



Forgotten Communities, Unmet Promises:

An unfolding tragedy on the Gulf Coast





July 2006 | Port Sulphur, LA

Birdie Marie Saunier Rojas embraces her husband Raymond after a stormy argument in their FEMA trailer in Port Sulphur, Louisiana, in lower Plaquemines Parish. Long months living in cramped quarters with little privacy and uncertain prospects have taken a heavy emotional toll on many hurricane survivors.

“People are living under incredible stress, yet they graciously welcomed me into their homes and allowed me to document their lives,” said photographer Steve Liss, who spent a month photographing families in three Gulf Coast communities for Oxfam America. “I feel honored that they were willing to share their stories with me as well as their courageous resolve to rebuild their shattered lives.”

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For a complete list of acknowledgments, please see page 48.

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Executive Summary

One year ago, in the aftermath of Hurricane Katrina, elected officials at all levels pledged bold new action and committed to righting inequities as devastated communities rebuilt—better, safer, with more access to opportunity than before. However, despite their pledges that the most vulnerable citizens would get the help they needed to reclaim their lives and livelihoods, lawmakers have lacked the political will to turn their rhetoric into action.

This examination of three communities emblematic of long-standing poverty and exclusion—the urban neighborhoods of East Biloxi, Mississippi, and the rural communities of Vermilion and Plaquemines parishes in Louisiana—reveals that government neglect at all levels extends beyond the well-publicized failures in New Orleans to encompass an entire region in distress.

Access to opportunity remains unequal—and unfair. In Biloxi, government officials acted first to save the city’s battered casinos by convincing state lawmakers to allow gaming on land. Not ensuring that the low-income residents of East Biloxi shared in the economic benefits, however, has made these residents victims of an enormous land squeeze, forcing them out of their neighborhoods and homes.

False assurances undermine future visions—and current optimism. The self-reliant residents of Erath, a mostly Cajun community in rural Vermilion Parish, began rehabilitating their houses as soon as Hurricane Rita’s floodwaters receded. After receiving confusing signals about new flood elevations, plans for the town’s future, and possible homeowner grants, their progress has slowed and in some cases has been reversed by the agencies meant to facilitate it.

Institutional neglect leaves communities at risk of losing everything—even their way of life. Few state or federal funds have assisted the recovery of independent commercial fishers, who for generations have made Plaquemines Parish the center of their trade. Their inability to continue is draining Louisiana’s usually robust commercial fisheries, normally second in the nation only to Alaska.

These communities, and many like them, teeter on the brink. They are being rendered invisible. Left behind. Forgotten.

The pattern of inequity in receiving recovery assistance from the government has been well-established by past disasters. Federal disaster assistance tends to favor people who have economic assets at risk—that is, the affluent. Though the pattern may be familiar, it need not be inevitable. Making sure the billions designated for recovery benefit the region’s most vulnerable communities remains a matter of political will. Action can and must be taken immediately.

- **Make eligibility requirements for homeowner assistance inclusive.** Both Louisiana and Mississippi can make improvements in their plans to use Community Development Block Grant (CDBG) funds by dropping the penalties that they currently impose on homeowners who lack insurance. Denying assistance to uninsured homeowners unjustly targets the poorest and most vulnerable, many of whom simply lack the money to buy insurance.
- **Assign proportional attention and funds to affordable rental housing, a particularly critical resource for a community’s low-wage workers and poorest residents.** Neither state provides anywhere near the assistance needed to replace the affordable rental units lost in the storms, let alone meet increasing demand. Funds should be used to supplement Low Income Housing Tax Credits, increase small landlord rental repair, and expand workforce housing.
- **Humanize and rationalize transitional housing.** The Federal Emergency Management Agency’s (FEMA) transitional housing program has been characterized by one expensive snafu after another, some of them almost inhumane – circumstances that do not bode well as the program’s 18-month term winds down. FEMA should develop and communicate a plan now that is especially attentive to the needs of low-income families before this situation grows into a major catastrophe.
- **Improve accountability to ensure that funds benefit the poor.** Government at all levels must hold itself accountable to both hurricane survivors and the taxpayers underwriting this recovery. Ensuring that both Mississippi and Louisiana supply regular, clear demographic data on the disbursements of grants would provide important evidence of the extent to which equity is being achieved – while there is still time to change course if improvements are necessary.
- **Partner with community agencies to minimize uncertainty and improve outreach.** Confusing and conflicting information has been a hallmark of this recovery. Federal and state agencies should create stronger relationships with trusted nonprofit and grassroots organizations, and rely upon the community expertise of these organizations to ensure that vulnerable populations understand and access the benefits for which they qualify.
- **Reform post-disaster housing assistance.** Congress must pass and the president must sign the Post-Katrina Emergency Management Reform Act of 2006, sponsored by Senators Susan M. Collins (R-ME) and Joseph Lieberman (D-CT). This bill would improve the nation’s emergency management capability by reconstituting FEMA and improving housing service delivery so that the same bureaucratic bungling would not hinder recovery from any future disasters.

The incremental injustices occurring during this recovery are less apparent to the eye – yet just as devastating – as the futility witnessed so widely on the nation’s TV screens one year ago. Decisive, firm action can reverse this course and provide low-income survivors the opportunities they deserve.

It is, after all, what the nation promised them.

That they would be rendered whole. Get ahead. Thrive.



Intention:

“There’s also some deep, persistent poverty in this region as well. That poverty has roots in a history of racial discrimination, which cut off generations from the opportunity of America. We have a duty to confront this poverty with bold action. So let us restore all that we have cherished from yesterday, and let us rise above the legacy of inequality.”

President George W. Bush, New Orleans, LA, September 2005

Reality:

“We’re suffering and we’re forgotten about.”

Burke Saucier, Erath, LA, June 2006

Connell Lewis cleaned and gutted his house on Magnolia Street in East Biloxi virtually single-handedly, with little help from FEMA or other organizations. He is determined to rebuild his house, which was not insured.

Introduction:

Forgotten communities

One year ago, Hurricane Katrina churned inland from the Gulf of Mexico and laid bare the effects of social inequity for the nation to see. The plight of survivors in the storm's immediate aftermath demonstrated what happens when the government fails to adequately address the needs of its most vulnerable citizens.

It renders them invisible. Leaves them behind. Puts them at risk – for their lives.

The devastation of Katrina, compounded one month later by Hurricane Rita, reminded public leaders that our social fabric is only as strong as the weakest among us. Elected officials at all levels pledged bold new action and committed to righting inequities as the devastated communities rebuilt – better, safer, with more access to opportunity than before. The promise of improved lives beckoned after such destruction.

One year later, it is a promise yet unmet.

Worse, current courses of action seem certain to guarantee its failure. Despite Congressional hearings and White House investigations; numerous published reports, analyses, planning documents, and needs assessments; and billions of federal and state funds allocated toward recovery, poor households along the Gulf Coast continue to face daunting barriers as they try to reclaim their lives and livelihoods.

In “Recovering States? The Gulf Coast Six Months after the Storms,” Oxfam America, an international relief and development organization that has been responding to the crisis since the week after the first storm struck, warned that policies being set last fall and winter risked leaving poor households behind as the region's recovery and rebuilding moved forward.¹ Based on our US-based field work and our advocacy efforts with community leaders at the local, state, and federal levels, as well as nearly 40 years of experience in humanitarian response to disasters, we at Oxfam believe those fears are fast becoming reality.

Almost \$17 billion in the form of Community Development Block Grant (CDBG) funds were designated this year for long-term housing recovery. It took Congress and the president four months to make the first appropriation; they made a second in June 2006. Eleven months after Katrina and 10 months after Rita, **not one house in Mississippi or Louisiana had been rebuilt with those funds.**



Recovery along the Gulf Coast constitutes the largest reconstruction effort in recent US history. Complications were—and are—inevitable. Yet the political will necessary to overcome obstacles and remain intent on achieving equity and opportunity has been wholly absent. Lawmakers have failed to turn their rhetoric into action. The funds are finally poised to flow—but without intervention, they will bypass the communities that need them most.

This paper will look closely at three communities emblematic of long-standing poverty and exclusion, histories that leave them especially vulnerable as they try to rebuild: the urban neighborhood of East Biloxi, Mississippi, and the rural communities of Vermilion and Plaquemines parishes in Louisiana. Their stories reveal that government neglect at all levels extends beyond the well-publicized failures in New Orleans to encompass an entire region in distress.

