



Building
Rural
Communities

Rural Voices

THE MAGAZINE OF THE HOUSING ASSISTANCE COUNCIL

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LOWER MISSISSIPPI DELTA



MESSAGE TO OUR READERS

Dear Friends

The Lower Mississippi Delta is defined by the Lower Mississippi Delta Commission as 219 counties and parishes in portions of Arkansas, Illinois, Kentucky, Louisiana, Mississippi, Missouri, and Tennessee. The region is known as the birthplace of the blues, but it is also noted for its persistent poverty and has been hit hard in recent years by Hurricane Katrina and the 2010 oil spill. In this edition of *Rural Voices*, the Housing Assistance Council (HAC) highlights some of the organizations finding success in improving housing conditions in the Delta.

In 2010, HAC surveyed nonprofit organizations operating in the Lower Mississippi Delta. More than 65 organizations answered questions about their organizational capacity and housing production activity, giving a clearer picture of the work being done to alleviate the poor housing conditions of many Delta residents. A snapshot of the results is presented in this issue of *Rural Voices*.

Addressing the housing needs of the Lower Mississippi Delta requires multiple strategies, and in this issue several organizations help paint a picture of the challenges and successes of working in this high need region. The Purchase Area Housing Corporation is working with high schools to teach construction skills while replacing dilapidated housing units and cutting costs at the same time. Family Resources of New Orleans provides an overview of the complex financing needed to make self-help housing work in the region. Seventh District Pavilion, Inc., and Urban Restoration Enhancement Corporation illustrate the challenges of creating homeownership opportunities.

Finally, the Esther Stewart Buford Foundation reminds us all of the critical role nonprofit organizations can play when a disaster strikes. When multiple tornadoes struck Yazoo City, Mississippi, this local nonprofit organization found various ways to play a large role in the area's recovery by doing seemingly little things. This article also offers some strategies nonprofits can use to prepare themselves for unforeseen disasters.

Although they face many challenges, these organizations are making steady progress and a big difference in the lives of the individuals and families living in the culturally rich and resilient Delta region.



Joe Debro, Chair



Twila Martin Kekahbah, President



Moises Loza, Executive Director

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Cover Photos provided by: Top row from left to right, Esther Stewart Buford Foundation, Seventh District Pavilion, Inc., and the Urban Restoration Enhancement Corporation. Bottom row from left to right, Family Resources of New Orleans, and Purchase Area Housing Corporation.

Unless otherwise noted, all photos in this publication were provided by the organization featured in the article.

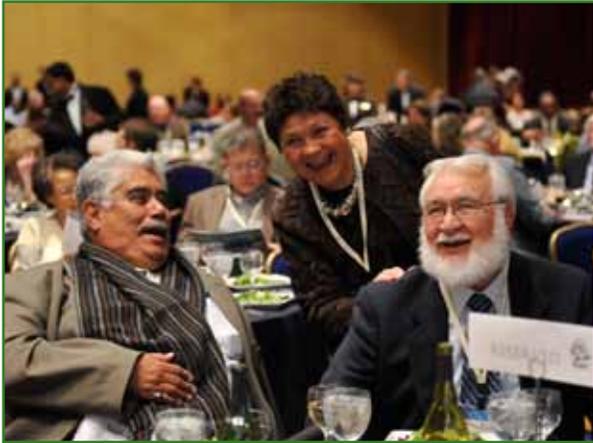


Photo by Jay Malin

The 2010 HAC National Rural Housing Awards reception. HAC Board president, Twila Martin Kekahbah, chatting with conference participants.

National Rural Housing Conference Boasts Record Attendance

The Housing Assistance Council convened the National Rural Housing Conference 2010: *A Place to Live: Rural Housing in a Changing Landscape* in conjunction with the Rural Community Assistance Partnership's (RCAP's) Annual Training Conference at the Washington Marriott Wardman Park in Washington, DC on December 1-3, 2010. Since its inception, the National Rural Housing conference has aimed to offer rural housing practitioners networking and learning opportunities to advance efforts to provide decent and affordable housing for our nation's rural poor.

Over the course of this two and a half day training event, conference attendees participated in more than 50 workshops and plenary sessions. Workshops, offered in six learning tracks, were designed to enhance participant knowledge in: affordable housing development; organizational and capacity development; resource development; innovative approaches and current policy issues; rural water and wastewater issues; and USDA Section 502 program certification. Attendees also recognized their peers' accomplishments through the National Rural Housing Awards and the inaugural Rural Sustainable Development Awards.

