KTRINA

4 YEARS AFTER

PROGRESS REPORT ON RECOVERY, REBUILDING AND RENEWAL

Office of Governor Haley Barbour

August 29, 2009
Cover photograph of the Hancock County Courthouse courtesy of the Sea Coast Echo.
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PROGRESS REPORT ON RECOVERY, REBUILDING AND RENEWAL
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DEAR FRIENDS,

Four years ago, anyone who looked across our southern counties saw unprecedented destruction. Infrastructure was almost non-existent. Businesses were crushed under high winds and a pounding storm surge. Many homes were erased from their foundations, and structures that weren’t swept away were pocked with torn roofs and shattered windows.

After the storm passed, even more impressive surges followed. A wave of volunteers from all over the country came to Mississippi to swing hammers, serve food and help in any way they could. The federal government allocated an unprecedented amount of money to the recovery effort. And when Ben Franklin wrote, “God helps those who help themselves,” he must have had Mississippians in mind. Of all the things that happened after the hurricanes of 2005, the thing I’m the most proud of is the way Mississippians responded – no whining, no self-pity. Our people just hitched up their britches and went to work. Believe me when I tell you that people the world over took notice, and they were impressed.

We always knew that it was going to take years to recover from the worst natural disaster in American history. Four years later, we’re not finished or even where we want to be, but we continue to make progress. Our housing supply along the Gulf Coast has returned to a healthy level, and we’re working to make the existing housing more affordable. Within the last year, we’ve been able to secure more housing vouchers from the federal government. Our congressional delegation has helped us land funds to restore the barrier islands that act as a buffer for our coastline as massive storms approach and funds for a statewide, survivable interoperable communications system for use during emergencies.

This is not the first (or the last, I hope) time our congressional delegation and the federal government have come through for us very effectively and generously. Senator Thad Cochran has been the giant of our recovery. His leadership on the Senate Appropriations Committee has been indispensable. First in the House and now in the Senate, Senator Roger Wicker has played major, critical roles in winning unprecedented support for our State. Our House
delegation, on a bipartisan basis, has fought hard for us. Representative Gene Taylor has been very effective and is particularly helpful on maritime issues. Chairman Bennie Thompson made the difference in our successful effort to get federal funding for our survivable interoperable communications system. I thank them all. I was deeply appreciative to the Bush administration and the Obama administration for their help in Mississippi and with the aftermath of the worst natural disaster in American history.

The help we’ve received has been matched by our own sweat equity. We’ve been able to replace the twisted steel and crumbled concrete left by Katrina with commerce. We’ve moved from a sea of blue-tarped roofs, flood-soaked sheetrock and water-marked walls to homes and apartments where family routines are creating a new normal for coastal residents.

But cooperation among the local, state, and federal government, the overwhelming generosity of others, and most importantly, the strength and resiliency of our people continue to drive us forward and give us bright hope for the future.

Marsha and I wish God’s continued blessings on you and your family as we work together to build a bigger and brighter future for the Mississippi Gulf Coast.

Sincerely,

Haley Barbour
INTRODUCTION

Four years ago, Hurricane Katrina, the worst natural disaster in American history, struck South Mississippi and the Gulf Coast a grievous blow. The winds and waves of the storm wiped away 80 miles of Mississippi’s coastline, obliterating more than 60,000 homes and cutting a path of destruction throughout the entire southern region of the state.

In the earliest days after the storm, Governor Haley Barbour set in motion a comprehensive recovery effort not only to restore what was lost, but also to rebuild and renew the Gulf Coast, bigger and better than before. Following the guidance and recommendations of the Governor’s Commission on Recovery, Rebuilding and Renewal, the Governor’s administration has implemented a comprehensive strategy that addresses all facets of recovery, with an emphasis on rebuilding affordable housing, restoring public infrastructure and replacing and creating jobs.

This past year has marked a major turning point in Mississippi’s process of renewal. Although many successes were achieved in the past 12 months, two key components of the Governor’s recovery strategy stand out: securing funding for both the restoration of Mississippi’s barrier islands and full implementation of a statewide survivable, interoperable communications system. Since immediately after Hurricane Katrina, Governor Barbour has urged the federal government to fund these two important initiatives; even last year’s anniversary report emphasized that Mississippi’s recovery would not be complete without their protection. Obtaining financial resources for these two measures represents the largest elements in the last two pieces of achieving the Governor’s comprehensive recovery plan.

Other initiatives achieved notable results. To address the needs of lower-income residents, the Governor requested, and Congress approved, an additional $30 million for housing choice vouchers for Katrina-impacted states. Governor Barbour pushed local governments to quicken rebuilding projects by placing a September 1st deadline on the start of construction. Major construction is beginning across the Coast, and several groundbreakings for city halls, police and fire stations, and municipal and county buildings are coinciding with the four-year anniversary. Restoration of the Port of Gulfport, a major milestone in recovery, is officially underway.

This four-year report will detail recovery efforts that state government under the direction of Governor Barbour has made in the past 12 months. This report includes only the most important activities and programs related to disaster recovery; however, previous anniversary reports describe past efforts in more detail, and can be downloaded at www.governorbarbour.com/recovery.
Four Years After Katrina will highlight the accomplishments and assessments of the following areas:

- Housing
- Public Infrastructure
- Economic Development
- Mitigation

This comprehensive look at Mississippi’s renewal efforts is intended to serve as a guide to citizens, governments, organizations, media, and others regarding the state’s experiences, best practices, and general information related to disaster recovery in a post-Katrina Mississippi.

HOUSING

Governor Barbour’s highest recovery priority has been the restoration of safe, affordable homes on the Mississippi Gulf Coast. Four years after Katrina, this commitment has resulted in permanent housing stock’s having returned to levels sufficient to satisfy current housing demand and reaching pre-Katrina levels by mid-2011.

Hurricane Katrina’s utter destruction along the Coast left a severe shortage of housing.

More than 52,000 housing units were severely damaged or destroyed in the three coastal counties (Hancock, Harrison, and Jackson). The critical housing crisis that ensued resulted in the largest deployment of temporary housing in the Federal Emergency Management Agency’s (FEMA) history and the creation of new, supplemental transitional programs: the Mississippi Alternative Housing Program and the U.S. Department of Housing and Urban Development (HUD) Disaster Housing Assistance Program.

