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Activities in the Gulf Region since the 2005 hurricane season:

- \$34.21 million in loans, grants and equity
- 425 homes repaired
- 1,562 homes in development
- 1,000 evacuee families assisted
- \$7.5 million raised for community development

FEATURE STORIES

Oprah's Angel Network Gives LISC Gulf Coast Work Big Boost

LISC is very pleased to announce that it is a recipient of a \$2 million grant over two years from [Oprah's Angel Network](#) (OAN). The grant will provide capacity building support and development capital to assist Mississippi and Louisiana CDCs. These CDCs – Mercy Housing and Human Development, headquartered in Gulfport, Miss. and Southern Mutual Help Association, located in New Iberia, La. – are using LISC resources to help communities they serve "come back better." They are engaging residents in formulating comprehensive plans and participating in implementing these plans by developing affordable homes, a combined health clinic and emergency shelter for people with special needs and commercial real estate, as well as assisting the operators and tenants of these facilities.

With [Rural LISC](#) support, Mercy Housing and Human Development is working in the small, heavily damaged town of D'Iberville, Miss. It is in the process of purchasing four acres for the clinic and some housing, and has helped the Coastal Family Health Center create a clinic facility business plan and financing package. Southern Mutual has used Rural LISC support to buy 35 acres just outside New Iberia. It is working with Architects Southwest to design a traditional neighborhood plan for up to 160 mixed-income homes and a commercial town center. It has already held a series of charrettes to get input from residents, realtors, lenders and public officials.

Oprah's Angel Network was founded in 1998 to encourage people to make a difference in the lives of

others. OAN has raised \$50 million, committing more than \$10 million to hurricane rebuilding efforts.

LISC's Housing Authority Resource Center and The Home Depot Foundation Help Bring Back a Mississippi Community

In Hancock County, Miss., LISC has awarded The Bay St. Louis Housing Authority \$200,000 in grant and loan funds to support the development of three projects that will develop 163 units of new public and mixed-income housing for residents whose homes were severely damaged or destroyed by Hurricane Katrina, rebuild the housing authority's office space and help to fund a Housing Resource Center to serve residents in the recovering region.

Of the 163 units to be developed, 101 will be provided for very low-income families in public housing, with 25 of those units serving elderly residents. The remaining 62 units will utilize family tax credits and will be made available to individuals and families who earn 60 percent or below the Area Median Income for Hancock County. The Housing Resource Center will serve as a one-stop shop to help improve the condition of the county's hurricane-damaged housing stock. It will collaborate with local, state and federal government representatives, affordable housing advocates and developers, local lending institutions, human service providers and interested citizens to leverage existing programs and funding in order to help residents replace damaged houses, redevelop vacant properties and create new affordable homeownership opportunities. [LISC's Housing Authority Resource Center](#) and the [National Equity Fund's Public Housing Group](#) are providing ongoing technical assistance.



Orlando Cabrera, Assistant Secretary for Public and Indian Housing, HUD; Demetria Crumbly, Executive Director, Bay St. Louis Housing Authority; and Evelyn Brown, Senior Vice President, LISC join the Center's board members to celebrate the opening of the Hancock County Resource Center.

The development of the housing units, office space, and Resource Center is made possible in part by a grant from [The Home Depot Foundation](#), which supports green building efforts throughout the Gulf region. The Housing Authority plans to utilize designs that will incorporate energy efficient modular construction using a concrete and fiber board wall component. This approach has the potential to reduce residents' annual living expenses by lowering their monthly utility costs. Additionally, these units will be designed to be stronger than the previous housing stock and therefore more sustainable in this hurricane-prone area.

Gulf Region Evacuees Rebuild Their Lives in New Communities

Last year, when cities opened their doors to evacuees of Hurricanes Katrina, Rita and Wilma, LISC used a \$300,000 grant from [Citizens Bank](#) to help individuals and families transition to their new communities. Local community agencies in the Delta region, Chicago, Detroit, Philadelphia and across Rhode Island received funding from this grant which helped displaced people find safe temporary and permanent housing, offered them health care assistance, and provided employment training and placement services. In many cases, LISC and its partners were also able to pay for travel and moving costs and cover other expenses that FEMA did not support.