More than 900 rural housing practitioners representing 49 states, Puerto Rico, the Virgin Islands and the District of Columbia participated in this conference. Highlights included keynote addresses by Congressmen Rubén Hinojosa and Bennie Thompson, HUD Secretary Shaun Donovan, and USDA Secretary Tom Vilsack.

~For more information on HAC's conference can be found at visit www.ruralhome.org.

HAC Awards \$950,000 to Help Organizations Thrive

Through the new *Thrive Fund Capacity Building Grant Initiative*, HAC created the Thrive Fund to provide rural nonprofit organizations with critically needed administrative funds to pursue capacity building activities that will help these organizations meet affordable housing needs in their communities. With support from HUD, HAC has awarded grants totaling \$950,000 to 22 organizations.

The recent economic crisis has resulted in significant pressures for those working in the affordable housing field. Rural communities across the nation are experiencing high unemployment and an increasing number of mortgage foreclosures. As the number of families in need of affordable housing continues to grow, many nonprofits have been forced to delay projects, cut back on programs, and lay off staff. HAC created the Thrive Fund to fill a gap in much needed support for rural housing nonprofits.

HAC received more than 130 applications for funding, with requests totaling more than \$5.8 million. After an extensive review process, HAC identified 22 rural housing development organizations that will receive capacity building grants over the next three years (see list at HAC's website at www.ruralhome.org). The funds will be used to support a range of activities, including board and staff development, conducting needs assessments, and expanding program services.

~For more information on HAC's capacity building activities, visit our website at www.ruralhome.org.

HAC Publications

- **Message from Moises:** In a new monthly website feature in 2011, HAC's Executive Director, Moises Loza, will share highlights from HAC's core principles and achievements over the past 40 years.
- **Foreclosure in Rural America: An Update:** This report provides an update on HAC's research into the foreclosure situation in rural America.
- **Preserving Affordable Manufactured Home Communities In Rural America:** This report presents a case study highlighting the process one rural manufactured home community undertook to convert from investor to cooperative resident ownership.

~New publications from the Housing Assistance Council can be found at www.ruralhome.org.



HOUSING IN THE MISSISSIPPI DELTA

by Congressman Bennie G. Thompson (MS-02)

A long time ago, when I first became active in my community, I realized that housing was a cornerstone for a better life and a better future. It remains so. People cannot live in America in this day and time and not recognize that housing is one of our greatest social issues; and safe and affordable housing in rural areas is one of our greatest challenges. A child growing up in a decent house has the framework to achieve, the warmth to stave off cold, the cleanliness to fight disease, the space to study and learn, and a place of pride to socialize. A decent living environment is the barometer for that child's and all our futures.

In addition to the lack of safe and affordable housing, Mississippi Delta communities face the same problems as other communities throughout the country. Many areas are contending with crumbling or nonexistent infrastructure, which further inhibits efforts at economic development and job creation. The residents of numerous Delta communities experience major challenges in receiving appropriate healthcare as they are medically underserved. Finally, there is a serious lack of adequate public transportation systems needed to connect low-income rural residents with jobs and healthcare.

With all these challenges, affordable housing, or any other safety net program, is severely compromised. There has been minimal change in housing conditions in the past few years in the Mississippi Delta. Further, the prospect for improved housing conditions in this region in the future is limited.

Overall, given the downturn in the economy, newly constructed low-income and affordable housing is a diminishing commodity—almost a thing of the past. The economy also presents a challenge to qualifying families for new and existing housing stock. In the second Congressional district of Mississippi we have the second highest number of individuals in the state filing for Earned Income Tax Credits.

Providing safe, decent, and affordable housing in rural America is a never-ending struggle, and the Housing Assistance Council has been an integral part of that struggle. Thousands of families, many in the Mississippi Delta, have been, and are the beneficiaries of HAC's excellent work. Traditional housing construction and rehabilitation (without grant funds or interest free loans), at this juncture, makes the ability to produce affordable housing extremely difficult in the Delta. It takes the presence of a lender, like HAC, with experience in financing high-risk developments to even make new construction and rehabilitation projects possible. HAC fortunately has the mission and resources to invest in long-term projects, where banks cannot.

Supporting HAC's funding and loan programs has always been a priority for me in Congress. Though I would like to be more optimistic for the future of significant new housing development in the Mississippi Delta, it is clear that such development would depend on the existence of greater government-funded programs. Unfortunately, the tone in Washington, DC is not supportive of the programs that serve the people most in need. Those programs are more likely to be cut than maintained, or have funding increased.

There are several very good nonprofit housing and community development organizations in the Mississippi Delta. The important thing is for them to continue the struggle and continue to make the effort to bring housing and economic growth to their constituencies; and seek more public/private partnerships to meet the need.

