



Relief,



Recovery



and



Revitalization



Center

East Biloxi Community Plan

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EXECUTIVE SUMMARY

Background

For the residents of East Biloxi, the rebuilding of their community after Hurricane Katrina is a tense and troubling process. Residents face new proposed flood elevation requirements, new waterfront zoning regulations that are bringing the casinos further inland, uncertain employment prospects, insufficient information about the future of the neighborhood's retail base, community facilities and schools, and home rebuilding costs that threaten to exceed available funds. In addition, they must contend with the fear that their interests are being subordinated to more powerful economic forces that threaten to create a community both unrecognizable and unaffordable to many who call the city's historic heart home.

In order to ensure that the longtime residents of East Biloxi have a voice in the neighborhood's recovery, the Biloxi Relief, Recovery and Revitalization Center (the Center) in January 2006, launched the first phase of the East Biloxi Community Restoration Initiative, a community planning and rehabilitation effort that seeks to engage the talents and perspectives of East Biloxians in the rebuilding. This first phase was an intensive community outreach process designed to identify and articulate the needs, priorities, resources and ideas of community residents. While working towards immediate recovery, the planning process allows East Biloxians to consider the long-term prosperity of the area and develop a shared vision for the future.

The Center retained the community development consulting firm of Warnke Community Consulting (WCC) to coordinate and facilitate the planning process phase of the overall Initiative. The Center also coordinated with the Gulf Coast Community Design Studio (GCCDS) at Mississippi State University to assess the condition and current use and occupancy of buildings in East Biloxi. Working together, the Center and WCC gathered local leaders to form the East Biloxi Community Restoration Initiative Local Advisory Committee (LAC) to help inform and guide the process.

Staff from WCC and GCCDS, along with a team of volunteers led by Hands On USA, gathered the qualitative and quantitative data for this report from March 8 to May 10, 2006. The data collection utilized four primary methods: a community survey, a land use and building condition survey, six community meetings and one-on-one interviews with community leaders.

Community Survey

The survey comprised 53 questions ranging from demographic information to questions about respondents' likes and dislikes of the area, and what they view as the most important concerns for the future. Surveyors collected 511 usable surveys.

Demographics (based on 511 respondents)

- Most of the survey respondents identified themselves as 'African-American' (38%) or 'White' (37%), followed by 'Vietnamese' (13%) and 'Hispanic' (9%).
- The vast majority of respondents (88%) replied that they speak English well enough to be understood. Twelve percent responded that they speak Vietnamese and 12% Spanish.
- Twenty-two percent of respondents are over 65 years of age; 21% between 55-64 and 20% between 45-54.
- The greatest proportion of survey respondents indicated that they completed secondary school (36%), and 16% replied that they completed college. At the same time, a full 24% replied that they did not finish secondary school.
- The greatest proportion of respondents had annual family incomes below \$34,999 both before and after Hurricane Katrina.
- Almost one-half of respondents (47%) replied that they have lived in East Biloxi for more than 21 years.

Housing

The greatest proportion of respondents (59%) indicated that they are 'Living in a trailer/tent on or near [their] property'. Almost two-thirds of respondents (63%) replied that they owned the home in which they lived before Hurricane Katrina. Thirty-two percent replied that they rented the home in which they lived.

Just over half of all respondents (53%) indicated that they plan to buy or rebuild within Biloxi: 25% chose Ward 2, 15% Ward 1, and 14% 'Elsewhere in Biloxi'. Seventeen percent of the respondents replied that they would buy or rebuild outside Biloxi. It should be noted that 30% of all respondents answered 'Don't know/No response', which may illustrate indecision or uncertainty on the part of this population as to where to live in the future, or that they had no plans to own a home.

Employment

The greatest proportion of respondents indicated that they work for an employer (31%) or are retired (23%). Thirteen percent are self-employed, 5% are homemakers, and 0.4% chose 'student'. Nineteen percent indicated that they are unemployed.

Respondents were asked to indicate all the businesses or industries in which they have work experience. The top five responses chosen were 'Food/Hotel services', 'Casino', 'Construction', 'Retail', and 'Child care' (it should be noted that 'Education' followed 'Child care' closely).

Community Likes and Dislikes

Respondents were asked to indicate all the things they liked *most* about living in East Biloxi before Hurricane Katrina. Respondents ranked 'Sense of community' first, followed closely by 'Friends and family'. 'Affordable housing', 'Schools' and 'Good place to raise children' ranked third, fourth and fifth respectively. 'Casinos/Entertainment' ranked a close sixth in priority. 'Infrastructure' and 'Services are available in my language' ranked last.

Asked to indicate the things they liked *least* about living in East Biloxi before the storm, 'Crime' ranked first, followed by 'Lack of affordable housing'. Following this by a fair margin was 'Casinos/Entertainment', followed by 'Infrastructure' and 'Lack of employment opportunities'.

Community Concerns

When asked to choose East Biloxi's three most pressing concerns *before* Hurricane Katrina, respondents prioritized 1) 'More employment opportunities', then 2) 'More affordable housing', which was followed closely by 3) 'Recreational centers'.

When asked to choose the three most pressing concerns *after* Hurricane Katrina, respondents prioritized 1) 'More affordable housing', then 2) 'More employment opportunities', which was followed closely by 3) 'Loans to improve/purchase homes'.

Gaming, Tourism and Entertainment Industry

Overall, respondents expressed ambivalence over the rebuilding and expansion of the gaming, tourism and entertainment industry. When given the options, more respondents replied that an expanded gaming industry would create more employment, higher salaries, more or better public transportation, improve infrastructure and services, and more entertainment for residents. Respondents also indicated that an expanded gaming industry would create more crime, more pollution, increased housing costs and decreased housing availability, as well as having a negative influence on children.

Community Revitalization

When asked to prioritize the type of commercial development respondents would like to see more of in East Biloxi, the greatest proportion of respondents ranked 'small independent retail', followed by 'basic services', 'big box retail', and 'chain restaurants'.

As for housing development, the greatest proportion of respondents prioritized 'affordable housing', followed closely by 'private home', then 'public housing' and 'apartment buildings'. Respondents were asked to choose the three things they most want to see rebuilt, restored or improved in East Biloxi. The greatest proportion of respondents chose 'affordable housing', followed by 'sense of community', and 'employment opportunities'.

Community Meetings and Interviews

Through the community surveys, interviews and meetings, the residents of East Biloxi identified the following five key areas of primary concern.

1. Rebuilding the housing stock of East Biloxi, including owner-occupied homes, public housing and affordable rental housing. Focus on affordability and historic preservation;
2. Creating a safer neighborhood, free of drug-trafficking and crime;
3. Developing additional job opportunities, particularly in industries that are part of the rebuilding effort;
4. Developing a diverse economic base, balancing casinos, the seafood industry and neighborhood-friendly retail, family entertainment venues and restaurants; and,
5. Creating and maintaining neighborhood parks, community centers, schools and community-based service and housing organizations.

As in the community surveys, the related issues of affordable housing and of rebuilding homes damaged by Hurricane Katrina were given top priority during the community meetings and one-on-one interviews. Community members' hopes extend beyond restoration of what existed prior to Hurricane Katrina to encompass a vision of a better community for all residents of East Biloxi today. These hopes include a community that is safer, more economically viable, linked to its past and rich with educational and recreational opportunities for young and old.

The Action Plan

The following recommendations are based on the five key areas of concern, as identified through the planning process.

Housing and Rebuilding

Short-Term Recovery and Planning

- Work with community-based, nonprofit relief and religious organizations to create education and advocacy campaigns to inform residents of their options;
- Continue to develop forums and processes through which community residents can organize the community into an effective and engaged whole;
- Establish linkages with financial and training organizations to build financial literacy and training programs for homeowners / prospective homeowners in East Biloxi;
- Increase outreach and community building efforts by rebuilding local neighborhood organizations and exploring ways of involving displaced residents – homeowners, renters and workers – in decisions regarding the community's future; and,
- Improve communications between initiatives and organizations planning East Biloxi's future, including casino and larger business interests.

Longer-Term Rebuilding

Rebuilding Owner-occupied Housing

- Capitalize and administer a loan fund providing funding for rehabilitation and new construction of homes for pre-Katrina homeowners;
- Expand and improve database for housing repairs and work orders;
- Enhance capacity of a lead organization to coordinate activities of nonprofit relief organizations and of contractors to ensure expedited and professional rebuilding;
- Explore the creation of a Community Land Trust or another alternative ownership mechanism to allow pooled resources, land and rebuilding opportunities; and,
- Develop and implement fair systems for evaluating need and prioritizing allocation of resources to ensure that residents have the opportunities to return.

Developing New Affordable Housing Opportunities

- Create opportunities for new housing funded through Low Income Housing Tax Credit or Gulf Opportunity Zone resources;
- Investigate the creation of a Housing Trust Fund or other long-term affordable housing financial resource through PILOT fees or tax or fee revenues;
- Explore partnerships with nonprofit developers and the Biloxi Housing Authority for purchasing land and developing affordable new construction subdivisions using the HOPE VI development as a model;
- Work with casinos and other businesses to develop decent, secure rental housing for returning workers and new employees, using the HOPE VI development as a model;
- Ensure preservation of historic homes through advocacy, fundraising and education for neighborhood organizations and owners of historic properties; and,
- Mandate the creation of affordable housing units as a percentage of all luxury condominium development.

Maintaining Public Housing

- Ensure that East Biloxi's HOPE VI housing is rebuilt and remains available and affordable for community residents.

Senior Housing

- Partner with nonprofit organizations to preserve and increase affordable housing opportunities for seniors by identifying land and advocating for rebuilding.

Quality of Life

Parks & Community Centers

- Rebuild maintain neighborhood parks, including new playground equipment;
- Incorporate maintenance of parks under community policing activities;
- Create community gardens; and

- Open neighborhood-based, multi-generational community centers to provide structured recreational and after-school programs for neighborhood youth; computer centers; pre-school and child care facilities; and day programs for senior citizens.

Community-based Housing and Service Organizations

- Develop the East Biloxi Relief, Recovery and Revitalization Center into a community-based Community Development Corporation, capable of expanding its portfolio of activities to encompass housing and economic development;
- Work to strengthen the ability of other organizations, including Back Bay Mission, Moore Community House, MIRA, Visions of Hope, Coastal Women for Change and others, to deliver a web of services and support to the East Biloxi community; and
- Develop implementation task force to continue planning and implementation work.

Public Safety

- Create an East Biloxi police precinct with presence in the heart of the community;
- Expand and enhance Neighborhood Watch programs, with support and funding through the City of Biloxi and available federal programs;
- Improve relations between police and the community through regular meetings, Neighborhood Watch activities and on-foot neighborhood police patrols;
- Establish an anonymous phone system for reporting crime; and,
- Improve street lighting.

Economic Development

Preserve and Expand the Seafood Industry

- Preserve land along the waterfront for commercial seafood industry use;
- Rebuild and expand the Biloxi Maritime and Seafood Industry Museum;
- Create a commercial Fishing Wharf with tourist attractions, day fishing trips and a fish market, among other attractions.
- Establish a dry dock;
- Clean debris from and dredge channels to accommodate larger boats; and,
- Increase fuel and ice availability at the docks; support development of finger-piers.

Develop Smaller-Scale Retail Businesses and Family Entertainment Venues

- Amend zoning rules to support mixed-use development in a variety of areas;
- Capitalize and administer a small business loan fund;
- Develop assistance and training programs for small business owners, including development of a business incubation or “virtual incubation” program;
- Establish a downtown outdoor market during evening hours and weekends;
- Redevelop and enhance the Vieux Marche as quickly as possible; and,
- Create special opportunities for family entertainment venues.

Education

Schools

- Restore the neighborhood's public schools on a clear, expedited timeline; and
- Advocate for a level of excellence that encourages former residents, both renters and homeowners, to return to East Biloxi and attracts new families to the neighborhood.

Job Opportunities

- Create job training programs, especially in industries engaged in the redevelopment of the community;
- Support enhanced public transportation to ensure all residents and employees of East Biloxi can access the City.

ACKNOWLEDGEMENTS

We would like to thank everyone who generously gave of their time to participate in the community planning process by completing the surveys, attending community meetings, and sharing their concerns and ideas for the revitalization of East Biloxi. We are especially grateful to the many visiting volunteer surveyors who spent hours surveying East Biloxi residents.

Our sincere thanks to the following individuals and organizations for being an integral part of the East Biloxi Community Planning Process:

Biloxi Relief, Recovery and Revitalization Center Staff

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William Stallworth
Wanda West

Local Advisory Committee

Carol Burnett
Victoria Cintra
James Crowell
Stephanie Gray
Reverend Kenneth Haynes
Jason Johnson
George Lawrence
Reverend DeBruce Nelson
Shari Prestemon
Chevis Swetman
David J. Washer
Jackie Washington
Jennifer Thau Vu

Moore Community House
Mississippi Immigrant Rights Alliance
Biloxi NAACP
Community Resident
Main Street Baptist Church
Abundant Life Church
City of Biloxi Council Ward 1
Lighthouse Apostolic Church
Back Bay Mission
People's Bank
Community Bank
Community Resident
Boat People S.O.S.

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Kristen Cahill
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Amy DeHuff

Grassroots Volunteer Network
Grassroots Volunteer Network
Hands On USA
Mississippi Immigrant Rights Alliance
Mississippi Immigrant Rights Alliance
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Caroline McCrae	Hands On USA
Janos Marton	Hands On USA
Carrie O'Neil	Hands On USA
Tara Rainstrom	SUNY Albany
Thau Vu	Boat People S.O.S.

Interviewees

Carol Burnett	Socorro Leos
Victoria Cintra	Jolie Machado
Eula Crowell	Sheila McIntyre
James Crowell	Shari Prestemon
Safiya Daniels	Chevis Swetman
Father Dominic Phan Duc Dong	Paul Tisdale
George Lawrence	Sara Walker
Le Thi My Le	

We gratefully acknowledge the following elected officials and community leaders for attending the Community Meetings series:

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General Griffiths	City of Biloxi – Revive the Renaissance
Reverend Kenneth Haynes	Main Street Baptist Church
Reverend DeBruce Nelson	Lighthouse Apostolic Holiness Church
Cheryl Bell	City of Biloxi Parks and Recreation
George Lawrence	Councilmember, Ward 1
Kay Miller	Main Street Biloxi
Gayla Schmitt	Mercy Housing & Human Development
Sarah Landry	Mercy Housing & Human Development
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Don Morgan	Back Bay Mission
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BACKGROUND AND METHODOLOGY

East Biloxi Community Restoration Initiative

For the residents of East Biloxi, the rebuilding of their community after Hurricane Katrina is a tense and troubling process as they seek to understand new proposed flood elevation and construction requirements, new waterfront zoning regulations that are bringing the casinos further inland and the perception that their interests will be subordinated to more powerful economic forces and result in a transformed community unrecognizable and unaffordable to many who call the city's historic heart home.

East Biloxians have a deep-rooted sense of community and a profound emotional and historical connection to the neighborhood. While economically disadvantaged, East Biloxi before Katrina struck was a dynamic, diverse and multi-ethnic community whose residents – African-American, Vietnamese-American, Latino/Latina, White and others – created a vibrant melting pot on the Mississippi Gulf Coast. Many seek to recreate that environment and want only for some clarity on and some input into if and where and how they can rebuild both their homes and their businesses.

In order to ensure the longtime residents of East Biloxi have a voice in the neighborhood's recovery, the Biloxi Relief, Recovery and Revitalization Center (the Center) in January, 2006, launched the first phase of the East Biloxi Community Restoration Initiative, a community planning and rehabilitation effort that seeks to engage the talents and perspectives of East Biloxians in the rebuilding. This first phase, an intensive community outreach process, is designed to identify and articulate the needs, priorities, resources and ideas of community residents. While working towards immediate recovery, the planning process invites East Biloxians to consider the long-term prosperity of the area and create a shared vision for the future.