The tremendous recovery of housing supply is evidenced by the low number of residents currently inhabiting FEMA temporary housing. With the return of permanent housing, the number of households occupying FEMA travel trailers and mobile homes has decreased significantly, from a total of 48,000 units deployed to less than 475 remaining in the state, including only 260 in the three coastal counties, as of mid-August.

The housing crisis that existed after Katrina has ended; however, some housing issues still remain, and the Administration has a continued focus on long-term housing recovery, specifically affordability needs of lower-income residents.

![FEMA Temporary Housing (units occupied)](chart.png)
MISSISSIPPI HOUSING DATA PROJECT

In 2008, Governor Barbour tasked the Mississippi Development Authority (MDA) to fund a housing recovery assessment to help guide housing policy.

The Mississippi Housing Data Project, conducted jointly by The Compass Group, LLC, and Southern Mississippi Planning and Development District, has provided a comprehensive analysis of current and future housing realities that has informed program funding decisions and directed Administration housing recovery efforts.

Southern Mississippi Planning and Development District (SMPDD) is a nonprofit organization that works with local governments in the 15 southern-most Mississippi counties in the areas of planning, geographic information and mapping, workforce development, services for the elderly and disabled, and child care. SMPDD focuses on data collection.

The Compass Group, LLC (Compass) is a small business that advises state and federal clients on affordable housing policy, finance and operational issues. Compass focuses on data coordination and data analysis.

Current Data Project efforts are for the three coastal counties of Hancock, Harrison and Jackson.

The project began in May 2008 with a data collection phase. Data collected include: FEMA assessment of damage, Small Business Administration (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. Most of this data was collected in May, June and July 2008.

From December 2008 through March 2009, SMPDD researchers (students from the University of Southern Mississippi geography program) visited every home site south of Interstate 10, looking for signs of blight. If blight indicators were observed, the researchers identified the GPS coordinates of the site, took a digital photograph, recorded the street address, and recorded answers to a series of standard, objective questions about the condition of the lot and the home. The Data Project team is now using this data set to better understand where recovery has and has not occurred. The Administration is sharing this information with local governments to assist them in enforcing their local blight ordinances.

More recently, SMPDD has updated its building permit database to include permits issued through May 2009.

In October 2008, the Data Project team 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 also focused efforts on the recovery status and housing needs of the elderly and disabled populations, the recovery status and housing needs of households still living in FEMA temporary housing and Mississippi Cottages, and on the needs among low and moderate income households in general.

The Data Project Team conducted three informal surveys of personal housing recovery experiences and plans. These surveys were carried out by mail. Responses were received from:
- Residents of FEMA temporary housing
- Residents of Mississippi Cottages
- Extremely low income elderly and/or disabled households

These data sets allow the Data Project Team to assess the timing and relationships of the housing recovery as it relates to the recovery of population, the geographic distribution of damage and recovery, and on damage and recovery as they impact various sub-populations.

Current data analysis tasks include analysis of the on-the-ground blight study data, research into the recovery of military housing (at Keesler Air Force Base, the Gulfport Naval Construction Battalion, and the former Pascagoula Naval Air Station), and a project-by-project analysis of damage and recovery for public housing.

The National Association of Development Organizations recently honored SMPDD and Compass for the project 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 SUPPLY

The “big picture” conclusions drawn from the housing study include: The supply of permanent housing is currently in line with demand and, when factoring in housing projects funded and in the pipeline, a slight housing oversupply is expected in the near future.

The following graphs compare housing and population recovery across the Coast:
Housing Affordability

While the housing study has indicated a healthy supply of housing, it has also revealed increased housing costs compared to before Katrina. In other words, while availability is not a problem, affordability is.

Reduced affordability in both the rental and homeowner markets has been driven by the fundamental changes in the housing landscape that occurred after Katrina. Most notably, those new realities include:

- Higher insurance costs
- The replacement of old, less expensive housing with newly constructed, more expensive housing
- Added costs to comply with higher elevation requirements
- The delay in restoration of low-income housing associated with the longer timeframes of rebuilding public and deeply subsidized housing

The housing study specifically identified a need for deeper rental affordability for as many as 5,000 lower-income households, comprised of three groups:

- Households normally housed by deep subsidy housing who are waiting on the eventual full recovery of deep subsidy apartment stock
- Households most heavily impacted by increased market rents post-Katrina
- Households who were homeowners pre-Katrina but who will be renters post-Katrina

In response to this need, Governor Barbour asked Congress for 5,000 housing vouchers for the Coast. The request, with the support of Senator Thad Cochran and Mississippi’s Congressional delegation, resulted in $30 million being added to an existing $50 million appropriation for Section 8 Housing Choice Vouchers.

The $80 million of housing vouchers will enable lower-income renters to occupy existing rental units, and will cover the cost difference between rents and what the renter can afford. At the time of this report HUD was in the process of determining how the $80 million will be allocated between the states affected by Hurricane Katrina.
While awaiting decisions concerning voucher distribution, the Administration has sharpened its efforts toward deep affordability in rental housing, including:

- Closely monitoring the progress of MDA Public Housing and Low Income Housing Tax Credit projects, identifying and removing barriers associated with those projects, and providing gap funding with Community Development Block Grants (CDBG) when necessary;
- Converting temporary Mississippi Cottages to permanent use;
- Directing Small Rental Assistance Program funds to rehabilitate rental housing in lower-income neighborhoods and restrict Round Three to lower income tenants;
- Tracking the conversion of Disaster Housing Assistance Program vouchers from temporary to permanent.

The affordability need is being met by market forces as well, as housing data reveals that rental housing is both more available and more affordable than it was a year ago. The 2009 Mississippi Gulf Coast Apartment Survey, a comprehensive inventory and assessment of coastal rental housing commissioned by the Gulf Regional Planning Commission, indicates that apartment vacancy rates are above pre-Katrina levels and market rents have decreased since 2008 (see Apartment Survey chart at left).

INSURANCE AFFORDABILITY

Apart from the immediate damage caused by the storm, one of Katrina’s effects has been a dramatic increase in premiums for homeowners’ insurance policies. Since insurance rates have a huge impact on the state’s total recovery process, Governor Barbour has made insurance affordability, particularly for homeowners, a key focus of his housing strategy.