In the Mississippi Delta, the spirit to achieve is what brought us thus far. A quote from Nelson Mandela best sums up, in my mind, what we should remember as we all continue to struggle for a better future: "The greatest glory in living, lies not in never falling, but in rising every time we fall."

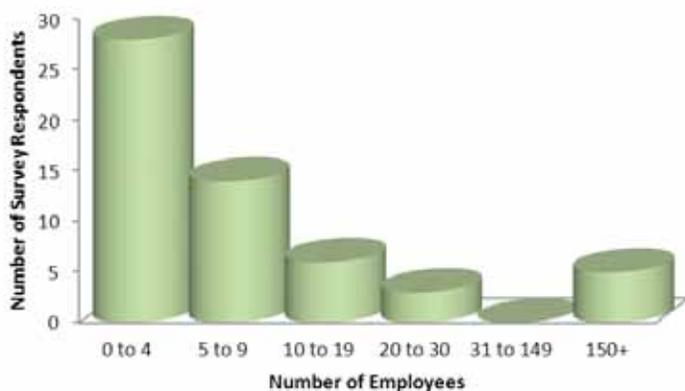
Keep the Faith!

LOWER MISSISSIPPI DELTA NONPROFIT CAPACITY SURVEY RESULTS SUMMARY

Nonprofit organizations operating in high need areas, such as the Lower Mississippi Delta, face great challenges in meeting needs that often outweigh the available resources. To better understand the institutional resources in the Delta and assist organizations in planning for housing and economic development activities, HAC in 2010 identified and surveyed nonprofit housing providers located in the Lower Mississippi Delta. A total of 67 organizations responded to the survey. The following is an overview of the results.

Survey responses indicated a large number of small organizations along with a handful of high-capacity organizations scattered throughout the region (see fig. 1). With the majority of organizations in operation for less than five years, the nonprofit housing providers in the Delta tended to be understaffed, with limited administrative resources. Nonetheless, these organizations operated across large service areas, on average 12 counties. The majority of respondents believed that they lacked an adequate number of paid staff to operate their housing programs. However, almost 75 percent indicated that staff turnover was gradual and manageable, and the average tenure for executive directors of the responding organizations was seven years.

Fig. 1. Lower Mississippi Delta Organization Staff Size



Source: Housing Assistance Council. Forthcoming. Lower Mississippi Delta Nonprofit Capacity Survey Report. Washington, D.C.: HAC, 10.

Fig. 2. Housing Programs Operated by Organizations in the Lower Mississippi Delta



Source: Housing Assistance Council, forthcoming, 13.

Respondents were engaged in a wide variety of affordable housing activities (see fig. 2). The most common activities offered by respondents were housing counseling and single-family new construction, each at more than 60 percent. Less than a quarter of responding organizations constructed new multifamily developments. Nearly 20 percent operated self-help construction programs.

The productivity of these organizations was limited by their ability to secure government funding. More than one-third of all respondents identified shrinking public funds as their biggest concern. Many groups used other income streams outside of public funds; however, these sources provided only a modest amount of money for the organizations. Administrative budgets varied. Half of the organizations had annual administrative budgets of less than \$100,000, while almost one-fourth had a budget of more than \$250,000.

The full results of the survey, including a directory of housing development nonprofits by state, will be published in a report later this year. 🌱

HOUSING REHABILITATION IN THE DELTA

by David Hargrove



Lower Mississippi Delta region with PAHC service area counties highlighted.

The Purchase Area Housing Corporation (PAHC) was formed in 1984 by the Purchase Area Development District, one of Kentucky's 15 regional planning and development agencies. PAHC was organized as an eight-county regional nonprofit housing corporation with the purpose of providing safe, sanitary, and decent housing throughout the Jackson Purchase region of extreme western Kentucky. The area is comprised of eight counties: Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, Marshall, and McCracken. PAHC's programs include housing rehabilitation, homebuyer projects, housing counseling, and homelessness prevention. In addition, the organization manages several rental units and housing complexes for elderly residents.

The Purchase area is mostly rural. The largest city and main economic center is Paducah, a city of 25,720. The median family income for the Purchase area ranges from \$27,815 to \$43,776 and PAHC typically targets families below 80 percent of the median income according to family size. Demand for housing assistance in the Purchase area is high due to aging housing stock. In addition, seven of the eight counties have a higher poverty level than the national average. PAHC currently has a waiting list of approximately 500 families looking for some type of housing assistance.

