

**D'IBERVILLE, MISSISSIPPI
COMMUNITY PROFILE & VISION REPORT**

MERCY HOUSING & HUMAN DEVELOPMENT

JANUARY 2007

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- Evelyn Herrington, Peoples Bank
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- Linda Davis, D'Iberville resident
- Glenn Ellis, City of D'Iberville
- Wallace Freeman, City of D'Iberville
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I. EXECUTIVE SUMMARY

The devastation wrought by Hurricane Katrina on D'Iberville, Mississippi has brought a range of challenges and opportunities to this young, relatively small city on the Gulf Coast. First incorporated as a municipality in 1988, in many ways D'Iberville now finds itself at a crossroads in its development. On the one hand is the idea shared by many that D'Iberville is, and should remain, a tight-knit, family-oriented residential community, with its leaders focused on restoring and expanding housing opportunities. With this in mind, those who lost their homes are rebuilding despite uncertainty about FEMA flood zones and height requirements, local zoning changes, and insurance monies. On the other hand, the city has passed zoning changes to attract casino development, and some residents are capitalizing on an inflated property market by selling their land to casino and condominium developers.

Although these two approaches—one focused on rebuilding residential communities, the other on developing the gaming and tourism industries—are not necessarily mutually exclusive, they are often in competition for scarce resources. As D'Iberville crafts its redevelopment policies, it must seek to create a range of housing options, create local employment opportunities relevant to a post-Katrina economy, and balance commercial development among casinos, national big-box retail, and local mom-and-pop stores. In addition, the city must also serve its sizeable senior population, which finds itself having to rebuild at a difficult stage of life.

From October through December 2006, Mercy Housing & Human Development (Mercy Housing) designed and led a community outreach process that sought community input on rebuilding issues facing D'Iberville. Since 1999, Mercy

Housing has provided integrated social services, affordable housing assistance, and homeownership counseling for low-income families of the Mississippi Coast. The objectives of the process in D'Iberville were twofold: 1) to provide residents of D'Iberville with an opportunity to participate in espousing a vision for their community, and 2) to inform Mercy Housing's upcoming efforts in affordable housing and related development. This D'Iberville Community Profile & Vision Report presents the findings from this process and offers recommendations for addressing both housing and general development strategies in the city. As a presentation of resident interests and preferences, the document can be useful to inform future planning and rebuilding activities by both civic groups and local government.

The outreach process in D'Iberville consisted of three data collection components that were both qualitative and quantitative in nature:

- A citywide resident survey that resulted in 245 completed surveys
- Individual interviews with 14 targeted community leaders and residents
- Two public community meetings

Several organizations partnered on the project. Mercy Housing retained Warnke Community Consulting (WCC), a nonprofit and community development consulting firm with experience working on the Gulf Coast, to assist with the design and implementation of the outreach process. Both Mercy Housing and WCC worked with the D'Iberville Volunteers Foundation, a local organization created after Katrina to meet residents' immediate needs, to administer the

survey throughout the city. In addition, Mercy Housing convened a group of local leaders in an Advisory Committee to provide guidance and expertise throughout the process. Finally, Local Initiatives Support Corporation (LISC), a national community development support organization, provided funding for the project.

Community Profile

Responses given by participants from the different components of the project provide a profile of D'Iberville:

Population

- Respondents are mainly longtime residents of D'Iberville, having lived there for more than ten years.
- Respondents represent a range of age groups, including a sizeable senior population.
- Though relatively small in size, there are varied minority populations in D'Iberville.
- D'Iberville lost a significant number of residents following Katrina.

Income & Employment

- Respondents' income levels have remained relatively stable after Katrina, and in general, a majority of employed respondents are working outside of D'Iberville.
- A large number of respondents were not working before Katrina, and an even greater number are not working now.
- A large majority of non-working respondents are not looking for work after Katrina.

- Both before Katrina and at present, the industries in which the most respondents worked/are working are casino/gaming, government, and restaurant/food services.

Pre- and Post-Katrina Housing

- Respondents who lived in D'Iberville before Katrina were mostly homeowners, not renters.
- Respondents' homes suffered severe wind and water damage from Katrina, and most were either un- or under-insured.
- Most respondents consider themselves to be living in a permanent housing situation, and for many this is their pre-Katrina home.
- Katrina did not seem to disband permanently respondents living together as a couple or family.
- As the rebuilding of individual homes continues, new housing development seems to be stalled in the planning phase.

Community Vision

The range of issues that manifested during the community outreach process can be captured in a vision and set of preferences for rebuilding D'Iberville:

Housing

- Most respondents who owned a home that was damaged by Katrina want to rebuild or relocate in D'Iberville, but there is significant ambivalence.
- It is unclear how respondents who were renters before Katrina feel about remaining in D'Iberville.
- The type of housing development most favored by respondents, in order of priority, is 1) affordable homeownership, 2) senior housing, and 3) rental housing.
- Respondents believe that public housing in D'Iberville needs to be rebuilt.

Economic Development

- Respondents usually frequent national chain stores for their everyday shopping needs. However, the type of commercial development most favored by respondents is 1) locally-owned retail, 2) gaming/entertainment/tourism, and 3) public arenas and theaters.
- Respondents are ambivalent about building the gaming/entertainment/tourism industry in D'Iberville, believing that such development will have a mixed impact.

Community Development

- Before Katrina, respondents most liked living in D'Iberville because of 1) friends and family, 2) sense of community, and 3) it's a good place to raise children.

- Respondents believe that D'Iberville's most pressing needs before Katrina were 1) recreational centers, 2) infrastructure, and 3) public transportation. Post-Katrina, these priorities shifted, with the city's most pressing needs identified as 1) housing, 2) infrastructure, and 3) healthcare.
- Respondents most want to see D'Iberville rebuild or improve 1) housing, 2) amenities for children, and 3) infrastructure.
- City officials largely support mixed-use development, while other participants remain ambivalent.

Next Steps

The community vision and profile articulated in this report suggest two planning goals for both Mercy Housing and the development community in D'Iberville as a whole:

- Goal 1: Create a housing strategy for D'Iberville informed by a detailed analysis of existing conditions and identification of specific development opportunities.
- Goal 2: Develop a consensus-based plan for balancing gaming/tourism and residential development in D'Iberville.

II. COMMUNITY BACKGROUND

The City of D'Iberville is a small and relatively new municipality on the Mississippi Gulf Coast across Biloxi Bay from downtown Biloxi. It is located in Harrison County, which also includes the cities of Biloxi, Gulfport, Long Beach, and Pass Christian. The area of present-day D'Iberville has a long historical record, dating from 1699 and the landing of the French explorer Pierre LeMoynes Sieur d'Iberville, followed by periods of French and Spanish dominance into the 19th century. Incorporated in 1988, the city is now governed by a part-time mayor, city manager, and a six-person city council. Most residents have lived on the Mississippi Coast for a significant amount of time and have developed a deep sense of community, which has only been strengthened by the Katrina crisis.

According to the 2000 U.S. Census, D'Iberville has a total population of 7,608.¹ The racial/ethnic make-up of the city is 78% white, 11% African-American, 7% Asian, and 3% Latino. Although the Census shows a below-average number of seniors over age 65 (9% versus the 12% national average), anecdotal evidence suggests that this population is much larger than counted. The average household size is 2.7 persons, which is on par with the national average. The median household income in D'Iberville in 1999 was \$34,700; per capita income was \$15,846; and 12% of individuals lived below the poverty line.² The median household and per capita income figures are well below national averages, which is

¹ Anecdotal evidence suggests that this figure, as well as others in the Census, likely undercounts D'Iberville's population. In addition, much of the data from the Census is outdated at this point. Census figures will be cited throughout this report, however, as the most generally accepted and reliable source of information.

² The most recent figure from the Census.

consistent with the fact that Mississippi residents are statistically the poorest in the U.S.

The City of D'Iberville covers less than five square miles, and several local officials have suggested that expansion is planned to the northwest of the city's current boundaries. According to the 2000 U.S. Census, the city has 3,088 housing units, 72.5% of which are owner-occupied and 27.5% of which are rented. These figures demonstrate a homeownership rate above the national average and far exceeding the low rates across Harrison County, which only approached 60% pre-Katrina.³ Vacancy rates are at 8.5%, which is consistent with the national average.

Neighborhoods

Although D'Iberville does not have well-defined neighborhoods, there are several activity nodes that carry local meaning. The city is fragmented by two major transportation routes: Interstate-10, which runs east-west, and Interstate-110, which runs north-south through the city. The major land use is low-density residential, and there are several commercial and waterfront areas of importance. Sangani Boulevard includes numerous national retailers and big-box commercial offerings. The area around City Hall serves as the municipal center of the city. There is a downtown area along Central Avenue that includes some local restaurants and commercial uses; however, the area lacks the typical pedestrian-friendly characteristics of traditional downtowns. Old Town, east of Central Avenue and south of Quave Road, was severely hit by Katrina, losing a significant number of the area's homes.