To keep insurance costs as reasonable as possible, the Administration initially infused $50 million of CDBG into the Mississippi Windstorm Underwriting Association (Wind Pool), which provides wind insurance to virtually every home south of Interstate 10. In 2007, the Mississippi Legislature passed the Mississippi Growth and Redevelopment Act, adding $80 million to defray cost increases for the subsequent four years. During the 2009 legislative session, the legislature passed an additional $20 million for this fund.

Governor Barbour has also worked to address the issue of homeowner affordability through mortgage assistance programs. The REACH and My Home, My Coast programs, funded by $50 million of CDBG, help low and moderate income households purchase homes by providing no-interest loans to reduce monthly mortgage payments.

Recognizing that cost-effective ways to strengthen an existing home are one of the surest ways to protect lives and property and lower insurance premiums, the Mississippi Insurance Department (MID), under the direction of Commissioner Mike Chaney, has begun to develop a program of existing-home mitigation.

MID is currently awaiting the final results of a cost/benefit analysis authorized by the Mississippi Legislature to determine the most appropriate measures homeowners can take to strengthen and protect their homes. The study is funded by CDBG.

This study will contain tables reflecting actuarially appropriate levels of hurricane wind insurance discounts for each mitigation construction technique or combination of techniques and detail property value increases for retrofitting or building to the established hurricane wind hazard mitigation techniques.

Following the completion of the study in August 2009, MID will begin working toward the second phase of the hurricane
wind mitigation program, which will consist of applying the actual construction techniques and retrofitting techniques on existing homes.

These techniques range from additional strapping to reinforce the roof decking attachments, roof-to-wall attachments, adding a secondary foam water barrier to roof decking where necessary, additional bracing for gable ends, shuttering openings such as windows and doors, and strengthening existing exterior and garage doors.

The program will begin with an initial inspection to determine if a home is a candidate for retrofitting and which steps would be appropriate and cost effective. This initial inspection will include exact measurements of the home, including pictures, with that data being entered into a database. If the criteria are met, a building permit will be issued and a certified contractor will do the suggested retrofit. Following the retrofit, the home will be re-inspected to make certain the work is performed correctly.

BLIGHT

Parcel-level data gathered through the housing study indicates that 82 percent of homes damaged by Hurricane Katrina were located south of Interstate 10. This strong concentration of damage offered a cost-effective opportunity to make a home-by-home assessment of blighted properties.

SMPDD, working with students in the Geography program at the University of Southern Mississippi, conducted an on-the-ground blight study of the homes located south of Interstate 10, looking for evidence of failure to repair damage from Hurricane Katrina.

Of the 52,512 housing units with major or severe damage, an estimated 43,289 were located south of Interstate 10. With respect to these 43,289 damaged units, the blight study found the following:

- 35,013 units (81%) have been repaired or rebuilt
- 8,276 units (19%) have not yet been repaired or rebuilt
- 2,964 units (7%) were empty lots
- 2,410 units (5%) were lots with only slabs remaining
- 2,902 units (7%) were lots with a damaged structure remaining, but not yet repaired

The housing study team is sharing blight maps with local communities to help identify blighted properties within their jurisdictions and to best formulate solutions to the problem.

HOUSING PROGRAMS

Since Katrina, Governor Barbour has enacted a comprehensive housing recovery plan to address every aspect of housing – temporary, transitional, and permanent homeowner and rental dwellings spanning households at all income levels, but especially those with low and moderate incomes.

Nowhere is the Administration’s commitment to housing more evident than in the dedication of 71 percent of CDBG to housing or housing-related programs. The CDBG program is the largest source of discretionary recovery funds, and the state has directed $3.9 billion of its total $5.4 billion allocation to housing.

The comprehensive approach is encompassed in seven primary housing programs, which are described in detail below:

- Homeowner Assistance Program (Phase I and II)
- Public Housing Program
- Small Rental Assistance Program
- Long Term Workforce Housing Program
- Low Income Housing Tax Credit Program
- Tax Credit Assistance Program
- Mississippi Alternative Housing Program

Homeowner Assistance Program. In petitioning Congress for CDBG funding, the major component of the state’s comprehensive plan was the Homeowners Assistance Program. This program was created to assist homeowners who made responsible insurance decisions, yet still suffered uncompensated losses. When Katrina’s storm surge pushed far beyond federally-drawn flood boundaries, many homes not covered by flood insurance suffered extensive flood damage. These homeowners relied to their detriment on federal government determination that their homes did not need National Flood Insurance Program coverage.
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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. 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 applicable 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.

Immediately after releasing the Homeowners 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 on the property, and received flood surge damage. 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 applicable 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.

Phase II targeted low-to-moderate income 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. Because Phase II was intended for low-to-moderate income homeowners, eligible applicants must have had a household income at or below 120 percent of Area Median Income.

To date, the total number of applications approved in both phases is 28,374. A grand total of $1.996 billion in individual grants has been disbursed directly to 27,710 homeowners in Harrison, Hancock, Jackson, and Pearl River counties. In Phase I, 18,829 grants have been paid totaling $1.49 billion; in Phase II, 8,881 grants have been paid totaling $500 million.

The Elevation Grant Program provides supplemental funding to Homeowners Assistance Program grants. This program targets those homeowners who have already received funds for a Homeowner 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 out of potential danger. 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 one-half upon issuance of the building permit and the balance following submission of a certificate of occupancy.

As of mid-August, 2,325 elevation applications are in process, 2,285 applications have been approved totaling $68.5 million, and 932 grants have been paid totaling $23.9 million.

The Homeowner Assistance Program is being 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.
**Public Housing Program.** This program is providing $110 million to the four Public Housing Authorities that suffered hurricane damage. Subject to approval by the MDA and satisfaction of the legal requirement that any housing development receiving these funds serve and house persons of low and very low income, the Public Housing Authorities are using the monies to leverage other available resources in developing affordable housing to serve this population.

Prior to Hurricane Katrina, the Coast had 1,981 public housing units; as of mid-August, 2,415 are online, surpassing the pre-Katrina total. Under the Public Housing Program, the Coast will have approximately 3,200 public housing units, an increase of the pre-Katrina total by more than 1,000 units. Currently 354 units are under construction, with 100 of those expected to come online in fall 2009 and the remainder in early 2010.