Rehabilitating Homes While Educating Students

The housing rehabilitation and revitalization program has been one of PAHC's major elements of operation, with

an average of 45 low-income families receiving major rehabilitation or reconstruction assistance each year. The program is supported by grants and matching funds from several sources, including the HOME Investment Partnerships Program, Community Development Block Grants, and Rural Housing and Economic Development (RHED) funds. PAHC has also received 23 Housing Preservation Grants through the U.S. Department of Agriculture's (USDA's) Rural Housing Service. These grants have averaged \$130,000 annually and have allowed PAHC to provide housing rehabilitation assistance for homeowners with very low incomes. In each case PAHC has met or exceeded the program goals established by the funding agencies.

PAHC has provided matching funds for housing preservation projects by operating a revolving rehabilitation loan fund, which provides low-interest loans for housing repairs. PAHC also partners with the Kentucky Tech Area Technology Centers on this project. Since 1994, high school students have built 24 homes to replace the dilapidated homes of low-income families. Students build the homes at their school locations, and at the end of the school year each house is moved to its designated site, where it is finished by a general contractor. This program provides the students of the Area Technology Centers with hands-on experience and provides PAHC with invaluable free labor.



Before and after photos of a home that was rehabilitated by Purchase Area Housing Corporation under the City of Mayfield Scattered-Site Housing Rehabilitation Program. This house is located in Graves County, Kentucky.

Addressing the Challenges

PAHC's goal is to help as many families as possible move out of unsafe housing. However, the need is great and, due to current economic conditions, funding sources may become fewer and more competitive. RHED is no longer a funded program, and HOME funds, provided by Kentucky Housing Corporation, may be lower in the future if appropriations are cut and the funds are spread across other housing programs.

PAHC has worked to address these potential reductions in financing by partnering with the Area Technology Centers to reduce construction costs. In addition, PAHC has revised its house plans, no longer automatically building standard three-bedroom homes. Instead, houses are now built according to family size, allowing PAHC to stretch funds to assist more families.

The organization faces a new challenge with recent changes to the laws governing lead-based paint and asbestos. The changes have resulted in increased costs and the need for additional funds in order to properly remove these products commonly found in older homes. PAHC continues to apply for funding to help alleviate the new costs. However, some families may not receive assistance if the costs of addressing lead-based paint and asbestos overburden the project's resources.

Accomplishing the Mission

The success of PAHC's programs lies in the experience of the staff members and their desire to assist as many families as possible. Tom Meurer, housing director, and Phyllis Dick, project administrator, have more than 55 years of combined experience in administering rehabilitation projects. PAHC staff members have earned the respect of funding organizations for their ability to carry out projects and obtain results. PAHC looks forward to continuing the successful housing rehabilitation program, but that depends on funding for housing programs and for meeting increased costs from new regulations, such as those that address lead-based paint and asbestos.

Purchase Area Housing Corporation is proud of its reputation as a housing rehabilitation leader and its ability to address the housing needs of families in the Mississippi Delta. In the past 20 years, Purchase Area Housing Corporation has assisted over 1,000 families in the rehabilitation of their homes. This has resulted in safer conditions for the families and provided the Purchase area with better housing stock. 🌱

~David Hargrove is the housing coordinator for the Purchase Area Housing Corporation located in Mayfield, Kentucky. He can be contacted at David.hargrove@purchaseadd.org.

MAKING HOMEOWNERSHIP ATTAINABLE:

FAMILY RESOURCES OF NEW ORLEANS

by Paula Pete

The mission of Family Resources of New Orleans is to enable and empower families to become self-sufficient by providing resources that promote affordable housing, sustainable communities, and economic well-being. The agency's goal is to help low-income families build wealth through homeownership.

As a housing counseling agency certified by the U.S. Department of Housing and Urban Development (HUD), Family Resources offers services including pre- and post-purchase counseling, credit counseling, homebuyer training and education, financial literacy, default and foreclosure prevention counseling, individual development savings accounts (IDAs), new home construction through the USDA Mutual Self-Help Housing Program, and referrals to other social service organizations.



Self-help home in Boutte, Louisiana.

Family Resources serves the urban parish of Orleans and five rural parishes in southeast Louisiana: Jefferson, Plaquemines, St. Bernard, St. Charles, and St. John the Baptist. The median income for the area in fiscal year 2010 was \$61,200.

Many parishes in southeast Louisiana were devastated by Hurricane Katrina as well as the recent gulf oil spill, and have yet to fully recover. Family Resources is targeting these parishes to increase awareness of and expand the USDA self-help program in order to build wealth for low- to moderate-income families through construction of single-family homes in rural communities.

