESSIONAL APPROPRIATIONS

While the Stafford Act has met typical post-disaster recovery needs, the enormous magnitude of the storm caused tremendous impacts beyond the Act’s reach. Congress has been very generous in filling those gaps to ensure a full revitalization after Katrina.

These gaps were addressed by the Governor’s comprehensive recovery request to the Bush Administration and Congress in November 2005. Governor Barbour’s plan detailed recovery needs beyond FEMA assistance covered under the Stafford Act.
The Governor’s recovery plan has been largely funded by Congress, and the state’s recovery has remained consistent with the priorities identified in the original 2005 request. An appropriations package passed in December 2005, Public Law 109-148, provided over $10 billion in recovery funds that have been the bedrock on which the state has based recovery efforts. The legislation provided help for housing, medical centers, schools and colleges, highways and bridges, employment, law enforcement, human services, coastal restoration and other important needs. Subsequent legislation added more funding and changed program requirements in tailoring to Katrina needs. Later sections of this report will detail how these monies have been utilized.

In the November 2005 plan, Mississippi requested funding through the agencies which matched the mission of the projects. For example, $600 million was requested for water and wastewater infrastructure through the U.S. Army Corps of Engineers, the Environmental Protection Agency and the U.S. Department of Agriculture (USDA); $500 million for the Port of Gulfport restoration which matched the mission of the projects.

$150 million was requested for community facilities repairs through USDA Rural Development Community Facilities Grants. Instead of spreading funding over multiple agencies and creating new programs, Congress, led by Senator Cochran, chose to directly fund for many of Mississippi’s requests through the Community Development Block Grants (CDBG) program. This option allowed maximum program flexibility and reduced existing bureaucratic structures in each state to manage CDBG funds.

To ensure maximum flexibility for states to implement their priorities for a comprehensive recovery, Congress included specific language requiring the HUD Secretary to waive normal CDBG requirements where necessary, with the exception of requirements related to fair housing, labor standards, and the environment.

Congress allocated $5.4 billion to Mississippi, which the state has used for housing, infrastructure, and economic development needs as identified within the Governor’s comprehensive recovery plan. The Mississippi Development Authority (MDA) is the state agency responsible for administering these funds. The Barbour Administration has worked closely with MDA and HUD to ensure that these funds are used efficiently to spur housing, infrastructure and economic development recovery.

**NONPROFITS AND HISTORIC PRESERVATION**

While federal, state, and local governmental entities are tasked with official disaster recovery efforts, nonprofit networks, including faith-based organizations, play a key role in helping affected areas to usher in complete recovery. Response efforts following Hurricane Katrina were no exception, as nonprofit and faith-based organizations lent a helping hand not only to our citizens, but to our federal and state responders. Often times, the “no strings attached” funding provided by these groups enables them to reach the lowest income households before government programs can assist and provide an invaluable lifeline to those families.

Uniquely, after Katrina nonprofit organizations were helping to rebuild lives while simultaneously rebuilding their own offices and operations; in other words, these organizations embodied the spirit of Mississippians which, as Governor Barbour has often noted, “helped others before helping themselves.” Even though the storm did not spare nonprofit and faith-based facilities and infrastructure, these response groups were amazingly resilient and did not allow destruction to impede their efforts to respond. The story of nonprofit rebuilding is marked not only by repairing damaged communities, but also by repairing the destruction wrought upon the nonprofit communities as well.
Historic preservation touches on many of the important parts of what makes communities – sense of place, culture, tourism, and affordable housing. Mississippi was able to secure funding for historic preservation efforts, and the Mississippi Department of Archives and History (MDAH) has made great strides in restoring the historic and cultural identity of the Gulf Coast.

**THE MISSISSIPPI COMMISSION FOR VOLUNTEER SERVICE**

National service and volunteer sectors continually have provided tremendous housing and other services to those struggling from the storm. To date, more than 950,000 volunteers have been a part of rebuilding Mississippi by contributing over 9.5 million hours of work the past five years totaling over $143 million in service to Mississippi communities and residents. Many volunteers spent weeks, months, and even years to rebuild our state – some came as volunteers and now call Mississippi home.

The Mississippi Commission for Volunteer Service (MCVS) continues to partner with nonprofit and faith-based organizations and local and state governments to connect unaffiliated volunteers with needs and rebuilding projects across Mississippi. Nonprofit and faith-based disaster response organizations and AmeriCorps members provided:

- 954,000 volunteers
- 10 million volunteer hours served
- $143 million value in labor
- Over $381 million in immediate emergency financial assistance
- $850,000 in relief, medical supplies, personal hygiene products, and household goods
- Leveraged over $17 million in recovery assistance for low income residents
- 4,650 homes built
- 18,800 homes rehabilitated
- Provided over 376,000 individuals with pastoral, mental health and emotional support services
- Completed 5,000 damage assessments
- Supported 2,412 community projects valued at $5.5 million
- Over 15 million meals, sandwiches and snacks served to volunteers and displaced residents
- 208 shelters provided housing to over 284,000 people affected by Hurricane Katrina
- Over 178,800 cleaning kits distributed
- Over 235,000 food boxes distributed
- Over 106,000 families received assistance from Distribution Centers

**MCVS’s Nonprofit and Faith-Based Organization Partners:**

- American Red Cross
- AmeriCorps National Service Members
- Assemblies of God Disaster Response Mississippi
- Catholic Charities
- City Team Ministry
- God’s Pit Crew
- Gulf Coast Community Foundation
- Habitat for Humanity
- Hancock Resource Center
- Hands On Mississippi
- International Relief and Development
- Lutheran Episcopal Services in Mississippi
- Mississippi Baptist Disaster Relief
- Mississippi Coast IDTF
- Mississippi United Methodist Disaster Relief
- Recover Rebuild Restore Southeast Mississippi
- The Salvation Army
- United Way

**MISSISSIPPI CASE MANAGEMENT CONSORTIUM**

The Mississippi Case Management Consortium (MCMC), a project of MCVS, began in June 2008 to provide case management services to households residing in FEMA Temporary Housing Units. The MCMC was extended in October 2009 to provide case management services to households receiving Disaster Housing Assistance Program assistance through HUD. Through a consortium structure administered by MCVS and led by the Lutheran Episcopal Services of Mississippi, a total of 14 nonprofit agencies worked together to move remaining families from temporary housing situations into long term permanent housing solutions by focusing on the case management processes of assessment, planning, advocacy, linking and monitoring.

Since becoming operational just two years ago, the MCMC has reached out to 7,000 households throughout the state and provided disaster case management services that included outreach, intake, holistic needs assessments, and the development of short and long-term recovery plans that focus on the unresolved needs, barriers, and solutions to obtaining permanent housing solutions. For many clients, the process included assistance in navigating state and national application and eligibility processes that become difficult for clients to handle independently.

The disaster case management process has resulted in the closure of 97 percent of the original caseload. By the fifth anniversary of Hurricane Katrina, MCMC’s goal is to have each of these families in a program that will have the resources available to meet their housing needs.
Mississippi Case Management Consortium’s Partners include:

- Lutheran Episcopal Services in Mississippi
- Hope CDA
- Waveland Citizens Fund/Katrina Relief
- Recover, Rebuild, Restore South Mississippi
- Recovery Assistance International
- International Relief and Development
- Boat People SOS
- University of Southern Mississippi’s Institute for Disability Studies
- Rebuilding Pearl River County Together/Manna Ministries
- Public housing authorities (HUD)
- Long-Term Recovery Committees
- Mississippi VOAD
- Mississippi Emergency Management Agency
- Federal Emergency Management Agency
- AmeriCorps NCCC
- Mississippi Commission for Volunteer Service
- AmeriCorps NCCC (National Civilian Community Corps) is a full-time, team-based residential program for men and women ages 18-24. NCCC members are assigned to one of five campuses and organized into teams of 10-12 members. NCCC serves every state, responding to pressing local needs that are identified by organizations in the community. One of the nation’s five campuses is located in Vicksburg, MS, which had its grand opening in September 2009.

Through an inter-agency agreement with FEMA and arrangements with the American Red Cross, NCCC members have responded to every national disaster since the program was established. Since September 2005, NCCC members from all campuses have served more than 2.7 million hours in the Gulf Coast on over 1,040 relief and recovery projects.

AmeriCorps NCCC highlights and accomplishments include a service value estimated at $54 million. NCCC members assisted approximately 3 million people and leveraged over 262,000 volunteers to refurbish over 10,500 homes and construct over 2,000 new homes; completed nearly 55,800 damage assessments; supported approximately 870 emergency response centers; distributed over 6,000 tons of food; and served 1.6 million meals. NCCC members refurbished 450 school rooms, and over 750 NCCC Alumni have engaged in service in the Gulf Coast.

MISSISSIPPI CENTER FOR NONPROFITS

At least 75 percent of the community and faith based organizations doing mission work on the Gulf Coast lost buildings, equipment, computers, furnishings and files for operations.

Mississippi Center for Nonprofits is the state’s only management service center whose purpose is to strengthen the capacity of nonprofits. In the wake of Katrina, its mission was even more relevant and vital. The Center participated in the Non-Governmental Organizations (NGO) Committee of the Governor’s Commission. The Center’s role continues to expand well beyond the Commission’s recommendations.

South Mississippi Alliance of Service Organizations. After several NGO Committee meetings, the Mississippi Center for Nonprofits continued to engage the nonprofit sector in supporting the momentum of the Governor’s Commission. As a result, an alliance began emerging to address infrastructure, partnerships, reduction of service duplication and advocacy strategies. The South Mississippi Alliance of Service Organizations (SMASO) is the conduit through which all programs and services reach Gulf Coast faith and community based organizations. Additionally, the Alliance identifies the most pressing issues for such services and helps the Center conduct planning to best serve their needs.

Operation: RISE (Rebuilding Infrastructure in Service Organizations). The Governor’s Commission NGO Committee identified the need for an information infrastructure and clearinghouse for nonprofits on the Gulf Coast. The Center contracted with a firm to develop a technology-driven initiative to address this issue. Replicable throughout the entire state, this project is a web-based searchable database clearinghouse of Gulf Coast nonprofits. A very user-friendly website, www.operationrise.org, allows a resource provider to identify organizations in a specific county or in a specific area of focus, such as arts and humanities or youth development. Having such a database on the Internet allows funders to identify groups to support based on the needs that the organizations have in their profile.

Workshops and Training. The Center provides workshops and training opportunities throughout the state and was able to bring its experience and knowledge resources to focus on the Gulf Coast. Standard workshops such as grant writing, governance and others have been a focus for the training programs.
The most successful projects in this arena were grant writing blitzes, which were quick training by a professional consultant accompanied by grant drafting exercises. The Center organized three blitzes that raised more than $500,000. The Center was able to build on this structure to provide weekly grant writing training opportunities using a “circuit rider” approach to reach a broader audience. Working with the WIN Job Centers, several hundred nonprofits and groups have received help with their grant writing skills and grant seeking research.

Among the Mississippi Gulf Coast’s well-known historic landmarks that were completely destroyed were the circa 1800 French Creole mansions known as Elmwood Manor and the Old Spanish Custom House; the mid-nineteenth-century Greek Revival mansions Grass Lawn and Tullis-Toledano Manor; the late-Victorian cottages known as the Brielmaier House and the Fisherman’s Cottage; much of the early twentieth-century artist compound Shearwater Pottery, atelier of the renowned Anderson family; and much of the Scenic Drive Historic District in Pass Christian, often referred to as the “Newport of the South” for its once magnificent collection of vacation “cottages” of wealthy Southern families. These great houses that lined Mississippi’s Gulf Coast were works of architectural art. Seldom have structures more harmoniously or successfully blended architectural aesthetics with practical climatic needs as was illustrated in these buildings.

Museums and libraries were also hard hit. Only the chimney remained of the once charming Pleasant Reed House Museum, the restored 1880s cottage of Biloxi carpenter and African-American leader Pleasant Reed. Only the roof and a few scant sections of walls survived from the Mission-Style former Coast Guard cadet barracks that for many years housed Biloxi’s popular Maritime and Seafood Industry Museum. Scarcely a trace remained of Pass Christian’s old public library, a virtual time capsule from the turn of the 20th century, which was under restoration when Katrina hit.

Although many of the best-known historic buildings were destroyed, many more survived, even if damaged. Beauvoir, the retirement estate of former Confederate President Jefferson Davis, is a National Historic Landmark and the single most significant historic structure severely damaged by Katrina. Beauvoir’s distinctive design and sturdy construction permitted it to withstand a tidal surge of more than twenty feet that swept through the site. Although the house sustained extensive damage from the impact of such an enormous storm surge, its “raised cottage” construction technique allowed the main body of the building to survive in relatively sound condition, with portraits still on the walls of the interior where the Davis family had hung them more than a century ago.

It was not only the Gulf Coast that was hit hard by Katrina. The hurricane was still at Category 1 status when it roared through central Mississippi. Historic downtowns and residential neighborhoods in cities like Hattiesburg, Columbia, Picayune, Laurel, Meridian, and Jackson suffered extensive damage. The damage was so extensive to Mississippi’s Old Capitol building, a National Historic Landmark and home of the state’s historical museum, that the museum was closed until early 2009 while efforts were underway to restore the structure and conserve damaged artifact collections.

Within days of Katrina, the MDAH fielded teams to document the extent of damage to historic buildings and to help local governments, libraries, and museums salvage their documents and collections. Within a month, the Historic Preservation Division had documented more than 1,200 damaged, but surviving, historic properties scattered across 80 miles of coastline. At the same time, MDAH partnered with the Mississippi Heritage Trust, the National Trust for Historic Preservation, the Heritage Emergency National Task Force, the Association for Preservation Technology, the National Conference of State Historic Preservation Officers, and the World Monuments Fund to recruit volunteer architects, engineers and preservationists.
specialists to assess damaged historic properties to see if rehabilitation were feasible. By May 2006, volunteer teams, working out of a rented 1920 Bungalow in downtown Biloxi, had completed detailed reports on hundreds of damaged historic structures. The reports provided property owners with accurate evaluations of the condition of their historic buildings and guidance on how or whether to proceed with rehabilitation. The reports saved many historic structures from demolition, since many property owners had previously thought their damaged buildings were not salvageable.

The most significant boost to preservation came in June 2006, when Congress appropriated $40 million for rehabilitation of hurricane-damaged historic properties in Alabama, Louisiana, and Mississippi and an additional $3 million to assist the states with the added administrative workload in processing Section 106, National Historic Preservation Act reviews necessitated by the various Katrina recovery programs.

MDAH was allocated $24.7 million and established the Mississippi Hurricane Relief Grant for Historic Preservation to assist citizens and communities committed to preserving and rehabilitating hurricane damaged historic buildings and sites significant in defining the unique character and heritage of those communities. MDAH has expended most of the grant funds to rehabilitate owner-occupied houses listed on or eligible for the National Register of Historic Places, and the program has generated hundreds of affordable housing units.

The program has also been used to preserve and restore public and institutional landmarks that are icons of a community’s history.

Program funds have been leveraged with FEMA, CDBG, and other private and public sources to rehabilitate and rebuild historic places, including:

- Beauvoir
- Waveland Civic Center, formerly the Old Waveland School
- Bay St. Louis Little Theatre, which relocated to a historic building
- Historic Carnegie Library in Gulfport
- Randolph School in Pass Christian
- Old Hattiesburg High School
- Gulfport City Hall
- Hancock County Courthouse
- 100 Man Association Building in Bay St. Louis
- Magnolia State Supply Co. in Bay St. Louis
- The Old Capitol Building in Jackson

MDAH’s Hurricane Relief Grant Program for Historic Preservation has helped south Mississippi communities preserve their local landmarks and special sense of place that gives the region its unique cultural identity.