The Center retained the community development consulting firm Warnke Community Consulting (WCC) to coordinate and facilitate the initial community planning process phase of the Initiative. The community planning process represents the first step of the overall East Biloxi Community Restoration Initiative. In order for residents to be involved in the rebuilding, they must first come together to voice their collective opinions about what they want for their community. The community planning process, then, represents our best efforts to gather, synthesize, and present this information.

It is our hope that the information presented in this report will serve as a road map for the next phase of the Initiative, which is to prioritize and implement the recommendations included in this report, as articulated by the community members themselves. It is through this process that the future of East Biloxi will truly represent the vision of those who call it home.

Community Planning Process Sponsor

The Center has been a leader in coordinating and supporting relief, recovery and reconstruction efforts in East Biloxi. Just two days after the hurricane struck, William F. Stallworth, Biloxi Councilmember for Ward 2 and founder of the Center, partnered with local churches, Oxfam America and other relief organizations to provide immediate food, shelter and basic medical care to the thousands of families whose homes were destroyed by the hurricane.

Since then, the Center has become a hub for aid activity in this devastated area of Biloxi. Operating out of the St. John's AME church, volunteers with the Center have:

- Coordinated the efforts of over 20 unaffiliated volunteer relief organizations that have come to Biloxi, ensuring efficiency and facilitating the exchange of information;
- Served as liaisons between residents and organizations engaged in relief and recovery operations;
- Provided a single point of entry for residents to access critical services;
- Organized weekly meetings with the relief and recovery organizations working in the area to plan and coordinate both short and long-term recovery efforts;
- Provided technical and logistical support to residents and organizers; and
- Facilitated the ongoing donation of supplies and materials.

As importantly, the Center is an oasis for residents. Whether they need transportation, help finding daycare or volunteers to clear debris and clean out their homes, residents have quickly learned that they could turn to the Center to find help.

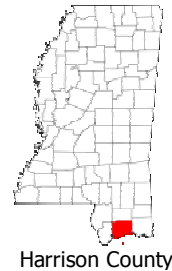
Local Advisory Committee

To ensure a contextually relevant planning process and to build community support, the Center and its consulting partner, WCC, gathered local leaders for the East Biloxi Action Plan Local Advisory Committee (LAC). The committee is comprised of 13 members who bring expertise in their respective professional backgrounds, as well as first-hand

knowledge of their community. All have been profoundly affected by the hurricane and remain committed to the long-term goals and actions of the planning process.

East Biloxi Defined

The City of Biloxi is located in Harrison County, Mississippi. Biloxi is located on a small peninsula between Biloxi Bay (a.k.a. Back Bay) and the Mississippi Sound on the Gulf of Mexico. It is 70 miles northeast of New Orleans, 70 miles southwest of Mobile, and 150 miles west of Jacksonville. Major transportation arteries are Interstates 10 and State Highway 90. Airports are accessible in nearby Gulfport, Mississippi as well as the Louis Armstrong International Airport in New Orleans, Louisiana.



For the purpose of the planning process, East Biloxi is defined as the City of Biloxi Wards 1 and 2. Geographically, the area is a peninsula and includes the neighborhoods east of Forest and Porter Avenues (Keesler Air Force Base), south of Back Bay and North and west of the Gulf of Mexico. For the purposes of gathering data from the U.S. Census Bureau, East Biloxi was considered to be Harrison County census tracts 1, 2, 3, 4, 5, 6 (partial), 7 and 8. Please see Appendix A for other maps of the area.



East Biloxi Background

East Biloxi is the oldest neighborhood in the city and represents a close-knit community of families and individuals. Many families have lived here for generations and a sense of community is apparent on the street as neighbors and acquaintances passing by greet one another by name.

At the same time, the area exhibited standard indicators of need even before Hurricane Katrina. As illustrated in this report, community members of East Biloxi have grappled with issues of crime, drug activity, low incomes, lack of employment opportunities, affordable housing and a struggling local economy.

The 2000 U.S. Census counted an East Biloxi population of 12,702 (see geographic description above), approximately one-quarter of the population of the City of Biloxi. Approximately half of the East Biloxi population (6,526) lived east of Main Street in an area known as “The Point”. As it is generally assumed that the U.S. Census undercounts minority and immigrant populations, it is likely that the actual pre-Katrina population was somewhat higher than the Census figure suggests. In addition, the Census was conducted five years prior to the hurricane and thus does not reflect the most recent population.

Generally, East Biloxi was home to an older, more racially and ethnically diverse population with lower incomes than in the City overall. According to the 2000 U.S. Census, 26% of residents in East Biloxi were over the age of 55, compared to approximately 20% citywide.

The U.S. Census also showed 53% of the population in East Biloxi identified as White, 32% Black or African-American, 12% Asian and 3% Hispanic or Latino. The Census recorded 71%, 19%, 5% and 4% for these populations, respectively, for the City of Biloxi. The percentage of homeowners was 46%, nearly equal to the City’s count of 49%. The vacancy rate was 4% greater in East Biloxi (16%) than the City of Biloxi. The average family size was 3 persons for the City and 3.13 for East Biloxi.

At 24%, the poverty rate for East Biloxi residents was approximately 10% higher than the rest of the City. The average median household income was \$28,745, compared to \$34,106 for the City.

People in East Biloxi are working to estimate the current population. The mechanics of such an endeavor have reportedly been difficult, complicated by the fact that while many people have been displaced as a result of Katrina, others have come to the area to take part in the rebuilding efforts. In June 2006, the U.S. Census Bureau released special population estimates for Gulf Coast counties impacted by the hurricanes of 2005. According to the population estimate, Harrison County, the county that includes the City of Biloxi, had an estimated population of 186,530 as of July 1, 2005 and an estimated

population of 155,817 as of January 1, 2006.¹ These figures estimate a 16.5% population loss. As of March 2006, City estimates put student enrollment at approximately 75% of pre-Katrina enrollment.²

Storm Damage

In Mississippi the full force of Hurricane Katrina's winds – and the 25-foot storm surge – leveled most of East Biloxi. One local official estimated that approximately 80% of the housing stock in the neighborhood was either lost or was completely uninhabitable,³ including over two-thirds of Biloxi's public housing units.⁴ Difficult issues such as underinsured or uninsured property and new base flood elevations determined by various levels of government challenge East Biloxi residents and businesses as they seek to rebuild.



As of February 2006, the Federal Emergency Management Agency (FEMA) reported the distribution of over \$286 million and 10,444 travel trailers in Harrison County. In March 2006 the City of Biloxi reported that over 2 million cubic yards of debris had been removed from City streets and rights-of-way at an estimated cost of \$50 million and that sales tax revenues were down 19% in December 2005 from the year previous.⁵ See the Appendix for maps of Hurricane Katrina-related damage to Biloxi housing stock.

¹ US Census Bureau, Special Population Estimates for Impacted Counties in the Gulf Coast Area, [www.census.gov/Press-Release/www/emergencies/impacted_gulf_estimates.html], January 1, 2006.

² City of Biloxi, Katrina Statistics, [www.biloxi.ms.us/katrinastats.html], March 2006.

³ Evelyn Neives, "A Long Wait, for the Hardest-Hit," *Washington Post*, September 12, 2005, A09.

⁴ Mike Potter, "Katrina Fuels a Real Estate Boom: But Is Everyone Sharing in the Spoils?," [www.MSNBC.msn.com/id/9601108], October 5, 2005.

⁵ City of Biloxi, March 2006

Data Collection Methodology

Staff from WCC, along with a team of volunteers, gathered the qualitative and quantitative data for this report from March 8 to May 10th. The data collection utilized three primary methods: a community survey, six community meetings and one-on-one interviews with community leaders.

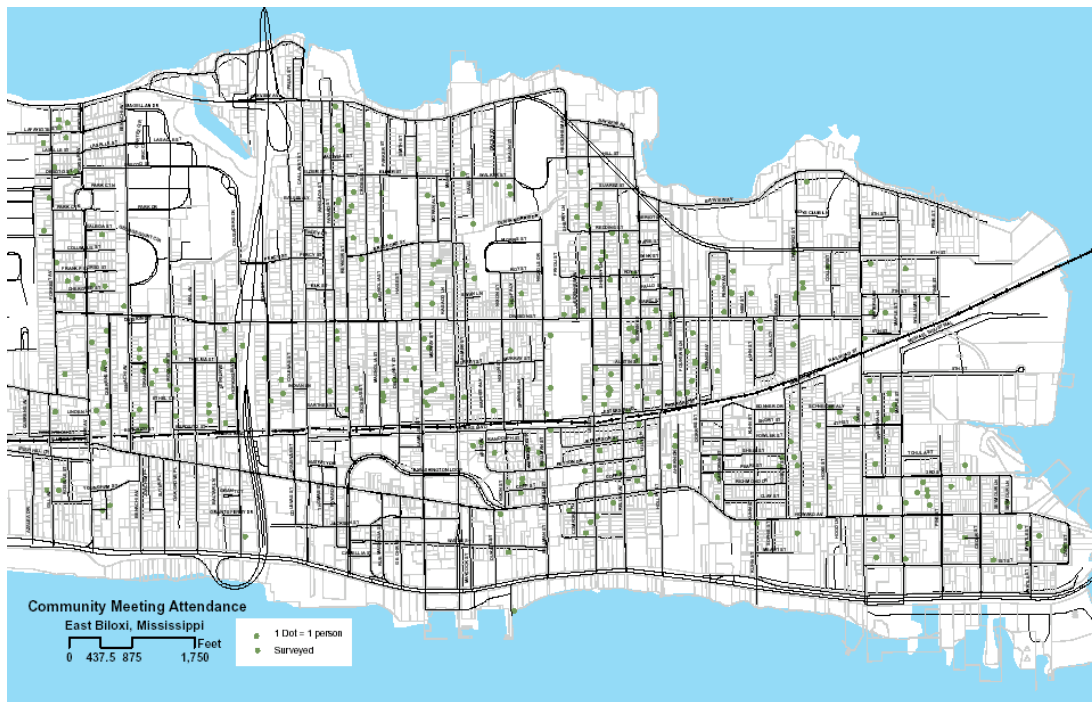
Community Surveys: With the assistance of Center staff, WCC coordinated volunteers to collect 511 usable surveys. From March 8 through March 29, volunteer surveyors from community service organizations walked through the neighborhoods of East Biloxi in teams, knocking on every door and tent flap they encountered. Respondents filled out the survey and volunteers assisted as needed. The survey comprised 53 questions, ranging from demographic information to questions about respondents' likes and dislikes of the area before the hurricane and what they view as the most important concerns for the future.

Surveyors completed the majority of surveys within East Biloxi. In an effort to include the responses of those community members who moved out of the area due to the storm, volunteers visited temporary housing sites in D'Iberville and North Biloxi and conducted some surveys by telephone, representing approximately 9% of the respondents. Other surveys were completed by church and community meeting attendees.

An important aspect of community planning is that the data gathered be both culturally representative and relevant. WCC partnered with the National Alliance of Vietnamese American Service Agencies (NAVASA), Boat People S.O.S, and the Mississippi Immigrant Rights Alliance (MIRA) to contribute to survey design, and translate surveys into Vietnamese and Spanish. Staff and volunteers from these organizations also delivered surveys to Spanish- and Vietnamese-speaking community members while providing in-language assistance. The survey team made efforts to ensure the racial and ethnic profile matched the East Biloxi population, using the 2000 U.S. Census as an approximate guide.

Surveyors generally worked between the hours of 10 a.m. to 4 p.m. on weekdays, which may skew the sample towards those who are not working during normal business hours. Roughly 35% of the surveys were conducted on weekends and evenings.

As noted, the vast majority of survey respondents currently live in East Biloxi. While there are no figures available to verify, residents report that many families evacuated due to the storm and have yet to return to East Biloxi. The survey sample was limited by the logistical difficulties of finding former residents, particularly in light of the lack of records. While City housing agencies maintain some records on residents forced to evacuate, this information could not be released due to privacy regulations.



Community Meeting Series: Complementing the community survey, the Center organized a series of open community meetings designed to take community members through an extended conversation regarding their hopes and vision for a redeveloped East Biloxi. Most meetings were held at Main Street Baptist Church in East Biloxi; one was held at Lighthouse Apostolic Church. Community members engaged in guided discussion regarding their community's future and brainstormed ideas to produce realistic plans to address their needs and concerns. WCC staff, local experts and Hands On Gulf Coast volunteers facilitated meetings. The schedule, topics, and format were as follows:

- ⇒ March 28th Introduction: Center Director and City Councilmember Bill Stallworth described the planning process, highlighting the centrality of community participation in this process.
- ⇒ March 30th Identification of Issues: Community members identified, one by one, their concerns and problems. Discussion facilitators compiled and categorized members' statements, creating six subject areas: Education, Quality of Life, Public Safety, Affordable Housing, Economic Development, and Zoning and Land Use (Development Trends).
- ⇒ April 6th Brainstorming: Community members gathered in breakout groups according to the six subjects defined on March 30th. These breakout groups, working with discussion facilitators, began devising solutions and approaches to these issues.

- ⇒ April 13th Action Plan: Breakout groups reconvened, joined by experts, practitioners, and public officials to discuss the feasibility of and strategies for realizing the ideas developed in the previous meeting.
- ⇒ April 20th Action Plan 2: Continued conversations from the April 13 meeting.
- ⇒ April 25th Report and wrap-up: Breakout groups assigned representatives to present their findings to the group as a whole and prepared any final remarks for the report-writing team.

Interviews: WCC staff conducted interviews with community members and leaders to gather in-depth ideas and perspective. Members of the Local Advisory Committee selected individuals for their commitment to East Biloxi and their professional experience in areas of primary concern. WCC staff conducted most of the interviews, and NAVASA staff conducted several in Vietnamese.

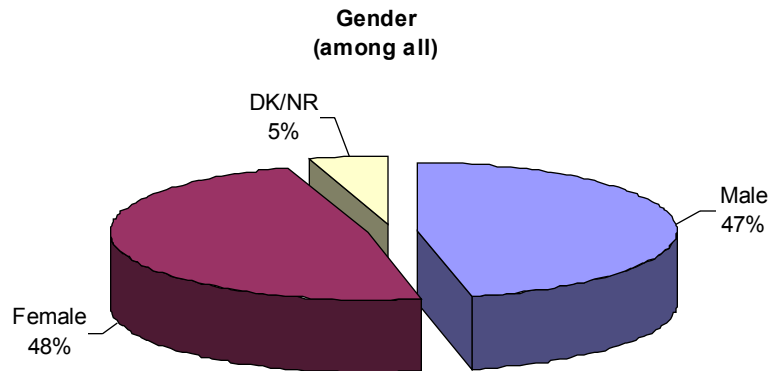
SURVEY RESULTS

Percentages rounded to the nearest whole number.

Demographics

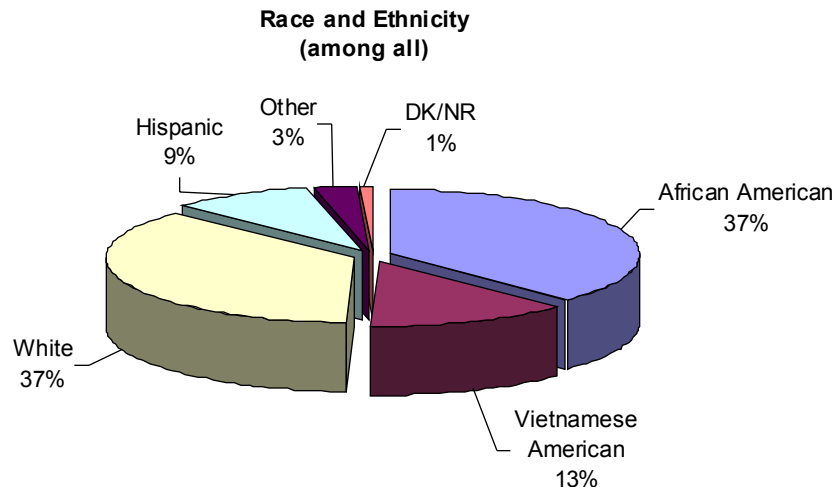
Gender

The survey sample was evenly represented by women (48%) and men (47%). Five percent of survey respondents did not answer this question. As noted in the Background section, the survey team made efforts to ensure full community participation. The survey targeted respondents to approximate the gender ratio from the 2000 U.S. Census for East Biloxi.