³ *Rebuilding Housing Along the Mississippi Coast: Ideas for Ensuring an Adequate Supply of Affordable Housing*, RAND Corporation, 2006.

Katrina's Impact

Katrina's enormous impact on the demographics, economics, housing stock, and infrastructure of the Mississippi Gulf Coast has proven challenging to quantify, though different organizations have completed recent studies.⁴ Harrison County's total population in October 2005 was estimated at 178,466, representing a 5.9% decline from its 2000 U.S. Census population figure of 189,601. Estimates then had a 1.5% decline between October 2005 and January 2006, and a 0.8% decline from January 2006 to July 2006.⁵ Applying these percentages to D'Iberville results in a current population estimate of 7,108.

Katrina severely exacerbated an affordable housing crisis that had already existed on the Mississippi Gulf Coast. Throughout the state, Katrina destroyed approximately 70,000 homes, while 160,000 more were damaged. Researchers have estimated that at least 27,000 units of affordable housing need to be rebuilt in the state's coastal counties. Meanwhile, Katrina also devastated public housing on the Gulf Coast. A recent survey estimated that Katrina rendered uninhabitable more than half, or nearly 2,600 units, of the Mississippi Coast's subsidized housing. According to state figures from April 2006, 59% of Harrison County's subsidized housing is now uninhabitable.⁶

Within D'Iberville, Katrina caused the most damage to the southern areas the city, which lie either on or close to Biloxi Bay, though the storm easily reached the entire city and caused catastrophic flooding and wind damage throughout.

⁴ These include the U.S. Bureau of the Census, Claritas, and the Brookings Institution. The Brookings report focuses on the New Orleans area and only provides state-level data for Mississippi.

⁵ Figures are courtesy of Claritas.

⁶ Governor's Progress Report on Recovery, *Rebuilding and Renewal*, August 2006; *Rebuilding Housing Along the Mississippi Coast: Ideas for Ensuring an Adequate Supply of Affordable Housing*, the RAND Corporation, 2006.

Although many residents had some form of homeowner's insurance, most were either uninsured or underinsured for hurricane-related water and wind damage, and so a major challenge in any rebuilding effort centers on individuals securing sufficient funds.

Post-Katrina Planning

Katrina's major impact on land use has largely been to accelerate the pace of development of casinos and related tourism uses. City officials noted that prior to Katrina, zoning changes only occurred incrementally; now, land use decisions are made with much greater expedience. In addition, the planning work completed by New Urbanist consulting firms across the coast has resulted in a strong push for the adoption of so-called SmartCodes to replace existing zoning ordinances in coastal towns and cities.⁷

Beginning in late 2005 and continuing into summer 2006, the City of D'Iberville brought in Jaime Correa and Associates, a New Urbanist consulting firm, to lead a planning process focused on land use and design considerations. This process was part of the Mississippi Governor's Commission general planning work that occurred in towns and cities throughout the Coast, and it culminated in a Citizens Master Plan for D'Iberville. The City is working now to change its traditional zoning code to SmartCode, and it anticipates bringing back consultants from Jaime Correa and Associates to assist with this and upcoming planning issues. There is ambivalence about the effectiveness and value of this process—while city officials and others laud the design concepts developed and level of citizen participation, others (including some civic

⁷ SmartCode, or form-based codes, is a framework for zoning regulation in which building type and form determine the function of a property, as opposed to traditional zoning in which land use largely determines form. Proponents of SmartCode, led by New Urbanist planners, highlight how it facilitates mixed-use development in desirable areas.

leaders) believe that the plan's recommendations for neighborhood development are unrealistic and that the process was not truly inclusive or representative.

Meanwhile, a major post-Katrina zoning amendment, passed by the City in October 2006, allows casino, restaurant, and other related uses to extend inland into the Old Town section of the city. The amendment was first initiated by 40 homeowners, and the city soon passed it as an overlay district, affecting 350 parcels.⁸ As a result of the change, many residential property owners are considering selling their land to potential developers seeking to build casinos, restaurants, hotels, and condominiums. At present, officials in City Hall have stated that an initial agreement with a developer are in place to site a casino to the west of Interstate-110, set to begin development in early 2007.

In short, a major effect of Katrina has been as an impetus for D'Iberville to make decisions about the type of development that it will pursue. While nearly everyone agrees that rebuilding housing remains the city's highest priority, many local officials and residents also emphasize the urgent need to strengthen the city's economic base through building the gaming and tourism industries. Striking a balance between residential and casino development has thus emerged as the major challenge at present, and provides important context for the balance of this report.

⁸ An overlay district means that the underlying zoning remains unchanged while the new uses are now permitted.

III. PROJECT PARTNERS & METHODOLOGY

The project developed out of the focus of Mercy Housing & Human Development (Mercy Housing) on serving the affordable housing needs of low-income and senior populations on the Mississippi Gulf Coast, and specifically the targeting of D'Iberville and Pass Christian as major areas in need following Katrina. Prior to initiating any housing development, Mercy Housing and the project funder, Local Initiatives Support Corporation (LISC), agreed on the importance of conducting a community outreach process to better understand the needs and preferences of D'Iberville residents.⁹

Mercy Housing

The mission of Mercy Housing is to develop integrated strategies for providing housing, community, and economic development for low-wealth families in the coastal counties of Mississippi. The organization conducts research and analysis, provides advocacy and direct social services, and leads community organizing campaigns. It upholds values and principles of human dignity, justice, racial and cultural respect, solidarity, responsible stewardship, self-determination, participation, compassionate service, and accountability. Mercy Housing's major program is *HomeWorks!*, a comprehensive effort to assist low-income, first-time homebuyers that includes the following components:

- First-time homebuyer educational classes
- Credit counseling and financial education
- Homebuyers club for pre-purchase activities
- Personal savings match

- Home purchasing
- Homeowner's association

In addition, Mercy Housing operates services for residents of the Ladhier Homes public housing in Gulfport, Mississippi. This work includes a food pantry serving approximately 200 families per month, after-school programming for youth, and recreational activities for senior residents.

In response to Katrina, Mercy Housing immediately mobilized to assist its homeowner constituents with their health, safety, and financial stability. This support involved securing grants to promote affordable housing, with a focus on elderly and low-income families in need in Pass Christian and D'Iberville. Revitalization plans include rehabilitating and rebuilding houses, establishing green spaces and parks, and building a community facility and health clinic.

Partners

In order to design and implement the project, Mercy Housing collaborated with several organizations. It retained the consulting firm, Warnke Community Consulting (WCC), which works specifically with nonprofit organizations to support community development efforts. WCC has a range of experiences with community outreach and planning efforts, including most recently the creation of a community plan in East Biloxi in collaboration with the East Biloxi Coordination, Relief and Redevelopment Agency. In addition, Mercy Housing partnered with the D'Iberville Volunteers Foundation, an organization led by local residents and educators, Irene McIntosh and Ed Cake. The D'Iberville Volunteers responded immediately after Katrina to locate residents and evaluate their food, shelter and health needs. Ever since, the organization

⁹ Mercy Housing is planning to design and implement an outreach process in Pass Christian in 2007 that is similar to the one conducted in D'Iberville.

has provided services to residents, including information and direct assistance to address housing, healthcare, and employment needs.

Local Advisory Committee

Mercy Housing convened a Local Advisory Committee comprised of D'Iberville community leaders from local and state government, the private sector, and civic groups. The Advisory Committee provided invaluable guidance, local knowledge, and specific expertise. Mercy Housing and WCC staff consulted with Committee members throughout the process, including through regular formal meetings and informal correspondence.

Methodology

The project's methodology was based on the principle that community outreach and citizen participation are integral to the visioning of D'Iberville's ongoing rebuilding process. The project included three components:

1) *Resident Survey*
WCC, in cooperation with Mercy Housing, the D'Iberville Volunteers Foundation, and the Local Advisory Committee, developed the resident survey to assess resident needs and preferences for D'Iberville. The survey, which is anonymous, consists of 49 questions that are divided into sections on basic demographics, living/housing situation, income and employment, and community development. WCC staff developed the questions based on its extensive surveying experience, including a 2006 survey completed in East Biloxi, and designed them to be impartial and objective. The majority of the survey questions require one answer selection, while questions on resident preferences ask respondents to select three choices from the list and rank accordingly.¹⁰

¹⁰ Graphs in Sections IV and V of this report note the number of responses or selections for each question. For questions requiring a single choice, the total number

In October and November 2006, volunteers from the D'Iberville Volunteers Foundation visited every house and trailer across all of the city's neighborhoods to administer the survey. Volunteers utilized an extensive outreach system, developed in Katrina's immediate aftermath, which divides the city into distinct navigable areas and sends out volunteers in small teams to administer surveys. Volunteers received training from Foundation staff as well as a written guide from WCC staff to assist their efforts. Volunteers generally canvassed the city during the hours of 9 a.m. through 11 a.m. and 4 p.m. to 6 p.m. WCC staff also handed out surveys at community meetings, resulting in approximately ten completed surveys through this method. In total, the outreach yielded 245 usable surveys.