**Small Rental Assistance Program.** The Small Rental Assistance Program, allocated $232.5 million, is a forgivable loan program that targets owners of small rental properties in Hancock, Harrison, Jackson, and Pearl River counties. Its primary goal is renovation and restoration of small rental properties in storm-damaged neighborhoods. Owners include individuals, non-profit groups, corporations, and partnerships. Applicants are required to meet program terms for a period of five years. An environmental review is also required.

Terms include low-moderate income rental rates, which are directed toward those tenants who are between 80 percent and 120 percent of Area Median Income. However, the program is providing rental affordable to those with low incomes as well. In fact, 50 percent of households in the Small Rental Assistance Program have incomes of $20,000 and under, and 20 percent are Section 8 voucher holders.

In addition to the 782 applications awarded in Round 1, MDA is processing more than 1,849 applications for Round 2. Currently, 1,816 applications, representing 2,735 units and totaling $95.2 million, have been approved, and currently 1,120 units are occupied.

A third round was recently launched and will focus on repair and rehabilitation of blighted properties and meeting the identified need of deep affordability.

**Long Term Workforce Housing Program.** The $350 million Long Term Workforce Housing Program is designed to incent rental and homeowner housing construction for the workforce, defined as households at or below 120 percent of Area Median Income.

For the first two rounds of the Long Term Workforce Housing Program, $244 million was allocated to provide housing for the low-to-moderate income workforce on the Gulf Coast. MDA solicited proposals from developers and non-profit organizations specializing in providing affordable housing. The 34 projects awarded to date represent 5,838 proposed units, not including some projects which are financing programs that absorb existing units.

**Low Income Housing Tax Credit Program.** The Low Income Housing Tax Credits program (LIHTC) provides federal income tax incentives for the development of high-quality apartments affordable to households at or below 60 percent of Area Median Income. The Gulf Opportunity Zone Act 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.

LIHTC awards support the development of 3,900-5,000 apartment units in the lower three counties, of which 2,281 are currently online. Remaining units are expected to be constructed by the end of 2010.

**Tax Credit Assistance Program.** As a result of tightening credit markets, the pricing of tax credits has changed, and some Low Income Housing Tax Credit projects are under-funded. Recognizing this effect on affordable housing, the state has budgeted $30 million CDBG funds to cover project gaps, which will enable these projects to move forward. Nine projects have been approved for funding representing 784 units.

**Mississippi Alternative Housing Program.** In 2006, Governor Barbour lobbied Congress for an alternative temporary housing program to replace travel trailers with cottage units designed by the Governor’s Commission on Recovery, Rebuilding and Renewal. Through a competitive process between five coastal states, Mississippi was awarded $281 million for the Mississippi Alternative Housing Program, a two-year pilot program to construct and install better housing for those living in FEMA travel trailers and mobile homes.

The alternative units were designed to be safer, more durable, more comfortable, and more aesthetically pleasing...
YEARS AFTER

than FEMA temporary housing. All units offer 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 cottage program has been tremendously successful at both providing more livable conditions for disaster victims and proving to be quickly deployable and installed. At the peak of the program, 2,800 units were installed and occupied in Hancock, Harrison, Jackson, and Pearl River counties. In mid-August, fewer than 1,700 temporary units remained.

The Administration has actively pursued options and programs to transition Mississippi Cottages to permanent housing. These initiatives were met with some local resistance initially, but most communities have now accepted the cottage’s viability as a permanent housing solution.

The Mississippi Emergency Management Agency (MEMA) is working with approximately 1,500 cottage tenants who are seeking to keep the cottage as a permanent unit. CDBG funds are being used to build permanent foundations and elevate the cottages in accordance with local codes. For cottages returned to MEMA, the agency has accepted proposals from nonprofits to use the cottages in housing developments for low and moderate income households. Approximately 430 cottages have been awarded to nonprofits thus far.

**Mississippi Case Management Consortium.** The Mississippi Case Management Consortium (MCMC), operational since June 2008, is a public/private partnership made up of one Lead Agency, the Mississippi Commission for Volunteer Service (MCVS); one Management Agency, Lutheran Episcopal Services in Mississippi (MCMC/LESM) and ten Affiliates operating under the same program target: “To ensure that clients of Hurricanes Katrina and Rita with remaining disaster-caused housing needs transition from FEMA supported temporary housing to a permanent and sustainable housing solution.”

The case management services of the MCMC are extended throughout the entire state and are tailored to meet the needs of those still residing in FEMA-subsidized housing (i.e. mobile homes, travel trailers, hotels/motels) and clients with unmet recovery needs from previous disaster case management programs including Katrina Aid Today and the Mississippi Phase I (a.k.a. Bridge) programs.

The MCMC project has been in operation for 15 months. During that time, both internal and external influences, advocacy, activity, and collaborative efforts have paved the way for the consortium to assist thousands of Mississippians to develop, implement, and in many cases, achieve the goals of their recovery plans. These recovery plans have paved the way for families to move into permanent and affordable housing situations.

Evidence of the high quality services being provided include the following: the consortium has closed 54 percent of its caseload to date; 74 percent of clients have reported that their recovery needs were met; 72 percent of clients that have closed out of the consortium have moved into permanent housing; an initial FEMA financial audit from Region 4 resulted in no findings; MCMC has established collaboration with both federal and non-profit agencies leading to newly created programs and services; and MCMC has operated the entire length of the program, 15 months, on funding allocated for a nine-month period of performance.

MCMC was approached by FEMA to continue its service of its clients, resulting in legislation that authorized the program through March 2010. MCMC is currently preparing for the continuation period as outlined in the legislation.

**GREAT PROGRESS, FOCUS ON SPECIFIED UNMET NEEDS**

Governor Barbour’s continued focus on housing as a top priority for disaster recovery has resulted in great strides since Hurricane Katrina. In the past year alone, the Homeowner Assistance Program has started close-out after serving more than 28,000 homeowners; more than 1,000 CDBG-subsidized small rental units have been built; Mississippi Cottages are being transitioned from temporary to permanent status; 1,600 subsidized apartment units have come online; and coastal Public Housing Authorities will soon receive more vouchers for lower income renters.