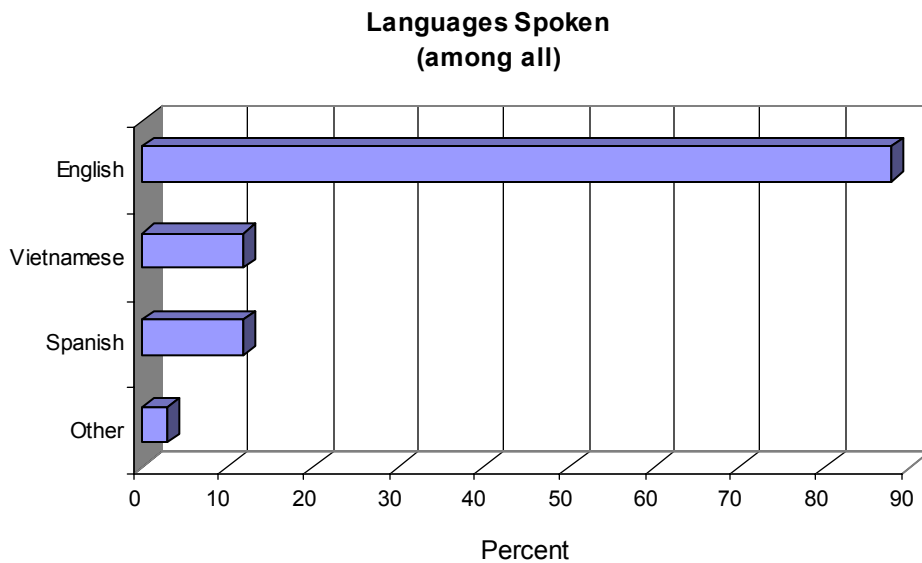
Ethnicity

Most of the survey respondents identified themselves as ‘African-American’ (38%) or ‘White’ (37%), followed by ‘Vietnamese’ (13%) and ‘Hispanic’ (9%). Three percent of respondents replied “Other”. These numbers are similar to the demographics recorded in the 2000 U.S. Census for East Biloxi, which estimated the population at 35% African-American, 50% White, 13% Asian (Vietnamese) and 3% Hispanic. It is generally assumed that the U.S. Census undercounts minority and immigrant populations.



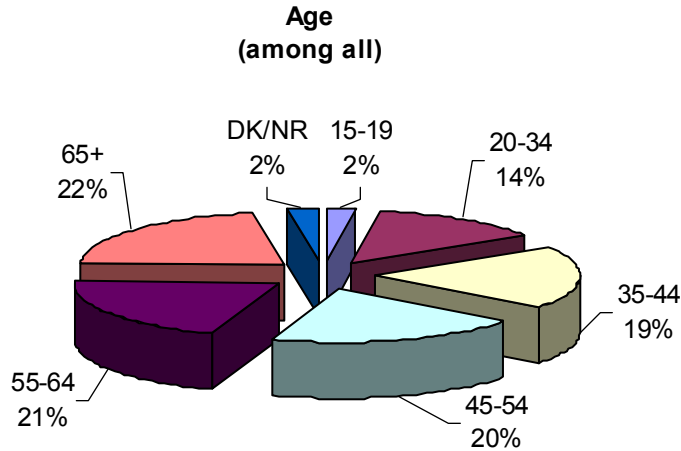
Languages Spoken

Respondents were asked to indicate all the languages that they speak well enough to be understood. The vast majority of respondents (88%) replied that they speak English well enough to be understood. Twelve percent responded that they speak Vietnamese, and 12% Spanish. Approximately 3% reported that they speak another language, and approximately 15% of the respondents chose more than one language.



Age

Twenty-two percent of respondents are over 65 years of age; 21% between 55-64; 20% between 45-54; 19% between 35-44; 14% between 20-34 and 2% between 15-19 years old.

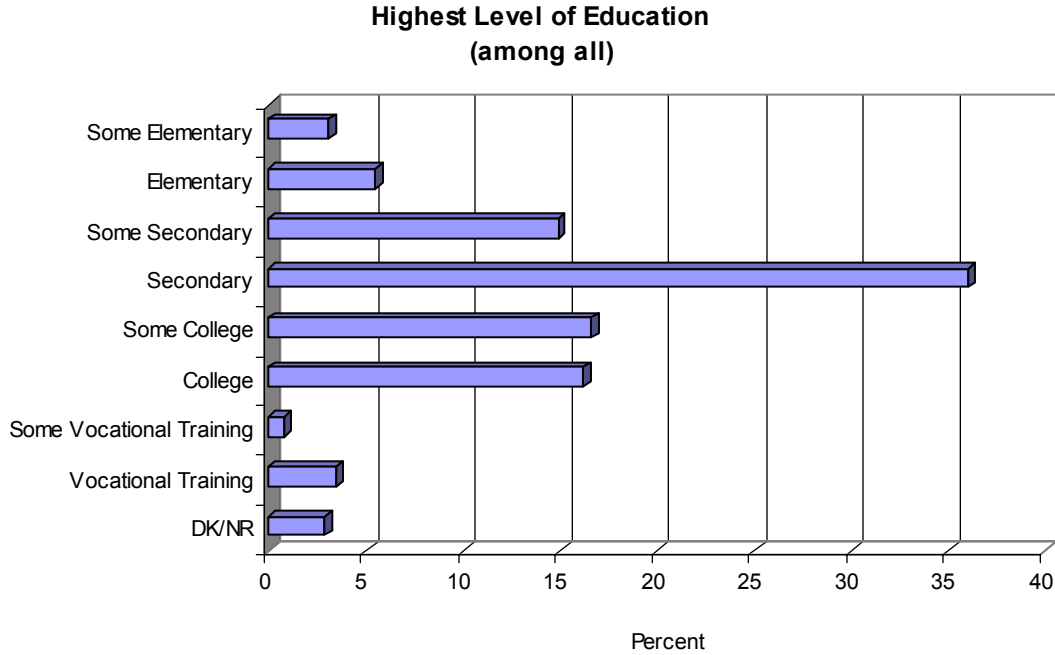


According to the 2000 U.S. Census for East Biloxi, 15% of the population was over 65 years of age; 10% aged 55 to 64; 12% aged 45 to 54; 11% aged 35 to 44; 14% between 20 and 34 and 8% aged 15 to 19 years old.

The respondents for this survey are noticeably older than the Census data recorded. A number of factors in the survey methodology may have affected this, especially that the survey was conducted primarily during the day when people of working age would normally be at work. Also, after a disaster, younger people may move out of the area at a higher rate than older residents due to transferable work skills and the comparably lower economic and logistical burden of relocating in comparison to a large or extended family. Note also that the 2000 Census still showed a greater proportion of East Biloxi residents over 55 than the City by nearly five percent and a noticeably smaller proportion of residents between the ages of 25 and 39.

Education

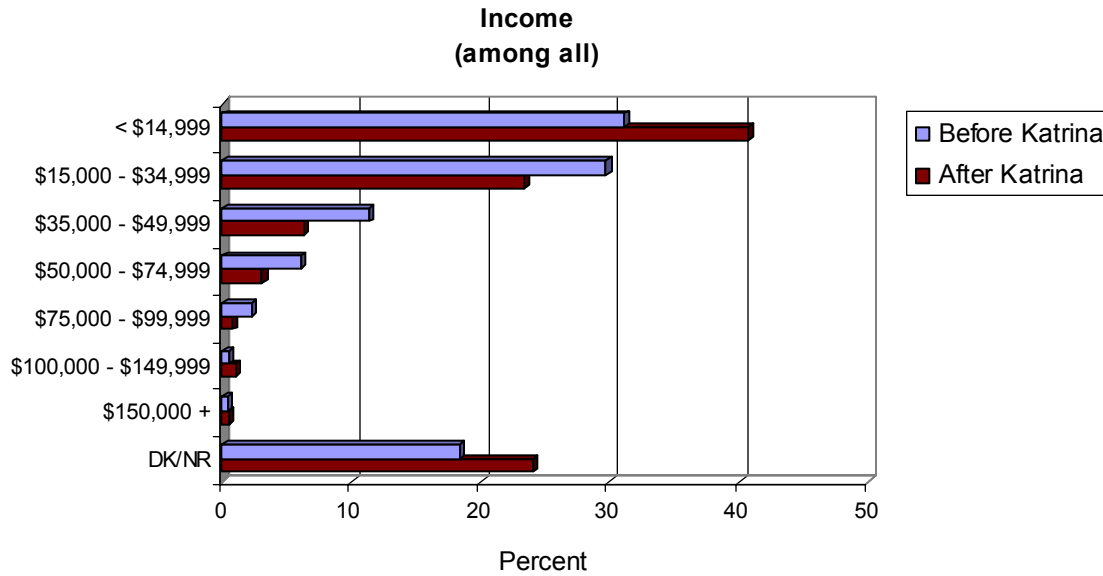
The greatest proportion of survey respondents indicated that they completed secondary school (36%), and 16% replied that they completed college. At the same time, a full 24% replied that they did not finish secondary school. The number completing secondary school is higher than the 2000 U.S. Census for East Biloxi (30%) and the City of Biloxi (27%)



Income

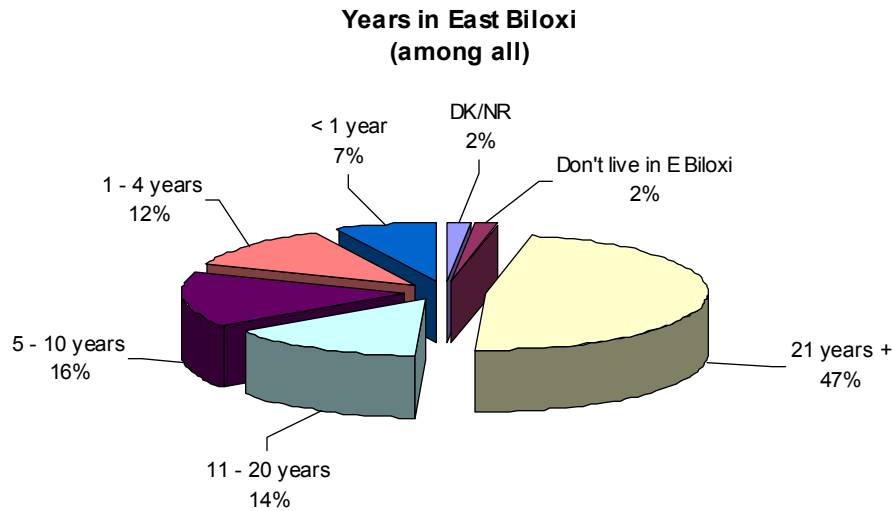
The greatest proportion of respondents had annual family incomes below \$34,999 both before and after Hurricane Katrina. Thirty-one percent of respondents had annual family incomes below \$14,999 before Hurricane Katrina, compared to 41% after the hurricane. Thirty percent of respondents had annual family incomes of \$15,000 to \$34,999 before the hurricane, compared to 23% after the hurricane. It should be noted that a significant number of respondents (18% pre- and 24% post-Katrina) chose not to answer the questions regarding income. The 2005 US Poverty Threshold, as determined by the U.S. Census Bureau, for a family of four with two children is \$19,806⁶.

⁶ U.S. Census Bureau (<http://www.census.gov/hhes/www/poverty/threshld/thresh05.html>), May 2006



Length in Biloxi

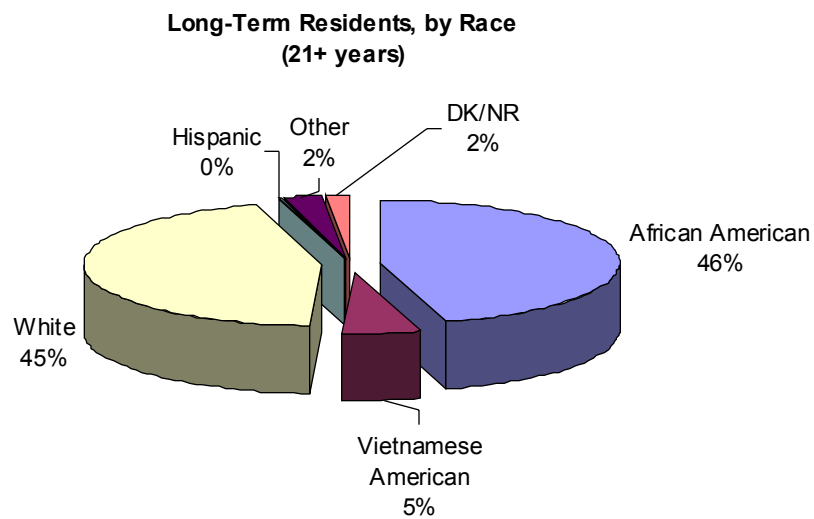
Almost one-half of respondents (47%) replied that they have lived in East Biloxi for more than 21 years. Fourteen percent replied that they have lived in East Biloxi between 11 and 20 years; 16% 5 to 10 years; 12% 1 to 4 years; and 7% less than 1 year. This corresponds with the age of the population surveyed, as older respondents are more likely to be long-term residents.



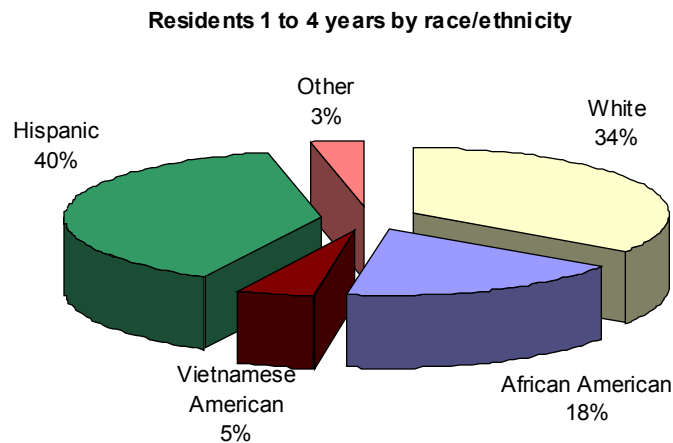
The high number of long-term residents, when viewed with survey information on what respondents liked best about East Biloxi, shows that there are strong social and family

networks between residents that tie them to the neighborhoods. This was confirmed through interviews and community meetings.

Of those who responded that they have lived in East Biloxi for more than 21 years, African-Americans represent 46% of the total and Whites comprise 45%. Vietnamese Americans made up approximately 6% of the respondents in this category, Hispanics less than 1% and 'Other' races represented nearly 3%. Of the respondents who have lived in East Biloxi for 5 to 20 years, 36% identify as African-American, 27% as White and 30% as Vietnamese American.

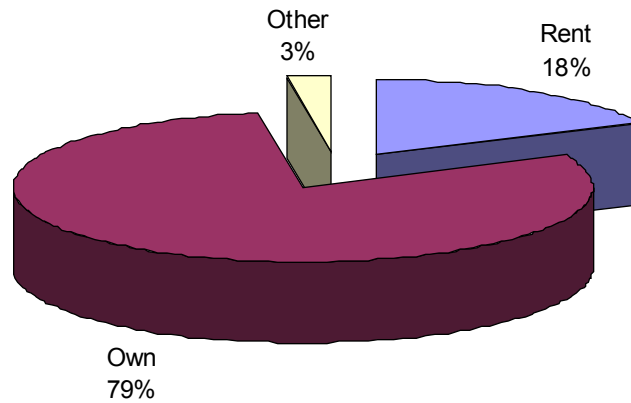


Of the respondents new to East Biloxi before the hurricane (1-4 yrs) 39% are Hispanic, 34% are African-American and 18% are White. Of the 7% of respondents newest to East Biloxi (less than 1 year) 35% are Hispanic, 24% are African-American and 32% are White.