Although true random sampling techniques were not employed, in order to ensure the relevance of survey results and appropriate representation of diverse populations, WCC utilized the U.S. Census and anecdotal information from local residents to verify that survey respondents are representative of the entire community. The survey was also translated into Spanish and Vietnamese, which volunteers carried in the event that respondents preferred to answer questions in these languages.

of possible responses is 245 (the number of completed surveys). For questions requiring three ranked choices, the total number of possible selections is 735 (245 respondents x 3 choices). In most cases, the actual number of responses or selections was less than these totals—this is due to respondents not completely responding to all questions.

2) Stakeholder Interviews

WCC staff conducted 14 interviews with community leaders from local and state government, the private sector, faith-based groups, and civic organizations in order to provide qualitative information on D'Iberville's rebuilding process. Mercy Housing, the Local Advisory Committee, and interviewees themselves provided referrals for those that WCC targeted for interviews. WCC conducted ten interviews in-person and four on the phone from October through December 2006. WCC standardized questions across the interviews, with variations based on the experiences and interests of the interviewee.

3) Community Meetings

Mercy Housing and WCC convened two open community meetings to augment the information received in the survey. The goal of the meetings was to provide a forum in which residents could share their ideas and vision for D'Iberville's rebuilding process. The facilitated meetings lasted for 1.5 hours and were held at City Hall. Announcements for the meetings were posted through local media outlets, churches, and civic groups. The number of attendees ranged from approximately 15 to 25 residents. Meetings covered the following topics:

- November 8: The purpose of this initial meeting was to introduce the project to participants, field questions or concerns that they may have, and facilitate a discussion on a range of rebuilding issues. A significant portion of this meeting was dedicated to addressing the concerns of some residents about a potential housing and medical clinic proposed by Mercy Housing at the intersection of Gorenflo Avenue and Gable Street.
- November 29: The purpose of this meeting was to focus participants on a discussion about future housing

development in D'Iberville. Staff presented residents with a range of housing types—single-family detached homes, single-family attached homes, multi-family residences, the so-called Katrina cottages—and elicited their perspectives and preferences on each. These responses were recorded and formed the basis for a facilitated discussion on general housing issues and redevelopment in D'Iberville. Participants articulated a need to develop housing, especially for longtime and elderly residents, and indicated a strong preference for single-family and town-home style housing developed as well as for new construction in less-developed areas of the city, especially to the northwest. In addition, participants noted the problems of escalating housing prices on residents displaced by Katrina.

This second meeting also included continuing discussion about Mercy Housing's plans for the Gorenflo and Gable site it controls on the north side of D'Iberville. While Mercy Housing was able to address and resolve some concerns about its plans for the site, the fate of the proposed health clinic and emergency shelter remains uncertain.

In addition, a final community meeting was held on January 18, 2007 to present the project's findings to interested residents.

IV. COMMUNITY PROFILE

A profile of D'Iberville as it continues to rebuild from Katrina emerged from the resident survey, stakeholder interviews, and community meetings. This community profile is useful for understanding D'Iberville residents' living situations in a post-Katrina reality, and, more generally, the state of housing and community development more than one year after the storm. Furthermore, such a profile can inform and provide context for redevelopment strategies and social services.

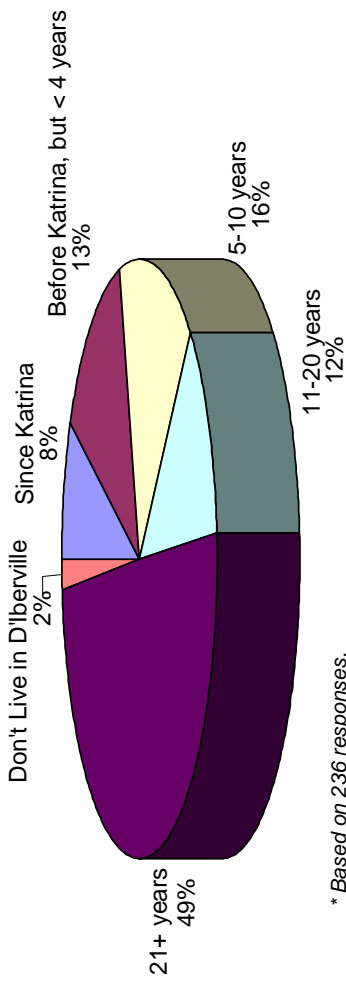
Population

- **Respondents are mainly longtime residents of D'Iberville, with the majority having lived there for more than ten years.**

The survey data demonstrates that respondents are mostly longtime residents of D'Iberville, with 61% living in the city for more than ten years and 49% more than twenty years. This finding reinforces the perspective articulated by numerous interviewees of D'Iberville as a tight-knit community, which many residents want to maintain in the rebuilding process.

**"A small community with a hometown feeling, where everyone knows everyone and it's not commercialized."
– Local community leader**

Length of Residence in D'Iberville

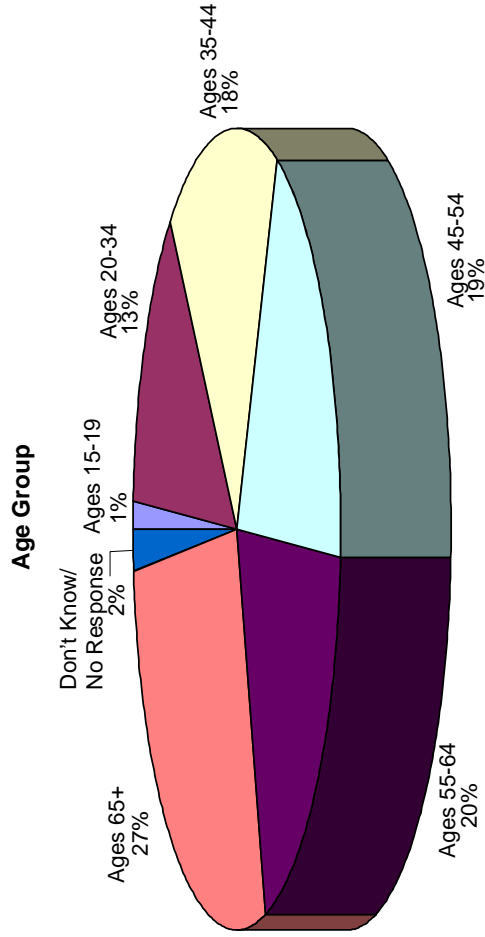


* Based on 236 responses.

**"[D'Iberville] is a small city so people know each other and were able to clean up quickly. There were so many volunteers and people willing to help."
– Deonne Olier, Planning and Zoning Department, City of D'Iberville**

- Respondents represent a range of age groups, including a sizeable senior population.

While U.S. Census figures of D'Iberville's population are well balanced across age groups, both the response to the survey and anecdotal evidence suggest that the senior population in the city is disproportionately large. 27% of respondents are older than 65, compared to the 2000 Census figure of 9% for this population. This disparity may be attributable to the survey's methodology, which largely reached respondents during daytime—and thus working—hours. The size of D'Iberville's senior population is critical, given the extremely vulnerable financial situation in which many seniors have found themselves after Katrina. Many need to buy a new home or repair an existing one, yet they have no income to pay for these expenses.



* Based on 245 responses.

- Though relatively small in size, there are varied minority populations in D'Iberville.

The 2000 U.S. Census shows minority populations in D'Iberville of 11% African-American and 7% Asian, while the survey reached 7% African-Americans and 5% Asians.¹¹ Meanwhile, 92% of respondents speak English, and 5% speak Vietnamese. According to one interviewee, approximately 100 Vietnamese-Americans attend mass at a local church, which is not insignificant given the total population size.¹²

- D'Iberville lost a significant number of residents following Katrina.

Several interviewees noted that Katrina's lasting impact on D'Iberville has been the loss of many residents (see Section II above for discussion). The population figure of 7,608 from the 2000 U.S. Census likely undercounted the pre-Katrina population, and current estimates of the population after Katrina place this figure lower. School enrollment is one indicator: at one local elementary school, which is still being rebuilt after it was leveled by Katrina, 94 out of 115 students have returned. Meanwhile, a local church had a membership of approximately 1,500 families before Katrina, with approximately 950 people who were contributing/active members.¹³ After Katrina, active membership has declined to approximately 275 people.

***"It's the people we miss...We were a parish family."
— Local community leader***

¹¹ This figure includes respondents who checked "Vietnamese" (3.7%) and those who wrote in "Asian" under the Other category (1.2%).
¹² The only Vietnamese church on the Mississippi Gulf Coast is located in Biloxi, so it would not be surprising if many attended this church instead of one in D'Iberville.
¹³ Defined by the number of "church support envelopes" received each week.