These places, with their distinctive, rich cultures and proud histories, are home to people who have traditionally lived modest lives built on hard work and self-reliance. Though intensely focused on doing whatever is needed to make their communities safe and vibrant, at this juncture they wonder if they will ever regain their previous standard of living. Limited and dwindling financial resources leave them with options that have yet to be expanded by the loudly proclaimed new social compact.

A Latino immigrant, Ventura Rodriguez, awakens after another night sleeping on the floor of a vacant building in East Biloxi. The building's owner allows him and several other immigrants to stay in the empty, mold-ridden house in exchange for their help in cleaning and rebuilding it.

In fact, decisions by policymakers until now have made an already monumental task – recovering from one of the most destructive natural disasters in the nation’s history – even more difficult.

Access to opportunity remains unequal – and unfair. In Biloxi, government officials acted first to save the city’s battered casinos. By convincing state legislators to allow gaming on land, they hoped to generate immediate commercial activity and attract significant long-term investment. Not coupling such efforts, however, with policies designed to ensure that the low-income residents of East Biloxi shared in the economic benefits has compromised these residents’ ability to preserve their neighborhoods and homes.

Victims of an enormous land squeeze, displaced residents can find little or no affordable housing in their old neighborhoods. Their right to return and decide whether to rebuild, already complicated by significantly higher flood elevation requirements and stricter zoning codes, has been lost among the speculation of condominium developers and rosy projections of a newly expanded casino row.

Government assistance programs have been underpublicized, fragmented, and needlessly complex. ... The programs have rarely served the needs of affected low-income citizens well, if at all.

False assurances undermine future visions – and current optimism. The self-reliant residents of Erath, a mostly Cajun community in rural Vermilion Parish, began rehabilitating their houses as soon as they could after Rita’s floodwaters had receded. They participated in difficult and sometimes contentious planning sessions to design a safer town, only to be left wondering whether that plan would ever be funded. They elevated their homes with their own money and elbow grease, only to be told they might need to build even higher.

They are still confused as to how or when they might be able to get state or federal grants to help them rebuild. Worse, such decisions seem to drag on interminably. The persistent uncertainty has been demoralizing – and avoidable.

Institutional neglect leaves communities at risk of losing everything – even their way of life. Plaquemines Parish in Louisiana describes itself as where “the great Mississippi River meets the Gulf of Mexico.”² The towns strung along the peninsula extending like a crooked finger into the Gulf were almost wholly submerged during both Katrina and Rita, but their plight received scant attention from the media. The Federal Emergency Management Agency (FEMA) and the American Red Cross followed suit. Both refrained from venturing too far down the peninsula. Displaced locals struggled for weeks to get good information about the status of their hometowns.

Today, hardly any state or federal funds have assisted the recovery of independent fishers, who for generations have made the parish the center of their trade. Though few in number, these fishers are important in scope: Their hard work accounts for a substantial portion of Louisiana’s commercial fishing industry, second in the nation only to Alaska.³ Yet now their ability to continue lies imperiled.



In general, the listless governmental relief efforts set an indelible footprint for the recovery that has followed. Government assistance programs have been underpublicized, fragmented, and needlessly complex.⁴ As the accompanying profiles of survivors demonstrate, the programs have rarely served the needs of affected low-income citizens well, if at all. What little has been accomplished is largely the result of people helping themselves and one another, relying in many cases on donated materials and volunteer labor. After the promises of bold action and visionary progress, the government is failing to deliver the one ingredient most critical to successful reconstruction: hope.

These communities, and many others like them, teeter on the brink. They are being rendered invisible. Left behind. Forgotten.

The Imperial Palace in Biloxi was one of the first casinos to reopen after Hurricane Katrina inundated much of the city. A 24-hour pawn shop across the street caters to gamblers hoping to convert their personal belongings into cash.



Intention:

“But one of the things I think that we will always be judged by and the direction of the spirit of America will be is how we deal with hurting souls.”

Donald E. Powell, federal coordinator, Office of Gulf Coast Rebuilding, February 2006

Reality:

“I know how it feels to be looking at everything you own in a heap outside your home, knowing you don’t have the resources to make it right but also knowing you were going to try.”

Bill Stallworth, council member, Ward 2, City of Biloxi, MS, July 2006

Breanna Scarabin, 6, and her four siblings share a bunk bed in their FEMA trailer in Venice, Louisiana, in lower Plaquemines Parish. After Katrina, the family lived first in a tent and later in a toolshed before moving into the trailer as they work to rebuild their home.

Lessons from Past Disasters: Patterns of inequity

That these three communities have struggled to obtain sufficient help to recover fully repeats a pattern of inequity well-established in previous disasters.

Hurricanes Katrina and Rita distinguished themselves by destroying wide swaths of housing from Alabama to Texas. In the two hardest hit states, more than 750,000 residences sustained some damage, including an estimated 204,000 residential structures severely damaged or destroyed in Louisiana, with an additional 61,000 in Mississippi.⁵ Survivors will feel a return to normalcy when they are living in safe, permanent housing in the neighborhoods that they call “home.”

Common sense dictates that those with the least resources have the most trouble rebuilding. Even the earliest acknowledged comprehensive study of disaster reconstruction (i.e., Haas et al. 1977) pointed out that recovery is not an egalitarian process. People who have access to greater resources before the storm continue to have greater access afterward and rebuild more quickly,⁶ even though homes in poorer communities are more likely to have been destroyed.⁷ Such homes are generally built in more vulnerable areas, are constructed with lower quality materials, and conform to older, less stringent building codes.⁸

Recovery takes longer in low-income neighborhoods than in wealthier ones. That was the case following the Northridge⁹ and Loma Prieta earthquakes in California, as well as Hurricane Andrew in Florida.¹⁰ A marked decline in the supply of housing that poor people can afford also often occurs.¹¹

Common sense would also suggest that those who face the most difficulty rebuilding would receive the most government support. The exact opposite is true. Federal disaster assistance favors people who have economic assets at risk—that is, the affluent.¹² Residents of the wealthier neighborhoods in Northridge, for example, got more money because their repairs cost more.¹³ Poorer residents, whose homes may cost less to repair or rebuild and who have fewer alternative resources on which to draw, also have a harder time meeting program eligibility requirements based on income levels and credit history.¹⁴ When criteria for programs are needs-based instead of asset-based, federal assistance is designed to meet only the minimal requirements of low-income survivors, not to improve their condition in life.



Connell Lewis | Biloxi, MS

Nearly a year after Hurricane Katrina inundated East Biloxi as it roared by, Connell Lewis glances at the exposed studs and plywood floors of his house and shakes his head.

“Almost a year done passed, and it seems like we should be further along than this,” he says.

Bureaucratic indifference and incompetence have dogged Lewis for much of his life, which may explain why he remains remarkably philosophical about his situation—still living in a fume-filled FEMA trailer parked behind his modest house on Magnolia Street.

Despite an assortment of ailments, at age 59, he works hours that would sap the strength of men half his age, often rising at 5 a.m. and working late into the evening to scrape and haul away the muck and debris deposited by Katrina.

“Every day’s a struggle, trying to get things done,” says Lewis. “The more you do, the more you got to do.”

But the same government that sent Lewis to fight in Vietnam as a teenager has done little to help him recover from the blow dealt by Katrina. FEMA did provide the trailer—five months after he applied for it—but with no key in the lock, and weeks of calling FEMA failed to produce one. Rather than risk having his few possessions stolen, therefore, Lewis continued sleeping on a mattress in his moldy house, while a thief made off with fuel tanks from the trailer.

When Lewis finally did move into the trailer, he discovered that noxious fumes—he suspects from formaldehyde—made breathing difficult, aggravating his emphysema. So Lewis opened the windows and turned on a fan to mitigate the problem, figuring that FEMA was unlikely to be responsive.

When he applied for funds to rebuild his home, FEMA sent an appraiser, who during a drive-by visit apparently saw all he needed from the front yard. A bit later, Lewis got a check for \$5,200.

Lewis protested, citing much larger amounts that had gone to people left better off than he was. But because he had tossed out most of his documents, many so muddy and stained as to be illegible, FEMA denied his appeal for more money.

Confronted with the daunting challenge of trying to rebuild a house with \$5,200, Lewis is determined to try. “Just put one board up at a time,” he says, “and ask for help from anybody that’ll give me help.”

It bothers him, however, that his beloved hometown has made so little progress toward recovery.