The distinctive sense of place manifested in Mississippi’s towns is a very important aspect of the state’s heritage tourism industry. Studies show that Mississippi’s history and unique culture is the state’s primary attraction for out-of-state visitors. Much of what is identifiable as coastal Mississippi’s historic environment was damaged by Hurricane Katrina and the ensuing clean up efforts. The restoration of that sense of place, for residents and visitors alike, is a primary benefit of the MDAH Program.

Mississippi faced a staggering task in attempting to rehabilitate the historic buildings that survived Hurricane Katrina and in recapturing the sense of place that existed in its historic communities prior to August 29, 2005. Our state has produced a remarkably rich and varied culture, the story of which is visually told through our preserved historic buildings and archaeological sites. These historic resources are not only important in helping our citizens understand their history; they are also significant “economic magnets” that attract many visitors and investors to our state.

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Housing

What began as the biggest challenge following Hurricane Katrina became the lynchpin of Governor Barbour’s comprehensive recovery efforts: the restoration of housing in South Mississippi and the Gulf Coast. The massive amount of Katrina damage inflicted on homes left hundreds of thousands of Mississippians without a place to live. Collaborating with state, federal, nonprofit and private partners, the Governor developed a comprehensive recovery plan to solve the housing crisis that was put into place almost immediately after the storm.
Five years later, the Governor’s housing vision has achieved remarkable results. Housing data show the Coast’s housing stock will be fully replenished once the few remaining state housing projects are complete in mid-2011. However, since 2009 the number of online housing units has corresponded to the population of the coastal region. In other words, the supply of housing has been sufficient to meet the demand.

A clear indicator of the state’s housing progress is evidenced by the low occupancy of FEMA temporary housing, which became one of the most recognizable symbols of the disaster as more than 100,000 Mississippians called these units home following the hurricane.

In mid-2010, the number of occupied FEMA temporary housing units has dwindled to less than 180 statewide, with fewer than 100 on the Coast. Those that remain represent very difficult circumstances, but a recovery plan has been formed for each and the state has combined several resources to get them out soon.

Achieving such a successful housing recovery has not been easy. The state has used innovative approaches that were, in many cases, marked by first-of-its-kind housing programs. As a result, the state had to create many processes from the ground up, reacting to unforeseen problems and adjusting accordingly. Adding to the complexity was the sheer scale of the programs: never before has any state had to restore housing stock at this level.

The Homeowner Assistance Program is an example of the state’s innovative approach, which was predicated on the Governor’s initial request to Congress: the unprecedented aspect of Katrina and the reason supplemental funding was necessary was the damage wrought by the tremendous storm surge. The Governor argued that some flooded residents had relied on the federal government’s determination that their homes did not require flood insurance, and the federal government should compensate these homeowners for the mistake.

Congress allocated the funding on the condition that the grant program only compensate for flood damage and that those homes be mitigated so that federal assistance was never again required.

The Homeowner Assistance Program has since become the cornerstone of the state’s housing recovery plan, providing grants to more than 28,000 homeowners. The Governor has kept his promise as well – every home rebuilt under the program must utilize the highest building codes and elevation requirements available. Furthermore, flood insurance covenants are tied to all properties, ensuring that those property owners will never again experience an uncompensated loss due to hurricane damage.

Mitigation has been a major theme throughout all state housing programs. The state has ensured that all new housing is built to withstand future storms, going beyond locally-adopted building codes and elevation requirements in many instances.

The Mississippi Alternative Housing Program is another first-of-its-kind approach for disaster housing. The Governor took the Katrina Cottage design from the Governor’s Commission charrettes, and has formulated a program that not only removed thousands from cramped conditions in travel trailers, but is also providing an affordable permanent housing solution for low income households. For many of these families, the Mississippi Cottage is among the highest quality living units in which they have ever resided.

These two initiatives, in combination with many other housing programs, have not just resulted in a comprehensive housing recovery that has not only addressed supply and affordability, but also replaced housing in a manner that was better than before.

With housing stocks back to normal, the Coast’s main housing problem is now wind insurance. Before Katrina, the state-sponsored Wind Pool had 16,000 policies; it now has 45,000 policies in effect. This has created a situation that is not sustainable for both the state and policyholders.

The Governor’s Office and Mississippi Insurance Department have worked to infuse state monies into the Wind Pool to keep rates as low as possible in the near term. The state will remain committed to addressing the problem in the long-term, with help from the federal government and the private sector.

HOUSING DAMAGE

Katrina’s storm surge and strong winds destroyed tens of thousands of homes in Mississippi, and left more than 200,000 with some degree of damage. Hundreds of thousands of Mississippians were displaced from their homes.

HUD estimates released in early 2006 provide the most reliable approximation of housing damage. According to HUD, 61,386 housing units (defined to include both owner-occupied and rental dwellings) were

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<td>31,385</td>
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</table>

Mississippi | 150,939 | 31,385 | 222,324 |

| Harrison County | 3,940 | 11,786 | 15,726 |
| Harrison County | 24,187 | 24,430 | 48,617 |
| Hancock County | 10,201 | 10,516 | 20,717 |
| Three County Total | 41,706 | 52,512 | 94,218 |
| Mississippi | 150,939 | 31,385 | 222,324 |
severely damaged or destroyed in Mississippi, including 52,512 in the three coastal counties. The report estimated 220,384 housing units received some level of damage throughout the state.

TEMPORARY HOUSING

The massive destruction of housing left more than 100,000 Mississippians homeless. Temporary options such as hotels, apartments, and condominiums were obliterated by the storm, leaving displaced residents with few options for accommodations while FEMA began organizing temporary housing operations. Many migrated northward in Mississippi and other areas to stay in shelters and hotels or with friends and family. Others stayed in tents near their homes.

The ensuing FEMA temporary housing mission became the largest and fastest deployment of travel trailers and mobile homes in FEMA history. To expedite operations, FEMA utilized in-stock travel trailers as well as built on pre-existing contracts with companies to provide temporary housing units. The massive amount of debris and complicated nature of procuring and transporting units, identifying and inspecting suitable sites, and coordinating with victims in need caused initial deployment to move slowly. Once operations began running at maximum efficiency, more than 500 travel trailers were placed each day.

By January 1, 2006, there were 34,000 units in operation. That number increased to 38,000 in May 2006 before beginning a steady decline as housing stock began to be replenished. Collectively, more than 45,000 temporary housing units were occupied in Mississippi after Hurricane Katrina.

Five years later, the number of FEMA travel trailers and mobile homes occupied is fewer than 180, with less than 100 in the lower three coastal counties. The Mississippi Case Management Consortium, in partnership with the Governor’s Office, MDA, and MEMA, continues ongoing case management with individuals remaining in travel trailers and mobile homes and has developed a housing recovery plan for each. The Gulf Coast Community Foundation has committed more than $1 million to help some families repair their homes and move out of temporary housing, and others are being guided through the Mississippi Cottage and housing choice voucher processes.

MISSISSIPPI ALTERNATIVE HOUSING PROGRAM

Given the severe destruction of housing, Governor Barbour recognized that a lengthy period of time would be needed to restore the housing stock and that travel trailers would not provide suitable accommodations in the long-term. While the units can be transported and installed quickly, they offer inadequate living conditions because they are meant to be lived in for months, not years.

Immediately after Hurricane Katrina, Mississippi led the movement to find a more suitable replacement for travel trailers. The first alternative housing designs were created at the Mississippi Renewal Forum convened by the Governor’s Commission on Recovery, Rebuilding and Renewal. Architects gathered at the Forum designed the first “Katrina Cottage.” The Katrina Cottage concept would generate substantial interest and media attention from around the country.

The units came in three models - the one-bedroom Park Model and the two- and three-bedroom Mississippi Cottages. Designed to be safer, more durable, more comfortable, and more aesthetically pleasing than FEMA temporary housing, all units offered a front porch and larger bathroom and living areas, and were designed to reflect traditional Gulf Coast architecture. Built to the highest standards of the International Residential
Code and HUD Code, these units have a dual certification that allow them to be set anywhere in the country and moved from place to place.

The first Park Model was occupied in June 2007. FEMA temporary housing occupants in Hancock, Harrison, Jackson, and Pearl River counties were eligible to move into the cottages. At the height of the program more than 2,800 units were occupied.

By 2009, MEMA was working with occupants to transition the units from temporary to permanent housing. The state also began donating cottages to private nonprofit groups to create Mississippi Cottage developments to fill a need for those still in need of affordable housing.

As of July 2010, 500 units had been sold to their occupants as permanent housing; only 950 units remain occupied with many of those occupants working towards purchasing their cottage. Qualified residents were offered a purchase price based upon their income. Cottages were also made available to the general public through an auction held in June. Nearly 350 one-bedroom cottages were sold in the one day event. All proceeds received from the sale of units are distributed back into the program to help fund additional permanent installations and program management costs.

On April 24, 2010 an EF4 tornado tracked through the central part of the state, killing five people and leaving hundreds homeless. Governor Barbour integrated Mississippi Cottages in replacing tornado-ravaged homes as permanent housing. Less than three weeks after the storm hit, the first resident moved into a Mississippi Cottage in Yazoo City. More than 40 households will receive a Mississippi Cottage as their permanent home following this devastating storm system.

**MISSISSIPPI HOUSING DATA PROJECT**

In 2008, Governor Barbour requested a detailed housing recovery assessment to help guide housing policy. The Compass Group, LLC and Southern Mississippi Planning and Development District were chosen through a procurement process to provide an ongoing comprehensive analysis of current and future housing recovery. This study has informed program funding decisions and directed Administration housing recovery efforts.

Southern Mississippi Planning and Development District (SMPDD), which is primarily responsible for data collection and mapping, is a nonprofit organization that works with local governments in the 15 southern Mississippi counties in the areas of planning, geographic information and mapping, workforce development, services for the elderly and disabled, and child care. The Compass Group, LLC (Compass), which focuses on data coordination and analysis, is a small business that advises state and federal clients on affordable housing policy, finance and operational issues.

The data project team began by collecting data, including: FEMA assessment of damage, SBA assessment of damage, various studies of local housing conditions, MDA and Mississippi Home Corporation program funding awards, local building permit and land roll (i.e., real estate tax) data, Census and related data, U.S. Postal Service data on active mailing addresses, Public School enrollment data, and data on insurance costs.

In October 2008, Compass and SMPDD produced an integrated database containing key data on all aspects of the housing recovery in the three coastal counties, mostly at a home-by-home level. Housing Stock Estimates were produced using this database.

The data project team has focused efforts on the recovery status and housing needs of the elderly and disabled populations, the recovery status and housing needs of households occupying FEMA temporary housing and Mississippi Cottages, and on the needs among low and moderate income households in general.

The National Association of Development Organizations honored the work of SMPDD and Compass with a 2009 Innovation Award, which recognizes regional development organizations and partnering organizations for improving the economic and community competitiveness of our nation’s regions and local communities.

**HOUSING RECOVERY**

The housing study helped the state determine the relationship between its own housing recovery programs and rebuilding occurring through private efforts. That interrelation was key in housing program policy decisions concerning housing production and targeting unmet housing needs.

The housing study revealed that state housing programs, in combination with private and nonprofit rebuilding, would return the Coast to pre-Katrina housing levels by 2011. When compared to population estimates, it became even clearer that housing supply would be more than adequate to meet demand.

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**Housing Stock and Population Estimates Lower Three Counties**

- **Pre Katrina**
- **Sept 2005**
- **Mid 2008**
- **Mid 2009**
- **Mid 2010**
- **Mid 2011**

- 100%
- 90%
- 80%
- 70%
- 60%
- 50%
- 40%
According to the housing stock estimates produced through the study, population recovery outstripped permanent housing recovery through mid-2009, necessitating the prolonged use of temporary housing. In mid-2010, the supply of permanent housing caught up to the population, and with many housing units now under construction, the mid-2011 housing supply is estimated to be 100 percent of pre-Katrina totals compared to 96.2 percent of pre-Katrina population.

Mississippi has designed housing production programs to fill gaps not met by traditional disaster housing recovery resources – such as insurance, FEMA grants, and SBA loans.

### HOMEOWNER PROGRAMS

**Homeowner Assistance Program – Phase I (CDBG).** In its initial funding request presented to Congress, Governor Barbour identified the largest gap not served by disaster resources – flood-damaged homes located outside the federally-delineated flood boundaries. The Governor explained to Congress that the truly unprecedented aspect about Katrina was not its wind speeds, which were Category 3 strength at landfall, but the gigantic storm surge that measured nearly 30 feet in some areas and pushed its way miles across the shoreline.

Most homeowners whose homes flooded did not have flood insurance because they were located far enough away from the coastline and inland waterways that flood insurance was not recommended by the federal government. Approximately 17,000 died; in Mississippi, the National Flood Insurance Program paid out $2.4 billion in flood claims. However, more than 20,000 homeowners who maintained wind insurance, but were told they did not require flood insurance, were left uncompensated after the storm.

When Mississippi was allocated $5.4 billion in CDBG, the Homeowner Assistance Program, which was designed to compensate these homeowners, became the cornerstone of Mississippi’s housing recovery plan. This program was created to assist homeowners who made responsible insurance decisions, yet still suffered uncompensated losses. These homeowners relied to their detriment on the federal government’s determination that their homes did not need NFIP coverage.

This compensation program targeted homeowners outside the established flood zones who suffered flood damage to their primary residence from Hurricane Katrina. Its purpose was to provide one-time grant payments up to a maximum of $150,000.

To be eligible, homeowners located outside the 100-year flood plain in the counties of Hancock, Harrison, Jackson, or Pearl River must have owned and occupied their primary residence on August 29, 2005, maintained homeowners insurance on the property, and received flood surge damage.

| HUD Damage Estimates Homeowner Major and Severe Damage |
|-----------------------------|-----------------------------|
| Hancock  | Harrison  | Jackson  | Three Counties |
| Flood Damage  | Wind Damage  | Flood Damage  | Wind Damage  |
| 30,000  | 20,000  | 10,000  | 5,000  |
| 10,000  | 5,000  | 2,000  | 1,000  |
| 5,000  | 1,000  | 500  | 200  |
| 1,000  | 200  | 50  | 20  |
| 500  | 20  | 5  | 2  |

To mitigate future risk, each homeowner agreed to place covenants on the property to ensure that any necessary rebuilding or repairs would be made in accordance with new building codes and local ordinances; that during rebuilding, the home would be elevated in accordance with FEMA advisory flood elevations; and that the homeowner and successors in title would obtain and maintain flood insurance. The latter requirement, that flood insurance be tied to the property in perpetuity, will ensure that those homes will never again need governmental assistance.

**Homeowner Assistance Program – Phase II (CDBG).** Immediately after releasing the Homeowner Assistance Program, MDA, with HUD’s assistance, began designing a second phase of the program that would assist homeowners not eligible under the first phase. Phase II of the Homeowner Assistance Program differs from the first phase in three major respects: applicants were not required to have carried homeowners insurance, applicants’ homes could have been located inside or outside the floodplain, and eligibility was limited to those with incomes of 120 percent Area Median Income or below.

Phase II targeted low-to-moderate homeowners, either in or out of the flood zone, who suffered flood damage from the hurricane, and who had uncompensated losses due to insufficient insurance. Its purpose was to provide grants up to a maximum of $100,000, or if combined with Phase I proceeds, up to a maximum of $150,000. As in Phase I, to be eligible, homeowners must have owned and occupied their primary residence located in the counties of Hancock, Harrison, Jackson, or Pearl River on August 29, 2005, and received flood surge damage.

The Homeowner Assistance Program was implemented with an unprecedented level of accountability and transparency. The HUD Office of Inspector General has performed audits on the program, and has praised the implementation of sound controls by MDA.
FIVE YEARS AFTER KATRINA

Homeowner Assistance Program

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Elevation Grant Program (CDBG).
The Elevation Grant Program provides supplemental funding to Homeowner Assistance Program grants. This program targets those homeowners who have already received funds for a Homeowners Assistance Program Phase I or Phase II grant, and is used for the specific purpose of defraying the added cost of elevating the applicant’s primary residence in accordance with higher flood elevations. Eligible applicants must be located in a flood plain, and are required to elevate to a level at or above the current levels required by FEMA. The maximum grant amount is $30,000, payable upon issuance of the building permit and following successful completion of a multi-step environmental review.