Income & Employment

- ***Respondents' income levels have remained relatively stable after Katrina, and in general, a majority of employed respondents are working outside of D'Iberville.***

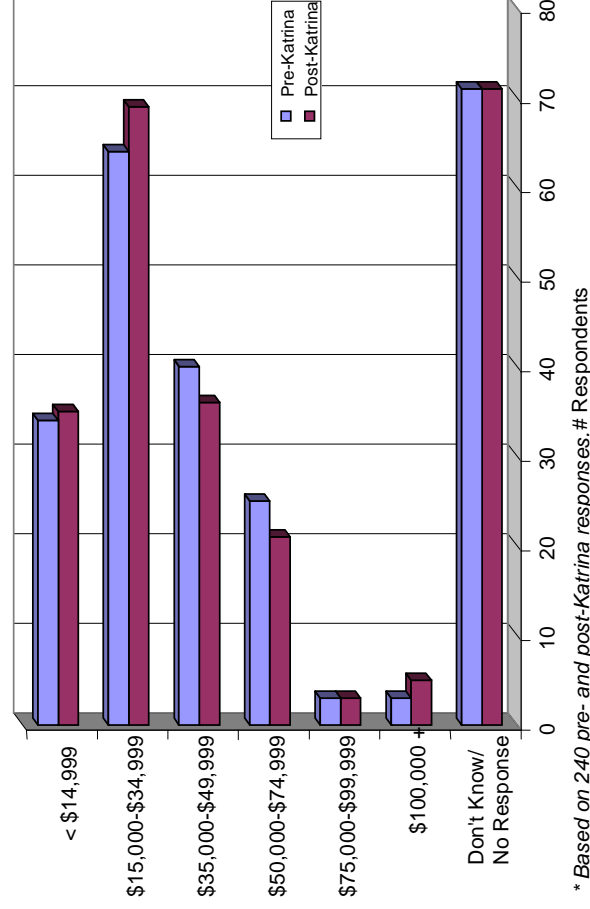
The survey results indicate that Katrina has not had a noticeable impact on respondents' annual household income. Both before and after the storm, 58% of respondents' households earned less than \$50,000 per year, and there were only minor variations at lower income brackets. Meanwhile, given the relatively small economic base in the city, many D'Iberville residents seek employment in

neighboring areas. This reality has been demonstrated by the survey, in which 55% of employed respondents are working outside of the city. This figure is in keeping with pre-Katrina levels: 58% of respondents worked outside D'Iberville before the storm.

- ***A greater number of respondents are not working now than before Katrina.***

Among working-age respondents (aged 20-64), there has been a significant increase in the non-working population, from 25% before Katrina to 34% at present. These percentages are extremely high figures; in part, this is likely due to the survey being administered during daytime hours, when working residents were less likely to be available. Anecdotal explanations for the increase in the non-working population focused on general economic challenges and employment issues.

Annual Household Income: Pre- and Post-Katrina



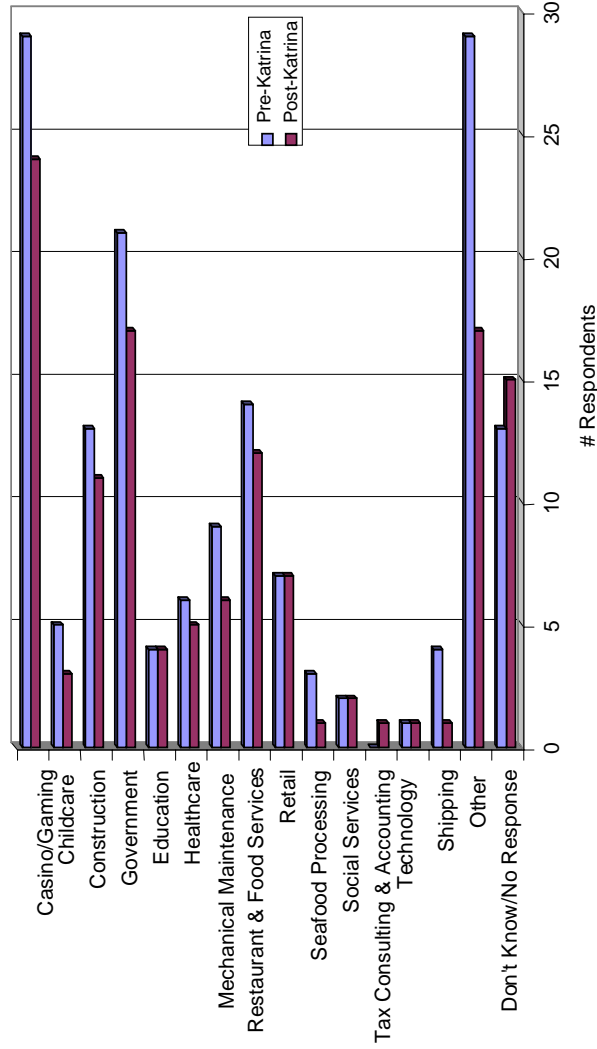
- **A large majority of non-working respondents are not looking for work after Katrina.**

Of non-working respondents who are of working-age (aged 20-64), only 17% are looking for employment, while 68% are not currently looking for work. This finding suggests that survey respondents may have extenuating circumstances that prevent them from working, and that the unemployment rate of those in the workforce is actually quite lower than discussed above. Furthermore, this finding has significance for the type of employment training and job placement services that are offered by civic groups.

- **Both before Katrina and at present, the industries in which most respondents worked/are working are casino/gaming, government, and restaurant/food services.**

Given that D'Iberville's economic base has not dramatically changed from before Katrina to the present, it is not surprising that the industries in which most respondents worked pre-Katrina and in which they are working now have remained unchanged. Respondents find work at the many large casinos in Biloxi, as well as national retailers and local restaurants in D'Iberville and elsewhere throughout the Coast. A relatively high number of respondents also worked or are working in the construction industry, both before and after Katrina; interestingly, however, the number of respondents working in construction have not increased despite the major need for the industry during rebuilding. With casino and tourism related development poised to expand significantly, the city's local employment base will likely continue to grow in this general direction.

Employment Industries: Pre- and Post-Katrina



* Based on 160 pre-Katrina and 127 post-Katrina

Pre- and Post-Katrina Housing

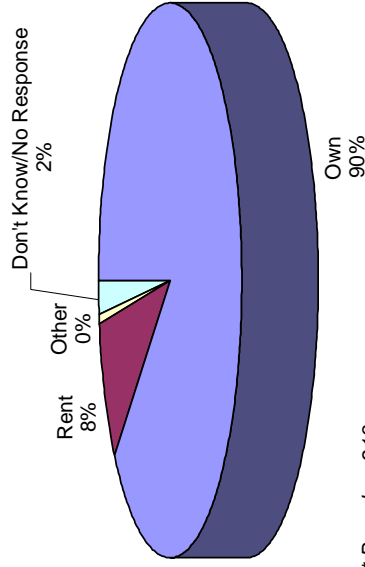
- **Respondents who lived in D'Iberville before Katrina were mostly homeowners, not renters.**

D'Iberville is overwhelmingly a community of homeowners, which was supported by the survey results: 90% of respondents were homeowners before Katrina, and only 8% rented their home. This fact is significant for considering the type of housing development, as well as subsidies and other support, under consideration by both public and private actors. At present, funds are almost exclusively available for homeownership and not rental housing. It is important to note that pre-Katrina renters were extremely vulnerable to the housing crisis, and that this population simply may not have returned in the same numbers as homeowners.

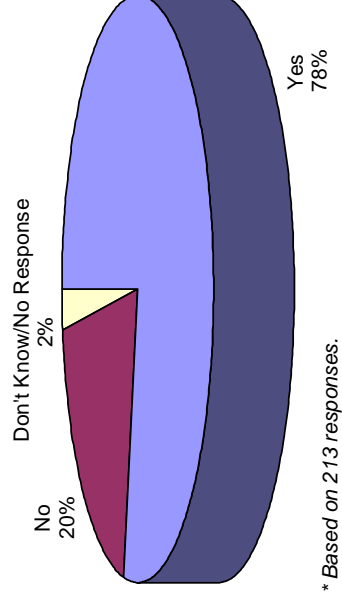
- **Respondents' homes suffered severe wind and water damage from Katrina, and most were either uninsured or under-insured.**

Although 78% of respondents who lived in D'Iberville during Katrina had some amount of homeowners or rental insurance, only 15% had flood insurance. Insufficient coverage led to severe financial losses, given that 73% of these respondents suffered water damage and 91% incurred wind damage to their homes. A major explanation for the lack of coverage is that obtaining insurance for homes within the flood zone before Katrina was too expensive for nearly all residents to afford. Many interviewees noted their and others' frustration with insurance companies and the lack of compensation that is being paid since the storm.