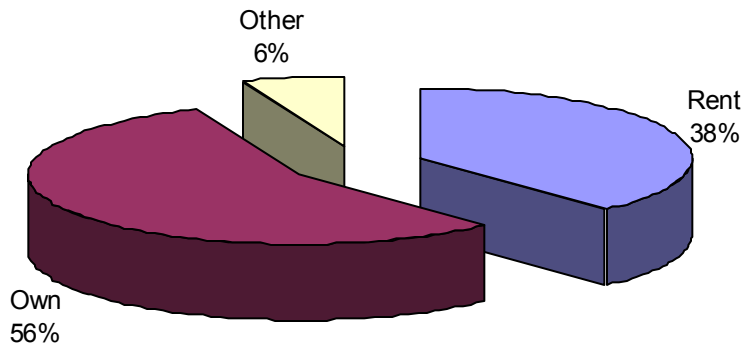
Nearly four-fifths of respondents (79%) who have lived in East Biloxi for over 21 years are homeowners.

Residents more than 20 years by tenure



Of respondents living in East Biloxi for 5 to 10 years, just over half (56%) are homeowners, declining in the 1 to 4 year range to one-third, and to one-quarter for the newest residents.

Residents 5 to 10 years by tenure

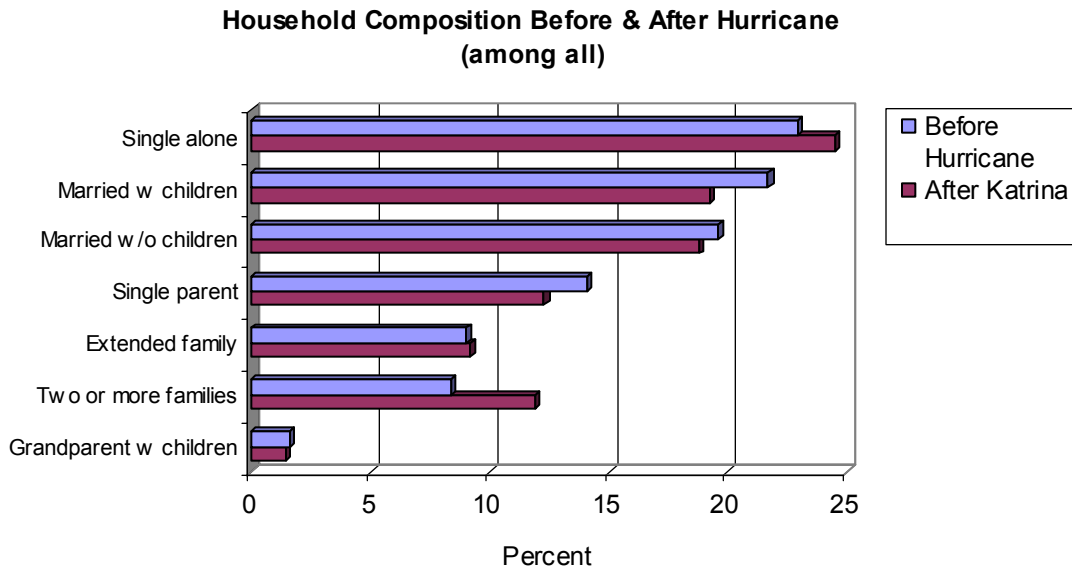


Children

The greatest proportion of respondents indicated that they have children over the age of 18 (39%). Nineteen percent have children between six and 17 years old. Eight percent have children under five years old. Nineteen percent of respondents indicated that they do not have children, and 15% did not respond to the question. These numbers correlate to the higher ages of respondents.

Household composition

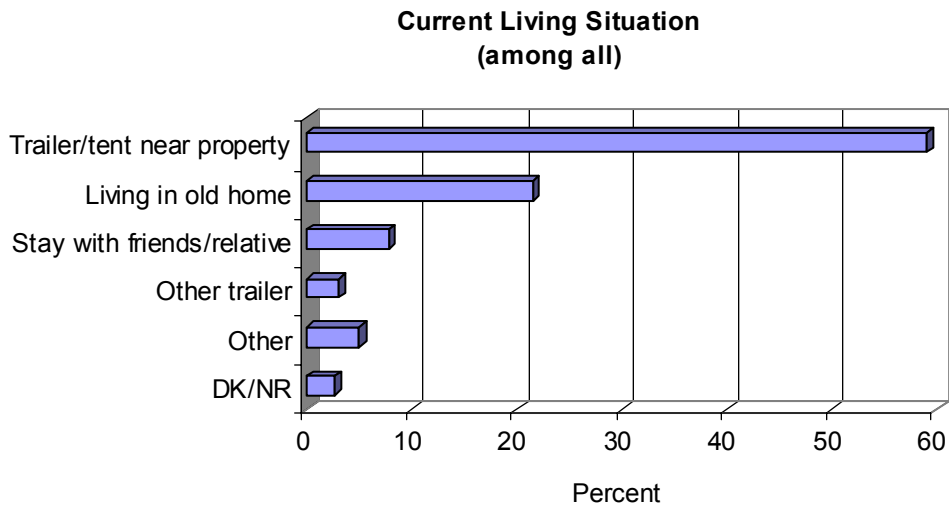
Household composition among survey respondents changed little after the hurricane. Both before and after the hurricane, the greatest proportion of respondents indicated that they are single living alone (23% and 25%, respectively), followed by married with children (22% and 19% respectively), married without children (20% and 19% respectively), and single parent (14% and 12% respectively).



Housing

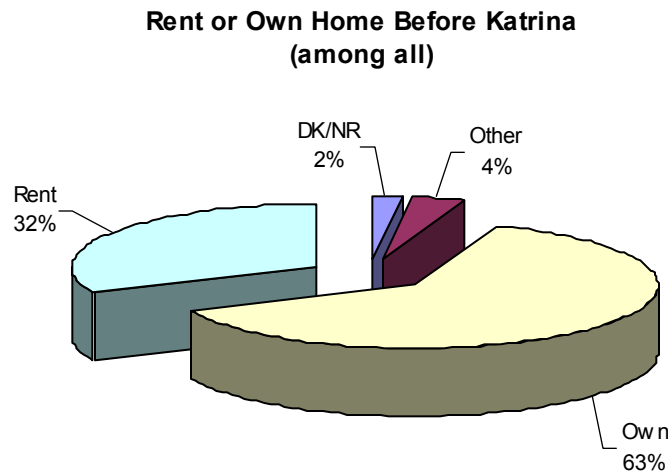
Current living situation

The greatest proportion of respondents (59%) indicated that they are ‘Living in a trailer/tent on or near [their] property’. Twenty-two percent are living in their old home, 8% are staying with friends or relatives. Three percent noted that they are living in another trailer situation. Five percent indicated ‘Other’ and 3% answered ‘Don’t know/No response’.

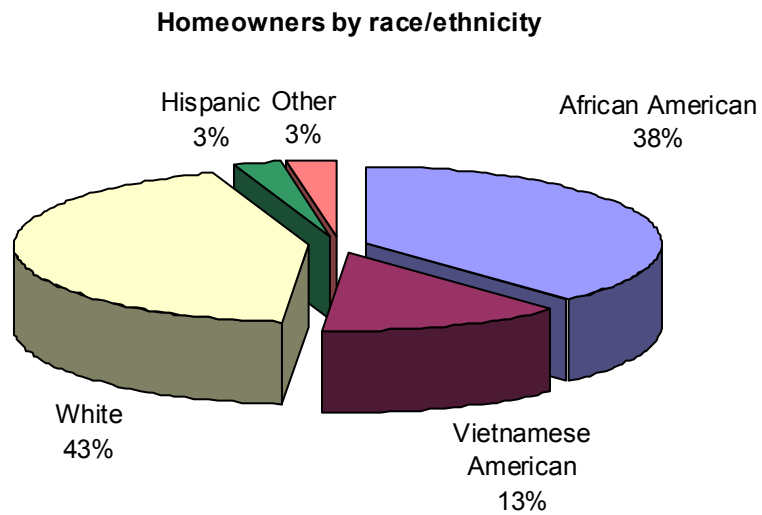


Rent or own

Almost two-thirds of respondents (63%) replied that they owned the home in which they lived before Hurricane Katrina. Thirty-two percent replied that they rented the home in which they lived. The 2000 U.S. Census for East Biloxi showed a lower percentage of owners (47%) and a much higher number of renters (53%).

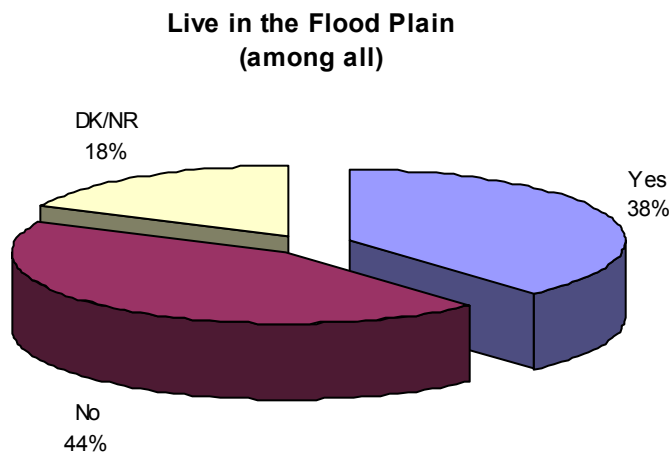


Of the respondents who own homes, approximately 43% identified as White, 38% as African-American, 13% as Vietnamese American, 3% as Hispanic and 3% as Other.



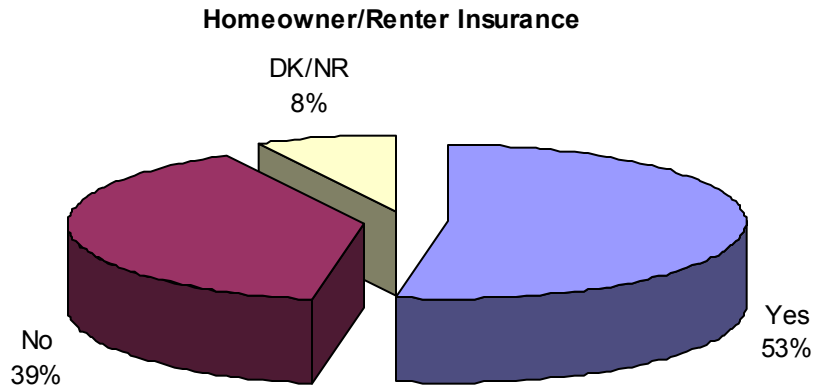
Live in Flood Plain

Almost two out of five (38%) respondents replied that they lived in the East Biloxi flood plain before the hurricane.

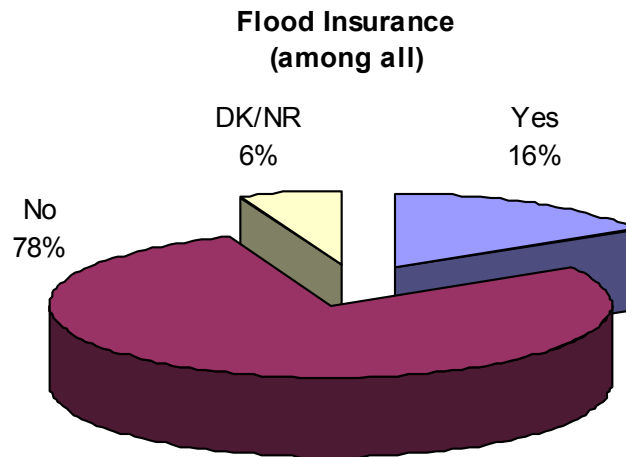


Insurance

When asked if they had homeowners or rental insurance, more than half (53%) answered 'Yes' and 39% replied that they did not.

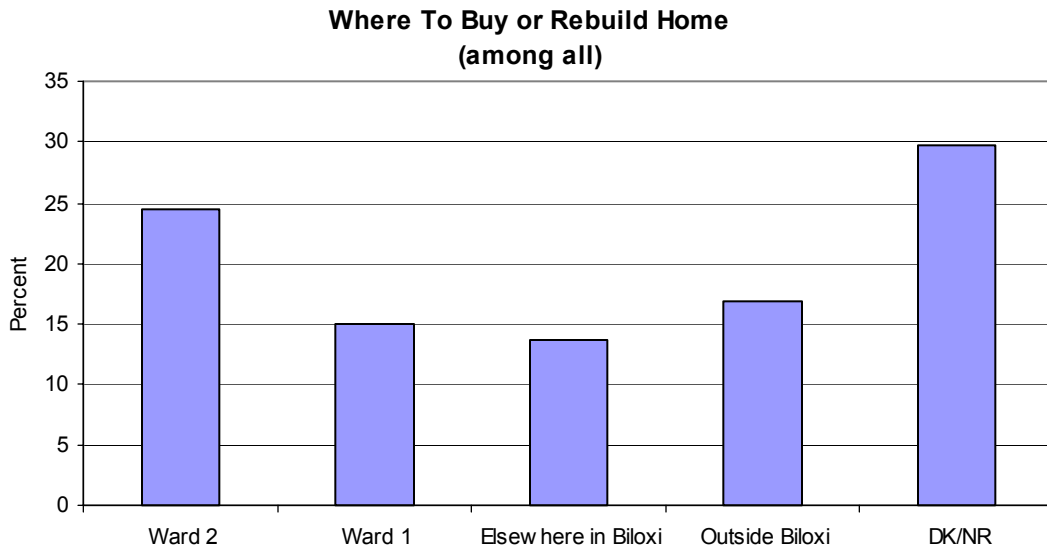


Sixteen percent of respondents responded that they had flood insurance. Of the respondents who replied that they lived in the flood plain, 29% indicated that they had flood insurance while 67% said they did not.

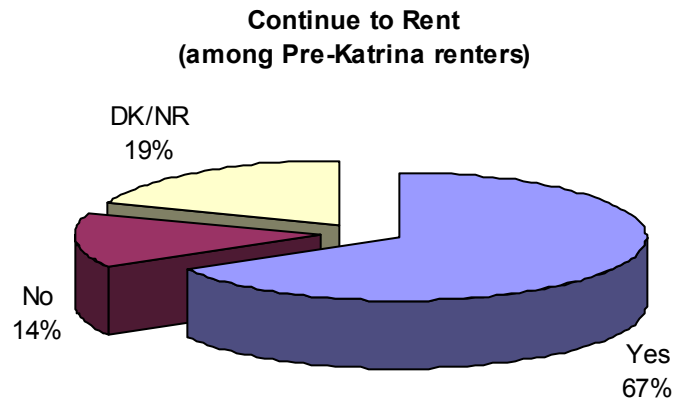


Rebuilding

Among homeowners, 79% plan to rebuild their home, while 11% did not respond or chose 'Don't know'. Just over half of all respondents (53%) indicated that they plan to buy or rebuild in Biloxi: 25% chose Ward 2, 15% Ward 1, and 14% 'Elsewhere in Biloxi'. Seventeen percent of the respondents replied that they would buy or rebuild outside Biloxi. It should be noted that 30% of all respondents answered 'Don't know/No response', which may illustrate indecision or uncertainty on the part of this population as to where to live in the future, or that they had no plans to own a home.



As for those who were renting their homes before Hurricane Katrina, 65% indicated that they planned to continue living in Biloxi; 19% responded 'Don't know/No Response.'