As of mid-August 2010, 2,285 applications have been approved totaling $68.5 million, and 932 grants have been paid totaling $23.9 million.

Long Term Workforce Housing Program (CDBG). The Long Term Workforce (LTW) Housing Program is designed to incentivize rental and homeowner housing construction for the workforce, defined as households at or below 120 percent Area Median Income. The program has a diverse set of project types, ranging from homeowner and rental construction to mortgage assistance to homeowner repair. Those projects target varying incomes as well, serving those in the middle class to those with severely low incomes.

In soliciting affordable housing proposals, MDA encouraged developers to leverage requested CDBG dollars with other sources of private and public housing financing. As a result, the total investment in LTW housing projects is more than double the amount of CDBG committed by the state. The 32 projects awarded represent more than 5,000 proposed units.

The LTW homeowner recovery strategy dealt not only with rehabilitation of existing housing and new construction, but also on making existing market rate homes more affordable for purchase. The cost of new construction and higher insurance rates resulted in prices that were not affordable to many homeowners.

To bridge this gap for homeowners and make homebuying affordable to renters, the state provided $76 million for five homebuyer assistance programs through LTW, most notably the Renaissance Corporation My Home, My Coast and REACH programs. These programs provided low cost mortgages and downpayment assistance for homebuyers to purchase more than 1,000 houses on the open market.

Mortgage Revenue Bond Program (GO Zone). The Mississippi Home Corporation offered the Mortgage Revenue Bond Program before Katrina to provide low-interest mortgages to first-time homebuyers and assistance with closing costs equal to three percent of the mortgage amount. The Gulf Opportunity Zone Act widened eligibility for those in hurricane-affected areas by waiving the first-time buyer requirement and placing higher limits on buyer’s income and the purchase price of the home.

The program has allowed many residents who would not be eligible for a conventional loan to become homeowners. Under this increased flexibility, 2,213 homebuyers, representing $267 million in loan volume, have qualified for the low-interest mortgages. In the lower three counties, 1,331 loans were issued.

Mississippi Alternative Housing Program.

As described earlier, MEMA has transitioned Mississippi Cottages from temporary accommodations to permanent housing. As of July 2010, 500 units had been placed permanently; an estimated 1,400 units will be placed as permanent housing. Mississippi Cottages have provided an attractive, affordable homeowner solution for low income residents.

USDA Rural Development. The U.S. Department of Agriculture (USDA) has several rural housing programs that address single-family housing in towns with a population of 25,000 or less. Congress increased USDA rural development funding capacity in Katrina-affected areas, allowing its grant and direct and guarantee loan programs to help displaced families repair their homes or purchase replacement housing. USDA Rural Development has directly loaned more than 8 million and has guaranteed loans of more than 100 million for nearly 1,000 families, in addition to providing funds to repair more than 100 homes.

Social Services Block Grants. The Mississippi Department of Human Services allocated $8 million to its Division of Community Services for rebuilding homes. Services rendered included not only housing repair, but also septic and water line repairs, replacement of furniture, appliances, and personal items, debris removal, and short-term rent. More than 1,100 homes were repaired or rebuilt through this program.

Modular Housing Tax Reduction. Governor Barbour called a Special Session of the Mississippi Legislature in October 2006 to ask lawmakers to reduce the cost of new modular...
home construction on the Coast. As a result of the session, the state's tax on modular homes was reduced from seven percent to three percent. The measure saved homeowners $4,000 to $6,000 per modular home purchase.

RENTAL PROGRAMS

Public Housing Program (CDBG). Rebuilding public housing has been a crucial element in the state's housing plan because of its role in serving the lowest income residents. Coastal Public Housing Authorities (PHAs) sustained major damage to their housing stocks - more than 1,600 of 1,981 public housing units were damaged or destroyed.

The Public Housing Program provided $106 million to the four coastal PHAs (Bay/Waveland, Long Beach, Biloxi, and Mississippi Regional Housing Authority No. VIII) to rebuild their housing stocks.

PHAs have leveraged CDBG, Low Income Housing Tax Credits, and other funding to grow their housing inventories, and when final projects are complete, PHAs will have 1,000 more housing units under their control. Before Katrina, PHAs managed 1,981 units; after construction is complete on remaining projects, 3,114 units will be online. CDBG Housing Tax Credits, and other funding to grow their housing inventories, and when final projects are complete, PHAs will have 1,000 more housing units under their control. Before Katrina, PHAs managed 1,981 units; after construction is complete on remaining projects, 3,114 units will be online. CDBG funds alone will account for construction of more than 2,000 units, of which 1,300 are currently in service.

Small Rental Program (CDBG). The Small Rental Assistance Program (SRAP), allocated $232.5 million, is a forgivable loan program that assists owners of small rental properties in Hancock, Harrison, Jackson, and Pearl River counties. Project applicants, which include individuals, non-profit groups, corporations, and partnerships, receive forgivable loans for restoration or construction of rental properties consisting of less than four units. Once the few remaining projects are complete, SRAP will account for 4,000 new rental units. More than 3,800 units are now in service.

In return for forgivable loans up to $30,000, small rental landlords are required to rent to low and moderate income households at affordable rents: fifty-one percent of units to households with incomes below 80 percent of Area Median Income, and the remainder to households at or below 120 percent of Area Median Income. Applicants are required to meet program terms for a period of five years. This initiative has been very important in rebuilding affordable housing for low and very low income residents. Program reports reveal that SRAP tenants are typically low income; more than half have incomes less than $20,000, and approximately 75 percent have incomes below $30,000.

A third round of the program, the Neighborhood Rental Restoration Program (NRRP), was launched in 2009. NRRP varied from the regular program by limiting eligible activities to repair and rehabilitation of blighted properties, restricting eligible tenants to very low income households at or below 50 percent of Area Median Income, and requiring a ten-year affordability compliance period. In this way the program served two goals, bringing debilitated housing back into operation and offering deep affordability to very low income renters.

Through NRRP, an estimated 700 deeply affordable rental homes will be rehabilitated or rebuilt in existing neighborhoods south of Interstate 10 in Hancock, Harrison and Jackson Counties. Applicants received forgivable loans ranging from $50,000 for one bedroom homes to $70,000 for three bedroom and more homes. Rental rates range from $337 to $557 per month depending upon the number of bedrooms and the location of the home.

Long Term Workforce Housing Program (CDBG). As mentioned previously, LTW funds both homeowner and rental housing projects. In addition to providing a leveraged funding source for 750 new rental units, two senior housing projects will provide more than 300 rental units designed for elderly living.

Low Income Housing Tax Credit Program (GO Zone). The Low Income Housing Tax Credit program (LIHTC) incentivizes the development of high-quality apartments by providing investors with federal income tax credits. In return, units must remain affordable to households at or below 60 percent of Area Median Income. The Gulf Opportunity Zone Act (GO Zone) authorized the Mississippi Home Corporation (MHC) to allocate approximately $35 million LIHTC annually in 2006, 2007, and 2008. At Governor Barbour’s request, MHC awarded most of the credits to the lower six counties and encouraged mixed income developments. MHC allocated $106 million in credits to 99 developments throughout the GO Zone representing more than 9,200 housing units. In the three lower counties, LIHTC awards account for 5,000 low income apartment units.

Tax Credit Assistance Fund (CDBG). As a result of the economic depression and tightening credit markets, the pricing of tax credits changed, causing some Low Income Housing Tax Credit projects to become under-funded. Recognizing this effect on affordable housing, the state budgeted $30 million in CDBG funds to cover project gaps, enabling troubled projects to move forward. Ten projects were approved for funding representing 922 units.
Vouchers (HUD). After Katrina, the scarcity of rental housing caused rental rates to rise. Even as rental stock returned, market rents remained higher due to the costs of new construction and the realities of higher insurance costs.

To help very low income renters afford the higher costs of living, Governor Barbour asked Congress for 5,000 housing vouchers for the Coast. Vouchers are available to households with very limited incomes to pay the cost difference between market rents and what the renter can afford.

The Governor made the request in late 2009, and Senator Thad Cochran and Mississippi’s Congressional delegation were successful in adding $30 million to an existing $50 million appropriation for Section 8 Housing Choice Vouchers.

As a result of that appropriation, HUD allocated 2,930 new vouchers to Mississippi PHAs. Households in FEMA temporary housing units and Mississippi Cottages were given first preference for eligibility. PHAs were eligible to apply for the remaining vouchers and helped them apply if they chose to do so. Other low income households were eligible to apply for the remaining vouchers.

INSURANCE

From the time Hurricane Katrina made landfall, the Mississippi Insurance Department (MID) actively responded to serve the consumers of the state. Immediately following the storm and for months thereafter, the fire services arms of the Mississippi Insurance Department diligently responded to assist victims of the storm.

In the first month following Hurricane Katrina, MID staff worked extended hours, taking over 11,000 calls and 1,500 complaints. A year after the storm the department was still averaging approximately 1,000 calls a week. MID staffed Disaster Recovery Centers on the Coast to answer insurance questions and distributed nearly 15,000 flyers with additional insurance company contact information.

To assist consumers in facilitating claims and claims payments the Department issued over a dozen bulletins to insurance companies to help expedite hurricane response efforts relating to the insurance claims process.

The effects of Hurricane Katrina rippled through the insurance industry and highlighted the need for reform of many of the state’s insurance regulations. Changes sought by the Department of Insurance resulted in regulatory insurance reform as well as legislative changes. Legislative changes include more stringent building code requirements for coastal counties; authorizing an alternative dispute resolution for personal lines insurance claims; temporary state support for the coastal insurer of last resort, the Wind Pool; and other legislative initiatives.

The Insurance Department’s Hurricane Katrina Mediation program, which began in mediation conferences in 2006, has maintained a consistent average settlement success rate of over 80 percent among the thousands who requested mediation through the program. The success of this program resulted in MID being asked to design a pilot program for hurricane insurance cases to help alleviate court docket backlogs and lengthy delays, which was ultimately implemented in the federal courthouse in Gulfport. The pilot program resulted in 17 of the 21 selected cases being mediated and seven settling for a 41 percent success rate. The Hurricane Katrina Mediation program has handled nearly 5,500 cases being mediated and seven settling for a 41 percent success rate. The Hurricane Katrina Mediation program has handled nearly 5,500 cases and maintained an over 80 percent settlement rate. The federally-ordered program has handled over 450 cases with a settlement rate over 50 percent.

By October 2006, insurance companies reported that approximately 98 percent of their Hurricane Katrina claims were settled, closed or paid. Final reporting figures showed that statewide there were 486,913 total claims filed (included those from insurance companies, Mississippi Residential Property Insurance Underwriting Association, Mississippi Windstorm Underwriting Association, and the National Flood Insurance Program). Statewide claim payments totaled $11,947,234,377. Of those claims reported, 263,744 were filed in the six coastal counties of George, Pearl River, Stone, Hancock, Harrison and Jackson with total payments of $8,748,438,501.

In addition to those reported claims figures, an early 2007 agreement was reached between the MID and State Farm wherein the insurance company agreed to reopen and re-examine approximately 35,000 Hurricane Katrina claims on the Mississippi Gulf Coast. A similar agreement was reached with Nationwide Insurance in the spring of 2007. These efforts resulted in Mississippi policyholders receiving more than $110 million in additional claims payments.

In 2008, newly-elected Insurance Commissioner Mike Chaney created an Insurance Department office on the Mississippi Gulf Coast to assist coastal residents with insurance issues. In the spring of 2008, MID hosted a Coastal Insurance Forum to discuss insurance issues that...
continued to plague the Gulf Region and explore possible solutions. The Department has recognized that coastal insurance issues were not confined within Mississippi’s borders and that solutions would be found by working with similar states facing the same problems. Toward this end, MID later sponsored a larger conference in the summer of 2009 which brought together, among others, the Insurance Commissioners of four coastal states.

To help offset the large rate increases requested by the Mississippi Windstorm Underwriting Association (Wind Pool), MID and Governor Barbour collaborated on a plan to use federal grant funds to subsidize the Wind Pool. In 2006, this subsidy plan was approved and the infusion of $30 million in CDBG allowed the Wind Pool to reduce a proposed 397 percent rate increase to only 90 percent for homeowners.

An additional $30 million grant was approved by Governor Barbour and HUD in 2007 to offset high commercial wind pool rate increases. This resulted in commercial wind rates being reduced from an over 200 percent increase to 142 percent.

This was just the first in a series of funds given to the Wind Pool to offset rising reinsurance costs. Since 2006 through the beginning of fiscal year 2011 on July 1, 2010, the Wind Pool has received a combined total of nearly $180 million. The breakdown:

- **2006** – $30 million from CDBG (the total $50 million approved was divided into a $30 million payment in 2006 and $20 million in 2007)
- **2007** – $30 million from CDBG for commercial
- **2007** – Additional $20 million from CDBG
- **2007** – Mississippi Legislature passed HB 1500 which gave the Wind Pool a total of $80 million ($20 million a year for 4 years, final installment of funds was available effective July 1, 2010)
- **2009** – Mississippi Legislature passed HB 32 which gave the Wind Pool $18 million from the state’s Hurricane Disaster Relief Fund following requested budget cuts

MID has guided the Wind Pool Board in a number of preemptive actions that have allowed the Wind Pool to keep premium rates on the Coast constant during the past three years. Wind Pool rates were reduced an average of 11 percent in 2008 and have remained constant since that time. Reserve funds available through the Hurricane Disaster Relief Fund has enabled the Wind Pool to maintain stable rates throughout the remainder of 2010; in fact, no projected Wind Pool rate increases are anticipated for 2010.

Working in conjunction with the Governor’s Office, MID is a staunch advocate of stronger building codes and mitigation as methods to help lower premium rates and make insurance available and affordable to Coast residents – the foundation for MID recovery programs. To that end, MID applied for and received a $1 million federal grant for a wind mitigation study. The purpose of the study was to help lay the groundwork for the MID’s launch of the Comprehensive Hurricane Damage Mitigation Program by estimating the costs and benefits associated with various residential and commercial construction features which can reduce hurricane wind losses. The study was completed in late 2009, and $20 million in mitigation grant funds is expected to be awarded through the program in mid-2010.

Following Katrina, MID observed several significant changes in the insurance market which were directly related to the impact the storm had on our state’s citizens. These include:

- Since August of 2005, 140 new Property and Casualty companies have started writing business in Mississippi.
- Since August of 2005, 140 new Property and Casualty companies have started writing business in Mississippi.

MID continues to aid coastal Mississippians in finding available, affordable insurance while keeping companies accountable for the service they provide. The key to helping Mississippians avoid the insurance problems that arose following Katrina is to help them become better prepared through outreach, the advocacy of stronger building codes and through such programs as the wind mitigation grant programs to assist them in making their homes more capable of withstanding such disasters as Katrina.

### PUBLIC INFRASTRUCTURE

Massive damage was inflicted on roads, bridges, electricity, water and sewer systems, and an equally massive response was required to restore critical infrastructure. Nevertheless, the Governor remained committed to rebuilding bigger and better through all avenues: better aesthetics, more...
efficiency, more modern capacity, more resilient design, and regionalized approaches.

The FEMA Public Assistance Program has been the cornerstone of restoring public infrastructure. More than $3 billion has been obligated to remove debris, provide emergency services, and rebuild community buildings, utilities, roads, parks, and other public facilities. Less than 30 percent of funding remains to be spent, and most of that is obligated to two substantial long-term utility projects.