Homeownership: Pre-Katrina



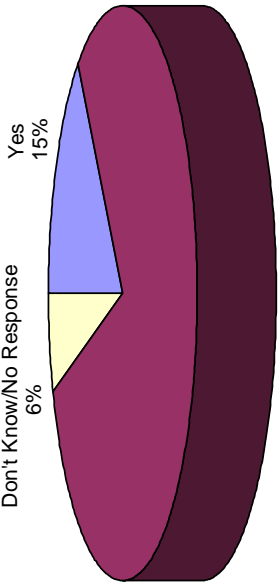
Homeowner or Renter Insurance Coverage: Pre-Katrina



- **Most respondents consider themselves to be living in a permanent housing situation, and for many it is their pre-Katrina home.**

Despite the unprecedented damage caused by Katrina, 77% of respondents are now living in housing that they consider to be permanent, and 70% of respondents who lived in D'Iberville before the storm are now living in their pre-Katrina home. While certainly high numbers, these figures should not be equated with an idea that residents are no longer in severe need of housing. In fact, 16% of respondents remain in a temporary housing situation, and more than half of this group (19 respondents) is living in a trailer or tent as temporary housing. Overall, 16% of respondents are living in a trailer or tent (by choice or necessity).

Flood Insurance Coverage: Pre-Katrina

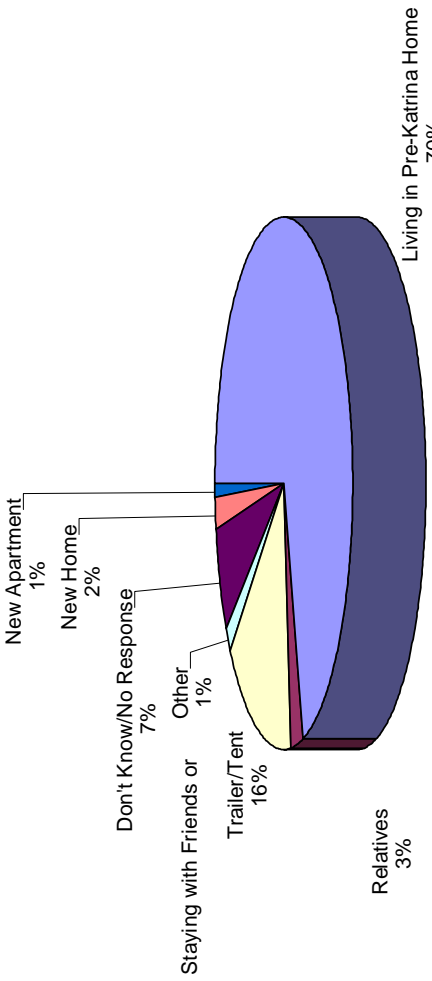


* Based on 214 responses.

“I had no idea if I was in the flood zone, and I got nothing. I lost everything in my house. They said I didn’t qualify for the grant because I was just in the line for the flood zone.”
– Local community leader

“People are like, ‘I’ve been jumping through all these hoops, I’m sick of it, I’m tired of it.’”
– Local community leader

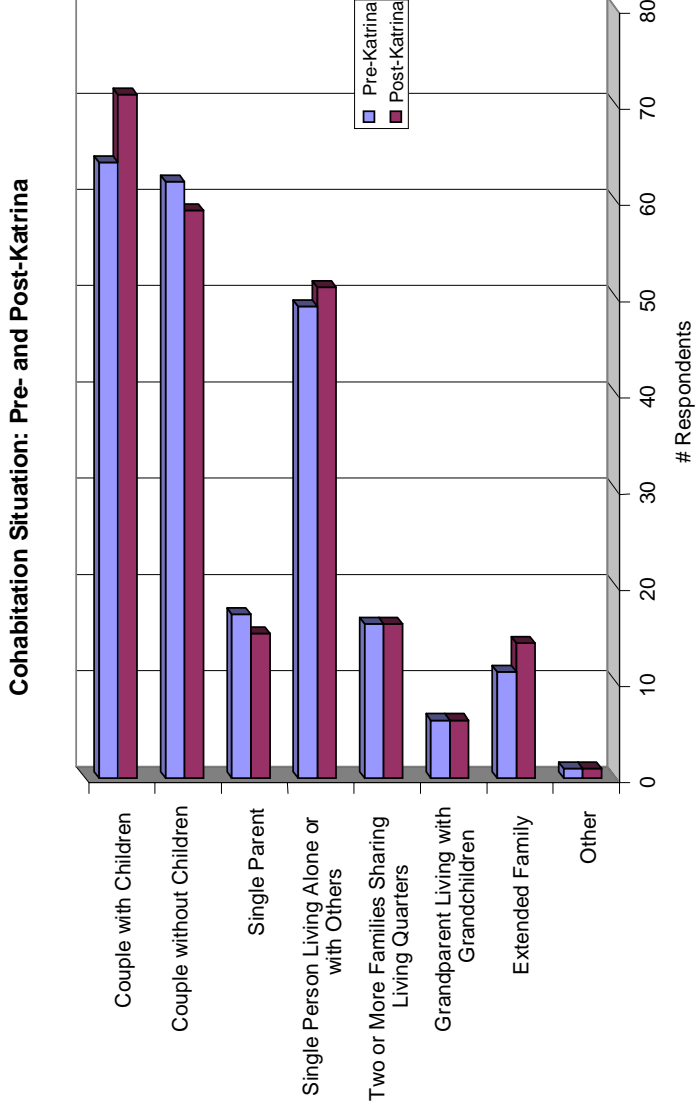
Current Housing Situation



* Based on 214 responses.

- ***Katrina did not seem to disband permanently respondents living as a couple or family.***

Both before and after Katrina, 56% of respondents were/are living as part of a couple, with or without children. The percentages of single people living alone have also remained unchanged (22%). The implications for housing development are that a diversity of housing types is needed in D'Iberville, including those that are appropriate for families as well as individuals.



* Based on 226 pre-Katrina and 233 post-Katrina responses.

- ***As the rebuilding of individual homes continues, new housing development seems to be stalled in the planning phase.***

Information from stakeholder interviews and other sources strongly indicates that as residents are still undertaking home repairs, developers have yet to break ground on new housing development. On the one hand, since Katrina the city has issued more than 2,800 repair permits,¹⁴ building permits have tripled, and the city has approved a number of rental and condominium projects. Developers are clearly noting that D’Iberville is a good place to build. Despite these positive indicators of development, however, construction on new projects has yet to begin, and with rising property and construction costs throughout the Gulf Coast, there are concerns that new development will be further delayed.

“The main concerns with rebuilding are 1) the cost of insurance, materials and labor, and 2) FEMA elevations.”
– Mark Creech, Mississippi Regional Housing Authority

- ***Funding for home rebuilding is on hold.***

The first tax credit cycle resulted in 117 developer applications, for approximately 10,000 units (throughout the entire GO ZONE, not only the state’s coastal counties). The state awarded only 1,128 units in the southern 14 counties—in contrast to 2,488 units state-wide—because many applicants failed to meet the new minimum rebuilding requirements along the Gulf Coast. In D’Iberville, there was only one successful application, for 160 units, and even this project is unlikely to be developed because it is based on March 2006 construction and insurance costs.

“Projects have come through for condos and apartments and have gotten approved by the City, but developers haven’t broken ground yet on anything.”
– Deonne Olier, Planning and Zoning Department, City of D’Iberville

¹⁴ The majority of these permits was issued to properties that were damaged, not devastated, and were not in the surge zone.

V. COMMUNITY VISION

By sharing their ideas and preferences through the resident survey, stakeholder interviews, and community meetings, residents articulated a vision for D'Iberville's development as it continues to rebuild following Katrina.

Community leaders and residents typically describe D'Iberville as an intimate, family-oriented city where "everyone knows everyone." Building on this idea, there is an overwhelming sense among residents that they want life and their city to return to the way it was before Katrina. Not surprisingly, respondents overwhelmingly (91%) want to stay in or return to D'Iberville, while only 3% do not want to remain in the city.

At the same time, there is a definite sense that 16 months after Katrina, residents are tired, both emotionally and physically, after struggles with insurance companies and government agencies for financial support, not to mention the expected trauma that comes from the storm's devastation and aftermath. Numerous residents noted the constant reminders of Katrina that remain in D'Iberville, from FEMA trailers, to debris, to leveled homes and neighborhoods. These conflicting currents—the overwhelming desire to rebuild and the numerous challenges to doing so—are defining ideas in D'Iberville, as everywhere along the Gulf Coast.

More specifically, the predominant issue in D'Iberville's redevelopment focuses on striking a balance between casino and related tourist development with the everyday needs of residents—including housing, infrastructure, transportation, services, and commercial development—and many civic leaders, government officials, and residents feel ambivalent on the issue. There is a palpable sense that casino development is inevitable

in the post-Katrina world, and that D'Iberville simply has to make the best of it. On the other hand, there are many civic leaders and residents who are emphasizing housing development and affordability, working to prioritize the community's housing needs ahead of casino development.

