

Calamities load new burdens on region's housing shortages

Great national calamities like the epic hurricanes that hit the Gulf Coast in 2006 have a way of commanding new priorities from everyone.

Like the governments and the public institutions along the coast, community service institutions up the Mississippi River basin found themselves reordering their work to meet the unexpected tide of human need.

The community development corporations and other nonprofits in the Delta had to renew and retest their relationships to provide housing, food, clothing, medicine and other services to thousands of people who were cast upon their communities by the winds and tides of Hurricanes Katrina and Rita, some transitory others seemingly permanent.

It made 2005 an unusual, a frustrating and a disappointing year because not nearly enough could be done and the communities' energies in some cases were diverted from their perpetual struggle with the native problems of homelessness, poor housing and lack of opportunity.

It was a frustration felt by every government and every institution in the region and indeed the nation itself.

When Katrina made land-fall at the end of August Mid South Delta LISC had its fall conference of community development corporations and Delta nonprofits arranged.

In the days afterward as a second hurricane hit along the Louisiana and Texas coast and the human tide surged up the Mississippi Valley, LISC canceled the entire program and put together another to help give CDCs some direction and vision for combating the problems created or worsened by the evacuees from the coast.

Speakers and nonprofit resource people from the coastal region and from North Carolina, which had experienced a catastrophic storm, gave the attendees a grasp of the magnitude of the problems and lessons on how progress can be made in a prostrate land.

For two days, national foundations, state agencies, disaster veterans, community development organizations and others debated how local organizations could play a role in the housing and recovery efforts of rebuilding disaster areas through Katrina set-asides, sec-



A family of Katrina evacuees gets help at Chicot Housing Assistance Corp.

Development Corp. completed seven single-family homes.

- Quitman County Development Organization at Marks, Miss., broke ground for eight new homeowners.

- The Esther Steward Buford Foundation provided homeowner-ship opportunities to seven families in the Yazoo City area through its Rural Development Self-Help housing program.

The hard work and diligence of these Delta residents and CDCs spurs on the work of Mid South Delta LISC.

Here is a quick review of other work by LISC during the year.

Housing development

LISC worked with CDCs to develop 199 units of affordable single-family and multi-family housing. Of longer-term significance, LISC and CDCs in all three states moved ahead with the Delta Homeownership

Initiative (DHI), which answers the need for sustainable housing programs in an era of fading public and private financial support.

LISC renewed its partnership with the Emerging Markets Partnership of the Enterprise Corp. of the Delta for a fourth year. (See story on page 2)

Over the third year of DHI, 72 families became homeowners and five CDCs have established use of a fee-based single-family development model.

Overall, Mid South Delta LISC made \$565,466 in grants to Delta CDCs and \$1,025,000 in loans in 2005. The housing developments translated into more than \$14 million in development investments in the Delta over the year.

Training and technical assistance

In LISC's Capacity Mapping era, training tends to be less general and directed at

smaller audiences and focused on diagnostics that are specific to each CDC, using LISC's CapMap tool.

In 2005, LISC provided more than 164 hours of training to 432 staff and board members of CDCs. LISC sponsored training in understanding financial statements, board roles and responsibilities, single and multi-family housing development, strategic planning, CDC legal issues, understanding community connections, real estate development, housing counseling, rural housing and economic development, and credit counseling.

The LISC staff provided 5,140 hours of direct technical assistance to Delta CDCs. The assistance included helping to develop financing scenarios for housing projects, preparing applications to federal, state and private entities to finance housing projects, developing new CDCs by assessing capacities and needs of community groups, evaluating training needs of key staff persons and delivering training opportunities based on that analysis, explaining existing programs and new opportunities for CDCs, helping CDCs resolve problems in their organizations and encouraging peer-to-peer networks to assist each other and share knowledge.

Information Dissemination

Mid South Delta LISC's major information tool continues to be the *Under One Roof* newsletter that is published at least every two months, more frequently if called for. The newsletter is distributed to more than 1,500 people, mostly in the Delta but also friends and partners outside the Delta, including members of Congress, foundations, government officials in Washington and the state capitals, educational institutions, media outlets, business leaders and friends of the Delta.