To achieve his recovery vision, the Governor has used the CDBG program to supplement FEMA funds. In the case of rebuilding public buildings, that has meant creating the Community Revitalization and Ground Zero programs to build buildings and landscapes that are more aesthetically pleasing and offer more efficiency and convenience for government operations, and to otherwise fill needs not met through FEMA programs.

For utilities, CDBG has been used to expand and regionalize the delivery of services to underserved areas and to promote growth through the Regional Water and Wastewater Program.

Transportation recovery is highlighted by the Mississippi Department of Transportation’s ability to quickly rebuild Highway 90 as well as the two bridges that connect the Coast. The state has also addressed problems faced by local governments due to revenue shortfalls and the need for better land use planning.

**PUBLIC ASSISTANCE PROGRAM**

The FEMA Public Assistance (PA) Program is the primary source of funding and support for the repair and restoration of public buildings and infrastructure. More than $3 billion has been obligated through this program and more than $2.1 billion has been paid out to communities and eligible private non-profits (PNP) to restore what was damaged or destroyed by Katrina.

The PA Program is a partnership between FEMA and the state that is in effect until recovery is completed. Shortly after a disaster, FEMA, the state, and eligible applicants meet in a kick-off meeting to assess the applicant’s needs, discuss disaster damages, and establish priorities. Initially, the primary emphasis is on debris removal and formulation of projects, which may include both basic and complex items such as repairs to a damaged facility or consolidation or modification of facilities to handle current and future needs. All projects are documented on Project Worksheets, which describe the scope of work and itemized cost estimate.

FEMA reviews and approves the projects. During its review, FEMA also considers special issues such as insurance, floodplain management, hazard mitigation, and historical preservation, which can affect the scope of work and funding of a project. Once approved, FEMA obligates the funding to the state for disbursement to the sub-grantee. For smaller projects, the state provides the funding to the applicants right away. For large projects, the state provides incremental payments to the sub-grantee as work is completed on the project. If needed, FEMA provides or funds temporary facilities for the applicant to use while their damaged facilities are being rebuilt.

Once the applicant completes the project, FEMA and the State review all of the cost documentation and conduct a final inspection of the project. Once all of an applicant’s projects are complete and eligible costs have been reimbursed, FEMA concludes the closeout process.

**PUBLIC ASSISTANCE FUNDS OVERVIEW (AS OF JULY 2010)**

Five years after Katrina, 70 percent of the PA program’s $3 billion has been spent. The largest portion of unfinished projects is for public buildings and utilities, which together represent 85 percent of the unspent balance. Utility projects account for 54 percent, or $500 million, of remaining PA funds.

Utility projects are generally considered longer-term projects on a construction timeline. When a community chooses to modify its infrastructure or utility systems to provide for future conditions, the success of those projects requires careful planning, public consultation, and coordination.

While federal funds may be approved and obligated for the projects prior to these deliberative planning processes, actual construction and payment to the applicant is much further down the road. In Mississippi, two massive, complex utility replacements in Gulfport and Biloxi are underway which
account for more than $480 million in PA funds. The time required for citizen participation and deliberate design to meet future conditions is time well spent to ensure the job is done right.

**CUTTING THROUGH THE RED TAPE**

During the PA process, applicants have the opportunity to appeal decisions regarding PA assistance. As an alternative to appeals, Congress established an arbitration process for hurricanes Katrina and Rita PA applicants. The American Recovery and Reinvestment Act of 2009 provided for the establishment of an arbitration panel having sufficient authority regarding the award or denial of disputed PA applications. The process was designed to expedite resolution of outstanding FEMA PA projects stemming from hurricanes Katrina and Rita.

Mississippi’s Bay Waveland School District became the first applicant in the nation to take advantage of the new process when it filed its arbitration request on September 30, 2009. Bay-Waveland School District requested nearly $7 million to aid in the restoration of multiple buildings across three schools. In a February 2010 decision, the arbitration panel fully granted the school’s request.

To date, with eight Mississippi applicants having utilized the process, this new alternative has proven to be very beneficial to applicants, FEMA, and the state in resolving difficult issues. With this new process in the recovery toolbox, Mississippi applicants can more easily work together to move our recovery efforts forward.

**REBUILDING BIGGER AND BETTER**

After Katrina, Governor Barbour urged cities and counties not to simply rebuild what was lost, but also to use the disaster as an opportunity to rebuild bigger and better. Across Mississippi, communities embraced this opportunity, repairing and rebuilding their damaged facilities to better accommodate future needs. This revitalization has come in many forms:

- Greater aesthetics to enhance community development
- Adding modern state-of-the-art capacities to government buildings
- Consolidating services for more efficient operations
- Rebuilding stronger and more resistant to natural hazards, and, in some cases, relocating essential emergency services to safer areas

The FEMA PA program has provided the flexibility to meet some of these future challenges and conditions through use of its improved and alternate project options. In many instances however, Mississippi has combined other funding sources to allow public facilities to be rebuilt bigger and better.

In some cases, communities chose to combine multiple funds into one facility. Gulfport’s Municipal Courthouse, scheduled for completion in 2010, combined PA, CDBG, and HMGP funds to create a state-of-the-art facility that can also serve as a shelter for its first responders in future storms. In other instances, communities used PA funds to...
repair the existing systems and used CDBG funds to build out utilities in new areas of the community to support population shifts and encourage relocation in less vulnerable areas.

The state facilitated this integrated partnership between federal partners and programs so that communities could leverage all available funds to build back better and stronger.

**PUBLIC FACILITIES**

**Public Assistance.** FEMA has obligated $650 million to rebuild public facilities. A partial breakdown of PA projects includes:
- 330 schools
- 134 recreational facilities
- 90 municipal buildings
- 20 fire stations
- 10 medical facilities
- 4 police stations
- 3 court buildings

Beyond the construction funds, local governments, schools, hospitals, and first responders have used PA funds to replace the equipment, vehicles, uniforms, textbooks, and other materials that were lost in Katrina. While these repairs and construction projects were underway, mobile and temporary facilities were used to carry out essential government services as well as serve as classrooms and police and fire stations.

**Community Revitalization.** This CDBG program includes 82 projects representing $241 million for the lower six counties and 39 projects representing $42 million for the other GO Zone counties. Of these projects, 25 are completed and all projects except one are under construction. In many cases, program funds leveraged FEMA PA funding to rebuild bigger and better.

Local governments developed projects for a broad range of uses including reconstruction and rehabilitation of city halls, fire stations, civic centers, libraries, parks, and streetscape improvements. GO Zone projects included the same broad range of uses and included drainage improvements, restoration of public buildings, and repairs to water and wastewater treatment facilities.

**Ground Zero.** Hancock County bore the brunt of Hurricane Katrina, as the eye crossed its western side, and the storm’s most destructive winds and storm surge pounded the county. To meet the extraordinary needs in this area, Governor Barbour created the Ground Zero Program (also known as the Hancock County Unmet Needs Program).

Funded through CDBG, this program has directed $200 million for public infrastructure, community revitalization and economic development in Hancock County, "ground zero" for the destructive force of Katrina. A total of 42 projects have been awarded through the program, including water and sewer facilities, fire protection facilities, public buildings and flood and drainage improvements.

**TRANSPORTATION**

Transportation infrastructure was severely damaged by Hurricane Katrina. Mississippi was allocated $1 billion in Federal Highway Administration Emergency Funds to repair federal highways and bridges, and cities and counties were obligated $91 million in FEMA PA for local road and bridge repair.

MDOT worked quickly to make roads and bridges operational after the storm:
- Restoration to the damaged I-10 bridge was completed within 20 days
- Repairs on the northbound lanes of I-110 were completed within one month of the storm
- U.S. 90 was opened to two-lane traffic in phases, with some sections in Biloxi and Gulfport open as soon as mid-October. U.S. 90 between the Bay of St. Louis Bridge and Biloxi Back Bay Bridge was reopened within 90 days. All of U.S. 90 was restored to four-lane traffic in early January 2006

**Bridges.** MDOT’s greatest recovery achievement was the quick construction of the Bay St. Louis Bridge and the Biloxi Bay Bridge. Both of these vital bridges were destroyed by Katrina.
- Bay St. Louis Bridge – Links Bay St. Louis and Pass Christian, and Hancock and Harrison counties. The first two lanes were opened in May 2007 and four lanes were opened in January 2008. While this
bridge was under construction, MDOT used FHWA funds to provide free vehicular ferry service for commuters. The service, which ran from November 2006, through May 2007, ran every half hour from 6:00 a.m. to 6:30 p.m., reducing the cost of gasoline and commute time for motorists.

- Biloxi Bay Bridge – Links Biloxi and Ocean Springs, and Harrison and Jackson counties. The first two lanes were opened in November 2007; four lanes were opened in April 2008.

PUBLIC UTILITIES

In addition to all of the schools, city halls, public safety facilities, parks, and other recovery projects visible across Mississippi, an unprecedented amount of infrastructure improvements have happened below ground. The repair or replacement of utility systems, including water, sewer, and gas, accounts for the largest portion of FEMA PA funding, representing $893 million.

More than 45 utility projects have been completed or are underway, allowing communities to not only provide utility services to its citizens, but also use the opportunity to improve aging infrastructure and achieve efficiencies in their systems. More than half of the remaining PA funds are associated with ongoing utility projects, due to the complexity and scale of those efforts.

Gulf Region Water and Wastewater Plan.

As part of the Gulf Regional Infrastructure program the Governor directed the Mississippi Department of Environmental Quality (MDEQ) to develop the Gulf Region Water and Wastewater Plan to determine the needs for water, wastewater, and storm water infrastructure in the six coastal counties. The Plan’s objective was to prioritize the water, wastewater, and storm water infrastructure needs in the region for CDBG funding.

A draft of the plan was developed in October 2006 after significant local stakeholder involvement. After public comment, the plan was modified and a final draft was developed in December 2006. HUD approved $665 million in CDBG for the Regional Water and Wastewater Program in April 2007.

By August 2007, MDEQ had made grant awards for all 67 projects to the five County Utility Authorities (CUAs) located in Pearl River, Hancock, Harrison, Jackson and Stone counties and the cities of Gautier, Ocean Springs, Pascagoula, and Moss Point. The County Utility Authorities, which were created by the Mississippi Gulf Coast Region Utility Act in April 2006, have adopted rules and regulations as required by the Act and are responsible for the implementation of these projects with the exception of those grants made to the referenced cities.

These are not minor projects; these projects represent major backbone infrastructure that will benefit growth patterns, economic development, improve quality of life, and should ensure functioning water/sewer services during future natural disasters in the Gulf Coast Region for decades to come.

As of mid-2010: all projects are under construction or complete; 11 projects have completed construction and approximately 40 projects are expected to be complete by December 2010. By June 2011, it is estimated that 59 projects will be complete, and the remainder of projects should be complete by early 2013.

When the infrastructure program is complete, the Gulf Coast Region will have a significant amount of new water and wastewater facilities, including:

- more than 500 miles of new water and sewer lines
- 32 new water tanks
- 31 new water wells
- 48 new wastewater pumping stations
- 17 new wastewater treatment facilities

The State strives to be a good steward of these funds and continues to ensure that the infrastructure program is implemented consistent with federal regulations and requirements. The State has received excellent reports from HUD on its most recent overview of the CDBG infrastructure program.

Ratepayer Mitigation.

After Katrina, state residents faced large increases in utility rates due to the hundreds of millions of dollars spent by companies to repair and replace downed power lines and other electric utility infrastructure. To prevent large increases in electric bills, the state allocated $360 million for a ratepayer mitigation plan.

PUBLIC SERVICES

After Hurricane Katrina, city and county governments in the most heavily impacted areas suffered financially during a time of increased need for public services. The widespread destruction of homes and businesses decimated the property tax revenues that help fund government operations. Although many cities benefited from increased sales tax collections due to disaster-related spending, those communities closest to the point of Katrina’s landfall experienced significant financial shortfalls.

A number of measures were used to keep government operations afloat and to provide enhanced services to deal with increased needs.
Community Disaster Loan Program. The Community Disaster Loan (CDL) program provides loans to offset revenue losses after a disaster so that disaster-stricken jurisdictions can maintain government services. Forty loans, totaling over $182 million, were provided to state applicants.

In 2007, Congress reformed law to allow these loans to be cancelled based on an assessment of the community’s financial condition after Katrina. Mississippi communities are now in the final phases of assembling financial documentation to support the full or partial forgiveness of their loans. Given the financial burden caused by the disaster coupled with the economic downturn, the state is optimistic that these loans will be forgiven and anxiously awaits further information from FEMA and the Obama Administration about the disposition of these loans.

Public Safety Grants. Public safety entities across Mississippi suffered unique problems as a result of the storm. On the Coast, law enforcement agencies had much of their equipment and facilities damaged or completely destroyed. North of the coastal counties, law enforcement agencies had to deal with problems associated with increased populations due to the influx of hurricane evacuees.

In the December 2005 supplemental bill, Congress appropriated $58.25 million to aid local and state law enforcement entities with reestablishing their agencies to a pre-Katrina level of public safety. Police and sheriff departments across south Mississippi received grants to supplement their staff funding. Approximately $6 million of these funds were used to fund a highway patrol training school. Another $1.5 million was used to provide urgent updates to the Automated Fingerprint Identification System (AFIS).

Grants to Financially Distressed Governments. At an August 2006 special session of the state legislature, Governor Barbour proposed a bill to make approximately $20 million available to struggling communities. This bill allowed up to $3 million in grants for city and county governments which lost more than 25 percent of their revenues.

PLANNING

The Governor’s Commission on Recovery, Rebuilding and Renewal emphasized the importance of zoning and planning and gave communities tools to evaluate their land use plans. MDA allocated $10 million for local governments to create comprehensive land use and zoning plans. These funds allowed coastal jurisdictions to continue the planning process started by the Governor’s Commission, and incorporate their revitalization visions into rebuilding their cities.

ECONOMY

While major problems were caused by the temporary housing crisis and the major loss of public infrastructure, the most important component to the long-term recovery of the Coast will be the return of businesses and jobs. This is true not merely for the Coast, but also the entire state, as the coastal economy represents a major portion of the state’s economic vitality. Coupled with the onset of the economic downturn in 2008, job creation initiatives are even more significant.

Disaster relief programs administered through the Mississippi Development Authority and the Mississippi Department of Employment Security have provided the resources to restore business and bring jobs back to the Coast.

Beyond initial recovery from the disaster, Governor Barbour has focused economic recovery efforts to build a solid foundation to create and sustain jobs for years to come.

The biggest piece of this foundation will be the restoration of the Port of Gulfport, the largest economic development project in Mississippi’s history. A restoration plan is being implemented to maximize the use and efficiency of the Port. Once that plan is completed, the Port will serve as an economic engine for the entire state.

BUSINESS DISASTER ASSISTANCE

Small Business Administration. As designated by the Stafford Act, the Small Business Administration (SBA) provides low-interest, long-term loans to businesses of all sizes and private, non-profit organizations after a disaster. SBA offers Physical Disaster Business Loans to cover the costs of repairing or rebuilding damaged business structures and to replace machinery, equipment, inventory and other business assets damaged by a disaster. SBA Economic Injury Disaster Loans provide working capital for small businesses, small farms, and certain private non-profits, while they recover to normal business operations after a disaster.

In Mississippi, SBA loaned more than $545 billion in physical disaster loans and $19 million in economic injury loans after the storm.
Mississippi Development Authority. In the months after Katrina, the Mississippi Development Authority (MDA) operated Small Business Assistance Centers in each of the most damaged counties to provide a one-stop recovery resource for businesses. These centers connected business persons with counselors from SBA, Planning and Development Districts, chambers of commerce and volunteers from Service Corps of Retired Executives. MDA also provided free computer usage and Internet access to help businesses regain communications with customers and suppliers. In less affected areas, MDA held Disaster Recovery Workshops to help business people navigate the array of disaster recovery resources available to them.