After the destruction of 52,000 housing units, private,
nonprofit, state, and federal rebuilding efforts have brought housing back to a level sufficient for the Coast’s population. And soon the number of homes will be higher than before Katrina.

Perhaps the greatest indicator of Mississippi’s effective housing strategies is the drastic reduction in FEMA temporary housing, from a few months after Katrina when nearly 50,000 families depended on travel trailers for shelter, to now when only a few hundred remain.

The Governor continues to be focused on housing recovery and is keeping a tight focus on remaining affordability issues. Those efforts directed for low and very low income residents – vouchers, Mississippi Cottage permanency, monitoring completion of public housing and LIHTC projects, Small Rental Round 3 – will continue to receive the Administration’s full attention as the Coast continues to move forward in housing recovery.

PUBLIC INFRASTRUCTURE

In the days and months immediately following Katrina, infrastructure funding was used to temporarily restore the functions of local governments. Mobile and temporary facilities were provided to serve as meeting places and to carry out the essential tasks of government in coastal communities. Temporary classrooms, police and fire stations were established. Roads and bridges were cleared and opened.

Now, at the four-year anniversary of Katrina, infrastructure funds are being used not to simply replace what was lost, but to build back better than before. State-of-the-art police and fire stations are being constructed; many are designed to also serve as shelters for first responders so that they can maintain operations under all conditions and continue to serve public needs. Schools, roads, and bridges have been or are being rebuilt and expanded to meet both current and future growth demands.

This innovative and progressive approach to rebuilding would not have been possible if FEMA Public Assistance funds were not coupled with CDBG funding. Unlike FEMA funding, which is provided to repair or replace what was damaged in a disaster, communities have more flexibility with CDBG funds to propose new projects and supplement FEMA funds to create facilities that do not simply replace what was damaged, but create better, stronger, smarter, enhanced facilities that meet current and future needs.

The Community Revitalization, Ground Zero, and Regional Water and Wastewater are CDBG infrastructure programs that are filling the gaps not covered by FEMA. The Community Revitalization and Ground Zero programs are funding enhanced public buildings and facilities, such as new city halls, fire stations, community centers, harbors, and town greens, while Regional Water and Wastewater is building new utility infrastructure to meet the demands of a northward-expanding population, significantly mitigating hurricane damage risk.

The integrated partnership between MEMA, MDA, MDEQ and FEMA that was formed through Governor Barbour’s leadership has enabled Mississippi to most effectively leverage all available recovery funds to enable Mississippians to build back better, smarter, and stronger.

REBUILDING AS ECONOMIC RECOVERY

While the national economy was in a downturn, Governor Barbour recognized the unique opportunity that existed in Mississippi to use disaster funds to not only rebuild but to stimulate the economy. In a March 2009 meeting of the Gulf Coast Business Council, the Governor addressed all coastal elected officials about remaining recovery funds.

Unsatisfied with the pace of rebuilding, the Governor announced a deadline for getting construction moving, challenging local governments to have all projects under construction by September 1, 2009. A tougher ultimatum was
issued for Community Revitalization – have projects under construction by September 1, 2009, or risk having the funds taken away.

The deadline has provided a needed boost to speed up construction. State and federal agencies have worked more aggressively to streamline the delivery of eligible recovery funds. Local elected leaders have also responded by accelerating their preparation of architectural plans and drawings, getting contracts in place, and starting the remaining construction projects, to meet not only the goals of rebuilding, but also putting people back to work rebuilding their communities, and stimulating business and industry in all sectors of the economy.

The Administration provided technical assistance and project management support to several local governments to assist them in coordinating projects that have multiple federal funding sources, and to resolve any barriers that would prevent them from meeting the September 1 deadline.

September 1 has proved to be an aggressive, but achievable, deadline for starting construction, resulting in visible signs of progress all along the Coast. With the exception of just three projects, all Community Revitalization projects are expected to break ground by September 1. Many Community Revitalization, Public Assistance, and Regional Water and Wastewater groundbreakings will be held on or around the four-year anniversary, as communities are still reviewing bids and awarding contracts in the final days leading up to the September deadline.

Still, of the more than $1.8 billion obligated by FEMA for permanent Public Assistance projects, approximately $1.1 billion remains, the majority allocated for rebuilding and repairing public utilities ($589 million) and public buildings ($383 million).

Public Buildings. Repair and reconstruction of public buildings is at various stages of completion across the Coast, with many beginning this year.

In Hancock County, Waveland will have broken ground on its city hall, police station (which will be built as a shelter for first responders), fire station, and library by the four-year anniversary. Bay St. Louis purchased a new city hall building, and construction is underway at its fire station, which will also be built as a shelter for first responders. Hancock County recently completed its courthouse; construction is underway for the county annex, and the county will break ground later in 2009 on its new, enhanced Emergency Operations Center and a new county jail.

In Harrison County, Biloxi’s city hall and fire and police stations are fully operational. A groundbreaking for the Biloxi Library and Community Center is scheduled for late August. Gulfport recently completed its city hall renovations, and its public safety center, consisting of the municipal court and police station, is under construction. Long Beach has completed its police station and is finishing repairs to its fire stations, and installing shutters and hurricane-proof doors to protect them from future damage. Both Long Beach and Pass Christian broke ground on their city halls earlier this year. The Pass Christian City Hall Complex will be a state-of-the-art facility housing the new city library as well. Pass Christian’s police station is under construction, and the fire stations are rebuilt and operational. In D’Iberville, the police and fire stations have been repaired, and the city hall and courthouse are about to begin construction.

In Jackson County, where most critical facilities were damaged, but not destroyed from Katrina, repairs have been made, and they are once again operating out of their city halls, and police and fire stations. Moss Point is still operating out of temporary facilities, and the Administration is working closely with them to help accelerate the repairs and groundbreaking on their new city hall and fire station.

Other construction projects of note:

• The construction of a concrete beach boardwalk spanning from Pass Christian to Biloxi began in June 2009 and is forecast to be complete in December 2009. This beautiful boardwalk will accommodate large volumes of pedestrian and cyclist traffic and provide the Coast with years of utility to complement a restored sand beach, one of the state’s major tourist attractions.
• The Grass Lawn Museum Building and Grounds in Gulfport is being rebuilt to be a historical representation of the iconic original.
• Construction is in progress at the Biloxi Lighthouse and scheduled to be complete in late 2009.