For example, in Gardner, Mass., The Metropolitan Boston Housing Partnership (MBHP) used a \$50,000 grant from [Boston LISC](#) to provide housing and relocation assistance for displaced families on a case-by-case basis. One of the many evacuees they helped, a cancer patient and single mother, could not afford her rent and was in danger of losing her apartment. MBHP worked to stabilize her finances and renegotiated her rent on her behalf. Because of their efforts, she now has safe, affordable housing and is also receiving monthly assistance for her family. Similarly, [Philadelphia LISC](#) provided a \$50,000 grant to Project HOME which enabled them to partner with Philadelphia Health Management Corporation on housing and employment issues. As a result, many of the 25 evacuees they serve decided to stay in Philadelphia permanently, including a mother of five who, after securing housing, obtained her Certified Nursing Associate Certificate and found steady employment in her field.

The needs of every individual and family that relocated after the hurricanes are unique and offer significant challenges to the cities and organizations dedicated to supporting them. For more than a year, LISC and our community partners have worked diligently to help hundreds of displaced families.

As we move forward, our efforts will grow beyond assisting hurricane evacuees in their transition and will focus on securing them permanent, affordable homes whether in the Gulf region or within their new communities.

Mid South Delta LISC and AmeriCorps Volunteers Lend a Hand

During the week of October 15, more than 100 community developers, AmeriCorps members and LISC staff lent their expertise, enthusiasm and hands to the Gulf Region rebuilding efforts. [Mid South Delta LISC's](#) ninth annual *Under One Roof* conference took place in East Biloxi, Miss. this year to give the CDC staff and board an opportunity to reach out and help this community in a very personal way. On October 18 and 19, the conference participants, working with the East Biloxi Relief, Recovery and Redevelopment Center cleaned and painted murals in a community park, organized donated housing materials in a warehouse, and helped to convert a vacant church into office space for the Center. The group later traveled to New Orleans for a tour of the Upper and Lower Ninth Wards led by representatives of the New Orleans Neighborhood Development Collaborative and [Association of Community Organizations for Reform Now](#) (ACORN). The evening ended with dinner at Café Reconcile, a community owned restaurant and job training facility.



AmeriCorps volunteers take a break from rebuilding homes in Gulfport, Mississippi.



October 18 and 19, Mid South Delta LISC worked on three community projects during their ninth annual *Under One Roof* conference in East Biloxi, Mississippi.

The annual [LISC AmeriCorps](#) National Orientation also took place in Biloxi during the week. In addition to intensive training sessions, LISC's AmeriCorps members partnered with the local Habitat for Humanity affiliate to assist with the rebuilding of ten homes in the nearby Gulfport area. This effort is part of Habitat's *Operation Home Delivery*, a project undertaken to repair and rebuild homes for families affected by Hurricanes Rita and Katrina.

NEWS

Gulf Rebuilding Alliance Formed

LISC has joined with [Enterprise](#), [Habitat for Humanity](#), [NeighborWorks](#) and [Enterprise Corporation of the Delta](#) to create an alliance to establish strategies to acquire land and to develop mixed-income housing. LISC, Enterprise, Habitat and NeighborWorks have each agreed to contribute \$100,000 to be used for land assembly purposes. In late August, representatives of each organization joined officials from the State of Mississippi for a visit to mixed-income developments in Atlanta, Ga. and Nashville, Tenn. A discussion following the tour highlighted examples of programs and strategies that can be useful in implementing housing



development along the Mississippi Gulf Coast.

Caption: Members of the Gulf Rebuilding Alliance from LISC, Enterprise, Habitat for Humanity, NeighborWorks, ECD and representatives from Mississippi tour mixed-income developments in Atlanta, Ga. and Nashville, Tenn.

National Equity Fund Investment Approved

On October 19, [NEF](#) approved a \$6.6 million low-income housing tax credit investment for a project that will provide 46 affordable rental homes in Crowley, La. This deal and three to five other GO Zone deals in Louisiana are expected to close by the end of the year.

The Greater Cincinnati Foundation Awards \$200,000 Grant to LISC

[The Greater Cincinnati Foundation](#) approved a \$200,000 grant to LISC, which will be used to support [Operation Comeback](#) and the [New Orleans Neighborhood Development Collaborative](#) (NONDC) for preservation/redevelopment of affordable housing in the Ninth Ward of New Orleans. Already, LISC has provided a \$70,000 grant to create a new housing development staff position that will serve the city's Holy Cross neighborhood to redevelop on vacant or abandoned property. Operation Comeback will also provide home ownership counseling for prospective buyers.

Likewise, NONDC plans to acquire houses or lots that are on the market or through the city's adjudicated and blighted properties programs to produce affordable housing. NONDC will be working with local partners including Catholic Charities.