In the words of City Councilman Glen Ellis, "D'Iberville will experience a huge boom in the next five years." The nature of the boom, however, remains to be determined.

***"People want old-time community but see opportunities in economics."
– Richard Rose, City of D'Iberville***

***"People who choose not to return will do so because they don't want to relive this whole Katrina thing. They want to start over. They want to go away...When you leave the area, it's like a big burden is lifted because you don't have to see all the trash. It's not a place I ever want to give up on... but it just depends. If the right opportunity - like a better job - presents itself... but until that happens, I'll be here."
– Local community leader***

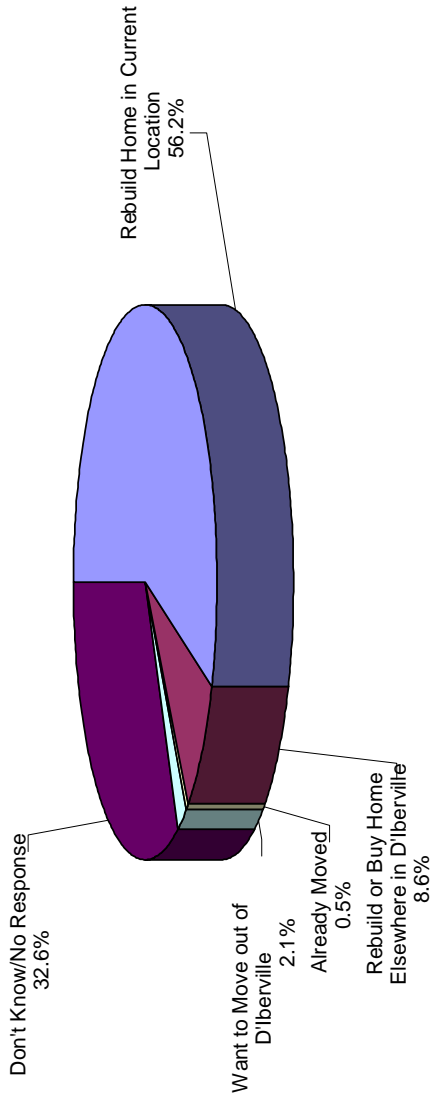
Housing

- ***Most respondents who owned a home that was damaged by Katrina want to rebuild or relocate in D'Iberville, but there is significant ambivalence.***

While the majority (56%) of respondents who owned a home that was damaged by Katrina wants to rebuild or relocate in D'Iberville, 33% responded with "Don't Know/No Response." This finding of uncertainty in the survey was underscored in several interviews. Brenda Broussard, Councilwoman from the heavily hit Ward 1, which consists of an old housing stock and low- and middle-income residents, estimated that less than one-quarter of the 800 residents in her ward would rebuild in the same area—and even these people are likely holding on for increased property values.

Several interviewees noted that people are considering moving north of Interstate-10, or farther north to Jackson County, and most emphasized that the major concerns with rebuilding are FEMA elevation requirements and the cost of insurance, materials, and labor. This uncertainty has caused many homeowners to wait to rebuild. One interviewee noted that D'Iberville has been fundamentally changed by Katrina because the city has lost so many of its residents.

Homeowners' Plans for Rebuilding Damaged Homes



*Based on 187 responses.

- ***It is unclear how respondents who were renters before Katrina feel about remaining in D'Iberville.***

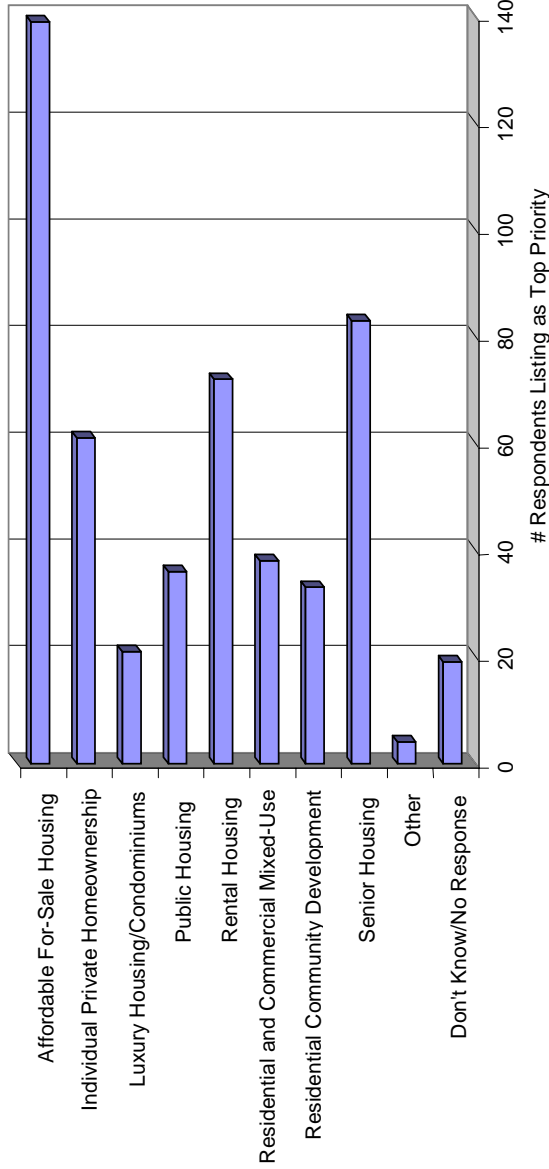
Given the low numbers of survey respondents who were renters in D'Iberville before Katrina, definitive conclusions cannot be drawn from the data. Out of 30 relevant respondents, 73% want to continue living in D'Iberville, while 20% do not. Anecdotal evidence, however, suggests that affordable rental housing is in short supply. For individual renters, identifying financial support for a return to rental housing is extremely challenging, as nearly all federal and state dollars have been allocated to support homeowners. Though some rental units have been repaired and returned to the market, including an apartment complex directly across from City Hall, there does not seem to be a preponderance of available units in the city.

- ***The type of housing development most favored by respondents, in order of priority, is 1) affordable homeownership, 2) senior housing, and 3) rental housing.***

Given the overwhelming number of respondents who are homeowners, and their relatively modest income levels, affordable homeownership understandably emerged as a top priority for survey respondents. At the community meeting, participants emphasized homeownership in general; they initially indicated a strong desire for single-family development, and were also receptive to such higher-density developments as town-homes and condominiums with green space.

In addition, housing options for seniors and renters are also main priorities for survey respondents. The emphasis on rental housing is particularly important to note, given the overwhelming number of homeowners responding to the survey. Interestingly, traditional apartment complexes ranked as a fairly low priority at the community meeting. Numerous interviewees also focused on the need for senior housing, especially because Katrina disproportionately affected elderly persons who often had already paid for their homes and now lack any income to rebuild. A few interviewees also noted that middle-income housing, as well as worker housing for future casino employees, cannot be ignored as a major need.

Housing Development Preferences



* Based on 506 total selections.

- **Respondents believe that public housing in D'Iberville needs to be rebuilt.**

A significant number of respondents also stated that they would like to see more public housing in D'Iberville. The state public housing authority lost 80% of its rental units in the three coastal counties to Katrina, and only about 13% of those units have been repaired or rebuilt. In total, the storm destroyed 12,000 rental units. Some former public housing residents are now spread over FEMA trailer sites in Mississippi, while others are throughout 42 states. The state's Housing Choice Voucher Program (Section 8) includes more than 4,000 families, and the hurricane displaced 1,300 of these.