Communities are by and large using the opportunity to build back better and stronger, and not just simply repair what was damaged. They have worked to combine all of their available funding sources, as well as plan and design new buildings and infrastructure that will best meet their current and future needs.

But the process is taking time. Many new projects require land acquisition which can take an extended period of time to execute. Communities have hired architects and engineers to design and plan their new facilities. Designs and plans must be approved by the communities, and also by the federal agencies that are helping to fund the projects. Most communities are now in the architectural, design, and construction phases of rebuilding.

Final School Construction Projects

<table>
<thead>
<tr>
<th>District School District</th>
<th>School Name</th>
<th>Status</th>
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<tbody>
<tr>
<td>Hancock County School District</td>
<td>West Elementary</td>
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<td>Hancock County School District</td>
<td>South Elementary</td>
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</tr>
<tr>
<td>Harrison County School District</td>
<td>D'Iberville High</td>
<td>Completed June 2009</td>
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<tr>
<td>Gulfport School District</td>
<td>East Ward Technology Center</td>
<td>Completed July 2009</td>
</tr>
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<td>Pass Christian School District</td>
<td>Pass Christian Elementary/Middle School</td>
<td>Completed August 2009</td>
</tr>
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<td>Long Beach School District</td>
<td>Harper McCaughan Elementary</td>
<td>Completion in November 2009</td>
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<tr>
<td>Bay-Waveland School District</td>
<td>Lower Elementary</td>
<td>Completion in July 2010</td>
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<tr>
<td>Bay-Waveland School District</td>
<td>Upper Elementary</td>
<td>Completion in August 2010</td>
</tr>
<tr>
<td>Pass Christian School District</td>
<td>Delisle Elementary</td>
<td>Completion in February 2011</td>
</tr>
<tr>
<td>Jackson County School District</td>
<td>St. Martin High</td>
<td>Completion in August 2011</td>
</tr>
<tr>
<td>Moss Point School District</td>
<td>Magnolia Junior High</td>
<td>PA application under review</td>
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</table>

Schools. One of the most significant accomplishments after Katrina was the quick reopening of schools. All Mississippi schools were open just six weeks after the storm, except for Bay St. Louis-Waveland, which had to wait until November 7 for delivery of temporary classroom buildings.

A number of schools have been relocated away from hazard-prone areas to reduce the risk of another disruption of classes after the next disaster. Some of these schools have been opened in the past year, while the final un repaired schools are under construction.

Utilities. Local governments have a variety of infrastructure projects underway simultaneously. Utility projects are underway to repair or, in some cases, build new water and sewer systems across the Coast. Since the storm, temporary water and sewer systems have been used while funding and plans were finalized to install new, modern systems to replace what was destroyed.

Two major utility projects in Biloxi and Gulfport represent a large portion of the remaining Public Assistance balance.

Many Gulf Coast residents have moved further inland, away from the risk of future storm surges and hurricane force winds. However, for housing to be built to accommodate any migration, water and sewer systems must be expanded to accommodate the growth in an environmentally responsible fashion.

Under the Gulf Coast Regional Water and Wastewater Program, a master plan for water and wastewater improvements in the lower five counties has been developed and implemented utilizing the new Gulf Coast Regional Wastewater Authority. This program, which was allocated $641 million, will help create new housing opportunities while facilitating future economic development in an environmentally sensitive way. To date, 67 projects have been identified, and 58 have begun construction.

Health Facilities. The storm did not spare health and human services facilities, as hospitals, clinics, child care centers, senior centers, and mental health facilities were damaged. The primary mechanism for advancing health facility recovery has been Social Services Block Grants. The Mississippi Department of Human Services is managing the $128 million program, aimed at restoring health and mental health services and the repair, renovation, and reconstruction of health and mental health facilities. All major construction projects have been completed.

The CDBG Community Revitalization and Ground Zero programs are supplementing FEMA Public Assistance funding, allowing communities to build public facilities back bigger, better, and stronger than before. The Ground Zero program is directed to Hancock County.
In 2008, Mississippi was allocated an additional $28 million in SSBG for unmet Katrina needs and needs arising from 2008 disasters. Approximately $20 million of these funds have been directed to the five Coast hospitals and Forrest General Hospital in Hattiesburg to cover remaining infrastructure restoration and mitigation needs, staff retention and recruitment, and unreimbursed expenses.

One component of promoting economic recovery is aggressively pushing infrastructure projects from construction to completion. As mentioned in the Public Infrastructure section of this report, CDBG and FEMA-funded programs to rebuild public facilities are much like an economic stimulus package in their ability to create jobs and generate revenue for local communities. Remaining CDBG and FEMA construction-focused projects are, in essence, a job-producing stimulus package for the Mississippi Gulf Coast.

To ensure long-term vitality for the region, the Administration has prioritized program funds to rebuilding economic infrastructure and training the workforce. These programs, coupled with private efforts, are revitalizing the Coastal economy.

PORT OF GULFPORT
To address the devastation of the Port of Gulfport, as well as surge damage in the surrounding community resulting from surge-displaced Port container cargo, $570 million was allocated to the Mississippi State Port Authority. The funds are to facilitate restoration of public infrastructure and publicly-owned facilities that were damaged or destroyed, and to better protect the surrounding area in future storms. Because the comprehensive recovery of the Gulf Coast cannot occur without full restoration of the Port, a major driver of both jobs and business activity, the state is not only rebuilding this facility in a way that better protects the Port, but also working to build a “Port of the Future” with an eye toward helping the nation meet the growing need for container movement for decades to come.

PUBLIC INFRASTRUCTURE

<table>
<thead>
<tr>
<th>Awarded</th>
<th>Projects Awarded</th>
<th>Projects Completed</th>
<th>Projects Under Construction</th>
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Figures as of August 17, 2009
The Port master plan includes elevating Port facilities to 25 feet above sea level, a height that will protect the Port and its tenants from future storm surges. The restored Port will be raised to 25 feet above sea level – more than twice its current elevation, and about three feet above Katrina surge levels – to provide the Port and surrounding community greatly enhanced protection against future storm surges.