Less than a month after Katrina struck, the Mississippi Legislature authorized a no-interest bridge loan program for small businesses. These bridge loans provided quick, cheap financing to get businesses back in operation. Working with local banks, the state loaned $13.25 million to 537 businesses, an average loan of $24,674.

Gulf Opportunity Zone. The Gulf Opportunity Zone Act of 2005 was passed by Congress and signed into law by President Bush in December 2005. The 49 federally disaster-declared counties were designated as the "GO Zone," and economic development activities within those jurisdictions were eligible for the incentives created by the legislation. Among the incentives for qualifying businesses were:

- 50 percent bonus-depreciation of eligible personal assets and real estate during the first year of service for property placed in service before December 31, 2010
- $4.9 billion in tax-exempt private activity bonds
- $106 million in Low Income Housing Tax Credits

Through GO Zone tax-exempt private activity bonds, business owners and corporations can borrow capital at interest rates lower than would otherwise be available. For the GO Zone, the $4.9 billion allocated by Congress for the five-year period from 2006 to 2010 was a sizeable increase from the normal statewide allocation, which would have been approximately $1.3 billion for the same time period. Prohibitions against financing hotels and retail facilities were also lifted.

Some of the largest employers on the Coast, including Chevron, Northrop Grumman and PSL-North America, received recovery assistance through the increased bond allocation.

Port of Gulfport. To restore the Port facilities, as well as address the damage in the surrounding community resulting from surge-displaced Port of Gulfport container cargo, $570 million in CDBG was allocated to the Mississippi State Port Authority at Gulfport. The funds are to facilitate restoration of public infrastructure and publicly owned facilities that were damaged or destroyed during Katrina and to better protect the surrounding community during future storms.

The restoration program is important to recapturing a major portion of the region’s job base and to filling a national need for more port capacity. With the expected completion of the Panama Canal expansion in 2014, ports in the Gulf and Southeast must increase their operations to handle the nation’s imports and exports. Restoration will help ensure the Port can service increased traffic resulting from improvements to the Panama Canal, a viable port is crucial for handling these cargoes.

The Port is a major driver of both jobs and business activity and is vital part of the comprehensive recovery of the Gulf Coast. The state is not only rebuilding this facility in a way that better protects the Port and Gulfport area, but also working to build a “Port of the Future” with an eye toward future shipping and growth trends. Thousands of jobs are directly or indirectly related to State
Five Years After Katrina

Port activity, and the Port is expected to not only boost the Coast economy but also to have a job-producing ripple effect statewide.

Economic Development Program. The $267 million Economic Development Program is creating new jobs by funding public infrastructure improvements or eligible training activities to benefit private, for-profit businesses. All counties in the GO Zone are eligible for this CDBG program. Grants and loans flow through the local units of government or non-profit entities, and projects are funded on an as-needed basis.

Approximately $240 million has been committed, and grant contracts have been issued for 47 projects to create 5,584 proposed jobs. To date, 33 projects are complete or under construction accounting for the creation of 1,667 jobs.

More than 75 percent of funding has been committed to the most affected counties - Hancock, Harrison, Jackson and Pearl River. The Promenade at D’Iberville, PSL-North America in Hancock County, the Gulf Coast Coliseum and Convention Center, the Gulfport-Regional Airport, the Pass Christian Harbor, Signal International, and Northrop Grumman are just a few of the beneficiaries of Economic Development Program funding.

EMPLOYMENT

The major damage to businesses left many Gulf Coast residents without a job, at least temporarily; unemployment levels spiked to nearly 25 percent in September 2005. As provided in the Stafford Act, Disaster Unemployment Assistance was made available to disaster victims who lost or had their jobs interrupted as a result of Katrina and who would not otherwise be eligible for unemployment insurance benefits.

The Mississippi Department of Employment Security (MDES) handled 34,600 claims for Disaster Unemployment Assistance. MDES also received $85 million from the Department of Labor for unemployment benefits. These funds were placed in the Mississippi Unemployment Trust Fund, enabling the Fund to maintain a healthy balance despite the filing of an additional 55,264 Katrina-related unemployment insurance claims. MDES also assisted more than 50,000 job placements in the three months after Katrina.

In June 2006, 17,000 Mississippians in the Gulfport-Biloxi Metropolitan Statistical Area (MSA) were without work. Yet at the peak of the Gulfport-Biloxi area’s economic comeback in June 2008, employment levels reached 96 percent of the employment from June 2005, two months prior to the storm.

Despite the nation’s current economic crisis, April 2010 data shows that 90 percent of the June 2005 workforce is employed in the Gulfport-Biloxi area. Although the mining, logging, construction, and government workforce reports growth, the leisure and hospitality industry is still rebuilding, reaching only 72 percent of its employment level from June 2005.

The combined April 2010 employment for both the Gulfport-Biloxi and Pascagoula MSAs is 94 percent of the June 2005 employment for both of these areas.

Unemployment rates steadily receded and had reached pre-Katrina levels by fall 2006. Since returning to normal levels, coastal county unemployment rates have consistently ranked among the lowest in Mississippi.

The state’s efforts have focused beyond those initial temporary unemployment benefits, and toward meeting the long-term employment needs of the Coast. MDES has concentrated heavily on job placement and training, utilizing National Emergency Grant funds, tax credits, and the state’s WIN Job Centers. These programs have matched residents with jobs and developed a more highly-skilled workforce.

National Emergency Grant. MDES, under Governor Barbour’s leadership, administered a $95 million National Emergency Grant (NEG) to aid in the recovery efforts on reemployment and job training. NEG programs focused on temporary job placement and support and long-term goals of job training, filling workforce needs in the manufacturing, shipbuilding, health care, supportive services, construction, information technology, and hospitality services sectors.

MDES administered the following NEG programs:
• Temporary Recovery Jobs – Provided temporary employment through public sector and non-profit employers to more than 2,500 individuals. Participants were eligible to be employed for up to eighteen months or paid up to $36,000. Many of these temporary jobs led to permanent employment.

• Training – Provided funds for on-the-job training while earning wages on a permanent job, classroom training through public and private training providers that led directly to employment, and job search services. More than 6,500 residents were served.

• Supportive Services – Provided support payments to individuals enrolled in training to enable them to attend and succeed in training. Payments covered costs such as transportation and child care. More than 1,300 participants were served.

• Working Your Way Back Home Program – Helped Mississippians who evacuated 151 miles or more from home get the assistance they needed to find a job. Eligible costs included reimbursement for travel and relocation expenses. More than 1,500 residents participated.

• Pathways to Construction Training – Provided training through area community and junior colleges to meet construction industry needs, which grew significantly as South Mississippi rebuilt after Katrina. More than 6,000 construction workers received training.

• The Arts Recovery Project – A unique partnership between MDES, the Twin Districts local workforce area, and the Mississippi Arts Commission to address the needs of the many coastal artists and craftsmen severely affected by Hurricane Katrina. As individual artisans who created and sold original works of art, they constituted small businesses. Collectively, they represented a significant industry that served as a cornerstone to other economic sectors such as tourism.

In addition to the NEG funds, MDES received $8 million in workforce development funds from the Department of Labor. These funds have been used by the state’s community and junior colleges to provide training and employment in high-growth and high-demand fields. Specifically, $5 million has been focused on construction related job training, with the remaining targeted for other high demand jobs.

**Shipbuilding Academy.** The last component of the Economic Development program is the Employee Training Facilities program. This program will provide unskilled, under-employed and unemployed low-income individuals with additional training and ultimately the opportunity to compete for the top wage jobs that are available as a result of the recovery of the ship building and metal-related industries. The facility will be approximately 80,000 square feet in size. A ground breaking for this $20 million project was held in June 2010.

**Mississippi WIN Job Centers.** The Workforce Investment Network (WIN) in Mississippi is an innovative strategy designed to provide convenient, one-stop employment and training services to job seekers and businesses. MDES partners with four local Workforce Areas, which includes 53 WIN Job Centers throughout the state and several part-time offices. Within two weeks of Hurricane Katrina, all WIN Job Centers were open with extended hours to provide employment services and process applications for unemployment benefits. Four WIN Job Centers on the Gulf Coast (Biloxi, Gulfport, Pascagoula, and Picayune) were significantly damaged and the office in Bay St. Louis was completely destroyed. By September 12, 2005, Mobile WIN Job Centers were transported in to handle unemployment claims. A Claims Call Center was created and operated 7:00 a.m. to 6:30 p.m. seven days a week, and the other non-Coast WIN Job Centers throughout the state were open 7:30 a.m. to 6:00 p.m. for at least a month.

The WIN Centers were committed to providing people services tailored to their individual needs. MDES ran television, radio, and newspaper announcements throughout the state, encouraging people to visit their local WIN Job Center to look for jobs and reminding employers to list their jobs with MDES in order to take full advantage of the resources available to them.

**TOURISM**

Tourism is the lifeblood of the Coast economy and provides a boost to the state’s economy as well. The area’s beaches, fishing, golf, casino reports and seafood cuisine, combined with the relaxed atmosphere and unique coastal culture has attracted visitors from all over the country.

The tourism industry has made a strong comeback, but in recent years that recovery has been hampered by circumstances unrelated to Hurricane Katrina. The economic
downturn slowed the pace of tourists to the Coast, and the 2010 BP Deepwater Horizon oil spill had a serious negative impact on tourism, despite the spill’s limited contact with Mississippi.

Casino revenues on the Mississippi Gulf Coast in 2004 totaled nearly $1.23 billion, reaching higher levels than ever before. Yet after the devastation of Hurricane Katrina, the casinos received no income for September, October, and November of 2005, causing their profits to significantly decrease to $886 million for the year. A similar trend occurred during the rebuilding 2006 year with revenues amounting to only $910 million.

However, 2007 and 2008 saw considerable increases in Gulf Coast casino revenues, coming in at a record $1.3 billion and $1.26 billion, respectively.

Although the nation’s current economic crisis has caused the Gulf Coast’s gaming profits to decrease since 2009, early 2010 data show improvement from late 2009 revenues.

The state has used CDBG grants to help attract tourists back. MDA created the $5 million Tourism Industry Restoration Grant Program to fund extensive advertising and events marketing campaigns to attract travelers and to bolster the area’s economy. Grants have been given to 27 tourism entities in the six southernmost counties plus Forrest County.

EDUCATION

While Hurricane Katrina caused unprecedented destruction of educational facilities accompanied by disruption of the educational process, Mississippi’s aggressive response by state leaders and education officials to ensure a swift return to normalcy got results; notably, Mississippi had re-opened all of its disaster impacted K-12 public schools before the City of New Orleans re-opened any one of its schools. This achievement highlighted the efficiency of the state’s coordinated response shared among state and educational leaders at all levels: K-12, community colleges, and universities. Mississippi’s success in meeting the educational needs of disaster impacted citizens was aided in large part by unique federal funding opportunities, which provided monies not only for construction rehabilitation and repair, but also to encourage teacher retention and innovation in a post-Katrina educational environment.

Enrollment continues to increase at all educational levels, with some K-12 facilities experiencing increased attendance rates compared to pre-Katrina levels. Performance at the secondary level demonstrates the resiliency of our children to overcome the most adverse of situations as assessment scores were positive following Hurricane Katrina and even now, five years later.

Higher education, including both the community college and university systems, continues to experience a resurgence of enrollees at Mississippi institutions, with the southernmost campuses offered by the University of Southern Mississippi and Mississippi Gulf Coast Community College benefiting from the completion of post-Katrina construction projects. While some work remains, one thing is clear: Mississippi’s educational system has become even stronger in the years since Hurricane Katrina decimated South Mississippi and the Gulf Coast region.

K-12

Hurricane Katrina wrought destruction to schools throughout Mississippi. The state’s schools had begun a new academic year just days before the hurricane made landfall in Mississippi on August 29, 2005. Students were forced to evacuate just as they were settling in their new schools. The damage was widespread across the state:

- 263 schools in 79 school districts received damage
- 16 schools were destroyed and 24 severely damaged
- Only 14 of the state’s 152 school districts did not miss any days due to the storm

Nearly 80,000 children were out of school in Mississippi immediately after Katrina. Mississippi’s public school leaders were resilient, working tirelessly to quickly reopen schools because they understood the critical role that schools would play in rebuilding their area. Schools had to be operating for families to return to their homes, for academic progress to continue for students, and for children to feel a sense of normalcy again in their lives.

Fortunately, Mississippi’s strong response efforts resulted in children not staying out of school very long. Local school districts and FEMA made repairs to minimally damaged schools and set up portable classrooms where schools were more heavily damaged. Two weeks after the storm, most Mississippi schools were open again while, a mere six weeks after the storm, all but one Gulf Coast school, Bay St. Louis-Waveland, was back open. Because of a shortage of portable classrooms and the inability to adequately repair the infrastructure on the school grounds to put these classrooms in place, Bay-Waveland had to wait until November 7 to open again. By contrast, Mississippi had re-opened all of its public schools after Hurricane Katrina before New Orleans had re-opened any of its schools.

Facilities Status. Most of the Gulf Coast’s school districts have completed major
renovations on severely damaged schools as well as new construction to school facilities.

Hancock County:
• The Bay-Waveland School District is on schedule to complete the Lower and Upper Elementary schools in the late summer of 2010.

Hancock County School District completed construction on West Elementary and South Elementary in September 2008, which replaced three district elementary schools destroyed by the storm.

Harrison County:
• Harrison County School District completed construction on new facilities D'Iberville High School and West Harrison High School in June 2009. When future storms approach the area, both high schools will also serve as storm shelters, can hold up to 2,500 people, and can withstand 200 mph winds.

• Pass Christian School District finished constructing Pass Christian Elementary and Middle School in August 2009. The district is rebuilding its DeLisle Elementary School, and it should be completed in the summer of 2011.
• Long Beach School District completed the new Harper McCaughan Elementary in November 2009. The district also finished repairs to W.J. Quarles Elementary in August 2008.
• Biloxi School District had two schools under water during the tidal surge, Nichols Elementary and Gorenflo Elementary. Prior to the hurricane, both schools were new, having opened in August 2004. After renovations and repairs, both schools reopened in December 2006.

Jackson County:
• Jackson County School District will move into its new high school at St. Martin in 2010, with all other projects 99 percent complete.
• Pascagoula School District has completed all repairs to their facilities. During the 2007-08 school year, the Pascagoula School District reopened two elementary schools that were severely damaged from the storm. Beach Elementary in Pascagoula again welcomed students to the first day of school on August 6, 2007, after being housed at nearby Central Elementary.
• Gautier Elementary opened its doors again for students and faculty in November 2007. After the hurricane and previous to the school’s reopening, Gautier Elementary students and teachers worked in College Park Elementary in Gautier. Currently, all 19 schools in the Pascagoula School District are in full operation. Minor repairs are ongoing.
• Moss Point School Board is deliberating whether to repair or build a new facility for Magnolia Junior High School.

Hurricane Education Recovery Act. While the FEMA Public Assistance Program financed the reconstruction of school facilities, the Stafford Act could not account for the enormous difficulties Mississippi school districts would face. In late 2005, Congress passed the Hurricane Education Recovery Act to help K-12 schools deal with immediate post-Katrina challenges. The Mississippi Department of Education has administered the $323 million distributed to Mississippi from that legislation:
• $222 million: RESTART (Immediate Aid to Restart School Operations). This program was designed to compensate for the loss of property tax revenue, covering expenses such as salaries, classroom materials, supplies, and furniture.
• $93 million: Emergency Impact Aid for Displaced Students. Funds were designated for school districts across Mississippi, which were educating an estimated 20,000 Katrina-displaced students.
• $687,000: Homeless Education. Many Coast school children met the federal homeless student definition, and these funds were appropriated by Congress to help educate these children.
• $7 million: Hurricane Educator Assistance Program (HEAP). This program was designed to attract and keep quality educators at Coast schools. Funds were provided to recruit, retain, and compensate new and current teachers and administrators who commit to work for at least three years in school-based positions in public elementary and secondary schools. Incentives include salary supplements, housing subsidies, signing bonuses, relocation costs and loan forgiveness. Most school districts are using these funds to retain teachers.

