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Coastians still lack housing

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-- Locals say the thousands of volunteers expected to pour into the area to build single-family homes this week are sorely needed, because, though it has been almost three years since Hurricane Katrina, housing is still a major issue.

About 33 months ago, Katrina and its record storm surge pummeled the area like no other storm before it. But the curious who live in areas of the country where Katrina has fallen off the radar like to ask if the Gulf Coast is back to normal. Locals know better. The volunteers with the Jimmy and Rosalynn Carter Work Project, a Habitat for Humanity effort, will see that first-hand as they lend their muscle and sweat on building many new homes.

As the June 1 deadline for residents to vacate FEMA trailer parks approaches, many are looking to find more permanent homes, but find few affordable options. After five months of searching for a rental house, Tamecca Carter, 37, succeeded and began moving out of her trailer in a north Biloxi FEMA park last week. Carter is moving back to hard-hit east Biloxi, which still faces a long recovery. She'll live on the same street she lived on before the storm.

"Even though there's not much over there, it's still good to be back in the old neighborhood," Carter said.

Carter will pay \$900 monthly, which is roughly double the rent she paid before the storm, and she isn't sure how long she can afford the new place on the salary she earns doing laundry at a local hotel. She supports a 16-year-old son and a disabled mother and she'll depend on the FEMA rental assistance, which will expire in March unless the program is extended.

FEMA will pay renters up to 120 percent of the fair market rate for a rental unit. For example, a family of four in Biloxi would receive \$1,057 per month for a three-bedroom unit.

Mississippi has undertaken a massive housing program that aims to deliver more than 21,000 affordable units, which representatives from Gov. Haley Barbour's office maintain will meet the need based on current data. But housing advocates, including the South Mississippi-based Steps Coalition, said the state's plan only meets about half of the need. Many of those units haven't been built yet.

For thousands of South Mississippians, volunteer labor might be their only hope, because housing and insurance costs remain substantially higher than before Katrina. Carter volunteers might not understand that a major roadblock for South Mississippi is still high insurance costs, which make it hard for most to afford a home and drive up rents.

Pass Christian resident Sally James lost two homes to Hurricane Katrina and was offered a total of \$29,000 from her insurance company for both. James, 69, a public library worker, said without volunteers to roof and handle other expensive jobs, she and her husband likely couldn't afford their

West Second Street home, which they moved into in September.

"Middle-class people have had this problem more than anyone else," James said. "At the going rate on our house, we would have probably paid \$70,000 more. We couldn't afford that. Maybe if we were 20 years younger, it wouldn't have fazed us. But not at our age."

She believes many in the relatively affluent but hard-hit town used volunteer labor to rebuild. She says any savings are critical for the storm's victims.

James' home owner's insurance is now \$6,000 per year on the 1,800-square foot house, which was bought partially with a Small Business Administration loan. James doubts she'll live long enough to pay off the loan, which requires the home to be insured.

Even with the hardships, James understands she has something many others still badly want.

"There isn't anything like sleeping in your own bed under your own roof," James said. "I laid in the bed that night and I thanked God."

Where we stand

FEMA trailers:

Some 45,000 FEMA trailers were placed in Mississippi to shelter storm victims. As of this week, there were 7,027 units still occupied. FEMA still operates 11 trailer parks, but more than 75 percent of the trailers are on private property.

Housing:

Katrina destroyed more than 64,120 homes in South Mississippi, and damaged 77,670. By the storm's first year anniversary, more than 41,000 building permits had been issued.

Debris removal:

Just over 31 million cubic yards of debris has been removed in the six southernmost counties, which represents 100 percent of the refuse that FEMA has agreed to reimburse local governments to remove. The debris Katrina created in those counties is enough to fill the 72,000-seat Louisiana Superdome roughly seven times.

Hurricane Andrew, which hit Florida in 1992, had been considered the most destructive hurricane to hit the United States. It left 15 million cubic yards of debris in Florida, but Katrina generated more than 46 million cubic yards of debris in Mississippi alone.

Utilities:

Katrina left 329,870 customers in Coastal Mississippi without power. Some 40,950 poles were damaged or replaced. Since the storm, enough wire to connect from Biloxi to Vancouver, British Columbia, which are 2,261 miles apart, was strung by the area's three power companies - Mississippi Power, Coast Electric and Singing River Electric.

Casinos:

There were 12 casinos in South Mississippi before the storm, the bulk of them in Biloxi. By now, 11 are open, and one is under construction. Several others are planned.

Biggest issues to resolve:

High insurance costs have stifled development in some cases, as well as prevented many homeowners from rebuilding and also caused rents to rise.

The shortage of affordable housing has made South Mississippi a difficult place for much of the workforce to live.

How we got here

Hurricane Katrina rolled ashore on Aug. 29, 2005, making landfall near the Mississippi-Louisiana state line.

Katrina packed a record storm surge of nearly 35 feet in some places and the winds, which were estimated at 130 miles per hour, lashed the area for about eight hours.

The storm's assault on Mississippi in turn caused wave action on Lake Pontchartrain that later caused levee breaches in and around New Orleans, which created widespread flooding and tremendous loss of life.

Katrina had been compared to Hurricane Camille before making landfall. Before Katrina, Camille was the most devastating hurricane recorded in the United States when it hit South Mississippi in 1969. But Camille was roughly half the size of Katrina, with a much lower storm surge, although it did have higher winds. Katrina's high winds caused much damage upstate, as it sustained hurricane strength well after coming ashore.

Katrina killed 231 in Mississippi and 1,464 in Louisiana, according to official numbers. Some researchers believe the death toll could actually be higher, because some might have died days later from conditions related to the storm, including sickness, injuries, and others, but they weren't counted. The storm's final death toll was officially 1,695.

- MISSISSIPPI BEYOND KATRINA, SUN HERALD ARCHIVES

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