National Recognition

Esther Gallow, the executive director of the Booker T Community Organizing

See CDC PROJECTS on Page Two

FACTS ABOUT MID SOUTH DELTA LISC

Office opened	April 1995
Affordable homes built or under construction	2,779
Feet of commercial/Industrial space developed or under construction	90,918
Number of community development groups assisted	49
Local private support	\$5,888,707
Public support	\$5,770,612
National LISC matching dollars	\$7,092,741
Public/Private/LISC Investment in Mid South Delta	\$18,752,060
National Equity Fund Investment	\$5,408,513
LISC Loans and Grants to CDCs	\$9,598,409
Development dollars made available to CDCs	\$146,403,616

(Figures as of December 31, 2005)

tion 8 and public housing changes, and manufactured and modular housing.

By the October conference, CDC staffs were still working almost around the clock feeding, clothing, housing and finding work for families that fled the waters and winds of the storms — and feeling the frustrations of dealing with government agencies that themselves were overwhelmed by the needs. It was one of the liveliest of all LISC's fall conferences.

LISC had arranged conference calls with CDCs to discuss ramifications of the storms on their communities, which led to LISC's application for 15 AmeriCorps members to serve the communities. The request was approved in January and is being implemented.

Meantime, LISC, Delta CDCs and other Mid South groups struggled in 2005 with the old realities of shrinking government assistance for affordable housing and economic development and enlarging needs.

But there were, nonetheless, significant achievements. Among them:

- Macon Ridge (La.) Community Development Corp. finished 16 single-family homes.

- Lee County (Ark.) Community Development Corp. at Marianna helped 27 families achieve homeownership, while building 13 of those homes.

- Booker T Community Outreach Project opened a new 20-unit assisted-living center, the second phase of the Booker T Senior Village in Monroe, La.

- Chicot Housing Assistance Corp. in Lake Village, Ark. completed nine new homes.

- Tunica County (Miss.) Community

LISC Local Advisory Committee

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Enterprise Corporation of the Delta

Helena Cunningham
Louisiana Housing Finance Agency

Gloria Dickerson
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Treniece Connor and her family enjoy their new home in Ferriday, a happy result of Macon Ridge CDC's Homeownership program.

CDC projects and leaders get recognition nationally

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Project in Monroe, La., was one of 17 recipients of the Ford Foundation's Leadership for a Changing World Award.

The program recognizes and encourages innovative leaders who are engaged in social, economic and environmental struggles across the country. She was nominated by Mid South Delta LISC.

The award carries a \$100,000 grant to the organization to advance the award winner's work in the community and an additional \$15,000 for supporting activities. Seventeen were selected from a national pool of nearly 1,000 nominations.

In the fall of 2005, the photography artistry of youngsters from Boys, Girls, Adults Community Development Corp., was

exhibited in the fall and winter at the Skylight Gallery at Restoration Plaza in New York City and the Clinton Presidential Library in Little Rock along with the works of boys and girls in Brooklyn.

The youngsters' collaboration was part of One Shot, a production of the Brooklyn-based arts organization Red Clay Arts.

Students from the Arkansas CDC and Bedford Stuyvesant Restoration Corp. of Brooklyn studied photography and documentary film-making and then put their skills into use on the street.

The project was partially funded by Mid South Delta LISC in recognition that community development extends beyond affordable housing to address youth development, economic development and other factors that



Future neighbors work together to help build their homes under Esther Stewart Buford Foundation's mutual self-help program in Yazoo City, Miss.

improve the quality of life in the Delta.

Local Advisory Committee

2005 saw the retirement from the Local Advisory Committee of Linda Smith from Opportunity Lands and Howard Boutte, who

resigned to be director of Mississippi Action for Community Education.

Joining the LAC at the end of the year was Ben Steinberg, president of Southern Financial Partners at Helena, Ark.