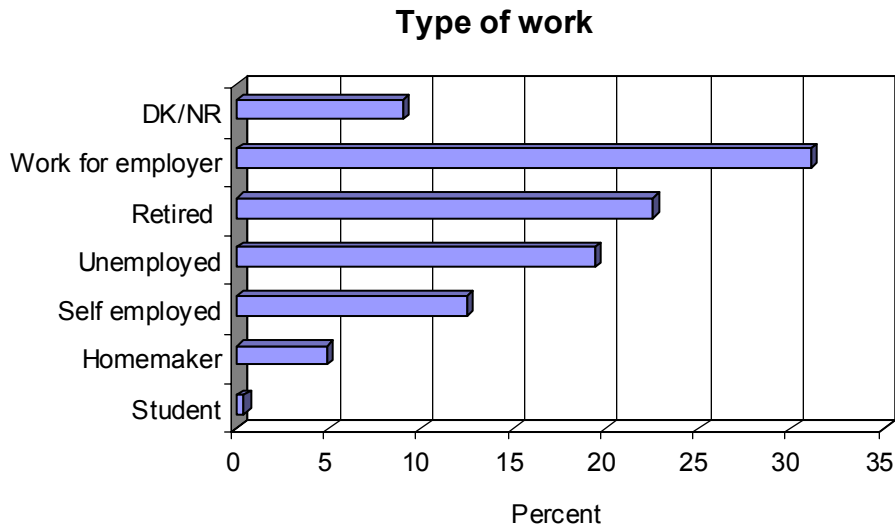


Employment

Employment Status

Just over one-third of respondents replied that they are employed, compared to 63% who replied that they are not employed. Over two percent had no response. Respondents aged 20 to 54 years old showed similarly high ‘No’ responses (52%). Because most surveying occurred in homes during normal working hours, the survey population may include a higher proportion of those who do not normally consider themselves employed (retired, student, disability, etc).

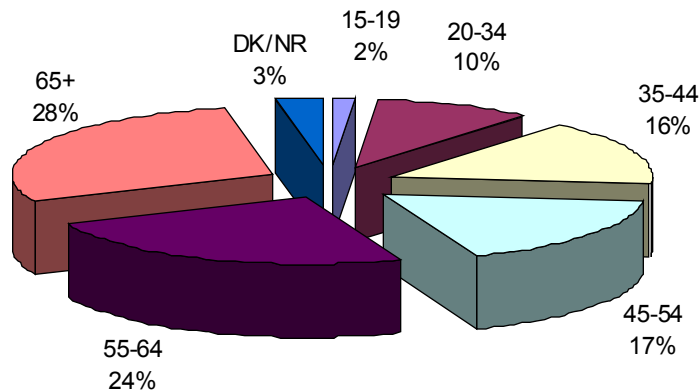
The greatest proportion of respondents indicated that they work for an employer (31%) or are retired (23%). Thirteen percent chose self-employed, 5% chose homemakers, and 0.4% chose ‘student’. Nineteen percent indicated that they are unemployed. When combining the responses for Retired, Homemaker, Student, Unemployed, Don’t Know—groups traditionally not considered employed—we get a total of 56%, short of the nearly 66% answering ‘No’ or ‘Don’t Know’ to the question, “Are you employed?” The discrepancy suggests that many ‘Self-employed’ respondents considered their work too sporadic to consider themselves working at the time of the survey.



Additional Income

Twenty-six percent of respondents indicated that they have an additional source of income, while 65% indicated that they do not. The additional sources of income written in by those indicating an additional source of income included Social Security (22%), disability (18%), unemployment (13%), retirement (9%), and FEMA (2%). Thirty-seven percent of those with additional incomes did not write in their source. Also among those with additional income, 29% are over 65 years of age; 24% between 55-64; 43% between 20 and 54, considered to be prime working ages; and 2% between the ages of 15-19.

Additional Income By Age
(among respondents with additional income)

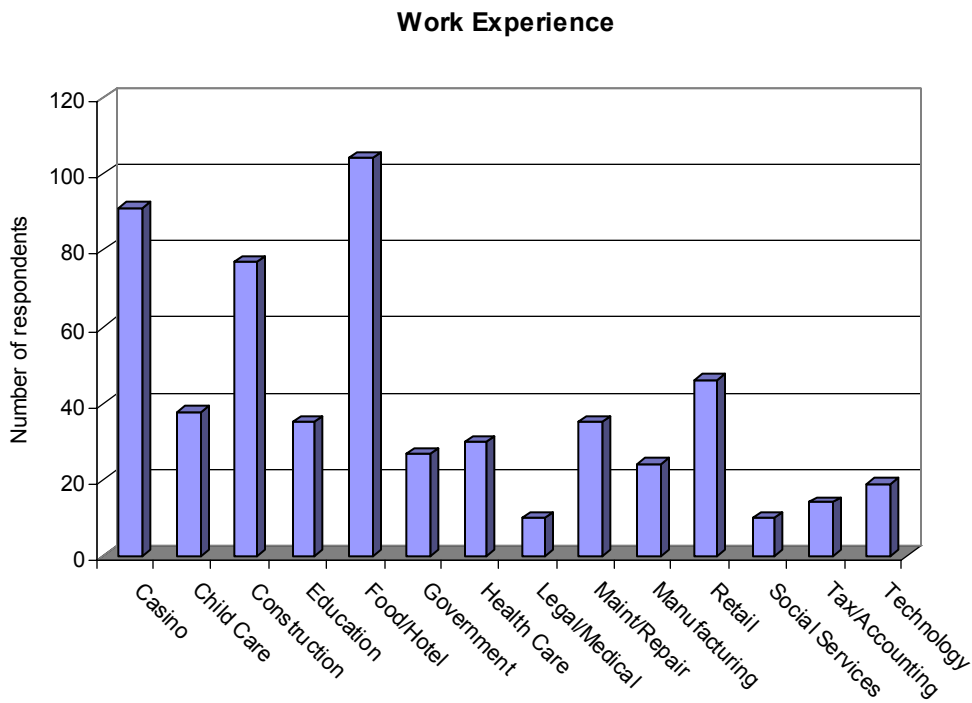


Obstacles to Employment

When asked to describe the major obstacles in finding a job, 21% of respondents indicated that their place of employment was damaged by Hurricane Katrina. Ten percent chose (lack of) 'Access to transportation' and 9% chose 'Lack of employment opportunities'. Other responses included physical or psychological impediments (6%), 'Lack of skills' (3%), 'Prejudice' (3%), and lack of housing (1%).

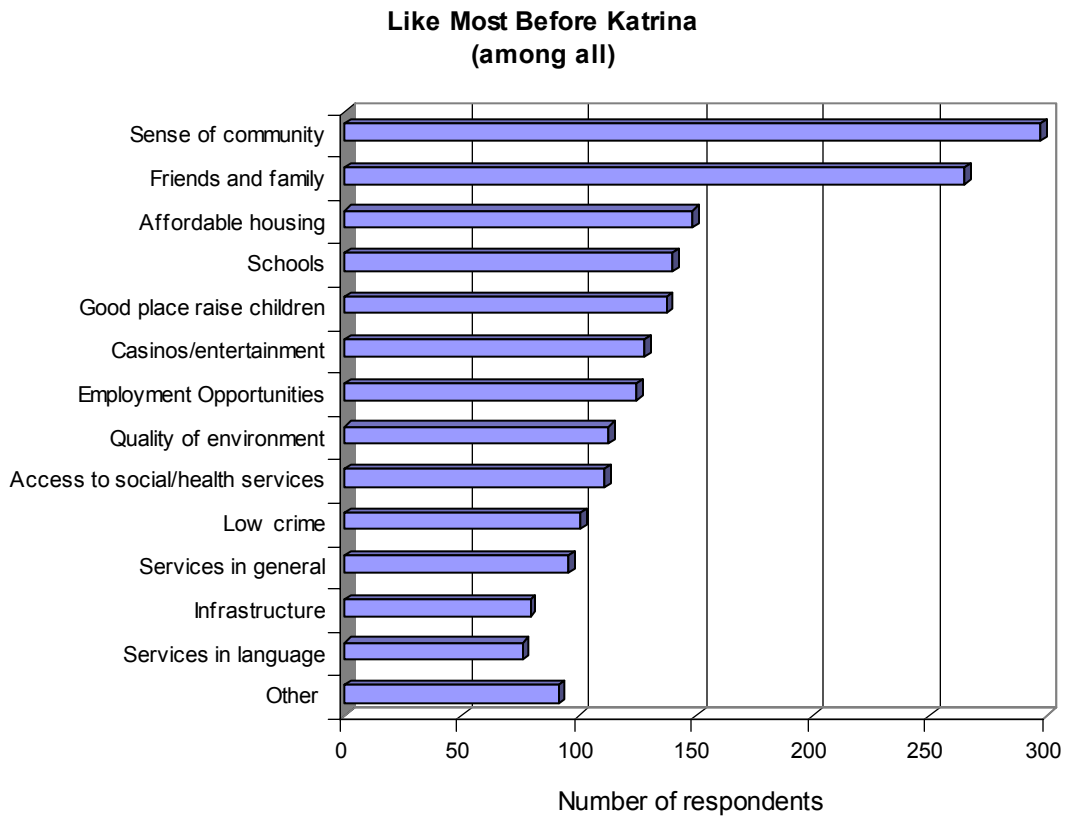
Work Experience

Respondents were asked to indicate all the businesses or industries in which they have work experience. The top five responses chosen were 'Food / Hotel services', 'Casino', 'Construction', 'Retail', and 'Child care' (it should be noted that 'Education' followed 'Child care' closely).

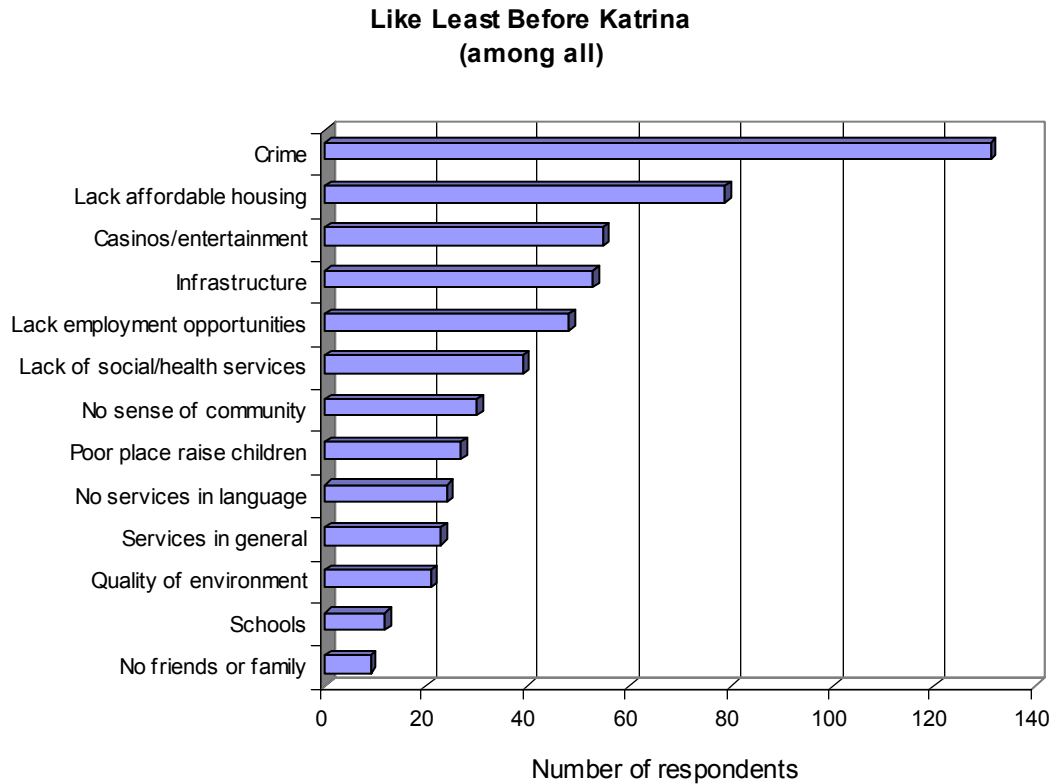


Community Likes and Dislikes

Respondents were asked to indicate all the things they liked most about living in East Biloxi before Hurricane Katrina. Respondents ranked 'Sense of community' first, followed closely by 'Friends and family'. 'Affordable housing', 'Schools' and 'Good place to raise children' ranked third, fourth and fifth respectively. It is interesting to note that 'Casinos/Entertainment' ranked a close sixth in priority.



They were then asked to indicate what they liked least about living in East Biloxi before Hurricane Katrina. In this case, 'Crime' ranked first, followed by 'Lack of affordable housing'. Following this by a fair margin was 'Casinos/Entertainment', followed by 'Infrastructure' and 'Lack of employment opportunities'.

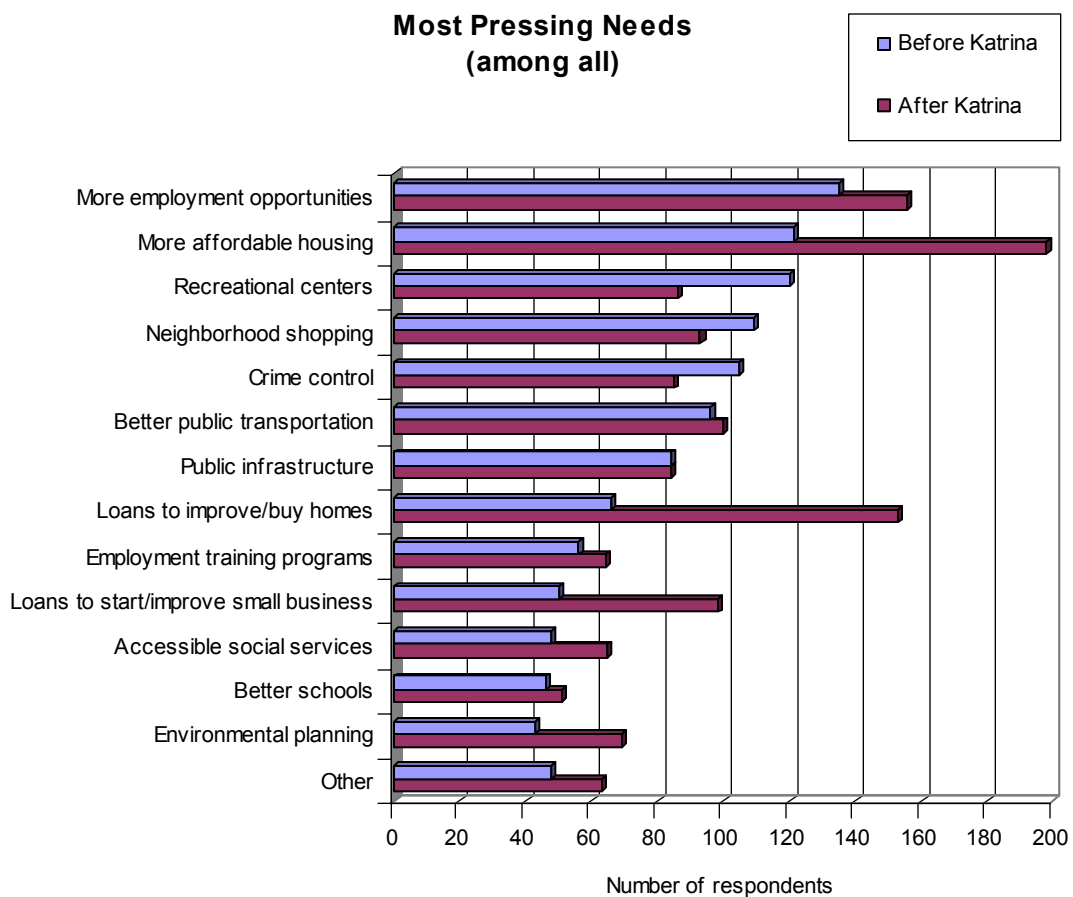


Community Concerns

Community Concerns Before and After Katrina

When asked to choose East Biloxi’s three most pressing concerns *before* Hurricane Katrina, respondents prioritized ‘More employment opportunities’, ‘More affordable housing’ and ‘Recreational centers’, respectively.

When asked to choose the three most pressing concerns *after* Hurricane Katrina, respondents prioritized ‘More affordable housing’, ‘More employment opportunities’, which was followed closely by ‘Loans to improve/purchase homes’.



East Biloxi's three most pressing concerns after Hurricane Katrina certainly reflect the hurricane's impact on the community. The fact that 'More affordable housing' and 'More employment opportunities' were identified as most pressing concerns before the hurricane suggests that the East Biloxi community was already grappling with these issues.