“It make me feel real bad that my government is not responding to the needs of the American people after we need it now,” he says. “They say we’re going to build back bigger and better, but it’s a slow process. At this rate, it’s going to be 10 or 15 years before we ever get back to where we were.”

Still, he takes the long view. After all, shortly after Lewis was discharged from the US Army, he developed post-traumatic stress disorder and other symptoms linked to Agent Orange exposure. The Veterans Administration somehow lost his paperwork, and 36 years passed before VA hospitals agreed to treat him for those problems.

“I see people around me getting more help, and I’m just thinking I’m the last one on the list, ‘cause everybody can’t be first,” Lewis says. “I feel like maybe they just haven’t gotten around to me.”



Despite promises, history is repeating itself on the Gulf Coast. Congress allocated \$16.7 billion in CDBG funds to rebuild housing and infrastructure in the affected areas, yet lowered the requirement of CDBG funds to benefit low- to moderate-income households from 70 to 50 percent, allowing the secretary of the Department of Housing and Urban Development (HUD) to lower it even further if he finds “compelling need.”¹⁵ Congress thus abdicated its responsibility for addressing inequity by deferring to the states.

Mississippi requested and received a HUD waiver of that 50 percent requirement.¹⁶ HUD justified this distribution of funds “in an income-blind manner because the disaster affected households without regard to income,” disregarding the extent of poverty in the region.¹⁷ The result is that the state has no legal threshold it must meet to ensure these funds benefit low-income families.

Mississippi’s plan to rebuild housing using CDBG funds has been accordingly dismissive. Eligibility requirements for the first phase of housing assistance grants, offering up to \$150,000 per house, disadvantaged low-income survivors by restricting applications to homeowners who lived outside the floodplain and carried homeowners insurance. This stipulation, which excluded 53 percent of all homes that sustained moderate to severe damage,¹⁸ disproportionately affected low-income homeowners since they are less likely to carry either homeowners or flood insurance. In East Biloxi, where more than half of the homes were severely damaged or destroyed by the storm, a survey prior to Katrina revealed that 61 percent of responding families had an annual income below \$35,000; 40 percent of those surveyed did not have homeowners or flood insurance, and 67 percent within the floodplain did not have flood insurance.¹⁹

Though Governor Haley Barbour has acknowledged that “we know there are many others whose homes flooded and still need help,”²⁰ no additions to the plan have been put forward that ensure these homeowners will not be left out. The Mississippi Development Authority has been asking low- to moderate-income homeowners to register so it can catalogue their needs for a second phase of funding, yet “no specific program is in place at this time.”²¹ Applicants have no idea whether they will be eligible or what sort of benefits they might receive.

In a state where almost 158,000 homes were damaged when Katrina struck on August 29, 2005—including some 40,500 that were severely damaged or destroyed²²—only 17,000 homeowners have qualified for assistance, and it is unlikely that any will have received a check by August 29, 2006.²³ The remaining families know only that assistance is still months away, if it arrives at all.

Louisiana, which had more than five times the number of housing units destroyed than all of the other states affected by Hurricanes Katrina, Rita, and Wilma combined, struggled for months to secure the federal funds needed to implement its plan, called The Road Home.²⁴ At the end of December, when Congress appropriated the initial allotment of \$11.5 billion in CDBG funds, it allowed only 54 percent to go to any one state, leaving Louisiana with just \$6.2 billion to cover its initial reconstruction needs. Mississippi, where fewer than one-third of the number of houses were significantly damaged or destroyed as in Louisiana, received \$5 billion. After five months of sustained lobbying, Louisiana was granted an additional \$4.2 billion in June.

Louisiana has also tried to be more attentive to the needs of low-income communities. The Road Home is more inclusive in its application requirements than the first phase of Mississippi’s plan and offers more hope for low-income survivors to receive grants, again up to a \$150,000 maximum. Any affected homeowner is eligible for help, and homeowners are given the option of repairing, rebuilding, relocating within Louisiana, or selling their property to the state.²⁵ Owners who lived in a floodplain and did not carry flood insurance, however, will have their grant reduced by a 30 percent penalty. Again, because of generational ownership and insufficient resources, low-income families comprise a disproportionate share of this group.

In addition, eligible households must have registered previously with FEMA—a stipulation that could unfairly exclude or harm some homeowners. Numerous applicants have challenged FEMA’s denials of assistance, and given FEMA’s horrendous administrative bungling²⁶ up to now, many may have good reason to do so. The plan’s greatest weakness at the moment, however, is the complexity of the process and the delay in rolling it out. With a late summer start and uncertainty about the time needed to process approvals, Louisiana’s 122,000 affected homeowners²⁷ do not know when to expect the actual funds.

Neither state’s plan provides adequate assistance for the replacement of rental units, the primary source of housing for low-income families. In Louisiana, 84,000 rental units were destroyed or sustained major damage. The Road Home makes just 25,000 new or restored rentals available in Louisiana, with only 4,000 targeted specifically toward extremely low-income families. That provision addresses only 12.5 percent of the need. Although rental housing made up 40 percent of the homes that were destroyed or had major damage,²⁸ a mere 3.75 percent of the state’s \$10.5 billion CDBG allocation for housing is directly targeted toward rental housing for extremely low- and very low-income people.²⁹

A day laborer shaves in the mirror of the school bus in which he lives with other homeless workers. The bus, owned by the Lighthouse Apostolic Holiness Church in East Biloxi, was submerged during Hurricane Katrina and still harbors mold.



Tam Tran | D'Iberville, MS

Tam Tran's voice rises as he explains why he feels abused by the government of the country to which he fled in 1980 from Vietnam.

"I want to let the people know that the FEMA is not doing right for most Vietnamese people," he says. "I feel that's not fair."

Tran, a shrimp fisherman, lived on his boat with his family last year until his brother managed to persuade him that the rolling deck of a working trawler was no place for his wife, who was pregnant with their second child.

Tran moved his wife and daughter into his brother's trailer in East Biloxi—a common enough occurrence among Vietnamese, he explains, who still often live with various combinations of several generations in a single household.

There they lived until Hurricane Katrina swept away his brother's trailer and all their belongings. The storm left Tran's boat damaged but intact, so his family moved back and spent the next several months on board.

Through friends and family, Tran learned about help being offered by FEMA and applied for assistance. FEMA approved his application and sent a \$2,000 check to cover emergency needs like food and medicine. Next came a \$2,357.80 check for housing assistance, followed in due course by a check for \$8,382.83 toward the cost of replacing personal property—furniture, clothing, and other household items. And in February he was able to move his family off the boat and into a FEMA trailer.

For Tran, who was trying to repair his boat so he could resume earning a living, the assistance was a welcome relief.

In mid-April, however, FEMA informed the Trans that after auditing their file, it had determined they were ineligible for help and would have to return all the money—\$12,740.63. Because Tran had been living in his brother's trailer, the letter said, he did not qualify as the "head of household" required under FEMA guidelines, and the trailer had not been his primary address for most of 2005.

Tran, who had already spent the money, submitted an appeal, but FEMA again turned him down. And Tran still can't understand why.

"I'm an American citizen, and I have a right to know what's going on," he says. "Why do I have to pay it back?"

He says he received no indication from FEMA that the living arrangements he described would be problematic. He suggests that federal guidelines seem geared only to the needs of nuclear families, with no allowance for the variety of living arrangements common among Asian cultures.

"I think they forget the Vietnamese," he says.

Tran recently moved his family out of their trailer and into a house in D'Iberville that took four feet of water in the storm and still needs substantial repairs.

And he is once again trawling for shrimp, though he now needs to motor all the way to Louisiana or Alabama to unload his catch. Rising costs and fluctuating shrimp prices have made fishing even more of a gamble than usual, but Tran is undismayed.

"Shrimp is hard work, but I love to work for myself," he says. "And I love Mississippi. I been staying here for long time, and this is my second country. ... I love to live in it."

In Mississippi, 80 percent of all rental housing—34,000 units total—in the three coastal counties was damaged, and rents have increased 25 to 30 percent because of high demand.^{30,31} Low-income families are almost completely shut out of the market. Yet the state’s plan has only begun to address the issue, proposing to provide \$105 million to rebuild and repair the over 2,500 public housing units damaged on the coast. Further, it is not yet clear when those funds will be made available. This partial plan only scratches the surface of the need for affordable rental housing, especially with the influx of construction workers and the expected surge in casino employees over the next few years.

In both states, this neglect of rental housing—particularly of units affordable to very low-income people—disproportionately creates barriers to recovery for those who need help the most.