In addition to storm mitigation, rebuilding is occurring in a way that will restore the Port to its competitive position in the maritime marketplace. 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. Many of the country’s ports are operating above their capacities, and 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 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 project will not only boost the Coast economy but will have a job-producing ripple effect statewide, as thousands of jobs are directly or indirectly related to State Port activity.

In a June “Ground-Making” ceremony, Governor Barbour dropped dirt from an excavator that officially commenced actual Port revitalization construction work. This began what will be a decade-long project to build a Port of the Future. Beginning with filling and elevating, the State Port Authority and MDA have begun initial draw-down of more than $20 million in allocated CDBG funds for this first segment of fill.

Additionally, the Port Authority and MDA have completed the first round of construction contract awards, totaling more than $11 million. A second round is currently underway. More information regarding the State Port at Gulfport’s restoration can be viewed at www.portofthefuture.com.

ECONOMIC DEVELOPMENT PROGRAM

The primary goal of the $272 million Economic Development Program is creating new jobs by funding public infrastructure improvements or eligible training activities to benefit private, for-profit businesses. All areas of the Gulf Opportunity Zone are eligible through this CDBG program. Grants and loans flow through the local unit of government and projects are funded on an as-needed basis. All of the allocated funds have been committed, and grant contracts have been issued for 47 projects creating 7,133 proposed jobs; 25 of the 47 projects have begun construction.

A $5 million Tourism grant program was created to increase the number of visitors to the impacted areas of the Gulf Coast in order to recover and sustain the small businesses that rely on tourism, increase related jobs, and return tax revenues to the communities in which the businesses reside. To date, 100 percent of allocated funds are committed; 27 grant contracts have been signed and all 27 have begun their projects. Two marketing projects by the Mississippi Gulf Coast Coliseum and Convention Center have been completed.

The last component of the Economic Development program is the Employee Training Facilities program. The new Shipbuilding and Metal Trades Academy 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 groundbreaking for the project is expected in late October 2009.

Sales Tax Diversions–Lower Three Counties

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Economic Development Program

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NATIONAL EMERGENCY GRANT

The Mississippi Department of Employment Security has administered the $95 million National Emergency Grant (NEG) after Katrina. Initial NEG programs focused on temporary job placement and support, but present programs are directed toward long-term goals of job training, filling workforce needs in the manufacturing, shipbuilding, health care, supportive services, construction, information technology, and hospitality services sectors (see graph on page 18).

RECOVERING FROM THE STORM – AND THE ECONOMY

Governor Barbour’s commitment to rebuilding affordable housing, restoring public infrastructure, and retaining and creating jobs along the Gulf Coast has proven a catalyst for recovery, although growth has expectedly slowed due to the national recession. However, by focusing on long-term goals that address the immediate and future needs of the coastal region as well as the state, the Governor has implemented an economic development strategy that promotes total recovery, both from Hurricane Katrina and the current downturn.

Mississippi’s aggressive pursuit of rebuilding the Port of Gulfport will result in thousands of new jobs across the state, as well as fulfilling the nation’s need for more port capacity after the Panama Canal expansion is completed in 2014. Expediting the completion of the projects funded through the state’s $272 million economic development program has been successful, as 47 projects are currently underway. Promoting tourism as a means to economic vibrancy through a $5 million grant has also paved the way for economic growth in coastal communities, many of which rely heavily on tourism and related industries for tax revenues.

These accomplishments are reflected as part of the Governor’s overall vision for Mississippi’s recovery, which includes retooling the state’s approach to workforce development. In the coastal region specifically, the state has shifted its focus from providing temporary job placement and support to addressing the region’s long-term workforce needs, such as the manufacturing, shipbuilding, healthcare, construction, and hospitality sectors.

By continuing to address the needs of the state from a holistic, not piecemeal, approach, Governor Barbour has ensured that the Gulf Coast - and Mississippi - will be poised to weather any economic, or natural, storm.

MITIGATION

Following Hurricane Katrina, Governor Barbour realized that Mississippi and its citizens needed to develop a plan for protection against the next natural disaster. In 2006, the Governor launched a disaster preparedness initiative, “Stay Alert, Stay Alive,” which stressed the importance of families having a plan during emergencies. Likewise, at the state level, Governor Barbour has incorporated disaster preparation as part of Mississippi’s overall hurricane recovery strategy. Now, whether it is preparation for an oncoming hurricane, responding during the calamity, or mitigating the damaging effects of wind and water, great strides have been made to reduce the loss of life and property in future events.

Last year’s anniversary report described two major remaining needs to ensure the safety of Mississippian’s lives and property from future hurricanes: restoration of the barrier islands and implementation of an interoperable communications network. Since then, Governor Barbour has worked hard to secure federal funding for these vital initiatives, stressing the state’s vulnerability without their protection.

In June, Congress directed funding to both of these projects, allocating $439 million for
barrier island restoration and reprogramming $100 million from the Hazard Mitigation Grant Program for interoperable communications.

These measures, along with existing efforts to rebuild stronger and safer, are making the Coast more resilient for the next time a powerful storm strikes Mississippi’s shores.

BARRIER ISLANDS AND ENVIRONMENTAL RESTORATION

One of Governor Barbour’s highest recovery priorities in the past year has been to secure funding for the restoration of Mississippi’s barrier islands. In June, the Governor’s dedication to protecting the coastline was rewarded when Congress approved $439 million for barrier island restoration projects identified by the U.S. Army Corps of Engineers (Corps).

Building the barrier islands back to their 1917 footprint will provide invaluable protection for the Coast. These islands serve as the Coast’s primary defense against ocean waves and surge caused by tropical storms and hurricanes by blocking, absorbing, and slowing waves and storm surge. 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 appropriation by Congress represents the fulfillment of one of the last major unmet needs after Katrina and will save Mississippi untold lives and property in the years to come.

In November 2005, when Governor Barbour made the barrier island and other coastal restoration requests, Congress responded by directing the Corps to prepare two reports identifying near-term and long-term projects for coastal restoration and hurricane protection.

The barrier islands project is a portion of the Corps’ $1 billion plan for long-term measures, which also include restoring coastal marshlands, forest lands, and beaches and converting flood-prone areas to open space. These other initiatives have not yet been funded and should be considered by Congress in the near future.

The near-term report detailed $107 million in interim projects, and that plan previously had been approved and funded by Congress. 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.