At the same time, the data suggest that these priorities are felt more intensely as a result of the hurricane. For example, 'More affordable housing' after the hurricane was chosen by 198 people, compared to 121 people who considered this a pressing need before the hurricane, a 39% increase. Likewise, 'More employment opportunities' was indicated as a pressing need after the hurricane by 156 respondents, compared to 135 people before, a 13% increase.

A fair number of respondents also point to concerns such as 'Neighborhood shopping', 'Recreational centers', 'Crime control' and 'Public infrastructure' that may be common to other cities and communities, suggesting that while residents' main concerns are to address the immediate needs caused by the hurricane – housing and jobs—they continue to engage in the everyday life of their community.

Community concerns before and after the hurricane were analyzed by the subgroups of age, race and ethnicity, length of residency in East Biloxi, and homeownership. Some results of the top three choices by subgroup are described below.

Community Concerns Before Katrina: By Age

The age groups under 65 ranked 'More employment opportunities' and 'More affordable housing' in the top three pressing needs before Hurricane Katrina. Respondents between the ages of 35 and 54 and those over 65 also chose 'Recreational centers' as another top pressing need. 'Neighborhood shopping' was No. of Respondents 2 between the ages of 20 to 34 and over 55 years of age. 'Better public transportation' was a pressing need for those between 55 and 64; and 'Crime control' was identified as a pressing need for those over 55 years of age.

Community Concerns After Katrina: By Age

'More affordable housing' and 'Loans to rebuild/improve/purchase homes' were among the top three concerns in all age categories. Age groups under 65 also prioritized 'More employment opportunities'. Those over 65 prioritized 'Recreational centers' and 'Public infrastructure', while those between the ages of 55 to 64 prioritized 'Neighborhood shopping'. Finally, those between the ages of 20 to 44 chose 'Better public transportation' in the top three.

Community Concerns Before Katrina: By Race and Ethnicity

'More affordable housing' and 'More employment opportunities' were identified as two of the top three pressing needs by African-Americans, Hispanics, and Vietnamese-Americans. White respondents prioritized 'Neighborhood shopping', 'Crime control'

and ‘Public infrastructure’ as pressing needs. In addition, both African-Americans and Vietnamese-Americans pointed to ‘Recreational centers’ as top concerns. Hispanic respondents also prioritized ‘Better public transportation’ as a pressing need.

Community Concerns After Katrina: By Race and Ethnicity

All racial and ethnic groups – African-American, Hispanic, Vietnamese-American and White—identified ‘More affordable housing’ as one of the three most pressing needs after the hurricane. In addition, African-American, Hispanic and Vietnamese-American respondents prioritized ‘More employment opportunities’ in the top three most pressing needs. African-American, Vietnamese-American and White respondents identified ‘Loans to improve/purchase homes’ as a top three most pressing need. ‘Better public transportation’ and ‘Employment training programs’ and rounded out the most pressing needs among Hispanic residents; and ‘Neighborhood shopping’ for White respondents.

Community Concerns Before Katrina: By Length of Residency

In looking at community concerns by length of residency, ‘More affordable housing’ and ‘More employment opportunities’ were both identified as pressing needs by respondents in all length of residency categories. ‘Better public transportation’ was of top concern to residents who have lived in East Biloxi for 4 years or less. ‘Neighborhood shopping’ was prioritized by those who have lived in the community 5 to 10 years, and long-term residents who have lived in the community for over 21 years. Long-term residents also prioritized ‘Recreational centers’. Finally, ‘Crime control’ was identified as a top concern by those who have lived in the community for less than one year and those who have lived in the community between 11 to 20 years.

Community Concerns After Katrina: By Length of Residency

When looking at community concerns by length of residency, respondents from all length of residency categories prioritized ‘More employment opportunities’ and ‘More affordable housing’. Meanwhile, those who have been in East Biloxi for 5 years or more identified ‘Loans to improve/purchase homes’ as a most pressing need, and those who have been in East Biloxi for 4 years or less identified ‘Better public transportation’ as a most pressing need.

Community Concerns Before Katrina: By Homeowners and Renters

Before the hurricane, homeowners prioritized ‘Recreational centers’, ‘Neighborhood shopping’ and ‘More employment opportunities’. Renters, meanwhile, prioritized ‘More employment opportunities’, ‘More affordable housing’, and ‘Better public transportation’.

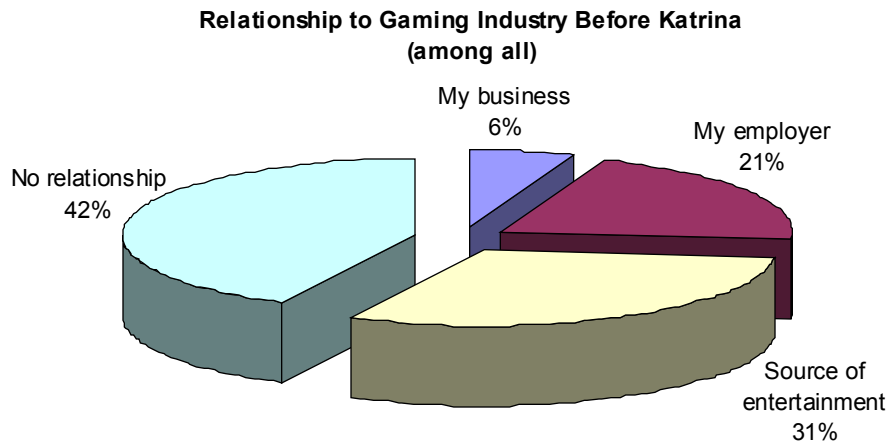
Community Concerns After Katrina: By Homeowners and Renters

Homeowners and renters were in agreement when identifying top concerns. Both groups prioritized ‘More affordable housing’, ‘Loans to improve/purchase homes’, and ‘More employment opportunities’.

Gaming, Tourism and Entertainment Industry

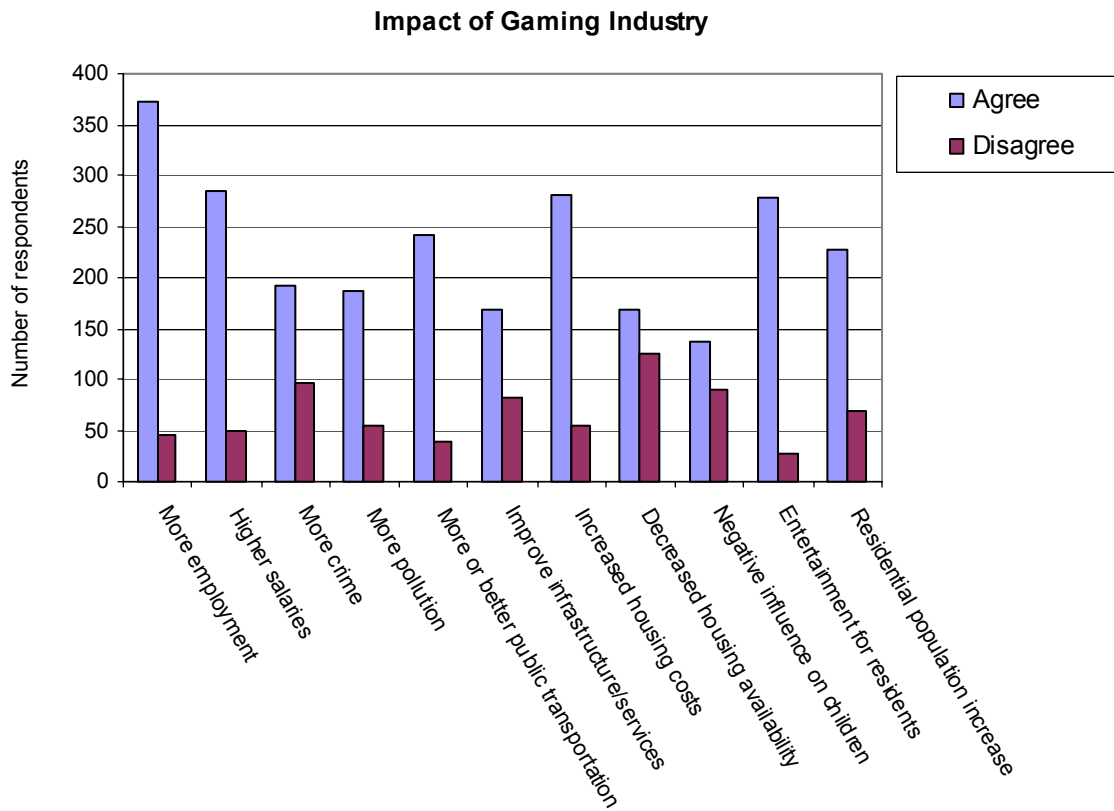
Respondents were asked to respond to several questions regarding the gaming, tourism and entertainment industry as it has played a large role in East Biloxi's recent history and may continue to do so in the future.

The greatest proportion of respondents (44%) replied that they had no relationship to the gaming, tourism and entertainment industry before Hurricane Katrina, while 32% replied that it was a 'Source of entertainment', 21% 'My employer' and 6% 'My business'. Some respondents chose more than one response.



Overall, respondents expressed ambivalence over the rebuilding and expansion of the gaming, tourism and entertainment industry. When given the options, more respondents replied that an expanded gaming industry would create more employment, higher salaries, more or better public transportation, improve infrastructure and services, and more entertainment for residents.

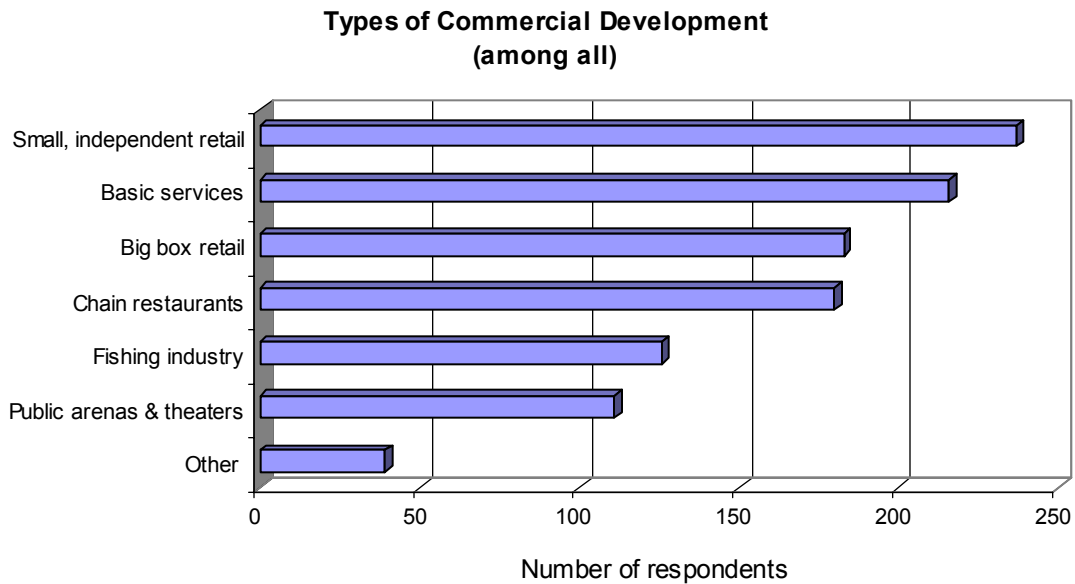
At the same time, however, more respondents also indicated that an expanded gaming industry would create more crime, more pollution, increased housing costs, decreased housing availability, and would have a negative influence on children. Given proper infrastructure in the form of public safety, pollution and traffic controls and housing opportunities for low-income households, respondents are supportive of the gaming industry.



Community Revitalization

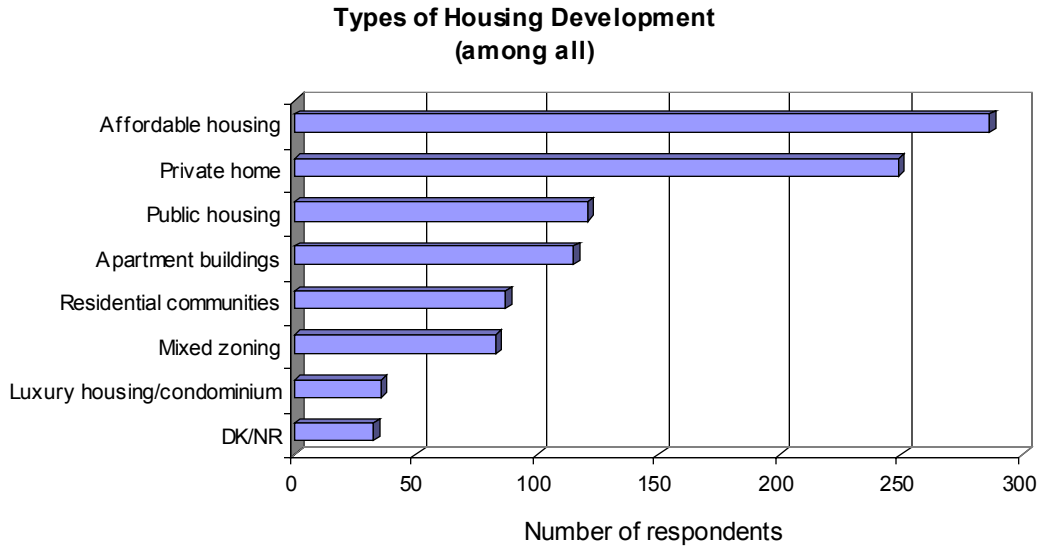
Commercial Development

When asked to prioritize the type of commercial development respondents would like to see more of in East Biloxi, the greatest proportion of respondents ranked ‘small independent retail’, followed by ‘basic services’, ‘big box retail’, and ‘chain restaurants’. ‘Basic services’ is assumed here to include businesses selling or producing daily living needs such as grocery stores, dry cleaners and pharmacies. Similar examples were presented with the survey question. Respondents were asked to make three or fewer choices; accordingly, the categories are not mutually exclusive.



Housing Development

As for housing development, the greatest proportion of respondents prioritized ‘affordable housing’, followed closely by ‘private home’, then ‘public housing’ and ‘apartment buildings’.

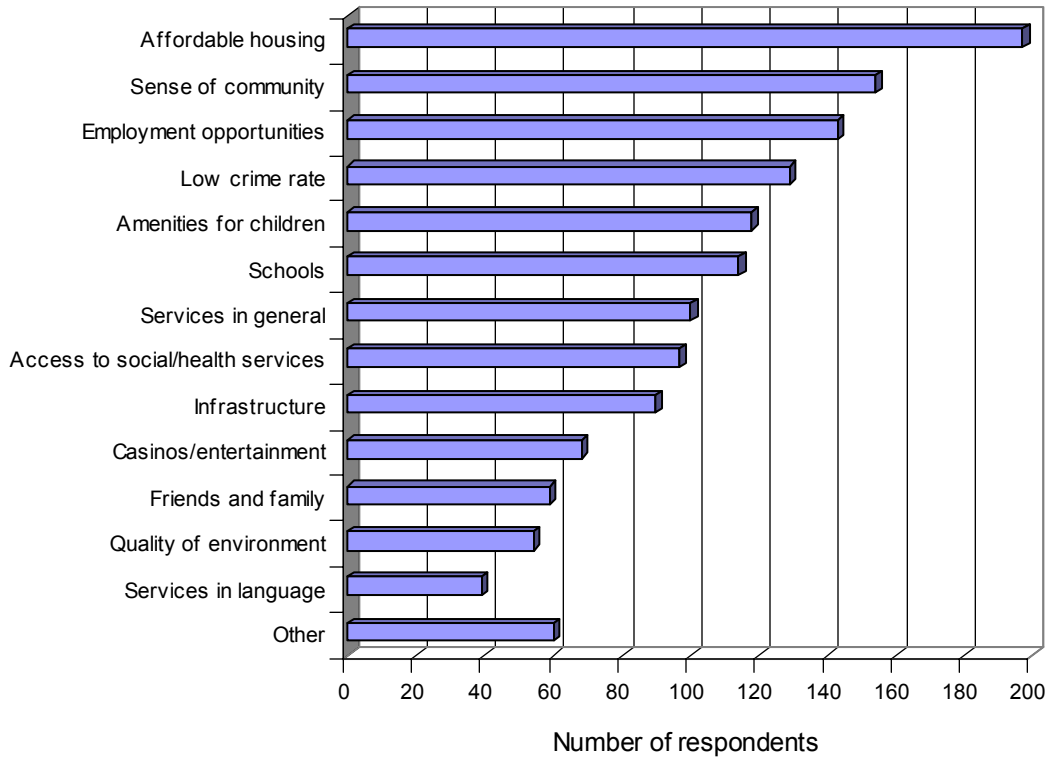


Top Three Things to Rebuild, Restore, Improve

Respondents were asked to choose the three things they most want to see rebuilt, restored or improved in East Biloxi. The greatest proportion of respondents chose ‘affordable housing’, followed by ‘sense of community’, and ‘employment opportunities’. This prioritization reflects the most pressing concerns both before and after the hurricane (‘Affordable housing’ and ‘Employment opportunities’), as well as the quality that the greatest number of respondents liked most about living in East Biloxi before the hurricane – a sense of community.