And the clock is ticking. Many survivors continue to live in FEMA trailers and campers; as of May and June, they still occupied more than 105,000 of these units.³² Such assistance, as well as the rental assistance that other survivors are receiving, traditionally extends for only 18 months. FEMA has managed the transitional housing program so poorly that its behavior approaches willful ineptitude. US District Court Judge Stanwood R. Duval Jr., in a decision that favored FEMA after it was sued for violating due process in providing Katrina housing assistance, sharply rebuked FEMA’s administrative practices, labeling them “obfuscation [that] has acted much to the detriment of plaintiffs, and indeed, the entire country.”³³ The transitional housing program has been distinguished by horrible confusion over ever-changing deadlines and criteria, with long waiting lists while thousands of trailers sit empty: The Office of the Inspector General of the Department of Homeland Security (DHS) found 10,777 mobile homes, costing \$301.7 million, sitting unused in Hope, Arkansas.³⁴

FEMA’s consistent pattern of incompetence does not bode well as the 18-month deadline approaches. It is already apparent that limited options for safe, affordable housing will exist by then. Low-income survivors will be faced with eviction and the loss of the minimal security they have attained.

Policymakers like to use the scope of the storms’ destruction to excuse the inadequacies of their response. Relying upon such numbers dehumanizes the very real challenges that survivors face every day as they try to rebuild: the insecurity and faux community of a FEMA trailer park; the bewildering maze of program criteria; the lack of outreach and assistance to ensure that benefits are accessible; and the debilitating mental and emotional trauma of a lost home, community, or family member.

Scale is not the problem. It only magnifies what is: that in disaster recovery, our government helps less those who need help more. Despite the glimmer of hope offered by public leaders in the storm’s immediate aftermath, the Gulf Coast has been no exception.



Intention:

“More money is going to be made here in the next five years than anyone can imagine.”

Mississippi Governor Haley Barbour,
At the Mississippi Press Convention, Imperial Palace Hotel, Biloxi, MS, June 2006

Reality:

“You work a lot of hours, then at the end you get this check; it don’t last for nothing.”

Casino employee, Biloxi, MS, July 2006

A school bus in East Biloxi houses a changing population of day laborers, none of whom earns enough to be able to afford to live in an apartment. Rents have climbed steeply since Katrina.

Biloxi, Mississippi:

Gambling on the future

Listen to the numbers cited by city officials, and one gets the impression that Biloxi is roaring back:

- In the first quarter of 2006, the city's three newly reopened casinos took in revenues equal to 70 percent of the total revenues of all nine casinos operating pre-Katrina.³⁵
- By July 1, five casinos had reopened, with three more due to come online by the end of September, including Beau Rivage, the city's largest.³⁶
- Foxwoods,³⁷ the nation's largest gaming company, and Golden Nugget Casino³⁸ have acquired significant land to build new resorts, with condominium developers close behind. Mayor A.J. Holloway has predicted that as many as 20 casinos could dot the coastline by 2010.³⁹

Walk the East Biloxi neighborhoods ringed by the casinos, however, and it is immediately apparent that its residents are not benefiting from such reconstruction. Here, in the city's oldest, most diverse, and poorest community, there is a palpable lack of activity:

- With limited resources and little access to capital, most homeowners in the neighborhood cannot afford to rebuild on their own. Conservative estimates put the increase in labor and material costs at 20 percent and the price of elevating to anticipated new FEMA height requirements at \$25,000 or more per house.
- For the 51 percent who were renters, affordable intact units are scarce; the Housing Authority has only 35 percent of its pre-Katrina units operating,⁴⁰ and private coastal rents are up 30 percent overall.⁴¹
- Twenty-two percent of the households living in the floodplain on the Biloxi peninsula had incomes less than 150 percent of the federal poverty line,⁴² yet because of eligibility requirements, all were barred from applying for the first round of grants from the governor's homeowner program funded by CDBG monies.

Katrina was exceptionally unforgiving in East Biloxi. Four out of five residential structures had some damage. Half sustained substantial damage or were destroyed.⁴³



To some, this offers a blank slate for development. “Biloxi is going to be high-rises and condos,” says Duncan McKenzie, chairman of the Chamber of Commerce and a regional vice president of Isle of Capri casino. “People refer to what happened here as a tragic opportunity.”⁴⁴ Larry Gregory, executive director of the Mississippi Gaming Commission, estimates that Biloxi could become a \$4 billion gaming market by 2010, compared with \$1.2 billion before the storm.⁴⁵

It’s this kind of talk that makes the neighborhood’s 8,500 residents⁴⁶ fear for their close-knit, hard-working community, where houses pass down through the generations, military service is popular, and neighbors know each other well. Before Katrina, the neighborhood counted equal numbers of African Americans and whites (39 percent each), a small but growing Latino presence, and a substantial Asian population (19 percent) that dominated the shrimping industry.

The neglect of East Biloxi—and residents’ ingenuity—were apparent in the early days after the storm. After FEMA and the American Red Cross set up relief operations in the more affluent west side of town, East Biloxi residents salvaged food from the wreckage, creating a makeshift soup kitchen at the Main Street Baptist Church. Aid deliveries, including those from the National Association for the Advancement of Colored People (NAACP) and Oxfam, arrived a few days later to bolster community efforts. Within two weeks, city council member Bill Stallworth and others, with help from Oxfam, set up the East Biloxi Coordination and Relief Center, establishing a central point for self-help aid operations. It took six weeks for official assistance to arrive.

Four out of five homes in East Biloxi were damaged or destroyed by the massive storm surge that battered the peninsula during Hurricane Katrina. City officials estimate that one quarter of the area’s residents still have not returned.



Diana Naranjo | Biloxi, MS

Diana Naranjo's Biloxi apartment looks as if she's packing for a long trip. Gym bags and garbage bags bulging with clothes are stacked along the dining room wall. Peanut butter, baked beans, crackers, and other groceries sprawl across much of the counter separating kitchen from dining room. Several sleeping bags take up a corner of the living room.

Before Hurricane Katrina, her two-bedroom apartment near Keesler Air Force Base housed just her and her mother and teenage son, now 18. But the storm displaced thousands of people along Mississippi's Gulf Coast, many of whom could find no affordable place to stay. Some ended up at her door.

"At one point there was 15 other people living here," Naranjo recalls. "I had to throw away my living room set so I could accommodate friends and other people who were out on the street."

Although most of them have since moved on, four others remain who still can't find a place to live. Apartments that previously rented for \$575 a month now cost \$850, she says—too much for low-wage workers to afford, even if they do manage to find a vacant unit.

Many Latino workers lured to the Gulf Coast by the prospect of demolition and construction jobs have found that a shortage of housing is just one of their problems. Steady jobs are also hard to find—and many employers have reneged on promised wages or benefits.

Naranjo was herself a victim of such a scheme. A woman from Mobile, Alabama, hired her to help clean apartments after they had

been refurbished. She worked for a week for the woman and never got paid. "She just disappeared; she vanished," Naranjo says.

"A lot of people have worked for weeks and not got paid," she notes. "People need jobs. They don't know about contracts, so they don't bother to ask for them. They end up working for a month, two months, without a penny."

Naranjo considers herself lucky, in a way, because her landlord hasn't raised her rent. But neither has he done the maintenance work she requested, and he refuses to repaint, even though mold is a constant problem throughout the apartment. A fungus on her son's scalp is causing his hair to fall out, she says, and the medicine he takes to treat it is damaging his liver. Recently she's been wondering whether he'd be better off if she sent him to stay with relatives in New York City or Miami.

Immigrants' painful experiences after Katrina and governments' inability to deal quickly and competently with relief and recovery efforts have altered her opinion of the government and people of Mississippi.

"I used to be in love with this city. It was beautiful—it was a small paradise," says Naranjo, a native Colombian who lived in New York for 24 years before moving to Biloxi in 2004. Now she fears that unless government officials take steps to get more help to poor people, more and more working people will pick up and leave.

"I think people have lost hope," she says. "And when people doesn't have any hopes, they don't have anything to drive them to work, to do something good. Hope is long gone."