Putting Together the Financial Puzzle

Family Resources started recruiting for self-help applicants shortly before Hurricane Katrina. After the hurricane, the organization had to wait for infrastructure and temporary housing to be in place before going into the hardest-hit areas to start recruitment. Many families could not return for two to three years. Most had lost jobs, creditworthiness, and property, so they needed even more time to recover financially before rebuilding their homes. These factors delayed recruitment in two of the hardest-hit communities: Plaquemines and St. Bernard parishes.

Operating in a high needs region has required Family Resources to access additional funding resources to make homeownership more affordable and attainable for low-wealth families who are not able to qualify for conventional mortgage loans through traditional banks and lenders.

The self-help program was designed to subsidize the cost of construction, increasing housing affordability for very-low income households earning \$14,000 to \$20,000. Homes are generally built in groups of four to six in either a subdivision or a scattered-site development. Participating families contribute 35 hours of labor per week toward the construction of the homes with the entire group working on each home until all are completed.

Participants utilize the Southern University and United Way IDA program, which offers a matched savings account to help families save for a down payment and closing costs. This is a crucial tool in making homeownership affordable. Family Resources also provides case management to help families overcome barriers that may prevent them from pursuing homeownership, such as credit rehabilitation to remove outstanding debt. It has taken some families as long as three years to qualify to build a self-help home.

Funds from the Louisiana Housing Finance Agency HOME Partnerships Program and the State Housing Trust Fund have been used to assist families who have very low incomes. This allows families who need additional subsidy to participate in the program. Five families received this subsidy and needed a first mortgage in the amount of only \$38,000 to qualify for a home worth \$150,000. Federal Home Loan Bank funds were also used with this program to help bridge down payment and closing cost gaps.

Further financing was provided by Whitney Bank CDC in the form of a construction line of credit, and USDA provided permanent financing. HOME and Housing Trust Fund money provided a construction subsidy in the form of a “soft” second mortgage that will be forgiven. Monthly mortgage payments ranged from \$260 to \$545 with insurance. Agency developer fees were also used to assist clients unable to afford homeowner’s and flood insurance prior to their closings.

Working Past Challenges Toward Success

As a result of the economic downturn, some families have been forced to withdraw from the program due to loss of employment. Family Resources has been able to recruit new families by expanding the service area to address



Four families move into their self-help homes and celebrate National Homeownership Month on June 30, 2010, in Boutte, Louisiana.

the unmet need of affordable housing in various rural parishes. Additionally, changes to building codes and permit regulations at the local government level can cause additional financial burdens. The organization is working to budget for these additional costs in the future.

To make the self-help program more successful, Family Resources of New Orleans must advocate for continuity and consistency in the loan approval process. In particular, relaxed credit score eligibility standards could help the program serve more families who are creditworthy. The credit score is not the end-all in this process. The agency also needs the USDA to designate funds for marketing and advertising as well as for predevelopment and program operations to reach underserved populations.

Despite the challenges, Family Resources’ self-help program has seen success thanks to working with families to repair credit histories and providing first-time homebuyers with training classes to educate them about the home buying process. Since 2008, Family Resources has constructed 23 self-help homes. The organization monitors their progress and works with families step by step to ensure they are comfortable with the self-help process from the initial stages until they move into their home. 🏠

~Paula Pete is the executive director of Family Resources of New Orleans. She is also a member of the Louisiana Federation of Republican Women, a graduate of Florida A&M University, and a lifelong advocate of the poor. For more information, call 504-722-9497.

FROM HELPLESS TO HOPEFUL TO HOMEOWNER

by Dazetta L. Thorne



The family was able to move from their old home into this new self-help home with the assistance of Seventh District Pavilion, Inc.

Seventh District Pavilion, Inc. is a nonprofit 501(c)(3) organization located in Crowley, Louisiana. The Pavilion's mission is to provide decent, safe, sanitary, secure, and affordable housing opportunities to very low-, low-, and moderate-income families in target areas, which include the parishes of Acadia, Calcasieu, Evangeline, Jefferson Davis, Lafayette, St. Landry, and Vermilion. The organization works toward this mission through its self-help housing program and through its roles as a housing counseling agency and a Community Housing Development Organization (CHDO).

Making Homeownership Possible

As a HUD-approved housing counseling agency, the Pavilion offers budget, credit, pre- and post-purchase, home improvement, and first-time homebuyer workshops to help improve financial literacy, expand homeownership opportunities, improve access to affordable housing, and preserve homeownership of families and individuals. These comprehensive housing counseling workshops provide educational tools to help the clients understand the home buying process and the responsibilities involved in homeownership. The staff strives to treat clients the way they

would want to be treated in a similar situation. Developing a level of trust with individuals who are experiencing credit issues is very important for the organization.