It is clear that the residents of East Biloxi are committed to their community and place a value on the social networks that create a ‘Sense of community’. On the one hand, this sense of community may be difficult to restore, as it is an intangible quality at best, and may be all the more difficult to recreate given the upheaval wrought by Hurricane Katrina and its aftermath. At the same time, the challenge to rebuild community may be East Biloxi’s greatest asset, in that it will serve as an impetus to bring people together to advocate for themselves and their community as it continues to recover, rebuild and revive after Hurricane Katrina.

**Things to Rebuild/Restore/Improve
(among all)**



IN OUR OWN WORDS: COMMUNITY ISSUES AND VISION

Overview

In the community surveys, interviews and six community meetings, the related issues of affordable housing and of rebuilding homes damaged by Hurricane Katrina were given top priority. But other issues common to low-income communities remain important to East Biloxians. Community members' hopes extend beyond restoration of what existed prior to Katrina to encompass a vision of a better community for all residents of East Biloxi today. These hopes include a community that is safer, more economically viable, linked to its past and rich with educational and recreational opportunities for young and old.

Through the community surveys, interviews and meetings, the residents of East Biloxi identified the following five key areas of primary concern, which are discussed in more detail in this section.

1. Rebuilding the housing stock of East Biloxi, including owner-occupied homes, public housing and affordable rental housing, with a focus on affordability and historic preservation so that pre-Katrina residents can return to a neighborhood they recognize as their own;
2. Creating a safer neighborhood, free of drug trafficking and crime;
3. Developing additional job opportunities, particularly in industries that are part of the rebuilding effort;
4. Developing a more diverse economic base distinguished in particular by a balance with the casinos, preservation of the seafood industry and smaller scale, neighborhood friendly retail businesses, family entertainment venues and restaurants; and,
5. Creating and maintaining neighborhood parks, community centers, schools and community-based service and housing organizations.

“The government should support local residents and make sure they are not being taken advantage of because they are already in vulnerable positions. They cannot unfairly force people from their lands. Most people would pitch in and rebuild better, stronger, and improve their communities if they are given enough help to do so.”

“Our client’s needs haven’t changed that much. They still need help with paying utility bills and rent and getting prescription drugs and getting transportation. But the demand has increased and there are fewer agencies to deal with these demands.”

“I see East Biloxi the same, only better.”

Housing and Rebuilding

Issue: Ability to Rebuild

The substantial majority of East Biloxians wish to remain – or to have the opportunity to remain- in their community. They are deeply concerned that the cost of restoring homes and neighborhoods, combined with the encroachment of the tourism/casino industry onto their blocks and backyards, will make it impossible to do so. Thirty percent of homeowners surveyed, as well as many meeting attendees and interview respondents, said they did not know or had not decided, eight months after the hurricane, whether they would ultimately rebuild in East Biloxi or not. This degree of uncertainty, particularly surrounding an issue as central as “home,” leads inevitably not only to frustration but to anger and despair.

For homeowners whose homes and properties were damaged by Hurricane Katrina, key obstacles to moving forward are:

- The still unresolved issue of City adoption of FEMA guidelines on building elevations;
- Uncertainty regarding the collection of homeowners’ insurance payments;
- Uncertainty around eligibility guidelines under the State of Mississippi’s relief programs;
- Unavailability of qualified housing contractors; and
- Uncertainty about casino development in people’s immediate neighborhoods.

“Fear, uncertainty, and doubt. These three words are stopping re-development as we know it.”

“Everyone is waiting...however, people are getting frustrated and the waiting without clear direction is discouraging.”

“People are calling to come home; but they have no place to live..”

“We do people a disservice if we give them money without any kind of information.”

“There’s a real lack of information in the community.”

Other issues cited in the interviews and community meetings include:

- Concerns about building permits and zoning variances necessary for rebuilding on non-conforming, smaller lots;
- The absence of funding or other support from FEMA and other relief organizations for the rebuilding or rehabilitation of rental housing; and
- The absence of technical assistance and fraud prevention programs to ensure that homeowners are protected from unlicensed, incompetent and dishonest contractors;

- The absence of support programs for people who can't afford to return to their homes;
- The need for financial literacy and other financial counseling programs, particularly for individuals and households who anticipate receiving grants or low-interest loans to rebuild their homes;
- A real estate market in which land speculation and the promise or rumor of ever-higher sales prices deters homeowners from rebuilding and discourages affordable housing development.

COMMUNITY VISION

⇒ **Residents of East Biloxi need clarity about their options.**

Participants expressed a need to know what can be built, what funds are available to rebuild and how homes can be maintained in the future, including acquiring affordable flood and homeowner's insurance.

⇒ **More and better support for returning to their former homes and neighborhoods.**

Pre-Katrina residents of East Biloxi, including renters and owners, need resources available for cleaning, planning and repairing their homes and surrounding areas.

⇒ **Retain the appearance and feel of their historic neighborhood.**

Many residents expressed, in interviews and at community meetings, a strong desire to retain the pre-storm character of the neighborhood. Comments included: *"I like the small town feeling," "We need to preserve the Biloxi cottages and the historic buildings"* and *"Keep the same flavor."* Meeting attendees expressed support for the historic feeling of buildings as cited in the Governor's Commission charrettes: *"Go with what we said for the charrettes,"* and, *"Rebuild in historic fashion."* The Hope VI development was widely cited as an example of what might serve as a good example for rebuilding.

Issue: Longstanding Need for More Affordable Housing

Prior to Hurricane Katrina, survey respondents cited the need for affordable housing as the number two leading concern for East Biloxi, after the need for more jobs. While the casino/tourism industry brought many jobs to and increased economic opportunity for the community, gaming did not offer opportunities for all, and it did drive up the price of land.

When Katrina struck, the storm damaged or destroyed 80% of East Biloxi's housing stock, including over two-thirds of public housing units, turning a housing problem into a housing crisis overnight. As part of its plan to retain and expand the local gaming and tourism industry after the catastrophe, the City has permitted casinos to move gaming operations into a zone extending inland east of Route 110 on the East Biloxi peninsula. Other casino operations, including hotels, restaurants and parking are not restricted to this

perimeter zone. This zoning amendment has driven land prices higher both within the gaming zone and along its border as casinos and other developers vie for properties suitable for commercial use and for luxury condominium development. As a result, land prices have moved even further out of the affordable range for low-to-moderate income residents.

In the survey, respondents cited the need for affordable housing as the community's number one concern after Hurricane Katrina.

"Short term, intermediate term, long term problem. Affordable housing is our problem."

"I don't think I would want the kind of city people can't afford to live in and pay taxes."

"Even before the storm families and individuals were doubled up in houses because they couldn't afford a house or apartment"

"We're getting lots of hotel rooms, but hardly any housing for residents"

"Many have been reported becoming homeless due to being priced out."

"Unless Biloxi establishes Land Trusts for affordable housing, there won't BE any affordable housing left."

COMMUNITY VISION

⇒ **Maintain East Biloxi's diversity of income levels and ethnicities.**

By preserving, rebuilding and creating new affordable housing, the people of East Biloxi can come back to their neighborhoods and begin to rebuild the community. Affordable housing involves more than just the price. It must:

- Meet a range of needs for homeowners, renters, seniors and extended families, among others;
- Be suitable for diverse individual and family needs and include apartment complexes, multiple family housing and multi-income housing on the waterfront; and
- Ensure that housing assistance programs function fairly and effectively to ensure access to housing for those with the greatest need.

“Hope VI would be a great resource, with about 600 houses; if it gets back on track it will provide a huge residential anchor and make a significant number of houses available.”

⇒ **The casino, gaming and entertainment industry must ensure that housing in the area is affordable to its employees at all pay scales.**

Issue: Senior Housing

According to the 2000 US Census, 15% of East Biloxians were over the age of 65 with another 22% over the age of 55. With more than a third of the community retired or approaching retirement, the needs of an aging population remain a major issue for this area of the City.

“Lets say your mom owned the property and everything in it. She was happy. Now everything is gone and she is still only getting 800 dollars a month. She can't live on that. She won't be able to qualify for Katrina grants.”

COMMUNITY VISION

⇒ **Meet current and projected demand for housing for older adults on limited incomes.**

Affordable housing is vital for seniors, the majority of whom live on fixed or dwindling incomes. In interviews and at community meetings, many residents and community leaders expressed significant concern about the housing needs of the elderly. Community members expressed the need for more subsidized housing for seniors; and a substantial number voiced opposition to any loss or sale of senior housing damaged by the storm.

Issue: Rebuilding and new development in East Biloxi may alter the historic, small town appearance of the community forever.

While community preservation can mean different things to different people, for many community meeting participants and interviewees one concern arose again and again: residents of East Biloxi are worried that they are losing a way of life. Community residents voiced mixed opinions regarding continued casino development and plans for luxury condominiums (including, it should be noted, several who expressed the hope that they might be able to sell their properties at a considerable profit).

A persistent worry remains beyond the hope for an early return to a rebuilt home. Residents are concerned that rebuilding requirements may force neighbors and family members to move away and might dramatically alter the appearance and intimate feel of the neighborhoods.

Most meeting participants expressed a preference for the familiar architectural styles of the pre-Katrina community. The architectural principles laid out in the Governor's Commission have also elicited a positive reaction. But for individual homeowners, restoring severely damaged historic homes or rebuilding to match historic styles presents a difficult economic challenge.

"When you lose the homes here, you lose your history."

"The casinos, businesses, and the seafood industry are not the only things that make up this community, it is the residents and the community spirit combined with the economic factors that make Biloxi what it is."

COMMUNITY VISION

- ⇒ **Restoration of downtown area and new development on the point should be contextual, reflecting the traditional smaller scale and character of the area.**
- ⇒ **Homeowners need access to information and funds to support restoration of historic houses**



Quality of Life

Issue: Community gathering space

Facilities available for shared activities have been damaged and unavailable since the storm, leaving many programs in temporary spaces and operating on limited resources. New indoor and outdoor spaces are seen as crucial for restarting public programs and giving people safe places to learn and play.

COMMUNITY VISION

⇒ **Create a community center that can provide a range of services.**

Center could feature a gymnasium, swimming pool, summer youth programs, and educational and recreational activities for all ages.

⇒ **Refurbish and build public parks.**

Existing parks are a haven for drug users, so that many people are afraid to use them during the day or to walk past them at night. In addition to crime, many parks contain dangerous trash and debris. Residents want parks that are safe at all hours and for all ages.

“Policies and regulations have been streamlined for big business, now they need to be streamlined for things like childcare, service programs and other amenities.”

Issue: Transportation

One concern about transportation had to do with rising vehicular traffic as the casinos rebuild and draw in more customers. Others were concerned about the travel difficulties for people sharing or lacking personal vehicles. Public transportation is available to and from East Biloxi, but many participants in the community meetings expressed a need for this to be improved and expanded. Public transportation was seen to have the potential to lighten traffic, especially near casinos, as could alternative modes such as walking and biking.

COMMUNITY VISION

⇒ **Provide public transportation system for residents and tourists.**

Public transportation should be available late enough for casino visitors and employees and should provide links to neighboring areas such as Gulfport. As the City rebuilds, routes should adapt to reflect where people live, work and play.

⇒ **Increase the options for non-motorized transportation.**

Participants saw bike paths and sidewalks – when designed efficiently – as positive ways to provide safe, clean routes to work and play. Routes should include amenities such as benches, water fountains and safe road crossings.

Issue: Beautification

COMMUNITY VISION

⇒ **Increase community involvement in beautifying neighborhoods.**

As with other areas of building community, involving residents and businesses was seen as crucial to maintaining physical standards of private and shared spaces.

Whether through special events, community gardens or block-adoption, participants expressed a need to bring people together.

⇒ **Improve and maintain the appearance of public areas.**

Participants of community meetings saw the maintaining of other public areas such as streets, medians and beaches as important in attracting visitors and raising Biloxians' spirits during the rebuilding of their city.



Issue: Ethnic and Cultural Diversity

In community meetings and interviews, residents pointed to East Biloxi's long history of ethnic and cultural diversity as an important characteristic of this community. As described by one interviewee, East Biloxi is a "*melting pot*" with people of African-American, Western European, Vietnamese, Serbian, Croatian, Mexican, and Central and South American descent, among others. And as expressed in the community meetings and interviews, many of East Biloxi's residents want to maintain and preserve this characteristic.

One interviewee noted the growth in the immigrant population in Mississippi since the hurricane. Before the hurricane, there were an estimated 120,000 immigrants in the state, with 20,000 to 30,000 in the coastal counties. Since the hurricane, there are now an estimated 40,000 to 60,000 immigrants in the coastal counties. While some migrant workers have already left the area, there are a good number of those who may stay.

COMMUNITY VISION

⇒ **Provide resources in native languages of people in need.**

Given the growing number of immigrants in the East Biloxi area, it is important to provide signage and services, such as legal and medical, in the languages of East Biloxi's largest ethnic groups.

⇒ **Increase the cultural awareness of East Biloxi residents.**

Participants suggested the opportunity for educational activities that shared histories and cultural heritage. These activities could be integral to community centers and afterschool programs, for example.

Public Safety

East Biloxians are living with two primary safety concerns: crime and the oncoming hurricane season.

Crime is, by no means, a new issue for East Biloxians; however, concern over the issue intensified after Hurricane Katrina knocked out streetlights throughout the area. Every night throughout the winter, many areas of the community were left in darkness. The perception grew that area parks and street corners were even more dangerous than before the hurricane.

Thousands of East Biloxians living in damaged homes and/or lightweight FEMA trailers feel vulnerable to storms and hurricanes. Stalled City regulations and lack of funds for rebuilding have left many people in a dangerous situation. Looking forward, many residents are concerned with efficient emergency planning and available emergency structures.

Issue: Crime

In the community survey, crime was cited most frequently as the worst feature of life in East Biloxi before Hurricane Katrina. Judging from the number of attendees at the subsequent community meetings who spoke out about crime, the issue remains a matter of grave concern to area residents.

COMMUNITY VISION

⇒ **Increase citizen involvement and education.**

An organized citizenry can take steps to make the streets and parks less conducive to crime by cleaning the streets and parks. Neighborhood watch programs can be organized or rebuilt by residents and reporting procedures can be improved.

⇒ **Improve neighborhood relationships with the police department.**

Local foot patrols can be enhanced in many neighborhoods to solidify relationships between police and residents. The “on the ground” perspective will help enforcement techniques and response time. Citizen groups can also work with local police to develop neighborhood watch programs.

⇒ **Install and maintain infrastructure.**

Street lights and other neighborhood appearance techniques can discourage illegal activity and increase resident confidence.

Issue: Hurricane Preparedness

As mentioned above, many East Biloxians have been unable to commence rebuilding homes and neighborhoods for reasons ranging from inadequate or no funding sources to continuing uncertainty around issues ranging from housing elevation standards to casino and luxury condominium development. For many of these residents, the anxiety of waiting has been greatly compounded by the knowledge that the next hurricane season is approaching. Thousands of East Biloxians are living in lightweight, ungrounded FEMA trailers which are not designed to withstand moderate to severe thunderstorms, much less gale force winds.