INTEROPERABLE COMMUNICATIONS

Following Katrina, emergency communications systems were completely disabled. Further, emergency responders from all over the state and nation poured into the affected areas and were unable to communicate over local communications systems, which were not only disabled, but also incompatible with other systems. At this time it became imperative that Mississippi create, build, and sustain a statewide survivable interoperable communications system.
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.”

The Administration requested that FEMA allow the state to use a portion of its $433 million hazard mitigation allocation to build a state-wide interoperable communications system, Mississippi Wireless Interoperability Network (MSWIN). FEMA, however, denied this request.

Governor Barbour requested that Congress reprogram a portion of Mississippi’s hazard mitigation allocation for MSWIN, a request that Congress has granted by redirecting $140 million for interoperable communications, including $100 million in the June appropriations bill.

These funds are allowing a statewide build out of the system. Construction is underway and a year ahead of schedule. The system construction is complete and is being tested from Highway 84 to the Coast and along the Highway 49 and Interstate 55 corridors into Jackson. This portion of MSWIN can now be activated in the event of an emergency. The remainder of construction is projected to be complete in central Mississippi by June 2010 and in north Mississippi by March 2011.

HAZARD MITIGATION GRANT PROGRAM

The purpose of the FEMA Hazard Mitigation Grant Program (HMGP) is to protect lives and property from the devastating effects of natural disasters. Mississippi was initially allocated $433 million for the program. Now, after the transfer of funds to the MSWIN project, the state has a federal share of $293 million for HMGP.

Some of Mississippi’s HMGP projects fund measures that keep people safe during and immediately after a disaster, such as shelters, generators, warning sirens, and safe rooms. The MEMA safe room project has resulted in more than 4,300 in-home shelters across the state. Other projects are dedicated to the preservation of property, such as acquisition and relocation away from high-hazard areas, elevation, and wind retrofits.

More than 40 facilities are being or have been constructed to FEMA shelter standards utilizing HMGP, including Bay St. Louis Fire Station, D'Iberville High School, West Harrison High School, St. Martin High School, and the Fountainebleau Community Center (the first of four new shelters to be built in Jackson County).

Under federal law, state and local governments must contribute a 25 percent match for each project. In 2008, Governor Barbour announced that local governments would only be responsible for a five percent share, instead of the normal 25 percent. The state will assume the remaining 20 percent.

The Governor’s Office, the Department of Finance and Administration, and MEMA are working with FEMA on the state’s global match initiative, which will provide credits for the 20 percent state match requirement.

STRONGER, SAFER, AND BETTER PREPARED

Just weeks before the fourth anniversary of Katrina, the Coast commemorated another anniversary of one of the most destructive hurricanes to ever strike U.S. soil. Forty years ago, Hurricane Camille flattened the Mississippi Gulf Coast. Many good lessons were learned from Camille; however, those lessons were not always implemented. Governor Barbour is determined that Mississippi will not make the same mistakes after Katrina.

Last year’s anniversary report, Three Years After Katrina: Progress Report of Recovery, Rebuilding and Renewal, described the efforts undertaken by the state in disaster response and recovery. MEMA has tripled its staff, while upgrading to state-of-the-art its facilities and equipment. Every community along the Coast has adopted more stringent building codes and higher elevations since Katrina. More than twice as many residents are protecting their property investments by maintaining flood insurance.

With the addition of the barrier islands restoration and interoperable communications projects, two vital mitigation pieces are in place. The fact that the Mississippi coastline is among the most vulnerable in the nation to significant storm surges underscores the importance of rebuilding the natural landscape of the barrier islands to help block and slow hurricane-induced wave action. And with the build out of interoperable communications system to Interstate 20, emergency responders will be able to effectively communicate in those most critical hours immediately after the disaster.

National Flood Insurance Program Policies

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<th>August–05</th>
<th>August–09</th>
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<tr>
<td>Hancock</td>
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<tr>
<td>Harrison</td>
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<tr>
<td>Jackson</td>
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<td>Pearl River</td>
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<tr>
<td>Total</td>
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</table>

| Hancock    | 50,000    |
| Harrison   | 40,000    |
| Jackson    | 30,000    |
| Pearl River| 20,000    |
| Total      | 10,000    |
CONCLUSION

While celebrating the achievements over the past four years, Mississippi would be remiss to discard our previous experiences with disaster recovery. After all, 2009 marked the 40th anniversary of Hurricane Camille which, while not as destructive as Hurricane Katrina, is listed as one of the most powerful hurricanes on record. The somber recollection of the devastating effects and aftermath of Camille – and the lack of being prepared for another similar disaster – is a stark reminder that Mississippi has an obligation to ensure that not only do we recover, but that we do it right.

Before Katrina, Camille was the benchmark disaster for Mississippi. The 1969 storm destroyed 5,000 homes, and left eight million cubic yards of debris and an overall total of $9 billion (in today’s currency) of damages in its wake. Although no one anticipated the possibility of a storm more powerful than Camille, Katrina’s impact shattered its predecessor in terms of destruction: 60,000 homes destroyed, 46 million cubic yards of debris, and an overall $90 billion worth of destruction.

After Camille, like Katrina, commissions were formed, and plans were created. Out of these commissions came ideas that echo the general strategies put in place after Hurricane Katrina:

- Taking advantage of the opportunity to rebuild bigger and better; rebuilding in a manner that is more resistant to natural hazards; and leveraging the recovery for future economic development.

- In many ways, Katrina washed away the last mistakes made after Camille. That Hurricane Katrina had such an impact on our southern region is a testament to the fact that many of the ideas discussed post-Camille never reached fruition. They remained simply ideas.

- But today, a post-Katrina Mississippi has taken a new direction. Under the leadership and vision of Governor Barbour, the state is implementing a comprehensive recovery plan that incorporates lessons learned from the past and also prepares for the opportunities of the future. Every day, more visible signs of progress can be seen.

- The Gulf Coast will continue to rely on the strength and character of its people to guide this renaissance. The Governor’s comprehensive recovery plan cannot be achieved without the strong, resilient, and self-reliant people of South Mississippi and the Gulf Coast. It is these courageous, compassionate citizens who have truly driven the recovery effort at the local level; indeed, it is these citizens who, with strong leadership from the Governor, will fuel recovery efforts for years to come.