Educational Performance. The expediency of Mississippi reopening its schools is merely the beginning of the educational success story. Because of the uncertain conditions in which the students, teachers, and
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In 2008, the Mississippi Board of Education voted to increase the rigor of the curriculum and assessments so that students will be better prepared to transition into a college or university and, more importantly, to compete in a global economy. A new assessment model was developed to measure student achievement. The new model ranks schools from highest achievement.

The new model ranks schools from highest to lowest: Star, High Performing, Successful, Academic Watch, Low Performing, At-Risk of Failing and Failing. Of the 16 school districts in the six southern counties that were rated under the new Mississippi Statewide Accountability Model in 2009:

- One district is rated a Star District
- Four districts are rated High Performing
- Eight districts are rated Successful
- Two districts are rated Academic Watch

Not only were South Mississippi campuses left with extensive damage, but also Mississippi schools accepted thousands of transfers from New Orleans colleges and universities, which were at that time closed indefinitely. Coastal students in colleges around the state faced financial uncertainty as their families struggled at home. To meet this need, Congress appropriated $95 million in financial aid for coastal residents enrolled in Mississippi colleges and universities. These funds were expended in the 2005-2006 and 2006-2007 school years. Mississippi universities also received $20 million, including $4.3 million from the Hurricane Katrina Foreign Contributions fund, to defray the effects of lost revenues and cover disaster-related expenses.

USM Gulf Park Campus. The University of Southern Mississippi’s Gulf Park campus in Long Beach – which received damage to every building – embodies the university system’s biggest success story. In fall 2010, the campus surpassed enrollment records at 3,066 students. The 2010 spring semester enrollment increased by 12 percent over enrollment records from spring of the previous year.

HIGHER EDUCATION

Hurricane Katrina’s effects on colleges and universities in Mississippi were substantial.
Since Hurricane Katrina, USM’s Gulf Park campus has repaired 139,000 square feet of classroom and office space of the original 270,000 square feet lost. The Gulf Coast Research Laboratory, which is now instrumental in research related to the Deepwater Horizon oil spill event, has replaced 44,440 square feet of the original 59,000 square feet lost during the storm. Currently, there are an additional 31,800 square feet of research and laboratory buildings under construction at the Cedar Point site.

The Holloway Complex and the Fleming Education Center reopened in 2007. The Fleming Education Center (previously named the Advanced Education Center) contains a 500-seat auditorium, 19 classrooms, two interactive video classrooms and three computer laboratories.

Also back in operation is the Gulf Coast iTech office, which manages all technology activities for the Gulf Coast, from Stennis Space Center in Hancock County to the Gulf Coast Research Laboratory Teaching and Research Site in Ocean Springs.

The Gulf Coast Library and Media Center, which was flooded with 18 inches of storm surge, reopened in January 2008. The Library serves as an inter-disciplinary center and a public clearinghouse to facilitate the gathering of historical and current information related to the natural, physical, social, political, economic and spiritual aspects of recovery from Hurricane Katrina and other disasters. The library also contains a coffee house, writing center, and speaking center.

The Toy Library and Technology Learning Center (TLC) is a community-based, university-directed, non-profit organization dedicated to enhancing education, independence and quality of life for persons with disabilities. TLC serves children and adults with disabilities, their families, teachers, and other special education professionals through specialized training and loan of assistive technology and recreation. The Toy Library and TLC completed a $1.6 million building project in October 2009.

The TLC Tennis Center, which occupies the Barber Building, completed construction in May 2009. The facility houses the existing wheelchair tennis program.

TLC’s Adaptive Playground allows children with special needs an opportunity to interact in a “user friendly” playground. The playground was completed April 2009. Bear Creek Fitness Trail is open to the public and designed to accommodate people with or without disabilities in an effort to facilitate physical fitness in an outdoor setting.

**USM Cross Creek Campus.** In June 2006, the Board of Trustees of State Institutions of Higher Learning reaffirmed its commitment to the Mississippi Gulf Coast by announcing that an additional Southern Mississippi campus would be created on the Coast to meet the growing needs of Mississippi’s educational landscape.

The Board sought land for the establishment of an additional campus that would be capable of meeting the educational needs of a growing population. After considering multiple sites, the Board selected Cross Creek. The Cross Creek site contains approximately 200 acres located just north of I-10, five miles from the Gulf Park Campus and two miles from Highway 49.

The master planning process for the Cross Creek Campus began in summer 2008 and progressed until summer April 2009, when the developers asked USM to shift selected 200 acres to the northeast. Planning will resume once an agreement is reached.

**USM Hattiesburg Campus.** Repairs resulting from damages at the Hattiesburg campus are largely complete. In 2010, USM successfully appealed negative FEMA determinations on Lloyd Hall and the Administration Building, allowing those projects to move forward as envisioned by the school.

**Mississippi Gulf Coast Community College.** With campuses in Harrison, Jackson, Stone and George counties, Mississippi Gulf Coast Community College (MGCCC) was the largest community college in Mississippi before Katrina. However, in the fall 2005 semester following the hurricane, MGCCC’s enrollment dropped to nearly 75% of its pre-Katrina numbers. Nevertheless, the college has continually grown after Katrina. Five years later in the fall 2010 semester, MGCCC’s enrollment reached 95% of its pre-Katrina levels. During the summer 2010 academic terms, MGCCC surpassed its pre-Katrina enrollment for the first time since the hurricane.

Prior to Hurricane Katrina, the college was working on a $34 million district bond project. To date, only one building project remains to be finished. MGCCC worked with FEMA and has already restored all buildings lost on the Perkinston Campus from the storm.

**Katrina Research and Assistance.** The Mississippi Institutions of Higher Learning (IHL) and several of Mississippi’s public four-year universities continue to assist in recovery through meaningful research and volunteerism activities.
Alcorn State University continues to provide assistance to small farmers and limited-resource cooperatives. National centers of research associated with The University of Southern Mississippi recently published scientific studies related to Hurricane Katrina’s effects on the Gulf Coast.

The Gulf Coast Community Design Studio (GCCDS), located in Biloxi, is a professional research and service program of the College of Architecture, Art + Design. Its most innovative aspect is the degree of collaboration and integration with the community. The design studio is embedded in a local community organization, the East Biloxi Coordination and Relief Center. The 15 architects, landscape architects, planners and interns in the design studio work directly with the people that need housing and with the various organizations that are building housing. Since 2006 the GCCDS has completed over 120 new houses and dozens of house rehabilitations. The estimated economic benefit of the house projects is over $18 million.

The GCCDS’ community redevelopment planning work will transform from a focus on hurricane recovery to long-term economic development. House projects occur along the entire Gulf Coast; the GCCDS’ planning work is focused on three low-income communities: East Biloxi, Gulfport’s Soria City neighborhood, and the city of Moss Point.

HEALTH AND HUMAN SERVICES

Governor Barbour often said Hurricane Katrina was a storm that “didn’t discriminate”; indeed, Katrina did not spare anyone from its wrath, including some of our neediest citizens who depend on state health and social services facilities. The crisis in this sector was compounded by the fact that the storm had created an increased need for those services, particularly in the mental health and economic counseling fields.

The immediate aftermath was an especially stressful and troubling time for individuals and families, many of whom were facing the reality that all they owned had been destroyed. In addition, many persons could not go back to work for months and needed help paying normal expenses.

The Mississippi Department of Human Services (MDHS) was instrumental in restoring basic human services and helping to rebuild lives across Mississippi’s Gulf Coast. It is often said the greatest resource of state government is its employees, and the aftermath of Katrina was a shining example.

MDHS quickly established programs for essential items and services. More than one million individuals received food stamps and assistance for everyday expenses. Those programs were the foundation for providing immediate relief to those with the most needs to get them through the difficult first few months.

To help alleviate stress and depression, the MDHS used disaster funds to provide counseling services for nearly 300,000 individuals.

For long-term recovery of health and human services sectors, MDHS has utilized $128 million in Social Services Block Grants. A myriad of health, mental health, and human services programs were funded to restore facilities and services in this vital area.

All told, the immediate response and long-term recovery programs have helped Mississippi families move on with their lives and have restored critical health and human services infrastructure.

INDIVIDUAL AND FAMILY ASSISTANCE

After Katrina, MDHS received $128 million in Social Services Block Grants (SSBG). This program has been instrumental in restoring operations and facilities in the areas of health, mental health, and human services. Disastre Assistance. MDHS provided immediate and long-term support to persons and families in the aftermath of Katrina. Through its various divisions, MDHS assisted families in covering necessary expenses, such as food and utility bills, at a time when households were temporarily out of work.

The MDHS Division of Economic Assistance managed several programs focusing on immediate relief to families. The Disaster Food Stamp Program, which ran from September 13 to October 9, 2005, assisted 521,679 individuals representing 186,755 households, with benefits of more than $110 million. Additionally, the Supplemental/Replacement Program for ongoing food stamp recipients provided over $24 million to 572,408 individuals representing 224,165 households.

The Expanded Evacuee Food Stamp Policy allowed for a month’s allotment of food stamp benefits to be issued without regard to income and resources if the household was an evacuee from the federally-declared disaster areas. This program issued over $6 million in benefits to 18,700 individuals from Mississippi, Louisiana, and Alabama.

The MDHS Division of Community Services was allocated $11.75 million in Social Services Block Grants (SSBG) to help families pay for utility deposits and bills, emergency repairs, emergency shelters, meter boxes, and appliance replacements. This program has assisted over 31,000 households. MDHS has assisted more than 29,000 households with nearly $12 million of supplemental Low-Income Home Energy Assistance funds to help pay energy bills.

Senior Services. The MDHS Division of Aging and Adult Services assessed the needs of
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Senior citizens after Katrina. The Division has partnered with local Area Agencies on Aging to restore, rebuild or repair senior center services to the Gulf Coast using $13 million in SSBG funds. Out of these funds, Southwest AAA provided $230,000 to seniors for repairs or modifications to approximately 50 homes.

**Child Support.** The MDHS Division of Child Support Enforcement used $4 million in SSBG funds to hire additional child support enforcement officers to work through the backlog of cases representing lost files on the Gulf Coast and replace computer equipment in Katrina-affected areas.

**Child Care.** The MDHS Office for Children and Youth (OCY) played a major role in the restoration of the age-appropriate playground infrastructures at licensed and unlicensed child care facilities in 18 of Mississippi’s hardest hit counties. OCY installed more than 200 age-appropriate playgrounds, and delivered educational materials and miscellaneous repairs and equipment to these centers.

**Community Services.** The MDHS Division of Community Services was awarded $8 million in SSBG funds to assist in the rebuilding of homes. Services include home repairs, septic tanks, water line repairs, furniture, appliances, bedding, debris removal, short-term rent, personal items, food, clothing, shelter, health/mental health care, medication and medical equipment. More than 400 homes were rebuilt through the program.

**Non-Governmental Organizations.** SSBG have been given to non-governmental institutions such as the United Way of South Mississippi, International Relief Organization, N.E.E.D.S., Gulf Coast Women’s Center for Nonviolence, Progressive Outreach with Energetic Resolution, Manna Ministries and YOUTHBUILD AmeriCorps.

Services provided by these groups include economic assistance, case management and referral, repairing and rebuilding homes, distribution of food and clothing, and other unmet needs.

**HEALTH CARE**

More than 30 percent of Mississippi’s hospitals suffered significant damage from the storm. Nevertheless, hospitals statewide were ready to care for their communities. For weeks after Katrina ravaged Mississippi, hospitals were the last-standing symbol of pre-hurricane life and hope because they provided many critical, life-saving services to thousands of Mississippi’s Katrina victims. Even Hancock Medical Center in Bay St. Louis, which was inundated by storm surge, kept its doors open to serve the community until a Disaster Medical Assistance Team hospital could be put in place.

Mississippi’s coastal hospitals are fully operational after Katrina. Currently there are fourteen hospitals—including two federal hospitals—in the region, and the Gulf Coast Medical Center now focuses solely on providing psychological care services.

The Gulf Coast medical labor force has also worked to recover from the hurricane. The area has regained 97 percent of its pre-Katrina physicians while significantly increasing the number of area nurses as compared to before the storm.

The Department of Medicaid received more than $160 million from the federal government for medical care reimbursements, including $92 million in Katrina Provider Stabilization Grants.

**MENTAL HEALTH**

Hurricane Katrina caused much strain and grief in Mississippian’s lives. The Mississippi Department of Mental Health (DMH) immediately came on the scene after Katrina to help many citizens cope with the distress from their losses. Although the public mental health system has struggled to rebuild to meet the demand for services, it has recovered well and is still being pushed to deal with the emotional healing that will take years.

**Project Recovery.** As soon as communications with the affected areas could be established, staff from the Mississippi Department of Mental Health began to assess the Mississippi Gulf Coast’s mental health needs, and DMH was diligent in its efforts. The department first requested grant funding for the Crisis Counseling Project (Project Recovery). DMH then created a Division for Project Recovery and used existing DMH staff until Project Recovery staff could be hired. DMH staff worked during the initial start-up of the project and continued to provide support and to serve on committees for quality management and program evaluation for the duration of Project Recovery.

Crisis counselors for Project Recovery were contracted through the local community mental health centers, providing jobs to more than 500 people, many of whom were victims of the storm.

Although Project Recovery was established in the 49 counties declared eligible for individual assistance, it soon became apparent that services should be concentrated in the most highly impacted counties, including Pearl River, Stone, George,
Five years after Katrina, the Mississippi Hurricane Intervention Project aimed to reduce the number of youth suicide attempts by providing awareness, training, and gatekeeper training.

The training program targeted 16 school districts covering 137 schools, as well as Mississippi Gulf Coast Community College and Pearl River Community College, for suicide-awareness and gatekeeper training.

Social Services Block Grants (SSBG). The Mississippi Department of Mental Health received $10 million in SSBG funding to restore day treatment and other services for children and adults, building repairs, patient transportation, staff retention supplements, and to bridge budget shortfalls.

Gulfport Memorial Hospital was allocated $10 million to restore a rehabilitation unit for mental health treatment. Project Relief received SSBG funds to provide licensed mental health professionals for healthy coping skills and self-sufficiency of coastal families.

Youth Suicide Prevention and Early Intervention Grant. The Mississippi Hurricane Katrina-Related Youth Suicide Prevention and Intervention Project aimed to reduce the number of youth suicide attempts by providing an awareness, training, and prevention campaign focused in the six counties most heavily affected by Katrina: Hancock, Harrison, Jackson, George, Stone and Pearl River Counties.

The trained program targeted 16 school districts covering 137 schools, as well as Mississippi Gulf Coast Community College and Pearl River Community College, for suicide-awareness and gatekeeper training.

Mississippi’s coastal environment took a battering from Katrina’s storm surge and winds. Beaches were washed away, barrier islands were breached and eroded, and wetlands were destroyed. Those whose livelihoods depended on a healthy coastal environment – fishermen, shrimpers, and others – were directly affected, in the short- and long-term.

Mississippi’s barrier islands were particularly devastated. The footprint of these islands was reduced an estimated 25 percent. In many instances, island elevations were eroded to near sea level and at least 50 percent of their vegetative cover was lost. These islands provide unique environmental habitats to a vast array of floral and faunal species and also serve to guard the state against oncoming hurricanes. Post-Katrina, these islands were poorly equipped to serve either function.

The Governor recognized the critical nature of ensuring the barrier islands were fully restored, which led to one of the state’s major achievements following the storm: securing $439 million for restoration of the barrier islands. The environmental and mitigation benefits of this massive undertaking will be reaped by present and future generations. Other critical coastal measures have not yet been funded by Congress, and the Governor will continue working to ensure those projects get the funding they need.