ECD/HOPE renews grant for housing initiative

Mid South Delta LISC received a \$316,000 contract from Enterprise Corporation of the Delta/HOPE Community Credit Union to continue the Delta Homeownership Initiative.

The contract is under ECD/HOPE's Emerging Markets Partnership, a comprehensive effort to stimulate economic development in the Delta regions of Arkansas, Louisiana and Mississippi. The Partnership is an extension of the W. K. Kellogg Foundation's Mid South Delta Initiative.

Since 2003, 128 units of housing have been constructed under the homeownership program. Another seven were under construction in the last quarter of 2005. Thirty-nine families who were counseled through the program have bought housing outside of those developed by the CDCs.

In all, the initiative has assisted 174 families achieve homeownership. A total of

937 families have completed homebuyer education and 1,472 families have received credit counseling.

LISC and its partner CDCs are committed to build an additional 90 units, deliver homebuyer education to 650 families and assist 600 families with credit counseling in 2006.

The contract enables Mid South Delta LISC to continue the homeownership initiative for a fourth year. The program provides operating support, training and technical assistance to selected community development corporations focusing on single-family housing development.

Seven CDCs participate in the initiative: Delta Housing Development Corporation of Mississippi, Macon Ridge CDC in Louisiana, Chicot Housing Assistance Corp. in Arkansas, Northeast Louisiana Delta CDC, Lee County CDC in Arkansas,

Mississippi County Economic Opportunity Commission in Arkansas and Tunica County CDC in Mississippi.

This year's funding from ECD/HOPE also allows LISC and the CDCs to add innovative mechanisms for credit counseling and loan packaging.

Beyond capacity grants to CDCs, the main focus of the 2006 Delta Homeownership Initiative will be a credit-counseling support network. LISC will contract with three established CDCs to assist other CDCs with the credit counseling that must be undertaken to seek qualified applicants for housing in the depressed low-income housing markets.

These entities will serve the CDCs by standardizing forms and procedures, performing credit counseling follow-up, updating the CDCs database for case tracking and review; writing reports on the status of loans,

regularly scheduled site visits to participating CDCs to review all clients and providing other support to the DHI CDC staff.

Another innovation in 2006 will be a small internal revolving loan fund to help selected CDCs make small loans to applicants to clear up minor credit blemishes.

LISC will follow established models for these funds, which exist throughout the country. Northeast Louisiana Delta CDC already has such a program funded by a bank enterprise award grant from AmSouth Bank.

Counseling training for CDCs will continue. In June 2006, LISC will train CDCs on Freddie Mac CounselorMax software and single-family construction management. Also, LISC will implement a peer-to-peer technical assistance and training network among the CDCs to spur more regional information sharing.



Quitman County Development Organization staffer Twanda Sims with workers at the site of eight new single-family homes in Marks, Miss.

Kevin Williams brings LAC more development history

Kevin E. Williams, vice president and regional community development manager of AmSouth Bank, has joined the Local Advisory Committee of Mid South Delta LISC.

Williams is responsible for the bank's community-development activities and compliance with the Community Reinvestment Act in the coastal regions of Louisiana, Mississippi, Alabama and Florida. He promotes partnerships between the bank and private developers and housing-development organizations to create housing opportunities for low-to-moderate income families.

Before he joined AmSouth in 1998, Williams was vice president of commercial lending for Liberty Bank and Trust Co. of New Orleans. He managed the bank's commercial loan portfolio and was responsible for business development. From 1994 to 1996, he was executive assistant to the mayor of New Orleans for economic development and policy plan-

ning. For nine years, he was with the New Orleans Regional Business Development Loan Corp. of New Orleans, which managed government small-business loan programs. He holds a bachelor of science degree in business administration from Xavier University in New Orleans.

Williams will represent AmSouth Bank on the LAC. Regina Austin, who moved from AmSouth to the Fannie Mae Community Business Center, will remain on the committee.



Kevin E. Williams

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