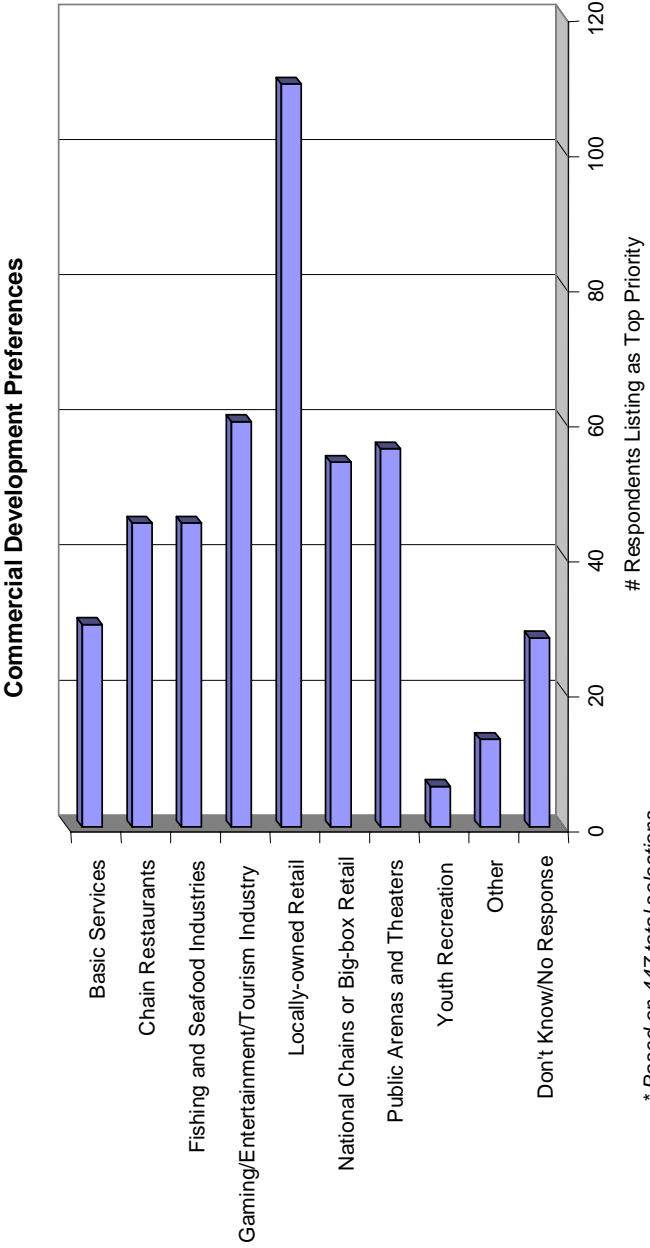
The return of vouchers will depend on tax credit allocations. In D'Iberville, all residents of the Juan de Quaves homes were displaced, comprising some 50 apartments.

The state has an aggressive plan for rebuilding public housing, pending the allocation of HUD funds (\$40 million) and tax credits. No timelines have been set as yet, but it will likely be three to five years before the agency returns to pre-Katrina levels of housing units. The state is currently working on resident return policies with HUD. According to Mark Creech from the Mississippi Regional Housing Authority, "A combination of tax credits, bond issues, CDBG, insurance proceeds, and private development will all be needed to return public housing units."

Economic Development

- ***Respondents usually frequent national chain stores for their everyday shopping needs. However, the type of commercial development most favored by respondents is 1) locally-owned retail, 2) gaming/entertainment/tourism, and 3) public arenas and theaters.***

Although 79% of respondents answered that they shop most often at national chain stores for their everyday needs, respondents' highest priority for new commercial development is locally-owned retail. The reasons most often cited to explain this finding is that chain stores are more affordable and conveniently located, and that there are insufficient locally-owned stores in D'Iberville. It is important to note that the development of additional national chain retail was also a relatively high priority for respondents.



* Based on 447 total selections.

D'Iberville's tax base and economic engine is undoubtedly Sangani Boulevard, home to a number of big-box retailers, including Wal-Mart and Lowe's, as well as several national chain restaurants. Interviewees emphasized that residents depended on these stores for their daily needs in the storm's immediate aftermath, and this commercial district continues to grow. One interviewee noted that, "Soon, we won't have to leave D'Iberville for much of anything, except for work." However, respondents are clearly concerned with diversifying the city's economic base with additional locally-owned retail establishments that complement the national retailers. While some local restaurants and small businesses currently exist, additional financial and technical support will be required to incubate new small businesses.

***"Sangani Boulevard saved the city with its sales taxes."
– Glenn Ellis, City Council, City of D'Iberville***

- ***Respondents are ambivalent about building the gaming/entertainment/tourism industry in D'Iberville, believing that such development will have a mixed impact.***

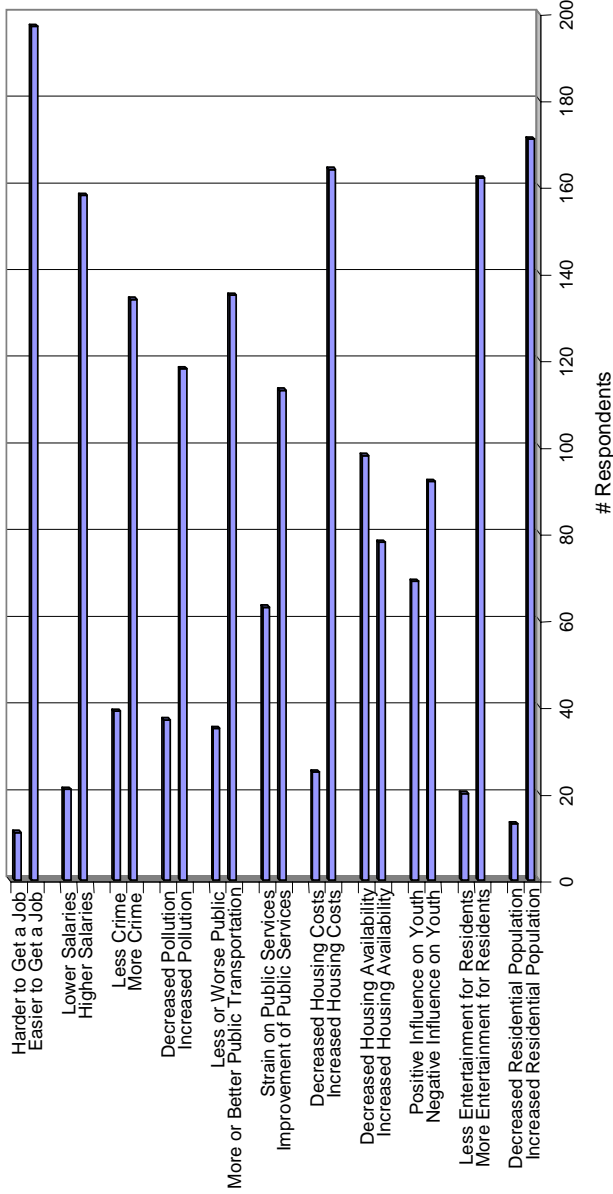
Respondents are ambivalent about the overall impact of casinos and tourism on D'Iberville. They believe that the development of these industries will result in more jobs, higher salaries, improved public transportation, and more entertainment for adults, yet also a larger population, increased crime, increased housing costs, and greater pollution. In general, the survey showed that longtime residents of D'Iberville are less likely to support casino development than relative newcomers to the city. Casino-related development is strongly supported by many residents, as evidenced by the vocal support for the zoning

overlay district that permitted such uses from the waterfront to Quave Road. The major argument in favor of this development is economic: increased revenue for the city, new employment opportunities for workers, and increased property values for homeowners. In the words of one area resident, "Whether you're for [casino development] or against it, you've got to like the revenue." Some interviewees noted that casino development would help connect downtown to the waterfront, and that the main people who are against casino development are from Biloxi and other neighboring areas because they are concerned about the competition.

On the other hand, others in the city have emphasized that D'Iberville should now be focused on rebuilding housing, not creating opportunities for casino development. And still others believe that it is possible to balance the two types of development.

***"Having both casinos and a family-oriented community can work."
– Brenda Broussard, City Council, City of D'Iberville***

Perceived Impact of Expanding Gaming/Tourism Industry



* Based on responses ranging from 155 to 208 for each pairing.

“It will be very good for this area if the casinos come: business will be booming.”
 – Local community leader

“People didn’t want to leave their family home for casinos. Some people don’t care about money.”
 – Local community leader

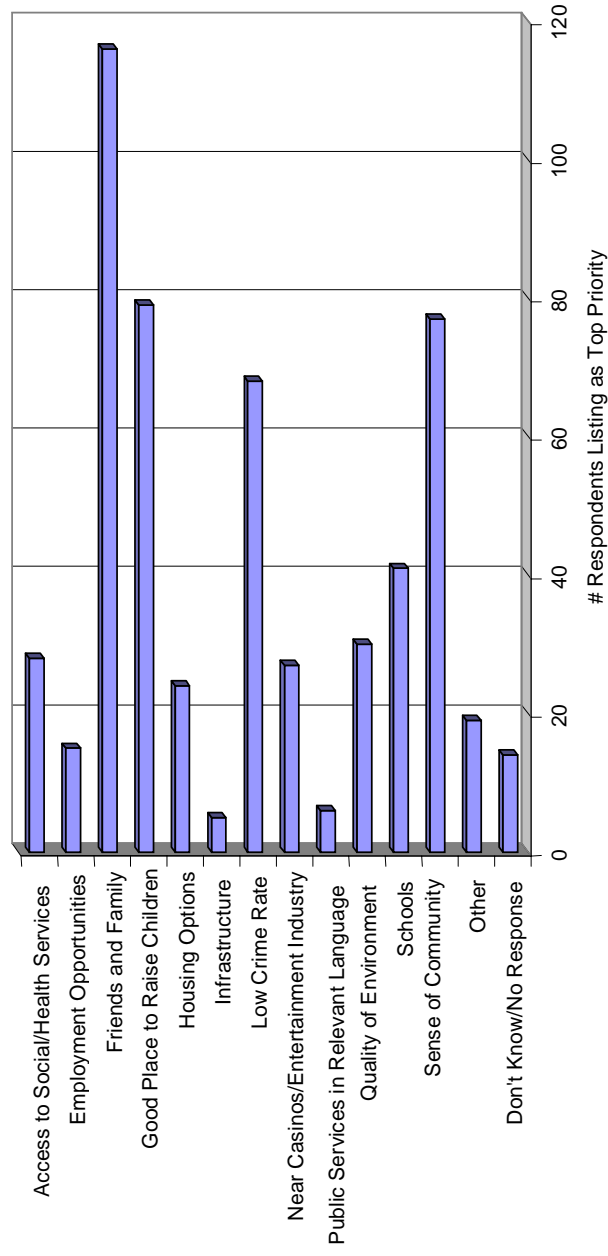
“[Casino and condo development] will give the City income, but it’s got to balance with the loss of our residents. The same people who got hit by Hurricane Katrina are the same people who are going to be displaced. And a city is nothing without its citizens.”
 – Wallace Freeman, Building Department, City of D’Iberville