In his November 2005 recovery plan, Governor Barbour requested restoration funding for Mississippi’s barrier islands and coastal environment. In the December 2005 legislation, Congress did not provide funding but instead directed the U.S. Army Corps of Engineers to prepare two reports identifying projects for coastal restoration and hurricane protection, one for interim measures and one identifying long-term initiatives.

The Corps and DMR collaborated on the interim report detailing actions in the near-term to restore and renew coastal Mississippi. In May 2007, Congress approved $107 million to implement these interim projects, which included beach restoration, rebuilding and repairing seawalls, and constructing flood control measures. Five of the 15 interim projects have been completed, including projects to strengthen the existing seawall on Beach Boulevard in Hancock County, repair and restore flows to the 980-acre Jackson Marsh system and Mississippi Sound, and repair the damaged approaches to Shearwater Bridge in Ocean Springs.
Remaining near-term initiatives to restore and repair marsh and wetlands, beaches, drainage and canal systems, and seawalls are at various stages of completion.

For long-term measures, the Corps designed a $1 billion plan that included actions to restore barrier islands, coastal marshlands, and beaches and convert flood-prone areas to open space. In June 2009, Congress approved $439 million for barrier island restoration projects identified in the plan. Other initiatives detailed by the Corps have not yet been funded and should be considered by Congress in the coming years.

The barrier islands are the state’s first line of defense against oncoming storms. As a hurricane approaches, the islands’ forests help block and slow hurricane winds. Barrier islands are also wetlands, which mitigate flooding by slowing and absorbing incoming water in the form of waves and storm surge. The marshlands and wetlands along the coastline serve as natural buffers in a similar manner.

Building the barrier islands back to their 1917 footprint will provide invaluable protection for the Coast. Models indicate that as storms move across coastal wetlands, their surges are reduced by about one foot per every acre of wetland. Without the buffer of barrier islands, wave and ocean storm surge heights could reach eight to twelve feet higher on the shoreline.

The barrier islands project has initially focused on studies and restoration of West Ship Island, Cat Island and Deer Island.

ENVIRONMENTAL QUALITY

In the weeks and months after Hurricane Katrina, MDEQ, along with its state and federal partners, worked hard to evaluate environmental conditions along the coast. This monitoring included sampling of the Mississippi Sound, the connected bays and bayous, and the freshwater inflows into the bays. It encompassed air, water, soil sediment, fish, shrimp, and crabs. The results of multiple monitoring studies indicated very limited chemical contamination as a result of the storm. In fact, the thirty-foot storm surge seemed to have a temporary cleansing or flushing effect on some systems. Final reports for most of this work are available via MDEQ’s website.

MDEQ continues to lead in the monitoring of coastal Mississippi:

• Safe beaches are a major attraction to the Mississippi Gulf Coast, and MDEQ has an important role in ensuring the safety of the bathing public. The coastal counties have made improvements to Mississippi’s beaches. Beach re-nourishment, planting of vegetation, and improvements to infrastructure have benefited water quality. The counties contracted with the U.S. Army Corps of Engineers to replace sand lost due to storm erosion.

• Federal funding for EPA’s National Coastal Assessment Program ended in 2006. This water quality monitoring program was crucial to evaluating the quality of Mississippi’s coastal waters. MDEQ has partnered with the Gulf Coast Research Laboratory and DMR to continue this important program.

Disaster Debris Management. Hurricane Katrina created more than 46 million cubic yards of storm debris across the state with approximately 24 million cubic yards in the three coastal counties. MDEQ has monitored debris removal and disposal, and has ensured the proper closure and restoration of the more than 340 debris management sites throughout the state.

DMR worked with the U.S. Coast Guard and FEMA to organize removal of marine debris beginning south of I-10 and extending out four miles into the Mississippi Sound. Marine debris removal was completed in June 2008.

Nearly 400,000 cubic yards of marine debris were removed from the three coastal counties. In addition, more than 330 derelict vessels were pulled out of Mississippi waterways.

MARINE HABITATS

Hundreds of acres of coastal marshes and water bottoms were covered with storm debris after Katrina hit the Gulf Coast, which prevented these areas from functioning as essential habitats for important commercial and recreational species—shrimp, crabs, and finfish. DMR reports that many of these areas now have been cleared of debris and have been restored to pristine conditions. Efforts are ongoing to remove the remaining debris from these coastal areas.

Oyster Habitat. Because oysters are a long-term crop, total recovery from Hurricane Katrina may take years. DMR continues to monitor oyster habitats in an effort to gather evidence relating to the current state of the shellfish population along the Mississippi Gulf Coast.

The DMR Shellfish Bureau is continually monitoring and assessing the oyster reefs damaged by Hurricane Katrina. By identifying and mapping the oyster reefs using side scan sonar and poling techniques with Global Positioning Systems, the areas are analyzed to determine which sites are best suited for cultivation, cultch planting, and the relaying of oysters.
Since Hurricane Katrina through January 2010, the DMR Shellfish Bureau has organized efforts to rebuild the oyster reefs:

- Deposited 195,875 cubic yards of No. 57 limestone and oyster shells to refurbish 3,600 acres of publicly owned reefs at a cost of $10,269,385
- Transplanted 143,424 sacks of oysters to the public oyster reefs at a cost of $3,244,781
- Placed smaller transplants along the various public fishing reefs and piers to enhance production in those areas

**Shrimp and Crab.** The shrimp and crab marine resources of Mississippi are recovering well from the impacts of Hurricane Katrina. Shrimp landings for 2006 were the highest in over 15 years. However, the fishery participants have not fared so well. Both shrimp and crab license sales were down by at least half in 2009 as fishermen struggled to recover. The demand for live bait shrimp is high, as licensed bait dealer facilities have declined to 13 from around 30 before Katrina.

Loss of and/or damage to gear and vessels, high fuel costs and lack of fisheries infrastructure continue to plague this culturally and economically important coastal industry. Infrastructure requirements needed to revitalize the coastal fisheries include dockage space, fuel and ice facilities, and dealer and processor outlets through which shrimp and crab harvests can be sold.

The Hurricane Katrina Recovery Grant provided an economic boost to the industry. Through the grant, commercial shrimp and crab fishermen were contracted to assist marine resource managers in monitoring the fisheries’ recovery:

- Employed 400 Mississippi resident historical commercial fishermen (330 shrimp fishermen and 65 crab fishermen)
- Enabled fishermen to make 29,337 individual trip monitoring tickets, outlining valuable information such as fishing locations, gear utilization, and harvest information
- Brought in $8.6 million to pay workers

Since the storm, over 12,224 derelict crab traps have been removed and recycled from coastal Mississippi marine habitats by contracted commercial crab and shrimp fishermen as part of the Mississippi Derelict Trap Recycling Program. This cooperative recovery effort resulted in Governor Barbour receiving a 2008 First Place EPA Gulf of Mexico Program Gulf Guardian Award on behalf of the Governor’s Commission.

**Artificial Reef Restoration.** Hurricane Katrina resulted in the scouring and/or burying of 90 percent of Mississippi’s offshore reefs and about 85 percent of nearshore reefs, preventing the reefs from effectively functioning as habitat. DMR has been continuously working to recover the lost habitat. The department’s goal is to restore 100 percent of reef habitat within five years of the storm by using Hurricane Katrina disaster funds and the National Fish and Wildlife Foundation and Tidelands Trust Fund. Nineteen inshore reefs have been restored, and the target is to complete a total of twelve inshore reefs in 2010.

Deployments completed with Katrina Recovery funds since September 1, 2006:

- Added three deployments of steel hull vessels on Mississippi’s offshore reefs for a total of 93 deployments in reef areas impacted by Hurricane Katrina, restoring approximately 65% of the offshore deployments lost in Hurricane Katrina
- Deployed 230 goliath reef balls. The 540 bay reef balls constructed during the previous period are currently located at the Gulfport staging site, and plans are to deploy them during 2010.
- Deployed 22 concrete culverts

**Inshore Deployments:**

- 141 deployments with a total of 44,000 cubic yards of crushed concrete and limestone

**Fisheries Recovery.** Katrina funds have been used to enhance 12 shoreline access sites by restoring surrounding lost low-profile reef habitat. Recovery efforts to enhance the shoreline access sites and monitor fisheries through resident charter boat and commercial fishermen are also ongoing.

As part of the Hurricane Katrina Recovery Grant, charter boat captains and commercial finfish fishermen have been contracted to assist marine resource managers in monitoring the fisheries recovery and have been paid nearly $1.2 million. Program participants include 57 Mississippi resident charter boat captains and 44 commercial finfish fishermen. Reports have been submitted by the fishermen outlining valuable information such as fishing locations, gear utilization, bycatch information, and harvest information.

**Oil Spill.** On April 20, 2010, BP’s Deepwater Horizon drilling rig exploded, killing 11 workers and seriously injuring 17 others. Oil began rushing from the rig thousands of feet below the surface.

Mississippi has worked tirelessly throughout the oil spill recovery process. The Governor along with lead agencies DMR and DEQ have been actively engaged with BP and with federal agencies to assess both the
While the consequences of the spill are still unknown at this time, the Governor and state agencies are prepared to face these challenges with the same resolve demonstrated after Katrina. Mississippi’s response to the hurricane proved to the nation that we will overcome adversity at all levels; indeed, Mississippi is poised to overcome the challenges of the oil spill with the same diligence and spirit that defined our response to Hurricane Katrina.

**Disaster Preparedness and Hazard Mitigation**

Hurricane Katrina necessitated that the state take a serious review of its disaster response mitigation efforts. If the state was to rebuild bigger and better, it had to be cognizant of the threats posed by its geography – Katrina would surely not be the last dangerous hurricane to strike its shores.

Efforts in disaster response and hazard mitigation have ranged from major initiatives, such as statewide interoperable communications and barrier island restoration, to simpler undertakings, such as increasing the capacity of state and local emergency agencies, promoting flood insurance coverage, and mandating stronger building codes and elevation requirements.

A statewide system of survivable, interoperable communications is under construction, and is in operation now for much of the state, including the Coast. This system will ensure easy, reliable communications between emergency responders throughout disaster-affected areas, saving time and energy in those initial crucial moments after a disaster.

MEMA has significantly upgraded its capacity and technology, so that it can better respond to disaster events across the state.

The restoration of the barrier islands will fortify them as the state’s first line of defense against oncoming hurricanes and bolster their ability to block and absorb the wall of water coming toward the coastline.

Key components of the post-Katrina mitigation strategy also have included the use of updated building codes, the adoption of updated digital flood maps, the development of local hazard mitigation plans and the utilization of $293 million in Hazard Mitigation Grant funding to employ long-term cost-effective mitigation measures.

Mississippi has already incorporated lessons learned in its response to recent events. During the 2010 oil spill, interoperable communication technology connected those in the air locating oil with those in the water whose job it was to keep oil from reaching Mississippi’s shores. After powerful tornadoes ripped through our state in April 2010, MEMA deployed Mississippi Cottages to replace destroyed homes for low income residents.

These efforts have ensured that Mississippi will be safer and better prepared for the next major disaster, whenever it may come.

**Disaster Preparedness**

**Interoperable Communications.** Governor Barbour has made the establishment of survivable, interoperable communications systems his top priority for improving the state’s disaster response capabilities. Katrina inflicted so much damage to communications infrastructure that local, state, and federal emergency responders were unable to communicate with one another. Further, those systems that did work were incompatible with systems in other jurisdictions.

In testimony before the Senate Homeland Security and Government Affairs Committee less than six months after Katrina, Governor Barbour stated in response to the Committee’s request for recommendations, “the need for sustainable, interoperable communications is paramount.” He stressed the importance of an interoperable system, saying “Congress should make establishment of a sustainable, interoperable, communications system its first priority in providing resources for future calamities.”

Governor Barbour requested that Congress reprogram a portion of Mississippi’s $433 million hazard mitigation allocation for the Mississippi Wireless Interoperability Network (MSWIN) a request that Congress granted by redirecting $140 million for interoperable communications.

This funding will allow Mississippi to build and sustain a statewide survivable interoperable communications system, which will provide a major upgrade for the state’s disaster response capacity for years to come.

The Wireless Communications Commission, which manages MSWIN, is ahead of the initial project schedule. A portion of the project is complete and operational - from the Coast northward to Highway 84 and the five-county area surrounding the State Capitol. The current implementation schedule calls for the remainder of central Mississippi to be completed by March 2011 and the northern...
third of the State to be built and operational by December 2011.

The MSWIN project has already paid dividends for Mississippi; MSWIN communication assets were critical in supporting emergency operations in 2010. A Site-on-Wheels (SOW) was operational in Yazoo County within three hours of the devastating tornado in May 2010. The SOW and 120 portable radios from the WCC’s cache provided interoperable communications among federal, state and local first responders during the first weeks of the recovery effort.

During the BP Deepwater Horizon Oil Spill response, the WCC extended the coverage of MSWIN into the Gulf of Mexico by adding a tower site on Horn Island and on a platform site 30 miles south of Biloxi. The WCC has provided 250 radios to the National Guard, Coast Guard, and others to enable interoperable communications among all levels of government. MSWIN was also linked with Louisiana’s LWIN system and the Orange Beach, Alabama fire radio system to complete coverage across the entire northern Gulf.

After it became evident that no real-time communication capability existed between oil spotters and the shrimpers and boaters under BP’s “Vessels of Opportunity” program, the Governor directed that MSWIN communication equipment and handsets be distributed to vessel operators to immediately link those who were locating oil with those who were in the water to clean it up.

MEMA Upgrades.

MEMA performed its duties aggressively both before and after Katrina, but the storm allowed the agency to evaluate operational weaknesses. One of many lessons learned was that MEMA was severely understaffed. An agency review by the State Personnel Board determined that MEMA needed more employees. Since Katrina, MEMA has grown from 67 to 218 full-time employees. In addition, MEMA created the Disaster Reservists Program to hire qualified individuals to work for MEMA under contract during times of disaster.

MEMA has relocated its operations to a new facility in Pearl. The Emergency Operations Center (EOC) was upgraded significantly from the one used during Katrina. The 72,000 square feet facility includes a 4,000 square feet state-of-the-art EOC; the previous center measured only 500 square feet.

MEMA has increased shelter capacity:
• 377 American Red Cross Shelters with a capacity of 99,500 evacuees
• 335 local shelters with a capacity of 107,111 evacuees
• Eight community colleges serve as special needs shelters with a capacity of 1,346 evacuees

MEMA has also expanded emergency response assets and commodities to include:
• 205,632 bottles of water stored at MEMA warehouse in Pearl
• 34,560 Meals Ready to Eat at MEMA warehouse
• Contract for 70,000 gallons of unleaded fuel and 30,000 gallons of diesel
• 16 140 KW generators
• Two 40 KW generators and three 20 KW generators staged in Pearl
• Seven portable generator powered light sets
• A fully operational 24/7 Mobile Operations Command Unit
• Two mobile communications trailers

MEMA manages the Mississippi Alternative Housing Program and deployed Mississippi Cottages to tornado-stricken areas in 2010. The first cottage was placed a mere three weeks after the tornadoes, replacing a destroyed home occupied by a low income resident.

This was major breakthrough for disaster recovery in this country, as it was the first time cottages had replaced permanent housing so quickly after a disaster. It also highlighted the durability of the units, which were occupied initially by Katrina victims, stored after those persons moved out, and reused for tornado victims. These advancements further confirm that cottages are a viable housing option for major disasters.

MITIGATION

Barrier Islands. Restoring Mississippi’s barrier islands to their early 1900’s footprint is a vital piece of limiting the damage from future hurricanes. At the Governor’s request, Congress has approved $439 million for barrier island restoration projects identified by the U.S. Army Corps of Engineers. These islands are the state’s first defense against oncoming storms, and help block storm surge. This restoration will save untold lives and property for years to come.