FEMA's delay in serving the neighborhood represented a woeful abdication of standard humanitarian practice, which prioritizes the needs of the most vulnerable survivors. In 2005, the median household income in East Biloxi was only 70 percent of the citywide median and 67 percent of the county's.⁴⁷ Twenty-eight percent of respondents to a 2003 neighborhood survey had annual incomes under \$15,000.⁴⁸

East Biloxi residents did not attract much more notice as the town turned toward recovery. Local and state officials, led by Mayor Holloway, focused their primary attention on saving the city's casinos. By Mississippi state law, the resorts lining the shores of East Biloxi had to site their gaming activity on water; the storm had destroyed and beached the massive barges where the gambling took place. Business and government leaders worried that the industry would abandon the town rather than reinvest in hurricane-vulnerable barges. During a special session, the legislature approved new legislation allowing casino operators to build 800 feet inland. The bill became law on October 17, 2005, seven weeks to the day after Katrina struck.

What looks like progress is fast becoming an untenable situation in which the poorest families in the city are being removed. ... Instead of inequities being addressed and equalized, they are simply being moved elsewhere.

To be sure, much seemed to be at stake—at least for public officials. By 2005, gaming was second in economic impact in Biloxi only to the US military, which had Keesler Air Force Base west of downtown.⁴⁹ The casinos accounted for almost \$20 million in local tax revenue—more than one-third of the city's general fund—and employed 15,000 people.⁵⁰ State government coffers received \$334.6 million in taxes from gaming in fiscal 2005, with Gulf Coast casinos accounting for about 45 percent of the statewide market.⁵¹ Policymakers clearly had a stake in a strong and growing gambling industry.

Less clear is how much East Biloxi residents benefited from the employment and economic activity. In a 2003 survey, only 16 percent of employed respondents had casino-related occupations, and a lack of job opportunities was cited as a barrier to employment more than twice as often as any other factor.⁵² A 1997 Arthur Andersen survey found that gaming accounted for 13 percent of the workforce of Harrison County, but a follow-up analysis acknowledged that many casino employees probably lived outside the immediate casino community and commuted to work.⁵³ In addition, 17 percent of East Biloxi residents were over age 65 and likely not working at all.⁵⁴

In fact, the continued prevalence of low-wage work in Mississippi, especially on the Gulf Coast, is partially explained by the gains made within the hospitality industry. The total number of hotel jobs tripled in Mississippi during the 1990's—the second-highest rate in the nation. Yet this industry growth did not translate into high-wage jobs. On average, hotel workers in Mississippi earned \$20,190 a year.⁵⁵

By contrast, the costs to local residents of this industry growth are readily apparent—and ominous. According to the mayor, land prices have “doubled and tripled,”⁵⁶ a boon for those lucky enough to own land on the periphery of the new casino construction. However, experts



say that development in the middle of the peninsula, where most of the community lives, will probably move more slowly,⁵⁷ even as tax values increase, pushing out those with marginal incomes. Homeowners on fixed incomes will not be able to afford the tax increases nor renters the higher prices. Combined with local residents' growing inability to rebuild at current prices and FEMA elevations (especially if subsequent rounds of CDBG assistance offer no support) and the pressure of making room for contractors and employees of the new casinos, the housing situation is becoming dire.

Indeed, the entire community is feeling squeezed. What looks like progress is fast becoming an untenable situation in which the poorest families in the city are being removed: Those currently in local FEMA campers (there are 16 sites throughout the city) will not be able to afford to stay, and those displaced and wanting to return will find they cannot. This is not the type of progress that was pledged. Instead of inequities being addressed and equalized, they are simply being moved elsewhere.

Undaunted, the community continues to fend for itself and has developed an alternate vision. In a neighborhood survey, residents overwhelmingly listed affordable housing as their most pressing need. Neighborhood leaders created the East Biloxi Community Plan so that "pre-Katrina residents can return to a neighborhood they recognize as their own."⁵⁸ Proposals include capitalizing and administering a loan fund for pre-Katrina homeowners; forging

Few of East Biloxi's playgrounds have been restored, but this boy living in a FEMA trailer park manages to make his own fun.

partnerships with the Housing Authority and nonprofit developers to create new affordable subdivisions; working with casinos to create decent, secure rental housing for their employees; and mandating the creation of affordable housing units as a percentage of all luxury condominium development.⁵⁹

Some of these concerns and proposals were recently integrated into a plan developed for the mayor's Reviving the Renaissance Committee by Living Cities, a national housing consortium—but that plan also proposed a casino corridor and a “Central Park” that would displace many square blocks of neighborhoods predominantly occupied by Vietnamese and African-American residents before the storm. What city officials will support is not clear.

Many leaders, from the mayor to casino managers to tourism officials, now acknowledge that affordable housing is a primary concern. But money turns talk to action. Until significant public resources are allocated to reinforce affordable housing proposals that have support of the East Biloxi residents, like those put forward in the East Biloxi Community Plan, talk about creating affordable housing and preserving the character of the neighborhood will remain just that: talk.

It is not too late—yet. If city leaders apply the same political will on behalf of East Biloxi that they did for the casinos, they can give the neighborhood a chance to benefit from the predicted prosperity. By putting financial muscle and creativity behind some of the steps outlined in the East Biloxi Community Plan, the city can help the neighborhood maintain its uniqueness while building the affordable housing the residents and businesses so badly need. Otherwise, residents of East Biloxi will be faced with having to survive not only Hurricane Katrina but the reconstruction to follow.



Intention:

“Hurricane Katrina was a deadly reminder that we can and must do better, and we will.”

Frances Fragos Townsend, assistant to the president for Homeland Security and Counterterrorism, February 2006

Reality:

“I’d like the government, even President Bush, to come over here and live in our shoes for a week, and see how we got to survive. All the way to the top, I mean, everybody. Just go live in somebody else’s house and see how we have to live.”

Spence Falgout, Erath, LA, July 2006

Parts of lower Plaquemines Parish today look much as they did a year ago, shortly after Katrina blew through. Many boats, pieces of furniture, and kitchen appliances still remain lodged where the receding waters stranded them.

Vermilion Parish, Louisiana:

False elevations and expectations

In the rural Louisiana towns of Vermilion Parish, people sometimes express frustration about all the attention focused on Katrina: Will officials, they wonder, remember Rita, too? It is not their nature to complain, so the disquiet hardly rises to a clamor, but they notice the small slights. When Governor Kathleen Babineaux Blanco led a tour of the region during the last legislative session, only about two dozen lawmakers decided to accompany her.⁶⁰ President Bush recently extended the deadline for full federal reimbursement of debris removal, but not for any of the parishes that suffered Rita's direct impact.⁶¹

Unlike public officials, those who live in these rural communities need no reminders about the lingering effects of Rita's deluge, a storm surge up to 20 feet high that penetrated 25 to 30 miles inland.⁶²

Almost 40 percent of the parish's homes were damaged,⁶³ with a disproportionate share of the 2,579 that sustained serious or severe damage owned by low- and moderate-income families.⁶⁴ An estimated 9,500 head of cattle were lost, with 60,000 acres inundated by saltwater. The result was an estimated \$10 million in lost income for 2006, since many farmers were unable to plant normal quantities of rice because so much salt remained in the land.⁶⁵

Many locals here have a special relationship to the land. It is more than their home; it is a touchstone for their unique Cajun culture, based on activities like rice and crawfish farming and cattle ranching. Despite limited means—the poverty rate in Vermilion topped 22 percent in the 2000 census, almost double the US average⁶⁶—they tend to rely on their own initiative rather than expecting outsiders to bail them out.

In Erath, 80 percent of the town's 800-plus⁶⁷ homes took in at least three feet of water.⁶⁸ Within days of the waters receding, many of its 2,000 residents returned and began repairs, figuring that public funds might eventually catch up—but in any case, they'd best get to work immediately, before mold set in. Most paid close attention when the parish government, based on feedback from FEMA, suggested that homes be elevated 11 feet above sea level.⁶⁹ By March, 50 homes had already been raised, and the town continued to buzz with such activity.⁷⁰



Serenity Davenport | Abbeville, LA

There are many recipes for psychological distress, but Serenity Davenport knows one of them well: Take two energetic boys, 7 and 4, and their toddler sister, 2, and confine them in an 8-foot-wide trailer with their parents, whose nerves are frayed and tempers shortened by the stress of not knowing how they'll manage to reassemble pieces of the life they had built before Hurricane Rita blew all their plans to smithereens.

Throw in a persistent condensation problem that causes blotches of mold to crawl over their shoes and clothes. Add intermittent visits by gnats, mosquitoes—even rats. And keep the family cooped up in that hot aluminum box for seven months straight, because too many snakes, rusty nails, or toxic chemicals may be lurking in the yard for it to be safe to play in.