Area families became more aware of the need for homeownership due to the problems posed by renting during the Hurricanes Katrina and Rita natural disasters. Despite their dissatisfaction with living conditions, many residents lack the self-confidence, financial education, and motivation to make the transition from renting to homeownership. As an agency, it is difficult to infiltrate such a lifestyle and institute changes to improve the living conditions of these families. The agency has, however, been able to work with families who are striving to live a better quality of life through homeownership, and for them, it is paying off.

Recently, a local man came to the Pavilion for housing counseling. Although he had acceptable credit, his loan application had been rejected by a local bank with no reason given. After a housing counselor assessed the situation and made adjustments to his debt-to-income ratio, he applied to USDA Rural Development (RD) for funding of new construction through the self-help program. The Pavilion

worked with the family and RD for several months to complete the application process, and the family was able to build a new house and move in three days before Christmas.

This family's situation went from helpless to hopeful to homeowner. Without the counseling provided by the agency, this family would not have reached their goal of homeownership. In this way, the Pavilion staff works toward agency objectives of increasing, improving, and providing access to affordable housing in rural Louisiana.

Finding the Path to Success

The success of the Pavilion's programs depends on many factors, and its continuing success will require attention to funding, retaining experienced staff, and getting the word out. Outreach is particularly important to the elderly because most applicants are without transportation and have little knowledge of what services are available to them.

Building on its success in working with city officials, civic organizations, and churches to attract attention, the Pavilion

will continue working to increase awareness of programs through various means. In order to supply up-to-date information and make the application process easier, the organization would like to redesign its website and post its application online for potential clients. Another goal is to open a Facebook page to share timely information about the program.

However, the old-fashioned human networks present in a rural community have been essential to the Pavilion. The success of the program can be attributed to the staff, subcontractors, and families in the area. Each plays a specific role in providing positive information to the public about the services the Pavilion provides, allowing the organization to help more people improve their credit, learn budgeting skills, and ultimately become homeowners. 

~Dazetta L. Thorne is the housing program director at Seventh District Pavilion, Inc., in Crowley, Louisiana. For more information call 337-788-3103.



RURAL VOICES

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The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas. HAC strives to accomplish its goals through providing loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans at below-market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation, or new construction of rural, very low- and low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable training and technical assistance, and research and information associates who provide program and policy analysis and evaluation plus research and information services to nonprofit, public, and for-profit organizations. HAC is an equal opportunity lender.

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WHEN LIGHTNING STRIKES TWICE:

DISASTER RECOVERY IN YAZOO COUNTY

by Linda Smith

On April 24, 2010, a deadly tornado crossed 100 miles of the Mississippi Delta. First touching down near Tallulah, Louisiana, before making its way to Yazoo County, Mississippi, the tornado left a path of destruction nearly a mile wide. Numerous area businesses suffered heavy damage and half of a local shopping center was leveled. In some neighborhoods, every home suffered heavy damage or complete demolition.

As the tornado crossed the intersection of U.S. Route 49 and Highway 16 south of Yazoo City, restaurant owner Mitchell Saxton ducked inside the walk-in cooler just before the building came crashing in. "I've always heard it sounds like a train," Saxton said. "Well, it sounded like they had just built some train tracks across the intersection and it was headed right for us."

Saxton's son, Rob, and his wife, Ashley, were at the intersection's traffic signal when the tornado arrived. Their car was lifted into the air and tossed into the restaurant parking lot. Somehow they escaped with only minor injuries. They later learned that their home was destroyed, and Ashley's great-aunt, Stella Martin, had been killed. Across the street, Angie Cotten Rhoads took cover in her salon with 20 others while the storm hammered the building.

"I was looking through the window, and I watched a tree go through Wendy Riley's car," Rhoads said.

Meanwhile, Dale Thrasher was taking care of some church business when he heard about the severe weather. Suddenly he realized it was more serious than he thought. "When the building started popping I got under the communion table," Thrasher said. "God put me right where He wanted me." Seconds after Thrasher ducked under the table, the building came crashing in. He had to kick his way out of the roofing material to escape, but walked away unharmed.

Four Yazoo County residents were killed by the storm. As the tornado left the county, it trampled the town of

Ebenezer, destroying homes and killing one, then moving on to kill five more near the small town of Weir in Choctaw County before the nightmare finally ended. In the days and weeks that followed the storm, state and national agencies would respond to the disaster and a local nonprofit housing organization would become a hub for assisting those affected by the storm in obtaining essentials and navigating the paperwork necessary to start rebuilding.