Hazard Mitigation Grant Program. While the FEMA Public Assistance program helps communities rebuild what was lost, the FEMA
Hazard Mitigation Grant Program (HMGP) helps ensure those losses do not happen again. FEMA estimates for every dollar spent on mitigation, four dollars are saved in the future.

The state has used $293 million in HGMP on a variety of long-lasting mitigation measures:

- $26 million to retrofit 36 critical facilities and infrastructure to Category 5 hurricane standards and wind speeds in excess of 200 miles per hour
- $156 million for 33 new and 23 existing public shelter facilities located in the coastal region and along major evacuation routes that will accommodate over 33,000 citizens
- $27 million for the relocation or acquisition of over 300 homes from flood-prone areas and the elevation of 43 homes
- $14 million for 4,462 individual saferooms and 88 group saferooms
- $6 million for 216 storm warning sirens and 222 Alert FM warning devices
- $22 million to install backup power generators at 341 sites and to purchase 223 trailer mounted generators

**Stronger Building Codes, Higher Elevations, More Flood Policies.** Local jurisdictions in the counties most affected by Katrina have reduced the risks in their communities by adopting more stringent building codes and elevation requirements. In addition, about 30,000 more properties are protected by flood insurance now than before Katrina.

After Katrina, it was evident that a stronger common building standard should be enforced throughout coastal areas. In April 2006, the Mississippi Legislature passed House Bill 1406 mandating International Code Council standards for Hancock, Harrison, Jackson, Pearl River, and Stone counties. The state provided $10 million in CDBG to fund additional building code officials to enforce the new requirements.

The hurricane also exposed the inaccuracy of federal flood maps. The storm surge pushed beyond the boundaries and heights set by the existing Flood Insurance Rate Maps (FIRMs). FIRMs indicate flood plains and required building elevations for acceptance in the National Flood Insurance Program (NFIP), and are based on the 100-year flood level.

In November 2005, FEMA published the Advisory Base Flood Elevation (ABFE) maps. The ABFEs were developed as a best estimate of elevation levels while FEMA updated the FIRMs, a process that took two years. Some communities adopted the ABFEs in the interim, and other jurisdictions mandated higher elevations at least four feet higher than previous requirements.

FEMA released the digital FIRMs in November 2007, and those are now in effect across the Coast.

The NFIP serves as the cornerstone of flood hazard mitigation programs. A community must be a compliant member of the NFIP to participate in the five federal/state administered hazard mitigation assistance programs and to fully participate in other federal/state disaster assistance programs.

Since Katrina, the number of NFIP flood policies in effect in Hancock, Harrison, Jackson, and Pearl River counties has risen from 21,000 to nearly 52,000, an increase close to 150 percent.

This drastic increase in flood insurance coverage can be attributed to MEMA outreach efforts and state mandates through its housing programs. The Homeowner Assistance Program required grant recipients to accept a flood insurance covenant on their property.

In fact, all housing programs were designed with mitigation as a top priority. All rebuilding and new construction was required to comply with the International Building Codes, and higher elevations (first the ABFEs and then the dFIRMs when those maps were published) regardless of the elevations adopted by the jurisdiction at the time.

**GOVERNOR’S COMMISSION – FIVE YEARS LATER**

The work of the Governor’s Commission on Recovery, Rebuilding and Renewal ended on December 31, 2005, but its impact continues to be felt even five years after the storm. A revitalization plan was created by the local leaders who served on the Commission, with input from citizens around the Coast and experts from around the world. Local governments have taken innovative ideas from the charrettes and used them as foundations to rebuild their communities; likewise, Commission recommendations have inspired many of the most important and successful recovery initiatives.

To limit the impact of the Commission to its designs and ideas would be a mistake, however. While Commission recommendations provided a tangible product on which coastal communities could rebuild, perhaps equally important to the success of the Commission was its role in spurring a sense of optimism and momentum among the coastal region.

In just four months, the Commission inspired local leaders and residents to envision ways to make their communities better. The Commission process instilled a sense of hope that was palpable: not only could the Coast repair and rebuild, but it could come back a...
more vibrant and livable place. Coastal leaders and residents alike shared a common belief in the Commission and its work, believing that even in the midst of massive destruction, a brighter future lay ahead.

The designs and planning concepts developed through the charrettes have changed the way many cities have approached rebuilding. Most of the cities have welcomed concepts of walkability, mixed use, and traditional coastal architectural that were prevalent at the design forums. Some cities have integrated the SmartCode into their planning and zoning ordinances, as recommended by the Commission. Certainly the revitalization of downtowns has also been a central idea for the cities’ recoveries.

The issue committees of the Commission offered more than 240 recommendations, many of which have led to major recovery programs. An issue-by-issue focus on the Commission’s final report is detailed below.

**Land Use.** This committee recommended use of the land use concepts presented at the charrettes. As mentioned above, those ideas have resonated throughout the Coast and have guided the codification of new planning and zoning rules in many instances.

The committee also suggested that the state and local communities should adopt more stringent building codes and higher elevations, in the form of the International Building Code and FEMA advisory flood elevations released a few months after Katrina. In April 2006, the Mississippi Legislature passed House Bill 1406 which mandated that Hancock, Harrison, Jackson, Pearl River, and Stone counties adopt the 2003 International Residential Code and the 2003 International Building Code. While not all coastal jurisdictions adopted the FEMA advisory elevations to guide building heights of new construction, all cities and counties did pass higher elevation standards.

**Intermodal Transportation.** The Governor’s Commission emphasized maximizing the potential of the Port of Gulfport and making its operations more efficient. The Governor is implementing a Port redevelopment plan that will significantly increase its capacity, improve operational efficiency, and mitigate against the threat of future storms.

The Intermodal Transportation Committee reported concerns about the congestion on Highway 90 near the Port. The Port plan addresses these concerns in three ways: the connector road that will be built from the Port to Interstate 10 to reduce congestion on both Highway 90 and Highway 49; improving the railway between the Port and Hattiesburg to allow greater rail capacity and higher speeds; and dredging a deeper ship channel to accommodate larger container vessels.

**Public Services.** The Public Services Committee recommended regionalizing water, sewer, and wastewater systems and developing a statewide wireless communications system.

The Gulf Coast Regional Water and Wastewater Program was created to install reliable water, sewer, and storm water infrastructure in the southernmost five counties. Two specific goals of the program are: 1) to provide infrastructure to satisfy demands placed on existing infrastructure by population shifts and to accommodate future growth, and 2) to move toward and implement a regional infrastructure system – a necessity to promote the maximum utilization of resources and efficiency of services.

Governor Barbour has secured funding for a full build-out of the Mississippi Wireless Interoperability Network (MSWIN). Construction is ahead of the initial project schedule. Phase 1, from the Coast northward to Highway 84, is complete and in operation. Phase 2A, the five county area surrounding the State Capitol, is also complete and became operational in July 2010. The current implementation schedule calls for the remainder of central Mississippi to be completed by March 2011 and the northern third of the State to be built and operational by December 2011.

Additionally, MSWIN assets have been deployed in support of emergency operations for the 2010 tornadoes and BP Deepwater Horizon Oil Spill.

**Affordable Housing.** Ideas from the Commission’s Affordable Housing Committee have guided state housing recovery initiatives. The Katrina Cottage concept, created at the Mississippi Renewable Forum and further developed by the Commission, resulted in the replacement of FEMA travel trailers with Mississippi Cottages through the Mississippi Alternative Housing Program. The state has advocated the use of modular housing, as suggested by the Committee because of its efficiency and affordability. Cities have revised their ordinances to allow more modular housing construction, and the Governor successfully lobbied the Mississippi Legislature to reduce the state’s tax on modular homes from seven percent to three percent.

Several CDBG programs are in line with Commission recommendations. CDBG housing programs have been designed to provide housing for low and moderate income families, including those with very low incomes through the Public Housing, Small Rental and Long Term Workforce Housing programs. Second mortgage programs, including My Home, My Coast and REACH, were funded to help low income...
households purchase homes. Several Long Term Workforce Housing projects leveraged private financing, stretching the use of CDBG funding for housing construction. These programs have also incorporated many of the design characteristics advocated by the Committee, including traditional coastal architecture, energy efficiency standards, and stronger construction standards.

Discounted insurance programs, such as those now offered by the Wind Pool and private insurers for housing construction that exceeds basic building codes, were also recommended by the Commission.

Tourism. The state has used FEMA Public Assistance, CDBG and Historic Preservation funding to rebuild and refurnish many of the important tourism landmarks on the Coast, including Beauvoir, the Biloxi Lighthouse, and the Ohr-O’Keefe Museum. The Mississippi Gulf Coast Coliseum and Convention Center was rehabilitated using recovery funding. The Gulf Coast Business Council has formed the Tourism Initiative Group to study Tier One Destination criteria.

Tourism initiatives undertaken by the Mississippi Development Authority have corresponded with Tourism Committee suggestions:

- MDA created a $5 million Tourism Industry Restoration Grant Program to fund extensive advertising and events marketing campaigns.
- MDA Tourism has supported local tourism bureaus and convention and visitors bureaus to promote “voluntourism” opportunities and has attracted conventions that made “voluntourism” part of their agendas, such as the Travel South USA Marketplace and Southeast Tourism Society Annual Convention.
- MDA has expended part of its promotional and advertising budget to bring awareness to the golf and charter fishing opportunities on the Coast through familiarization tours and travel media trips.
- MDA Tourism has promoted eco-tourism opportunities and has worked with Audubon on their plans for enhancing eco-tourism opportunities on the Pascagoula River. MDA has also worked closely with the new owners of the Biloxi Shrimping Trip in their efforts to enhance their operations.
- MDA and the Mississippi Blues Commission have included two sites on the Mississippi Gulf Coast as part of the Mississippi Blues Trail project.

Small Business. The Small Business Committee noted that many problems created by Katrina – the housing shortage, damage to transportation infrastructure, lack of day care facilities – hampered the recovery of small businesses. As those critical problems have been addressed, small businesses started to thrive again. Particularly important was the quick rebuilding of the two bridges that connected the entire Coast, the Bay St. Louis Bridge and the Biloxi Bay Bridge, once again providing easy access to retail businesses in Bay St. Louis and Ocean Springs.

Downtown revitalizations, as recommended by the Commission, have been a major theme of renewal as well. The state has helped by funding streetscapes and building enhancements in cities across the Coast. One prime example is the $4 million CDBG façade grant program conducted in Gulfport, whose downtown is a vibrant location of small business activity after Katrina.

Agriculture, Forestry, and Marine Resources. The Mississippi Department of Agriculture and Commerce (MDAC) has addressed some the recommendations from the Commission. MDAC disbursed two aquaculture disaster grants and a livestock feed assistance grant, as directed by the Governor’s Office. Approximately $11 million was paid to Mississippi farmers for damages and feed loss.

The state worked to secure funding for the Milk Producers Transportation Cost Assistance Loan Fund for struggling dairy producers. This zero-interest loan program enabled dairy farmers to offset some of the increased cost of transporting milk to area processors.

The state was able to secure federal coastal restoration funding for activities suggested by the Commission. The Mississippi Department of Marine Resources has worked to restore artificial reefs, fisheries, and natural habitats for oyster, shrimp, and crabs.

Defense and Government Contracting. This Committee identified the need for skilled and professional job training for defense contracting. The Mississippi Department of Employment Security (MDES) has managed the National Emergency Grant program, a workforce training program that has funded workforce academies for the shipbuilding industry.

In June 2010, a groundbreaking was held for the Jackson County Maritimes Trades Academy. The project will allow Northrop Grumman and Mississippi Gulf Coast Community College to grow their long-standing apprenticeship program. The new
Accordingly, Governor Barbour set aside $10 million in Social Services Block Grant funding to help hospitals along the Gulf Coast recruit and retain health care professionals. This grant money was instrumental in helping hospitals keep experienced medical staff, as well as attracting qualified providers to meet the medical needs of the Gulf Coast.

Another concern was mental health, which was addressed through the Mississippi Department of Mental Health’s Project Recovery. The project provided counseling services to thousands of Mississippians.

Several changes were made regarding Medicaid in line with Committee suggestions. The federal government reimbursed the State share of services for Medicaid beneficiaries and CHIP enrollees who resided in the 49 disaster-declared counties. The federal government also provided the State share of services for Medicaid beneficiaries and CHIP enrollees who resided in the 49 disaster-declared counties. The federal government provided services to Medicaid enrollees from August 24, 2005, through June 30, 2006, for evacuees from other states.

The federal government reimbursed the total uncompensated care costs incurred for medically necessary services from August 26, 2005 through January 31, 2006, for evacuees and for individuals who resided in the 49 counties who did not have other coverage for such assistance through any form of insurance. The Division of Medicaid paid claims totaling $73 million for this program.

The federal government offered Katrina Provider Stabilization Grants to affected states. The Division of Medicaid allocated these grant funds in accordance with directives from the Centers for Medicare and Medicaid Services. However, the State was allowed to apply a 1.136 weight factor to the 2005 Medicare revenue for each qualifying hospital and skilled nursing facility from the southernmost counties of Mississippi that suffered a disproportionate impact from the storm. A weight factor of 1.0 was used to calculate the amounts for all other qualifying providers. A total of $92 million was issued with these grants.

Non-Governmental Organizations. The committee offered three recommendations, which have been followed. Notably, the “Gulf Coast Non-Profit Clearinghouse” has been created as the South Mississippi Alliance of Non-Governmental Organizations. The committee was addressed through the Mississippi Department of Mental Health’s Project Recovery. The project provided counseling services to thousands of Mississippians.

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CONCLUSION

On August 29, 2005, the Mississippi Gulf Coast was utterly devastated by the sheer magnitude of Hurricane Katrina, the worst natural disaster in American history. In the span of one day, the Coast was changed forever. Despite the obliterated coastline, Katrina provided a great opportunity for renewal; an opportunity to rebuild a bigger and better Gulf Coast. Today, five years after the monumental storm, the Coast, through Governor Barbour’s leadership, has achieved a remarkable recovery and renewal.

Over the past five years, Mississippi has boldly faced the challenge of recovering from unprecedented destruction. However, nothing was more evident after Katrina than the prevailing strength and resiliency of the people of the Mississippi Gulf Coast; indeed, it is that spirit that has and will continue to inspire and lead coastal revitalization efforts.

During the disaster recovery process, additional challenges have emerged, including a struggling national economy and the oil spill in the Gulf of Mexico. However, whatever obstacles the state may face — including those associated with the long-term challenge of recovering from the hurricane — one thing is certain: the Coast will move forward with the same determination, strength and hard work that has marked recovery efforts since day one. From the leadership of Governor Barbour to the spirit and character of coastal citizens, Mississippi is on track to achieve its number one post-Katrina goal of rebuilding a coast that is bigger and better than ever.
FEMA HOUSING DAMAGE ANALYSIS
FEMA HOUSING DAMAGE ANALYSIS
FIRST LADY MARSHA BARBOUR has been a beacon throughout Hurricane Katrina recovery, beginning immediately after the storm hit Mississippi. Mrs. Barbour was in the team of National Guard and Mississippi Department of Transportation first responders who had to clear the roadways in order to drive to the Coast.

For 23 of the first 28 days and 70 of the first 90 days after the hurricane, Marsha Barbour was on the Gulf Coast, working with Mississippians who had lost everything they owned. Mrs. Barbour was attentive to their most critical needs and communicated with MEMA, FEMA, the Red Cross, and others to bring supplies and relief. Her sensitivity and care brought much-needed compassion to the hurting region.

In recognition of her commitment to Mississippi’s recovery from Hurricane Katrina, community leaders dedicated to the First Lady a community center in Pass Christian. The Marsha Barbour Community Center opened in February 2010 and features a junior Olympic size pool, NBA-sponsored basketball court, fitness center, playground, and computer lab.

Marsha Barbour’s legacy will be felt on the Mississippi Gulf Coast for years to come.