News from the Housing Authority Resource Center

In the past three months, HARC has made more than \$30,000 in recoverable grants to the Lake Charles, New Iberia and Sulphur Housing Authorities in Louisiana for Low Income Housing Tax Credits (LIHTC) projects. LISC is also assisting these Housing Authorities by making pre-development loans for costs related to the implementation of their LIHTC projects. HARC is working closely with the NEF Gulf Team and the NEF Public Housing Group to encourage Local Housing Authorities in the Gulf to develop new rental units for low-income families. We anticipate that these projects will generate 184 new rental units within the next two years.

LISC Awarded CDFI Funding for Work in the Gulf

Senator Hillary Rodham Clinton welcomed the announcement of \$585,000 for LISC in New York City from the Community Development Financial Institutions Fund (CDFI) of the U.S. Department of the Treasury. "Through the CDFI's substantial grant and LISC's steady effort, I am proud that New York is lending a helping hand to the people of the Gulf Coast," said Senator Clinton. The funds will be used to support LISC's efforts to rebuild Hurricane-devastated urban and rural communities in the Gulf. [Read more on LISC's website >>](#)

Rhode Island LISC Supports 100 Hurricane Evacuees

[Rhode Island LISC](#) received \$50,000 to work with Church Community Housing Corporation (CCHC) to support the 100 evacuee families who had been placed in temporary housing on a former naval base in Middletown, R.I. The funds are part of the \$300,000 grant from Citizens Bank and its employees to support evacuee efforts in the cities of Boston, Providence, Philadelphia, Detroit, Chicago and throughout the Delta region.

POLICY ROUND-UP

HUD Announces Hurricane CDBG Allocations to Four States

On August 18, the U.S. Department of Housing and Urban Development (HUD) announced allocations to Texas (\$428,671,849), Mississippi (\$423,036,059), Florida (\$100,066,518), and Alabama (\$21,225,574) of the additional \$973,000,000 in special supplemental (CDBG) assistance appropriated in June. In July HUD allocated \$4.2 billion from the June appropriation to Louisiana.

When Congress made the June appropriation it directed that no less than \$1 billion of the total \$5.2 billion be used for the repair, rehabilitation, and reconstruction of affordable rental housing, including public and other HUD-assisted housing. Florida, for example, must spend 19.33 percent of its allocation for affordable rental housing. Each state must now submit action plans to HUD in order to receive their funds.

The Senate Report to the appropriations bill warned HUD and the states that it does not expect states to seek a waiver from the obligation to spend at least 50 percent of this money in ways that benefit low income people. [Read HUD's press release >>](#)

Natural Disaster Housing Reform Act

Congress is unlikely to act this year on the Natural Disaster Housing Reform Act of 2006 [H.R. 5393, sponsored by Rep. Richard Baker (R-LA)], which would designate HUD, not FEMA, as the lead federal agency in natural disasters where long-term housing needs exist. The bill would also make various other changes to facilitate the Gulf Coast's recovery from Hurricane Katrina. The House Financial Services Committee had approved the bill.

FEMA Extends Rental Assistance for Some Hurricane Evacuees

On October 12, the Federal Emergency Management Agency (FEMA) extended rental housing assistance for some evacuees of Hurricanes Katrina and Rita. The extension applies to households that originally received rental assistance through a city- or state-administered program, funded through FEMA's Section 403 program, and have successfully transitioned to receiving rental assistance under FEMA's Section 408 rental assistance program.

Households displaced from Hurricane Katrina will have their rental assistance extended through February 24, 2007. Households displaced from Hurricane Rita will have their assistance extended through March 28, 2007. Approximately 30,000 households have transitioned from the 403 to the 408 program, including nearly 21,000 who reside in Houston, Tex. alone. Before the extension, these households were required to recertify for continuing assistance by October 31. Households that did not successfully recertify by that deadline would have had their benefits terminated. Despite the best efforts of the City of Houston, few evacuees had successfully recertified. Many evacuees found the recertification forms and requirements to be confusing and burdensome, and many households had incomplete applications returned to them. Nearly 15,000 households had submitted no paperwork at all. By September 25, only 4.3 percent of Houston-area evacuees had successfully recertified. Instead of recertification, households are asked to return a simplified form stating current income, housing and job status.

"This redesigned one-time documentation will open the way to continued housing assistance into 2007," a FEMA statement said. FEMA spokesman Don Jacks said that while FEMA expects all evacuees to return the form, failure to do so will not result in a loss of assistance. Households that received rental assistance under FEMA's Section 408 program from the beginning must continue to recertify for assistance every three months.

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