The Aftermath

The Esther Stewart Buford Foundation (ESBF) is located in Yazoo City. ESBF's mission is to help very-low and low-income families help themselves improve their quality of life through practical knowledge and resources. In particular, the organization focuses on education and affordable housing in order to give families and individuals the capacity to be productive, self-sufficient citizens and improve the quality of life for themselves and future generations. Eight self-help homes that had been constructed under the ESBF program were destroyed in the storm. As a nonprofit housing development organization, ESBF had the needed skills to play a critical role in the community's rescue and rebuilding efforts.

Within the first hour after the tornado hit, ESBF staff members were on site working with churches to provide food and water, as well as assisting in search and rescue efforts. The National Guard, Salvation Army, Red Cross, Federal Emergency Management Agency (FEMA), and Mississippi Emergency Management Agency (MEMA) all arrived to assist in recovery efforts. In the days that followed, ESBF staff contacted homeowners to assist them with basics such as housing and food in addition to filling out paperwork and mailing it or submitting it online. As word spread, more than 200 people a day called or visited the ESBF office requesting assistance.

ESBF staff quickly realized the dire need for clothing among the tornado victims and started a clothing drive. The response was great; enough clothes were collected for numerous families in Yazoo and Ebenezer. A clothing closet was established in two rooms of the office for children and adults.

The entire staff worked tirelessly for weeks helping as many families as possible while also keeping the organization's pre-storm activity on track. ESBF had been in the midst of a self-help housing build, and the staff tried to keep it on schedule despite the extra work. For the National Homeownership Workday in June, 53 people came out to paint the homes that had been rebuilt after the tornado. The progress on the self-help homes had been slowed due to blocked roads that prevented material deliveries and delayed the arrival of insurance adjusters. Despite these challenges, families

participating in the self-help housing program were able to move into their homes by the end of July.

After the tornado, ESBF became more active with the local and state disaster agencies by ensuring that all self-help housing communities are on emergency contact lists. The organization also participates in an annual disaster drill and provides residents with brochures on how to prepare for disaster.

A Second Storm

Just seven months later, on November 31, Yazoo residents were hit again by two tornadoes traveling simultaneously. A number of properties in downtown Yazoo City were damaged and windows broken. Public Service Commission employees removed sheets of tin hanging from a power line like clothes left out to dry. Again, numerous homes and businesses were damaged, many of which had been substandard before the storm.

The November storm did not meet FEMA and MEMA requirements for additional funding, and many families had no insurance or had policies that did not cover the repairs needed on their roofs and inside their homes to prevent further wind and water damage. ESBF has helped as many of these homeowners as possible with their repairs. Unfortunately, many of the underserved were not provided any assistance due to their lack of knowledge of where to turn for help. Many local families remain homeless in the wake of the tornadoes.

ESBF is in the process of gathering information for training sessions to educate families on the importance of insurance, both renter's and homeowner's. If they are already policyholders, they will learn how to read their policy and know exactly what coverage they have, and if not, they will learn why they cannot afford not to have insurance. The majority of the families ESBF met with did not know that flood zones even existed in their counties.

Being Prepared

While it is impossible to prevent the damage and chaos that a large-scale disaster brings with it, there are some steps organizations can take to make the response go more smoothly:

- Once you know your region is included in the warning area, start planning. Before the storm is supposed to hit, gather: Chainsaws; Roofing and finishing nail guns; Equipment used daily on construction sites (nails, etc.); Power generator; and Water — the Red Cross will have some, but it will save you time to have your own supply handy.



A home damaged by the tornado in April.

- Put the supplies into at least two trailers or vehicles and leave them in different locations. ESBF lost everything in the first storm because the tornado was just too wide and took out the trailer.
- Buy roofing nails and other hardware because stores sell out quickly. The second week after the storm hit, ESBF staff had to drive to Louisiana to get the needed materials.
- Organize church and other volunteer groups to assist the construction team or work in the office helping fill out applications or collecting food and clothing. If you anticipate traveling more than an hour each way to the worst-hit areas, make arrangements with a nearby church for work crews to have access to showers, a sleeping area, and warm meals. In this situation, the church or emergency management groups assume the cost of putting up the work crew.
- Church members or other volunteers can go door to door helping families with damages fill out paperwork and delivering supplies.
- Get a list of all handicapped persons in the area so you know where to go first. Before the storm hits, go to nursing homes and hospitals and ask how many beds they can have on standby for the disabled. Have on hand the direct phone number of the ambulance station so that after the storm you can get disabled people moved quickly if needed.