“The emotional impact it had on us was really rough,” says Davenport, who still has frequent anxiety attacks, sometimes severe enough to force her to leave church. “I fight depression every day, but I just call on Jesus to help me get through.”

Their faith is a central part of the Davenports' lives. Their oldest child, Nehemiah, attends the school run by their church, where Davenport also volunteers as a reading teacher. And their house is among more than two dozen that were occupied by church families living in the same small development in Abbeville that was submerged when Rita drove Gulf waters far up the bayou and over the levee into their yards and living rooms.

“We lost everything we had—our house, all our furniture, all our clothes, important pictures, things like that,” says Davenport.

A five-person family would normally qualify for a larger trailer, but FEMA brought them a small camper instead because their property was in a flood zone.

“FEMA trailers are campers. If anybody know anything about camping, that's something you might do for a week—not seven months,” says Davenport. “They're not meant to live in. Everything is breaking up in there. I'm embarrassed to even have company.”

The Davenports had no flood insurance. FEMA gave them \$5,000 to fix their house, though an appraiser estimated damage at \$48,000. The agency later added \$15,000 to cover personal property lost in the flood. But some of that money has gone toward living expenses, and Davenport worries that there may be little left by the time they're ready to furnish their house.

Renovation of that house is well under way, thanks to a grant from the Southern Mutual Help Association and volunteers from the Mennonite Disaster Service and Volunteers of America. The structure has been gutted and new walls installed and painted in bright colors. But the floors are still unfinished, the kitchen is awaiting cabinets and appliances, and further progress requires new infusions of labor and money.

While they wait, FEMA is urging them to move out of the trailer even before 18 months have elapsed. But people displaced earlier by Hurricane Katrina snapped up all the apartments in the area, Davenport says, so her family has no other place to stay until their house is completed. She snorts at the implication that they might not be trying hard enough to find new lodgings: “Why would I want to stay in that FEMA trailer any longer than what I have to?”

By then, the town had already undergone a series of participatory planning sessions, called a charette process, with renowned planner Andrés Duany.⁷¹ Erath has experienced four floods since the early 1980's. An initial proposal by the planners to mitigate this by moving the entire town to the north, out of harm's way, made people erupt. They resisted the idea of being forced to move.

Ultimately, residents came to heartily embrace a compromise solution: Create a new neighborhood north of town, built on higher ground reinforced by soil from newly dug drainage ponds and canals that would guard against future flooding. It would have room for an additional 600 homes, giving families in low-lying areas the option of moving to the new neighborhood. The proposal also made good economic sense, providing a means to attract new residents and commercial growth. Only one problem: The hazard mitigation funds originally suggested by the planners to pay for it just disappeared.

“We worked 34 years for what we have, and it was all gone in about a half an hour,” says Saucier, who is 60. “We got to start all over.”

In May, after discussions with federal officials, state executives at the Louisiana Recovery Authority (LRA) moved the bulk of the \$1.5 billion allocated through FEMA Hazard Mitigation Grant Program (HMGP) monies to The Road Home, Louisiana's homeowner assistance program. The LRA set aside \$1.17 billion of these HMGP funds to provide grants up to \$30,000 each to approved homeowners in the state whose homes needed raising to meet new FEMA flood elevations.⁷²

They combined the remaining \$330 million in HMGP funds with additional CDBG dollars to create a \$2.3 billion pool to support infrastructure.⁷³ But they then allocated \$1.7 billion of this money to meet FEMA match requirements for grants that FEMA had already chosen and approved, and decided to commit the rest to repairing previously existing infrastructure.

Thus, out of \$11.9 billion dollars, the LRA suddenly could not find \$14 million to help Erath enact its plan. By focusing funds on individual homeowners rather than the community at large, and funneling most of the rest to FEMA, they had undercut the town's ability to accomplish the very goals the LRA and federal government had promised to help it achieve. State officials cannot predict how much money might become available or when, but acknowledge that any distribution process is likely to be competitive.⁷⁴

With an aggregated \$3 billion of “high value” proposals (so deemed by the LRA) already drawn up by parishes in Louisiana—excluding Orleans Parish (home to New Orleans), which has yet to complete its plan—the process will be competitive indeed. The concerns of Erath leaders that their small, rural town will lose out seem well-founded.



Burke Saucier | Erath, LA

Burke and Barbara Saucier are gracious hosts to any visitor who makes it out to their home a few miles outside the town of Erath in Vermilion Parish. But, though they're too polite to mention it unless pressed, they feel as if they're in a race against time.

Will they be able to finish converting Barbara's auto-detailing workshop into living quarters before FEMA hauls away their trailer? Or will they need to pitch a tent?

They now live in the trailer in front of their home. The house itself is boarded up, since they have no money to fix it. So, the Sauciers and their sons have jury-rigged a bathroom in the shop.

But when they measure the work still to be done against the resources available to do it with, they find it difficult to avoid falling into despair. Getting back into a home of their own seems a remote prospect at best.

"My wife cries every night," says Saucier, a burly man with sad blue eyes. "She had stopped; now she's started again, because we're still in the same place. It's like we're not progressing. Everybody say, 'Oh, you're progressing.' No. You come to my house after we cleaned a little bit, that's all. It's just clean. But we're still homeless."

Though Erath is 10 miles inland, storm water from Hurricane Rita surged across fields to demolish a life's worth of possessions.

"We worked 34 years for what we have, and it was all gone in about a half an hour," says Saucier, who is 60. "We got to start all over."

Because his property is just a few feet above sea level, a new home would need to be elevated eight feet above the ground. "I'm getting old," he says. "I've had three heart attacks, three strokes.

Somebody will have to bring me up to my own home." He says contractors are charging upwards of \$30,000 to jack up a house and put it on piers to comply with new federal regulations.

But even if he were able to raise his home, Saucier says, "I still can't live in it. I don't have any money to fix the inside. So we're homeless. We know how the people feel on the street. You got to go ask somebody for clothes. You got to ask them if you can have a little food. All the bill collectors are calling you and you don't have no money. What you going to tell them?"

Neighbors try to help one another, he says, but many are in the same boat. The Small Business Administration turned down his wife's loan application, saying earnings from her shop were too low.

Most news coverage has focused on victims of Hurricane Katrina, particularly those in New Orleans, Saucier says. Survivors of Rita are an afterthought, if that.

"Our governor was supposed to come, but they said they didn't let her know in time for her to get bodyguards," he says. "We didn't want to shoot her. We just wanted her to see how we were living."

The Sauciers' greatest concern is for their grandchildren. The youngest, born early last year, has been having seizures since Rita blew through, which Barbara fears might be the result of exposure to toxins in the air or water.

"People don't realize what we're going through," says Saucier. "They think we're fine after eight months." But their lives are a long way from anything resembling normal, he says. "We're suffering and we're forgotten about."



Compounding these concerns was the recent announcement that FEMA would recommend that flood elevations be set at 12 feet, not 11, as previously indicated.⁷⁵ Those who have already elevated to 11 feet will not be forced to raise an additional foot, but will end up paying considerably higher insurance premiums.⁷⁶ Erath has a significant elderly population of semi-retired farmers—12 percent of the population was over 65 in 2000⁷⁷—and many of its residents have fixed or marginal incomes.⁷⁸ For them, a substantial increase is unaffordable.

Such decisions leave these proud residents not only confused, but tired and on the verge of despair. They have done everything asked by recovery officials: actively participated in a sometimes contentious planning process, made hard decisions to improve their community's safety and economic viability, and used their own limited means to improve individual residences even before public funds were available. Despite obstacles, they have made considerable progress, only to see it slowed or even reversed by agencies meant to facilitate it.

In a recent survey, 85 percent of respondents in southwest Louisiana agreed that if local people participated in the planning process and plans were carried out well, their communities would be a good place to live again. They overwhelmingly agreed that the qualities that made their communities special could be reestablished during the rebuilding. And yet the majority also felt that such plans would not be carried out in a way that benefited most citizens.⁷⁹

Their beliefs, unfortunately, are borne from experience. John T. Landry, an LRA board member and chair of its newly formed Southwest Louisiana Task Force, thinks that Erath will eventually get the money it needs to enact its plans. “It is too big and too important,” Landry has said.⁸⁰ By establishing criteria that focus on the poorest communities and expediting decisions about funding, the LRA could make plans such as those in Erath come quickly to fruition. Drawing this process out, however, will only continue to drain the community’s trust and resilience.