COMMUNITY VISION

⇒ **Identify and create sturdier temporary housing options.**

Reporting repairs should be a straightforward procedure that brings efficient results and support should be identified to enhance current design and materials.

⇒ **Create an emergency plan for residents of all income levels.**

All plans should be complete with evacuation instructions, public transportation resources and centralized shelter locations.



Economic Development

Issue: Retail stores and small businesses need post-Katrina boost.

Community members cited the need for better information and greater access to low interest loans for working capital needs and start-up expenses for small businesses. A number of residents voiced concerns that the Small Business Administration had not responded to requests for funding. Others suggested that the continuing uncertainty about the future of the community made decisions regarding capital investment or reinvestment and business start-up problematic, at best.

COMMUNITY VISION

⇒ **Financial counseling and advocacy for small business owners.**

Services are needed that will help business owners find capital, access tax incentives, avoid scams and improve management.

⇒ **Give small businesses access to affordable financing and planning resources.**

Small businesses can create a strong base to work from if they plan in a prudent and informed way for the future. Local government and institutions can help businesses by offering affordable financing options to move their business forward.

⇒ **Bring back businesses lost after the hurricane.**

Many businesses have been unable to bring their services back to the community even if demand exists. Participants cited the need for streamlined processing with federal and local government agencies to facilitate their rebuilding.

Issue: The casino/tourism industry threatens to overwhelm existing residential neighborhoods and to damage or destroy the small town charm of East Biloxi.

Both the survey and the community meetings revealed the ambivalence of East Biloxians toward the local casino industry. One-third of survey respondents say they use the casinos for entertainment, and one-quarter derive income from the industry. But respondents and meeting attendees clearly articulate both the benefits and the risks to their community posed by this economic force in their midst.

Survey respondents identified the following potential benefits of a growing casino/tourism industry: more employment, higher salaries, more or better public transportation, improved infrastructure and services and more entertainment for residents. The potential risks cited were: more crime, more pollution, increased housing costs, decreased housing availability and a negative influence on neighboring children and local culture.

“Whether you like them or not as an industry, they are the heart and soul of our economy and they will grow.”

“With the change in the law [allowing building on land within 800 feet of shore], casinos will squeeze out our long-time residents, especially if you add in the effect of the 18 ft elevations.”

COMMUNITY VISION

- ⇒ **Balance growth of casino/tourism industry with expanded small business development and preserved residential areas.**

- ⇒ **Create retail areas appropriate for small businesses providing amenities.**
Suggestions included coffee shops, grocery stores, gas station, book stores and family restaurants, beauty salons and bed and breakfasts.

- ⇒ **Encourage mixed-use areas where diverse housing, commercial and industrial functions can co-exist in East Biloxi.**

- ⇒ **Create a downtown of small shops and restaurants that will maintain the intimate feel of a small town.**

“I hope that the seafood industry and the casinos are only a fraction of Biloxi’s future. I would like to see more diversified economic opportunities for small businesses in order to increase employment and also to provide social goods and services for the community.”

Issue: Increased supply and high fuel costs, combined with hurricane damage, have dealt a severe blow to East Biloxi’s fishing industry.

East Biloxi’s fishing industry has served as the economic foundation of the area’s Vietnamese population for more than a quarter century and a mainstay for the community as a whole. Now local fishermen, already challenged by falling shrimp prices, have seen boats destroyed or severely damaged, docks demolished and local seabeds polluted with debris from Hurricane Katrina. At community meetings, East Biloxians repeatedly articulated a vision in which the peninsula’s shores serve both as an industrial resource and as a tourist attraction.

COMMUNITY VISION

- ⇒ **Provide economic and technical assistance support for the local fishing and shrimping industry.**
Many participants hoped the industry could make an economic resurgence, creating jobs, diversifying local economy and preserving an industrial identity of East Biloxi. Financing and business planning is needed for ship owners to replace or repair their equipment.

Issue: City is losing shipyards and property along the bay to developers.

Rebuilding and expansion options for the seafood industry and maritime interests are being constrained by the rapid incursion and expansion of tourist-related development along the coastal areas of town. Seafood processors and shrimp boats are locating across the bay from East Biloxi, further from where many seafood and shrimp boat workers live.

COMMUNITY VISION

⇒ **Diversify waterfront ownership to provide more economic opportunities for seafood industry workers.**

It was important to participants to preserve and expand marinas for privately owned boats both for business and to maintain the historic waterfront businesses of East Biloxi. The business diversity should also include charter companies, capitalizing on the tourist industry growing and already existing in the area.

Issue: Many East Biloxians earn low wages in limited-opportunity jobs.

Wards 1 and 2 comprise some of Biloxi's poorest neighborhoods, with low levels of educational achievement and income. Many residents of East Biloxi work in lower-end jobs in the casinos and in the seafood industry. As noted above, many, before Katrina, were unemployed or under-employed; and these percentages have increased since the storm.

Interviewees also pointed to the nonpayment of wages for work related to recovery and rebuilding efforts as a major concern. One interviewee noted that this issue had existed before the hurricane, but that "*Katrina ... tore the veil off and made it more visible.*" In addition, the problems became more magnified due to the sheer volume of workers who came to the area after the Hurricane. One organization has collected \$680,000 in back-pay wages for its clients since September 2005.

"Casinos are coming back, and the jobs are still 75% low-paying ones"

COMMUNITY VISION

⇒ **Provide focused job skills training to residents.**

Community members can participate in the tremendous rebuilding activities along the Gulf Coast over the coming years. In particular, participants want to develop programs that allow workers to acquire expertise and experience in skilled building trades.

⇒ **Develop business incubator programs that provide training and affordable accessible funding to entrepreneurs and small business owners.**

Education

Youth development and education has made some strides in East Biloxi but many participants are concerned about the continued slow pace of program development for youth. Not only did community members cite the need for education, but also safe, accessible places for youth to go while families rebuild their homes and look for work. This need is countered by lack of facilities, lower numbers of participants and lack of funding.

Schools and other education and childcare programs have had a difficult time planning and restarting their programs. Many are anxious to see the community rebuilt to fill rosters and seats where children and teens once learned. While many perceive a significant number of families returning, others knew of families relocating to other nearby communities offering the infrastructure, safety and stability of home.

Issue: Institutions

The schools of East Biloxi have been a source of pride for parents, employees and other residents. Participants noted the importance of maintaining the high school ratings, both as a source of pride and to encourage families to move back to the area. The Biloxi School District was praised for quickly opening schools, providing an important service in terms of education and in terms of a safe haven for youth. The buildings have also provided community space for various programs. School enrollment was estimated at 75% of pre-Katrina levels.

“The priority is to get the schools open so kids have a safe place to go while families try to get their houses back together, go to work”

“We’re working on restoring the school and having an after school so families can come back, but parents have no place to stay.”

COMMUNITY VISION

⇒ Build back a strong school system that draws residents to East Biloxi.

Action will need to be taken to ensure that schools have the support they need. With fewer residents, less funding will be available to schools. Participants envisioned coalitions of administrators, parents, teachers and businesses that could increase resources to teachers and maintain 4- and 5-level schools. Head Start programs were cited as a crucial element to education.

⇒ Create community facilities to offer educational activities for all ages.

As mentioned in other sections, there was a significant expressed need for public facilities offering a range of activities on topics such as job training, health services, computers and cultural awareness. Participants discussed facilities such as a library or community center and stressed the importance of proximity to transportation and other amenities.

Issue: Childcare

Childcare is crucial for families with children not of school age and students on break. After the hurricane there are more families in need and yet there are painfully few options.

COMMUNITY VISION

⇒ **More and accessible childcare to families of all incomes.**

Participants envisioned childcare programs for families of all incomes through increased enrollment, government resources and strong volunteer development.

ACTION PLAN

RECOMMENDED OBJECTIVES BASED ON COLLECTED INFORMATION

Overview

By conducting more than 500 surveys of residents of East Biloxi, interviewing community leaders and facilitating a series of community meetings, the East Biloxi Community Restoration Initiative identified those issues facing the community that neighborhood residents considered most important. This initial phase of the Initiative also outlined the community's recommendations for addressing these priorities, incorporating in addition the suggestions made by individuals from outside the East Biloxi community who participated in the community meetings, including elected officials and experts in specific fields. Finally, this initial phase sought to organize and mobilize the East Biloxi community for the Initiative's next phase, the Implementation Phase, when the recommendations become an action plan that is translated into reality.

Implementation is a more difficult task. There are, unfortunately, many ways to derail a planning effort. Too many communities, particularly less affluent ones, have seen successive development plans forgotten, subverted or ignored. Key to the realization of the recommendations made here will be the community's continued participation. Given the extraordinary level of resident engagement throughout the planning process, however, particularly in light of most residents' difficult living circumstances, there is ample reason to believe that the community will work to ensure the successful implementation of its vision.

The Biloxi Community Restoration Initiative identified five areas of primary concern. :

1. Rebuilding the housing stock of East Biloxi, including owner-occupied homes, public housing and affordable rental housing, with a focus on affordability and historic preservation so that pre-Katrina residents can return to a neighborhood they recognize as their own;
2. Creating a safer neighborhood, free of drug-trafficking and crime;
3. Developing additional job opportunities, particularly in industries that are part of the rebuilding effort;
4. Developing a more diverse economic base distinguished in particular by a balance with the casinos, preservation of the seafood industry and smaller scale, neighborhood friendly retail businesses, family entertainment venues and restaurants; and,
5. Creating and maintaining neighborhood parks, community centers, schools and community-based service and housing organizations.

It is important to note that while the Initiative articulated specific concerns that can be delineated in an action plan, it also captured neighborhood residents' strong and abiding

connection with the community of East Biloxi. This emotional tie, while difficult to quantify, lies beneath each specific recommendation.

Housing and Rebuilding

The issue of housing, for obvious reasons, looms over every other question for the inhabitants of East Biloxi. The issues are clear: who will be able to return? According to what building standard and at what building elevation? At what cost? Most other issues are necessarily subordinate. It is difficult for a business to rebuild if the owner does not know whether his or her customer base will be returning or rebuilding. It is difficult for parents to make decisions about school if they do not know if the community will be large enough to support a reopened elementary school should they decide to return.

The community has clear ideas about ways to approach the issue of housing. These fall into two categories: short term recovery and planning; and longer-term rebuilding.

A. SHORT-TERM RECOVERY AND PLANNING

- Work with community-based organizations (the Biloxi Relief, Recovery and Revitalization Center, Back Bay Mission, Mercy Housing & Human Development, Coastal Women for Change, Mississippi Immigrants Rights Association, among others), nonprofit relief organizations and churches and temples to create education and advocacy campaigns to inform residents of their options;
- Continue to develop forums and processes through which community residents can organize the community into an effective and engaged whole;
- Establish linkages with Enterprise Corporation of the Delta and other community-based financial and training organizations to build financial literacy and training programs for homeowners and prospective homeowners in East Biloxi;
- Increase outreach and community building efforts by rebuilding local neighborhood organizations and exploring ways of involving displaced residents-- homeowners, renters and workers-- in decisions regarding the community's future; and,
- Improve communications between initiatives and organizations planning East Biloxi's future, including casino and larger business interests.

B. LONGER-TERM REBUILDING

Rebuilding Owner-occupied Housing

- Capitalize and administer a loan fund providing funding for rehabilitation and new construction of homes for pre-Katrina homeowners;
- Expand and improve database for housing repairs and work orders;
- Enhance capacity of the Biloxi Relief, Recovery and Revitalization Center, or another lead organization, to coordinate activities of nonprofit relief organizations and of contractors to ensure expedited and professional repair and rebuilding;

- Explore the creation of a Community Land Trust or another alternative ownership mechanism to allow pooled resources, land and rebuilding opportunities; and,
- Develop and implement fair systems for evaluating need and prioritizing allocation of resources to ensure that residents have the opportunities to return.

Developing New Affordable Housing Opportunities

- As part of an effort to maintain housing affordability in East Biloxi, create opportunities for new housing, including lease-purchase ownership opportunities and development on in-fill lots funded through Low Income Housing Tax Credit or Gulf Opportunity Zone resources;
- Investigate the creation of a Housing Trust Fund or other long-term affordable housing financial resource funded through dedicated ongoing PILOT fees or tax or fee revenues;
- Explore other opportunities, including partnerships with nonprofit developers and the Biloxi Housing Authority, for purchasing land and developing affordable new construction subdivisions using the HOPE VI development as a model;
- Work with casinos and other businesses to develop decent, secure rental housing for returning workers and new employees, again using the HOPE VI development as a model;
- Ensure preservation of historic homes through advocacy, fundraising and education for neighborhood organizations and owners of historic properties; and,
- Mandate the creation of affordable housing units as a percentage of all luxury condominium development.

Maintaining Public Housing

- Ensure that East Biloxi's HOPE VI housing is rebuilt and remains available and affordable for community residents.

Senior Housing

- Partner with nonprofit organizations to preserve and increase affordable housing opportunities for seniors by identifying appropriate vacant land for new senior housing facilities and advocating for the rebuilding of senior housing destroyed by the storm.

Quality of Life

Parks & Community Centers

- Clean, refurbish and maintain neighborhood parks, including installation of new playground equipment;
- Incorporate maintenance of parks under Neighborhood Watch and community policing activities;
- Create community gardens; and

- Open neighborhood-based, multi-generational community centers to provide structured recreational and after-school programs for neighborhood youth; computer centers; pre-school and child care facilities; and day programs for senior citizens.

Community-based Housing and Service Organizations

- Develop the Biloxi Relief, Recovery and Revitalization Center into a community-based Community Development Corporation, capable of expanding its portfolio of activities to encompass housing and economic development;
- Work to strengthen the ability of other organizations, including Back Bay Mission, Moore Community House, MIRA, Visions of Hope, Coastal Women for Change and others, to deliver a web of services and support to the East Biloxi community; and
- Develop an implementation task force to continue planning and implementation work.

Public Safety

- Create an East Biloxi police precinct with an active presence in the heart of the community;
- Expand and enhance Neighborhood Watch programs, with support and funding through the City of Biloxi and available federal programs;
- Improve relations between police and the community through regular meetings, Neighborhood Watch activities and on-foot neighborhood police patrols;
- Establish an anonymous phone system for reporting crime and/or suspicious activities; and,
- Improve street lighting.

Economic Development

Preserve and Expand the Seafood Industry

- Preserve land along the waterfront for commercial seafood industry use;
- Rebuild and expand the Biloxi Maritime and Seafood Industry Museum;
- Create a commercial fishing wharf with tourist attractions, day fishing trips and a fish market, among other attractions;
- Establish a dry dock;
- Clean debris from local waters and dredge channels to accommodate larger boats; and,
- Increase fuel and ice availability at the docks, and add finger piers for docking and unloading.

Develop Small-Scale Retail Businesses and Family Entertainment Venues

- Amend zoning rules to support mixed-use development in a variety of areas;
- Capitalize and administer a small business loan fund;

- Develop community-based technical assistance and training programs for small business owners, including development of an business incubation or “virtual incubation” program;
- Establish a downtown outdoor market during evening hours and weekends;
- Redevelop and enhance the Vieux Marche as quickly as possible; and,
- Create special opportunities for family entertainment venues.

Education

Schools

- Encourage the continued restoration of the neighborhood’s public schools on a clear, expedited timeline; and
- Advocate for a level of excellence that encourages former residents, both renters and homeowners, to return to East Biloxi and attracts new families to the neighborhood.

Job Opportunities

- Create job training programs, especially in industries engaged in the redevelopment of the community;
- Support enhanced public transportation, enabling residents to reach employers throughout the city;

APPENDIX A: MAPS

Map 1: Biloxi Damage Assessment

Map 2: East Biloxi Flood Plain

Map 3: East Biloxi Rebuilding Status

Map 4: East Biloxi Structure Damage

Map 5: East Biloxi Census Tracts (U.S. Census Bureau)

