

I am the Executive Director of the Housing Authority of the City of Long Beach, Mississippi, and have been for the last 35 years. The morning after Hurricane Katrina my assistant and I were in Woodward Park Subdivision by 9:00 a.m. I had made my way from Bayou Oaks Subdivision in Gulfport to Long Beach by driving the back roads and dodging debris and picked my assistant up on the way. We walked both subdivisions going door to door to determine if there were any casualties or fatalities in either subdivision and assessing the outside damage as we went through the subdivisions.

We departed the subdivision late that afternoon to view my home as I had been told my home was complete gone, however security would not allow me to go down to my property. I also had not heard from my son since about 11:00 a.m. the morning of August 29, 2005. I did not know at this time if he was dead or alive as he was at the Point in Biloxi. I saw him walking across the railroad track on Railroad Street in Long Beach looking for me on the way out of Long Beach. My assistant and I returned to the subdivisions the next morning around 9 a.m. and we immediately started trying to find tarps etc. for emergency repairs on missing roofs. etc. I also hired a couple of males to help me pickup limbs, shingles, debris out of yards, driveways, and roads so any residents here or coming back in could get through. We also went to check points and picked up ice, water, meals, canned goods, toiletries and took residents to get medicine in our vehicles.

We had done a final inspection on 5 units that been completed on rehab under Capital Fund Program on the Friday prior to Katrina. All five units were heavily damaged. I talked with my consultant and the contractor and did an amendment to the contract on the five damaged units. This was the quickest way to get a few units ready for occupancy. One of the residents that lived in 28B went next door to unit 29, which was one of the units just finished, during the hurricane when her roof blew off and we allowed her to stay there until we could get a unit for here to go into and then redid unit 29. We also placed a family from unit 1, which was destroyed, into unit 33A temporarily until we could get a four bedroom ready for them.

I contacted the insurance company as soon as communication was available and also contacted the HUD area office. I immediately took pictures of the subdivision for insurance and FEMA purposes. I wrote a letter in regard to emergency funding to the HUD office in Washington and also in regard to Section 8 as we had a majority of our section 8 house damages and unlivable also. Attached is a copy of the letter I recently received turning my agency down for emergency funding. I understand the only authority in the State of Mississippi that received any of the 29 million emergency funds left for 2005 was Biloxi Housing Authority. It is also my understanding that New Orleans received over 7 billion in funds to redo a development. Out of the five housing authorities in the coastal area there was over 68 million in estimated destruction.

We have 75 units, a community/maintenance building, and office damaged from Katrina. Seven of these units have substantial structural damage but I chose along with my chairman not to demolish these units. A contractor that I had worked with under the Capital Fund program prior to Katrina came by and offered to put tarps on the damaged units, if I had the tarps. We had purchased tarps through several different stores, had purchased chain saws and our two were missing at the time, and purchased two generators, I discussed this with the commissioners that were available and they authorized me to proceed under emergency actions to secure as much as possible the units from rain, etc. We continued, along with residents, to bring ice, water, meals and supplies in each day from the check points for any residents that were still here and that were coming back. Residents were told that they were staying in the units at their own risk as we had 100% damage. Some units were damaged more than others. We worked seven day a week, approximately 10 to 12 hours a day for several weeks after Katrina.

As soon as possible due to the gas shortage volunteers from F Troop, a disaster group set up through the Mississippi Association of Housing and Redevelopment Officials, moved in along with volunteers from South Carolina, Tennessee, Kentucky, and other states representing SFRC members, to help the five coastal authorities with emergency repairs. We have been informed by HUD that we have to reimburse these volunteers for their time and material. NAHRO and SERC organizations have been extremely helpful in making the problems in our area known to you and other authorities throughout the United States.

We also contacted FEMA as soon as they moved in for trailers for our residents with damaged units. Residents were asked if they wanted to apply for trailers and for FEMA assistance. A group hired by HUD came into our authority and took applications for assistance with FEMA from our residents and submitted them for us. Tetanus shots were available through our office from a medical team from Tennessee if any employee or resident want to get one. Red Cross and faith groups came in and brought supplies during this time. Our residents were also given the opportunity to relocate to other housing authorities in the state or out of state. The majority did not want to be uprooted any more than they were to move out of area.