Public officials promised to help communities rebuild better, safer, with more opportunity. The residents of Erath figured out how — only to have their vision begin to wither.

Doris Boulet and her fiancé, Korey Vaughn, live on their damaged fishing boat in Empire, Louisiana, in lower Plaquemines Parish. They cannot afford the \$15,000 it would cost to repair the boat and return it to service.



Intention:

“We are working to re-instill the sense of place, the sense of family, the sense of purpose, and the sense of community that makes Louisiana unique.”

Louisiana Governor Kathleen Babineaux Blanco,
Address to the Louisiana Recovery Authority, October 2005

Reality:

“While they’re paying millions of dollars to contractors, the people that got really hurt didn’t get enough to even start to rebuild. ... I hate to see people leave. It breaks my heart. ”

Joseph Buras, fisher, lower Plaquemines Parish, July 2006

Isaiah Moody, 8, received no formal education last year because his school in lower Plaquemines Parish remained closed. The school is set to reopen this fall, and Isaiah says he is tired of living in a trailer.

Plaquemines Parish, Louisiana: Everything on the line

Shrimpers, oystermen, and menhaden harvesters usually fill the waters surrounding lower Plaquemines Parish with bustling activity. This long stretch of land, situated southeast of New Orleans, follows the Mississippi River into the Gulf of Mexico and contains the largest volume fisheries port in Louisiana and third-largest in the nation.⁸¹ At least, it did – before Katrina.

Travel the area today, and the quiet is eerie. It looks and feels as if Katrina struck yesterday. Six percent of the parish’s docks, launches, and marinas are still inaccessible by car; 27 percent remain closed.⁸² In addition to destroying or inflicting major damage on 5,179 houses,⁸³ Katrina’s 30-foot tidal surge beached thousands of boats, both commercial and recreational. They continue to litter the waterways and landscape.

Officially, only about 2,000 of the original 16,000 inhabitants from lower Plaquemines and the East Bank had returned by June,⁸⁴ though some locals put the number much higher. They suspect the parish government habitually underestimates that figure in a bid to refuse to restore services and push people out. Many communities still lacked basic services, such as power, drinking water supplies, and sewer systems.⁸⁵

Though this area of Plaquemines has always been sparsely populated, it serves as an important economic engine for the state and nation. In addition to its prominence for the US fishing industry, it functions as the base of operations for the state’s offshore oil operations. One-fifth of the US crude oil supply passes through Louisiana, much of it through here.⁸⁶

Officials complicated recovery efforts from day one. With 80 percent of the housing stock damaged,⁸⁷ residents needed temporary housing in order to return and start to rebuild. They encountered long delays in getting trailers from FEMA, which would place only campers – not mobile homes – in the floodplain that constitutes most of lower Plaquemines and the East Bank. Six months after the storm, FEMA had yet to fill even half of the 3,523 requests for temporary trailers throughout the parish.⁸⁸

On the east bank of the river, neighbors returning to the small, predominantly African-American town of Phoenix escaped the notice of the Red Cross, FEMA, and the parish government for weeks. Notice did not necessarily translate into action. “To date we still don’t have



FEMA support,” says the Reverend Tyrone Edwards, who has inspired neighbors to return and band together to gut and rehab houses with the few volunteers willing to venture this far down the peninsula.

For fishers, a whole way of life is sinking fast. The shrimp are plentiful,⁸⁹ but fishers have received little help to get to them. Most owned their boats outright and made marginal incomes, and thus were underinsured or had no insurance at all. Their collateral was ruined by the storm, and the Small Business Administration (SBA) has consistently denied them loans.⁹⁰ Several successful applicants reported that the process was so time-consuming that they had already completed the work they had hoped to finance by the time the loan was received.⁹¹

The destruction of the local fishing fleet was so complete that the number of vessels lost is hard to estimate. The Coast Guard helped salvage boats that ended up in a waterway, but those whose vessels came to a rest in marshes or on land have to hire private contractors, even though salvage operations can cost up to \$1 million per vessel. Unable to afford it, many have let their boats sit. By late March, only 20 percent of boats were operational.⁹² Of the 1,300 shrimpers formerly registered in the parish, an estimated 50 were working by June.⁹³

Doris Boulet cleans oysters as her fiancé, Corey Vaughn, steers their small boat across the inshore waters of the Gulf of Mexico. The couple lives on a larger fishing boat, which has not been returned to the water since Katrina stranded it on a seawall.



Joseph Buras | Boothville, LA

More than 70 miles southeast of New Orleans, Joseph Buras squints at the squat wooden boat that once helped earn him a living.

Buras is a commercial fisherman, but his trawler sits on oil drums across the road from his house. The boat got knocked around by Hurricane Katrina, he says, and needs repairs that he cannot afford.

His immediate concern is getting his wife and two sons out of their cramped trailer and back into their house. The house survived Katrina intact, though three feet of water sloshed through, ruining floors, walls, and furnishings. Although he carried flood insurance, Buras can't afford to rebuild his house either.

"The house was new. There was no equity in it," he explains. "So when the flood insurance paid us off, it all went to the mortgage holder. That left us without any money to work with."

Thanks to donated materials and labor from church groups, he's been able to gut his house and repair much of the damage. By mid-summer, some walls and floors had been replaced, and donated batts of insulation were waiting to be installed.

Reliance on volunteers has its frustrations, however. It took him two months to install vinyl siding in fits and starts, and once the insulation project is done he must collect more supplies before he can accept any further offers from volunteers.

"Anytime anybody asks us what we need, we never ask for money," Buras says. "We always ask for building material."

The months since the hurricane have been lean ones. The family evacuated to Lafayette the day before Katrina made landfall, and was sent packing again by Hurricane Rita.

"We went to seven states in three days looking for a place to live," recalls Buras. "We wound up spending over six weeks in our car, bouncing from here to there, eating in fast food restaurants." Much of the \$2,000 they did get from FEMA went toward meals.

When the family finally managed to scrape together enough money to buy a travel trailer, Buras says, "we figured that if we had to live as nomads, we might as well come back and live in Boothville," parked beside his drying house. "We had to cut ourselves a path up the driveway with a chainsaw," he says.

They returned to a ravaged wasteland. Power lines and phone lines were down, poles knocked askew. No water or sewer service or garbage pickup. No functioning grocery stores, gas stations, schools, or libraries within an hour's drive. They spent \$4,000 on gasoline and wore out four generators supplying power to their trailer, Buras says.

"When we came home, we knew there wasn't going to be any help, so we just rolled up our sleeves and went to work," he says. But few of his former neighbors have elected to return.

"I hate to see people leave," he says. "It breaks my heart."

His own family ties to the area date to colonial days. The next town up Route 23 is named Buras in honor of his great-great-great-great-great-grandfather, who helped settle the region in 1775.

"We're not leaving," Buras said. "This is our home. I was born and raised here. My children were born and raised here. And we're not leaving. We're determined to stay."

Those lucky ones persist despite new challenges. Some returning fishers have been forced to live in trailers in campgrounds. Eleven of the 13 ice houses in the parish were rendered inoperable by the storm.⁹⁴ Because of the high price of gas, long drives to get necessities like ice, and commutes from their trailers to the water have increased costs. Waterways are still choked with debris, with no plans afoot yet to remove the sediment that collected after the storm.

Louisiana state officials have estimated that they may lose \$2 billion of the state's \$2.8 billion fishing industry.⁹⁵ Finally, in June, Congress approved \$150 million in fishery assistance,⁹⁶ a welcome injection of funds but a far cry from the amount needed to put the industry on solid footing. Only \$5 million of that allotment has been set aside to benefit individual fishers; the rest will focus on infrastructure and reseeding oyster beds.⁹⁷ The LRA has set aside \$50 million for fishery needs not covered by FEMA, including repairs to docks and ice houses.⁹⁸

The fishers' struggles with FEMA and the SBA have made them realize that their options for recovery aid are very limited—they are on their own. They have already lost their homes, their boats, and their businesses. Now they must fight to keep from losing their sense of identity.

What are the region's prospects? Some people knowledgeable about the state's fisheries feel that lower Plaquemines seems destined to transform itself into a seasonal tourist mecca. Recreational sport fishing, always a robust industry in the area, requires far less infrastructure than commercial fishing. Given the area's proximity to New Orleans, tourists and wealthy residents will have the money to make trips onto the water that small commercial fishers won't.