Disasters are nearly impossible to predict and prepare for, but preparing both homeowners and the larger community to respond is a big step in the right direction. Although Yazoo County sustained a large amount of damage, there were very few deaths, and for that the residents feel very blessed. 🙏

~Linda Smith is the executive director of the Esther Stewart Buford Foundation in Yazoo City, Mississippi. For more information, call 662-746-1931 or email esbfoundation@bellsouth.net.

"BUILDING TODAY'S COMMUNITIES FOR TOMORROW" IN LOUISIANA

by Emel J. Alexander and Vernard Sterling, Jr.

Founded in 1992, Urban Restoration Enhancement Corporation (UREC) is a not-for-profit community development organization committed to "building today's communities for tomorrow." UREC is designated by the Louisiana Association of Nonprofit Organizations as a Standards for Excellence Agency. In addition, UREC has earned distinction from the NAACP for its "outstanding community services."

The area served by UREC includes urban and rural areas within the greater Baton Rouge community, including Ascension, East Baton Rouge, East Feliciana, Pointe Coupee, St. Helena, Tangipahoa, West Baton Rouge, and West Feliciana parishes.

The organization takes a holistic approach to restoring low-income communities based on the following premises: (1)



A first-time homebuyer with her family and new home.

everyone deserves safe and affordable housing; (2) healthy small businesses are an engine for economic growth; and (3) a community-based effort to support children and youth strengthens homes, neighborhoods, and schools. In addition to operating housing programs, UREC's services include assisting potential and current small business owners at its Small Business Training Center and providing quality programs that serve youth in kindergarten through grade 12.

UREC is a HUD-approved counseling agency, a Seedco Financial housing counseling affiliate, and a certified Community Housing Development Organization (CHDO). The agency also manages two affordable housing communities for low- to moderate-income families, including Louisiana's first official "Grandparents' House," which offers both housing and supportive services to grandparents raising their grandchildren. UREC is currently embarking on its first single-family development, which will provide homeownership opportunities for 21 families.

Preparing Homeowners

UREC has offered first-time homebuyer training serving rural communities since 1994 and serves over 500 individuals annually. The organization provides comprehensive housing counseling to persons seeking homeownership preparation, pre- and post-purchase assistance, foreclosure prevention, and fair housing education. UREC also participates in various homebuyer assistance programs, such as the Louisiana



The "Grandparents' House" apartment community.

Individual Development Account program, which helps potential homebuyers obtain subsidies to purchase a home.

As a result of the recent economic downturn, UREC's homebuyer education program has faced new challenges in addition to the continuing issues inherent in encouraging homeownership in a rural area. First, there has been an overall decrease in resources available to provide quality homebuyer education. These resources are even more constrained within rural communities because much of the available funding is targeted toward urban areas.

Although city residents often have access to funding from both the state and the city (Baton Rouge, for instance, offers subsidies and funding opportunities that are limited to programs operating within the city), funding for programs in rural areas is limited. To further complicate the lack of funding in the rural parishes, there are often a limited number of nonprofits offering housing-related services.

Additionally, in the current economic climate, potential homebuyers are having some difficulty accessing credit to purchase their homes. To address this issue, UREC has secured funding from nontraditional sources. By framing homeownership as a poverty-prevention measure, UREC persuaded state agencies that have not previously funded affordable housing to provide down payment subsidies to participants in its first-time homebuyer class.

Finally, the number of good-quality, affordable housing units available for purchase in rural communities continues to be a challenge. UREC is working to improve local housing stock through rehabilitation and new construction programs. Through partnerships with other local organizations, UREC has also increased its efforts as a CHDO to build new, high-quality homes in rural communities.

Success through Partnerships

UREC attributes its success in continuing to provide homebuyer education to leveraging partnerships. UREC relies heavily on partnerships with state agencies, community-based nonprofits, faith-based institutions, and housing experts to facilitate homebuyer education programs in rural communities.

At a national and state level, partners provide the financial support and staff training needed to keep the program operating and keep staff up to date with current knowledge. Local community-based nonprofits and faith-based institutions assist with outreach to spread the word and provide valuable in-kind support. These types of partnerships will continue to be essential in providing homebuyer education in rural areas in the years to come. 🌱

~Emel J. Alexander is the executive director and Vernard Sterling, Jr. is the executive assistant at Urban Restoration Enhancement Corporation in Baton Rouge, Louisiana. For more information, call 225-356-8871 or visit www.urecbr.com.



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