



## For Immediate Release

### Media Contact:

MS NAACP Media

[media@naacpms.org](mailto:media@naacpms.org)

or 601-573-3978

### **Nonprofits commemorate 10 year Katrina anniversary**

*Leaders recount successful collaboration to make recovery inclusive*

**JACKSON, MS (August, 25 2015):** As Hurricane Katrina disaster recovery dollars flowed into the state, several nonprofit organizations joined forces to prevent Mississippi's well-established pattern of making federal programs difficult to access for low-income people. Hope Enterprise Corporation (HOPE), the Mississippi Center for Justice (MCJ), Mississippi State Conference of the NAACP (MS NAACP), and One Voice leveraged the unique capabilities of each organization to make the recovery effort more inclusive.

The initial housing recovery programs developed by the state contained glaring gaps that rendered the programs ineffective for low-income homeowners. The gaps were largely created when the federal government granted waivers, requested by Mississippi Governor Haley Barbour, to provisions that required that a portion of the recovery funds be designated to low- and moderate-income individuals. "Mississippi, the poorest state in the nation, should have easily been able to comply, but it was the only state to be excused from spending at least half of the funds so as to benefit persons of low and moderate income" said Reilly Morse, President of the Mississippi Center for Justice.

The first phase of Mississippi's housing recovery plan called for the state to award up to \$150,000 to homeowners with property insurance on homes that received flood damage that were not located in a flood zone. The structure of the program had the consequence of excluding many low-income households and communities of color. Morse continued "By requiring that applicants have homeowner's insurance and excluding those whose damage was caused by windstorm, Mississippi's most generous program favored relatively wealthier homeowners by a factor of two to one and left out back of town African American households who were less likely to carry insurance."

When the state proposed a second phase to target families left out of the first plan, the recovery policies remained inequitable, as the program only provided up to \$50,000 for households that had the same type of damage as the households that were supported under the first phase but that did not have property insurance.

Aided by grants from national philanthropy, HOPE, MCJ, MS NAACP, and One Voice executed a strategy to change the unequal treatment of low-income households in the recovery's implementation.

"Although the damage caused by Katrina didn't discriminate based on income or race, Mississippi's

recovery efforts did and we had to act to ensure the most vulnerable communities were not ignored” stated Derrick Johnson, State President of Mississippi NAACP.

Working closely with local nonprofits on the Gulf Coast, the MS NAACP gathered information to contextualize the gaps in overlooked communities. MCJ used this information to implement an external communications strategy that highlighted the inequities in the program and put pressure on the governor’s office. HOPE analyzed the effects of the policy’s shortfalls and worked with its contacts in the Barbour administration to help design an expansion of the program.

As a result of the nonprofit community's advocacy, the damage award cap for the second phase of the recovery was increased from \$50,000 to \$100,000. The victory paved the way for future collaboration that proved to be pivotal in the expansion of the recovery resources accessible to low-income households. HOPE managed the financial counseling component of the second phase of the housing program that assisted approximately 9,000 households. The counseling program helped families identify every resource available for rebuilding and ultimately connected participants to \$600 million. “The success of the counseling program demonstrates for policy makers the importance of working with intermediaries that have the capacity to conduct high quality policy analyses that are grounded in experience” said Bill Bynum, Chief Executive Officer, HOPE.

The Mississippi Center for Justice and the MS NAACP also filed a lawsuit against the Department of Housing and Urban Development over the diversion of disaster recovery monies away from housing and towards the expansion of the Port of Gulfport. Ultimately, the lawsuit was settled out of court for a \$132 million program targeted towards low-income storm victims, which grew to \$212 million by 2015.

The outcomes underscored two important lessons. First, in the absence of a coordinated advocacy effort to include low-income individuals and communities in the recovery plan – historically underserved populations will be excluded. Second, the decision by philanthropy to invest in the capacity of a group of high performing nonprofits proved to be critical in making the recovery programs more inclusive. As a financial intermediary, HOPE brought the ability to analyze data, navigate the federal bureaucracy and propose programs that were structured to maximize the ability of low-income populations to return and rebuild. MCJ brought invaluable legal services and communications capacity to the partnership. Finally, MS NAACP leveraged its sophisticated network of contacts on the ground coupled with local, state, and national policy makers to provide local intelligence to inform the overall effort. By leveraging the assets of each, trusting each other and working together, the nonprofit organizations successfully made the recovery much more accessible than originally designed.

### **About HOPE (Hope Enterprise Corporation/Hope Credit Union)**

HOPE (Hope Enterprise Corporation/Hope Credit Union) is a community development financial institution, community development intermediary and policy center that provides affordable financial services; leverages private, public and philanthropic resources; and engages in policy analysis in order to fulfill its mission of strengthening communities, building assets, and improving lives in economically distressed parts of the Mid South.

Since 1994, HOPE has generated over \$2 billion in financing and related services for the unbanked and underbanked, entrepreneurs, homeowners, nonprofit organizations, health care providers and other

community development purposes. Collectively, these projects have benefitted more than 650,000 individuals throughout Arkansas, Louisiana, Mississippi and Tennessee.

### **About Mississippi Center for Justice**

Mississippi Center for Justice is a nonprofit, public interest law firm committed to advancing racial and economic justice. Supported and staffed by attorneys and other professionals, the Center develops and pursues strategies to combat discrimination and poverty statewide. With offices in Jackson, Biloxi, and Indianola, the Center provides civil legal aid and advocacy in housing, fair credit, health care access, and education.

### **About Mississippi State Conference of the NAACP**

Founded in 1909, the NAACP is the nation's oldest and largest civil rights organization. Its members throughout the United States and the world are the premier advocates for civil rights in their communities, conducting voter mobilization and monitoring equal opportunity in the public and private sectors. Mississippi State Conference consists of 112 units, which include local branches, college chapters, and youth councils with over 15,000 members across the state. For more information about the Mississippi NAACP or news stories, call 601-353-8452 or log on to [www.naacpms.org](http://www.naacpms.org)<http://www.naacpms.org>. Like us on Facebook by searching Mississippi NAACP and follow us on Twitter @MSNAACP.

### **About One Voice**

One Voice, formally known as the Community Policy, Research & Training Institute (CPRTI), grew out of the work undertaken by the Mississippi State Conference NAACP in response to housing, education, civil rights, and related policy advocacy needs facing historically disadvantaged communities in the wake of the 2005 hurricanes. That work revealed significant needs in the non-profit sector. One such need was access to current and relevant data needed to do policy analysis. Another was a need for connections between trained and networked community leadership, and non-partisan, community-based structures through which broad public involvement could be organized and sustained. One Voice, a 501(c)(3) non-profit organization, was formed to bridge these gaps. Through collaborative efforts with traditional and non-traditional allies, One Voice has played a pivotal role in building alliances that transcend organizational and racial boundaries. Our partners and supporters are committed to building a strong, informed electorate that rejects polarization and seeks to improve the lives of Mississippi residents across the state.

###