This threat to the local economy is being met head-on by local leaders and community members who recognize an opportunity for innovation. Emerging community groups and organizations such as the White Boot Brigade, which describes itself as "a roaming band of Louisiana shrimpers who seek to rescue their traditional livelihood," are working with organizers of fisher cooperatives and creating new market opportunities.⁹⁹ Their efforts offer promise for the battered industry, but must first overcome the governmental neglect that has compounded the challenges presented by Katrina.

The fishers' struggles with FEMA and the SBA have made them realize that their options for recovery aid are very limited—they are on their own. They have already lost their homes, their boats, and their businesses. Now they must fight to keep from losing their sense of identity.



**“What keeps me sane is the hope that it’s
got to get better.”**

Sharon Hanshaw, founder and director, Coastal Women for Change, Biloxi, MS

Day laborer Samuel Amos sits on his makeshift bed in an abandoned house in East Biloxi that sustained major damage from Katrina. An acute shortage of affordable housing in the area has many workers scrambling for alternative shelter.

Oxfam's Recommendations

If the corrosive neglect of low-income communities characterizes the aftermath of disasters in the US, the situation one year after Hurricanes Katrina and Rita is notable for that negligence on a spectacular scale, magnified by the scope of the disaster and the prevalence of poverty in the region. The pattern may be familiar; it need not, however, be inevitable. Billions have been allocated for recovery. Making sure those dollars benefit the region's most vulnerable communities remains a matter of political will. Action can and must be taken immediately.

Provide Housing

Housing remains the cornerstone issue of this recovery process: Helping people attain safe, affordable, permanent shelter in their home communities will provide the basis for their revitalization. The market alone will not rehouse the tens of thousands of low-income families in crisis, and failure to do so will lead to greater impoverishment and displacement. Government agencies must dedicate special attention to the needs of low-income families, especially as funds now begin to flow into the region.

1. Make eligibility requirements for homeowner assistance inclusive.

Louisiana's rebuilding plan, which offers uninsured homeowners up to 70 percent of their homes' value, is an improvement over Mississippi's plan, which entirely excludes them—but neither is truly equitable. Denying assistance to uninsured homeowners unjustly targets the poorest and most vulnerable, many of whom simply lacked the money to buy insurance. It also ignores the fact that in many cases the damage was due to levee breaches rather than natural flooding. States should make all low-income homeowners, insured or not, eligible for the maximum level of assistance, including hazard mitigation costs for elevating their homes to safe, disaster-resistant standards.

2. Assign proportional attention and funds to affordable rental housing, a particularly critical resource for a community's low-wage workers and poorest residents.

Neither Mississippi nor Louisiana provides anywhere near the aid needed to replace the affordable rental units lost in the storms, let alone meet increasing demand. But there are solutions available. Additional funds in the form of project-based rental subsidies, for example, could supplement Low Income Housing Tax Credits to provide sufficient incentives and support for developers to build affordable units and target more of them to extremely low-income renters, all while improving their own bottom line. Likewise, strategic partnerships with private interests, such as the casinos in Biloxi or the oil industry in Plaquemines Parish, would help solve the region's

housing crisis while ensuring an accessible and thriving workforce. Expanded investments in repairing and restoring small rental properties and federally subsidized housing are also critical. The need is urgent and real: Both states need to act now.

3. Humanize and rationalize transitional housing.

Many low-income survivors are currently at the mercy of FEMA's transitional program, either living in trailers or depending on rental assistance. This program has been characterized by one expensive snafu after another, some of them almost inhumane—circumstances that do not bode well as the program's 18-month term winds down. Owners and developers are attempting to rebuild housing at rates exponentially above normal, and sheer capacity constraints will likely result in a shortage as people are forced to leave their transitional living arrangements. FEMA should develop and communicate a plan now that is especially attentive to the needs of low-income families before this situation grows into a major catastrophe.

4. Reform post-disaster housing assistance.

Congress must act on recommendations to improve the nation's emergency management capability by reconstituting FEMA and improving housing service delivery so that the same bureaucratic bungling would not hinder recovery from any future disasters. Congress must pass and the president must sign the Post-Katrina Emergency Management Reform Act of 2006, sponsored by Senators Collins (R-ME) and Lieberman (D-CT). The bill makes FEMA an independent agency within the Department of Homeland Security, similar to the Coast Guard, and reforms transitional and long-term housing assistance, helping move people to permanent housing solutions more quickly and humanely while minimizing waste and inefficiency.

Increase Transparency

1. Improve accountability to ensure that funds benefit the poor.

Government at all levels must hold itself accountable to both hurricane survivors and the taxpayers underwriting this recovery. Tracking of recovery funds now is used primarily to flag fraud, which deserves careful attention and has received much media notice. But fraud must not be confused with waste and negligence, both of which divert funds away from the poor, who need the most assistance. Such disregard of the survivors deserves similar attention. With regular poverty thresholds for CDBG funds waived, it is imperative that both states make updated data available regularly, documenting and analyzing the distribution of aid in terms of income, race, gender, and disability, among other factors. Monthly reports, written in plain language and published widely, not only would document the possibility of fraud but would help the public track the progress of the recovery. Such data would provide important evidence of the extent to which equity is being achieved—while there is still time to change course.

2. Partner with community agencies to minimize uncertainty and improve outreach.

Confusing and conflicting information has been a hallmark of this recovery. Survivors need to clearly understand their options so they can plan their recovery efforts accordingly, both to minimize continued trauma and to efficiently allocate their resources—both time and money. Federal and state agencies should create stronger relationships with trusted nonprofit and grassroots organizations, and rely upon the community expertise of these organizations to ensure that vulnerable populations understand and access the benefits for which they qualify. The same organizations can help government agencies develop policies and processes that facilitate, rather than inhibit, recovery and take into account the special needs of low-income survivors.



Conclusion

The incremental injustices that have occurred during the Gulf Coast recovery process are less apparent to the eye—yet just as devastating—as the futility witnessed so widely on the nation’s TV screens one year ago. In both cases, official assistance has struggled to reach those who need it most, even though such people make essential contributions to community and country every day.

The percentage of military veterans living in Biloxi, for example, is nearly twice the national average.¹⁰⁰ The small, independent fishers of Plaquemines Parish have been the backbone of one of the country’s most important fishing centers. And the farmers of Vermilion Parish, besides supplying cattle, rice, sugar, and crawfish, keep alive a distinctive culture rooted in the rich history of their state.

The people of these communities have not waited idly for assistance. Just as they rescued and fed their neighbors in the absence of federal relief, they have begun the long process of rebuilding. With the sporadic help of nonprofit agencies and volunteers, but often on their own, they muck out their houses and tear down moldy walls, determined to make a new home rise out of the debris. They embody perseverance and vision. But this—this crisis—is too big for anyone to tackle alone.

The idea, as echoed by several of the policymakers cited in this report, was to use the disaster as an opportunity to finally address structural obstacles in the region, including poverty, in order to “build back better.” Instead, what these families are facing is not merely a return to pre-hurricane status quo, but, in fact, the prospect of falling deeper into poverty, losing their homes, their jobs—everything for which they’ve worked. Despite the billions of dollars pouring into the region, their communities could be wiped off the map—not by wind and storm surge, but by their government’s bureaucratic incompetence, persistent neglect, and, in some cases, a willful intention to fix the poverty situation by forcing it to move elsewhere.

It is not too late to remedy this abdication of responsibility. Decisive, firm action can provide opportunities for Americans to get back on their feet and to succeed. But bold action must be taken now. It is, after all, what the nation promised them, and no less than they deserve.

A sagging power line disconnected from the grid provides diversion for Isaiah Moody, who lives with his parents and four siblings in Venice, Louisiana. “I need to get a better life,” he says.

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Estrella Martínez, 10, displays a drawing she made in school showing the FEMA trailer in which she lived for several months with her parents and two siblings after Katrina destroyed their home in Biloxi, Mississippi.



One year later.

The incremental injustices occurring during the recovery from Hurricanes Katrina and Rita are less apparent—yet just as devastating—as those so graphically displayed on the nation's TV screens during the rescue phase one year ago. In both cases, government officials' deeds did not match their words. The result: Many poor people who were left behind then are being left out today.

In neglected communities along the Gulf Coast—including East Biloxi, Mississippi, and the rural Louisiana parishes of Plaquemines and Vermilion—poor people struggle to resume normal lives. The obstacles they face include not only a scarcity of jobs and a lack of affordable housing, but also scant help from government agencies and an inequitable distribution of recovery aid.



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