As of this date we have received two FEMA trailers in our subdivision and have relocated several of our residents to either units we have finished redoing or to other areas. We continue to make emergency repairs due to wind and weather damaging the temporary tarps. We have exhausted our Capitol Fund Program 2005 money and most of our reserves. Out of the first million the insurance group, MHARM, advanced my authority received \$25,000.00, with Waveland receiving \$75,000.00, Bay St. Louis receiving \$60,000.00, Region VIII receiving \$600,000.00 and Biloxi receiving \$240,000.00 \$25,000.00 will not redo one unit completely. The cost to rebuild a unit is approximately \$100,000.00 with the FEMA elevations and guidelines now recommended or required. As of this date we have not received funding from the insurance people, HUD, FEMA nor any other entity. There has been no commitment from HUD to fund reconstruction or rebuilding of public housing. The insurance coverage for the coastal authorities was capped at ten million and the balance of the state was capped at ten

million also. The housing authorities on the coast were unable to even obtain insurance after Hurricane Frederick so our state association formed a self insurance pool and represent all of the authorities in our state and members covered under this pool.

The money I understand that has been allotted for the State does not address public housing. It is my understanding that all this money is spoken for and will not be available to public housing. According to press reports the Miss. Development Authority will administer Mississippi's share of the supplemental block grant funding. Mississippi hopes to receive about \$5 billion in supplemental CDBG money. Mississippi plans to use approximately \$4 billion of the award to make grants, capped at \$150,000.00 to homeowners who were not required to carry flood insurance but whose homes were destroyed by Katrina. This stipulation does not apply to public housing authorities who were not required to carry flood insurance by HUD. This is making it hard on the agencies that house the needy families. This appropriation bill is HR 2863 and was signed into law on December 30, 2005, it includes 390 million for tenant-based rental assistance for displaced families. In December HR 4100, "The Louisiana Recovery Corporation Act", authorized \$100 million for emergency public housing capital repairs. I thank the members of the committee for their recognition of the need for emergency capital repair funding. I hope that you will continue to seek authorization of these vital funds when Congress reconvenes.

Even with all the vouchers being issued the housing supply is not out there for the poor of the poorest families that the public housing authorities house. If an additional amount of money was allotted there is no assurance that any would be prioritized for public housing. My agency with a little funding could have units available within a reasonable period of time for occupancy. This would help ease a little of the housing crunch in Long Beach. On a long term basis the City of Long Beach will need affordable housing. Rental property is very few and the rents have increased drastically, for example our Fair Market Rent for a three bedroom unit is \$801.00 which includes utility allowance. Most three bedrooms post Katrina are renting for \$1000.00 and above. Even with the 10% allowance this does not put our residents within reach of affordable housing.

The HUD/FEMA policy signed in 2001 prevents FEMA from funding permanent repairs to public housing units. Before this policy was signed in 2001 FEMA paid for permanent repairs. As I see it HUD nor FEMA neither one is stepping up to the plate to fund reconstruction and repairs of public housing authority units which are damaged or demolished by disasters.

The 17 million emergency capitol funds allotted for this physical year cannot be accessed by anyone affected by Katrina as this disaster was in 2005.

In Waveland all the Housing Authority's units have been demolished and in Bay St Louis there is only one development left, the rest were demolished. I do not have any knowledge of any funds being earmarked for development or repair of public housing replacement units.

The majority of residents, especially south of the railroad tracks, and businesses are completely gone and we are probably looking at from 18 months to 24 months to be able to rebuild. The city and our agencies do not have the money, staff or time to have to jump through the hoops that are required by FEMA and other agencies to put plans and proposals together for rebuilding our communities. We need relief now in ways of funding .not paper work, as soon as possible so we can began the rebuilding cycle. The height regulations alone will add \$30,000 and up to each dwelling or business that wants to rebuild. I personally lived south of the tracks and lost everything. I have a slab left. I have yet to get a FEMA trailer even though I was told I was approved on two occasions for a trailer. I received a letter from FEMA stating that I am not eligible after a FEMA person inspected my structure. I have spent time, telephone calls, and jumped through every hoop requested to try to get funding, trailers, etc for my agency and as of this date have hatted zero. Please look at the situation very carefully and make some adjustments to your thinking and realistically take steps to get the coastal cities and residents back on the road to rebuilding. We do not needs plans and proposals we need funding, and we need funding immediately not paperwork. Public Housing is very different from other types of housing. We house the poor of the poorest. Tax credit housing residents pay higher rent and with the recent disaster, the housing shortage, loss of housing, loss of jobs, families can not pay high rent. There is no affordable housing available for vouchers. We need funding to rebuild and reconstruct public housing.