

You make a living by what you earn • You make a life by what you give

A toddler learns early on that it is much easier and quicker to knock down a tower of blocks than it is to build one. To build it takes patience, discipline and coordination.

We know it will take years to rebuild on the coast, but we urgently need to start now. Everyday that goes by leaves more and more families without hope and choices and deeper in despair and financial ruin.

Affordable housing must not be overlooked as the rebuilding process begins. Low income housing was in short supply before the storm hit. It was not uncommon for hourly workers to commute 50 miles due to the lack of affordable housing. Rent before the storm was an average of \$700 to \$900 per month with rent climbing to \$1,500 and upward afterwards. In the coastal Hancock community, the storm destroyed all low-income housing. Each of us needs to be advocates for affordable housing.

Four days after Hurricane Katrina Habitat for Humanity International announced an unprecedented response to an unprecedented national disaster. Habitat's plan is to be poised and ready to build in a big and fast way when it is appropriate to start building. Habitat will mobilize and utilize the energy and desire of tens of thousands of volunteers and donors from across the country and around the world who want to help.

During the first weeks after the storm, Habitat affiliates across the country provided funds and materials and built modular housing components for shipment to the devastated areas. Habitat affiliates have built 300 homes in a box. The first Habitat for Humanity home on the Mississippi Gulf Coast is scheduled to be built February 6, 2006. Most of the Houses in a Box are being constructed on the Gulf Coast in neighboring states The Home in a Box Program was designed as a first response, but as building becomes possible Habitat for Humanity will utilize a variety of building options to maximize production.

The Board of Directors of Habitat for Humanity/Metro Jackson, the 16th largest Habitat affiliate in the nation and on the fringe of the disaster area, knew we had to help facilitate building for our neighbors on the coast. While Harrison and Jackson Counties had functioning Habitat affiliates, Hancock County did not. In another unprecedented move for our affiliate, Habitat Jackson has expanded its service area beyond Metro Jackson to include Hancock County. Before I made my first visit to Hancock County after Katrina, my enthusiastic determination to begin building was unencumbered by the reality of the huge barriers that impede our progress today.

While the Governor's Commission made an impressive and fast start in leadership and planning, other vital information comes in bits and pieces over much time. For example, the FEMA flood maps, information about the national federal assistance and insurance settlements, and feedback on how to deal with the issue of lack of flood insurance all trickled in slowly. These issues, coupled with the incredibly mammoth and time-consuming task of debris removal and disposal, the challenge of finding temporary housing solutions, and the lack of water and sewer infrastructure for trailers and homes, has created a depressingly slow building response.

Habitat Jackson and the other Mississippi Coastal Habitat affiliates are being joined by Habitat for Humanity International and its hurricane recovery program, Operation Home Delivery, to address the housing needs on the Mississippi Gulf Coast. Our efforts could be greatly advanced in the following areas:

1. Locating buildable property. The availability of property with necessary infrastructure of roads, utilities, water and sewer at an acceptable elevation has proven hard to find. Some communities have no property that would fit these criteria. So the first and foremost need for short term building to begin is property at the appropriate elevations, or C zones, with roads, water and sewer, utilities or an economical and fast way to establish infrastructure for undeveloped properties in these areas.

Habitat for Humanity is seeking partners interested in developing mixed use, mixed income developments. Habitat works to create community, not projects.

2. The streamlining of permitting, site design, and filing processes and mutual cooperation with other local municipalities. While respecting the wishes of the local community to the types of development wanted by the residents, Habitat requests considerations to shorten the permitting and design phase of projects so that we can begin building as soon as possible.

3. An increase in the number of tradesman and contractors willing to work at reasonable rates resisting the price escalations that push more and more families into substandard housing solutions.

4. An efficient and well supplied pipeline of building materials to circumvent slowdowns due to material shortages once building starts.

With the above recommendations implemented, Habitat would be poised to mobilize the thousands of volunteers ready and willing to begin work on the Mississippi Gulf Coast. We recognize the fact that Habitat alone cannot be the solution to all of the housing needs along the coast and we are working with other organizations and entities to have a greater impact on more people. Plans are being made to house and provide for volunteers to streamline and maintain production once begun. Habitat is committed to rebuilding and will bring the necessary resources at its disposal to help as many families as resources allow.

Habitat for Humanity is an ecumenical group of concerned Christians in the Metro Jackson area that believes everyone deserves a decent place to live. Working in partnership with low-income families and using volunteer labor and donated materials whenever possible, the organization is building basic, affordable houses that are then sold to families at cost with no profit or interest. A Habitat homeowner, with the help of family and friends is required to invest "sweat equity" hours working on their and others' homes.