Community Development

- **Before Katrina, respondents most liked living in D'Iberville because of 1) friends and family, 2) sense of community, and 3) it's a good place to raise children.**

The majority of respondents emphasized quality of life reasons as what they most liked about D'Iberville before Katrina. In particular, they prioritized qualities that contribute to D'Iberville feeling like a family-oriented, small-town place. This finding highlights the need to balance upcoming casino and tourism development with sufficient residential focus, given that respondents gave significant attention to both throughout the outreach process.

Characteristics that Respondents Most Liked about D'Iberville: Pre-Katrina



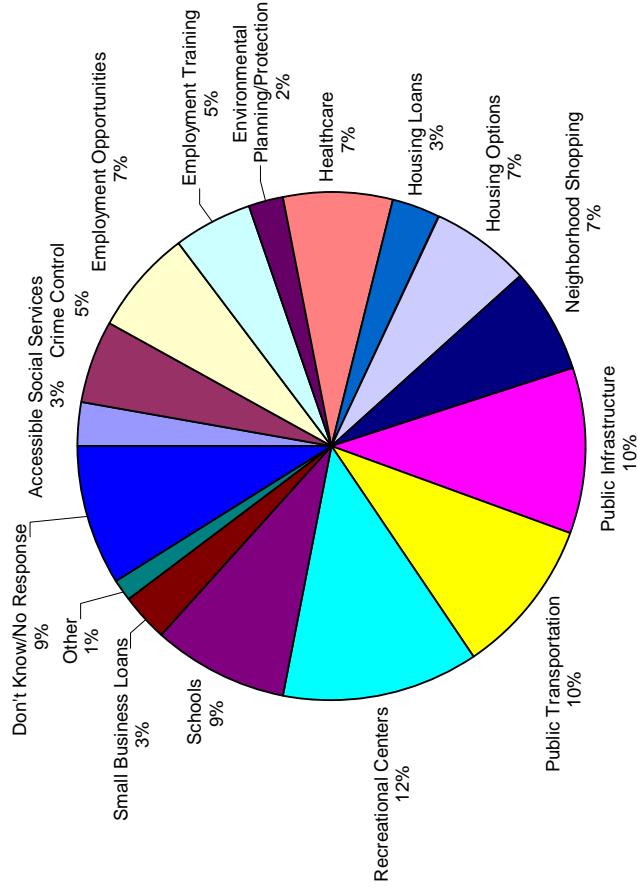
* Based on 549 total selections.

- Respondents believe that D'Iberville's most pressing needs before Katrina were 1) recreational centers, 2) infrastructure, and 3) public transportation. Post-Katrina, these priorities shifted, with the city's most pressing needs identified as 1) housing, 2) infrastructure, and 3) healthcare.

Katrina clearly reprioritized how respondents see the city's pressing needs, and not surprisingly, respondents are now overwhelmingly focused on housing. Infrastructure remains a major issue that was only exacerbated by Katrina and the lack of basic services following the storm.

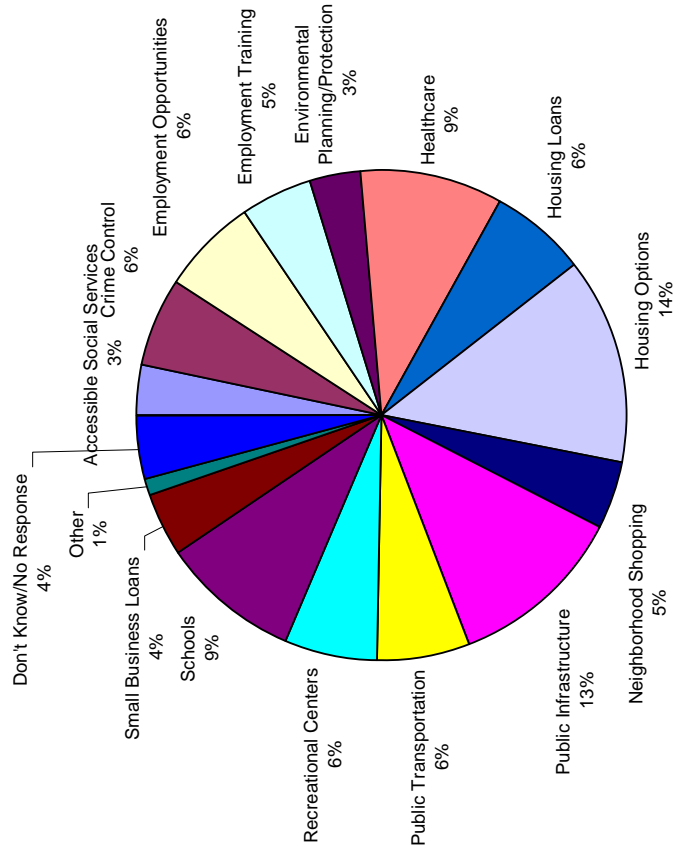
Healthcare also emerged as a top priority, as did rebuilding schools and strengthening the local economic base—creating employment opportunities and developing small businesses. In addition, some interviewees emphasized the urgent need for people to receive their money from insurance companies and government grants.

D'Iberville's Most Pressing Needs: Pre-Katrina



* Based on 427 total selections.

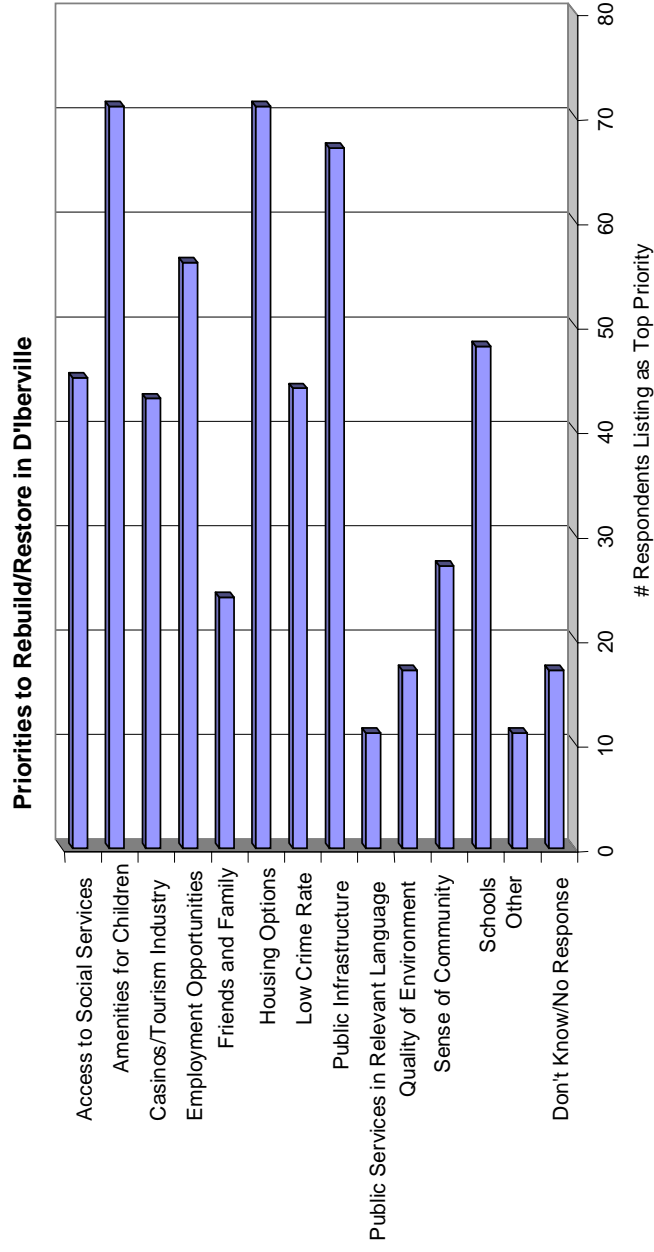
D'Iberville's Most Pressing Needs: Post-Katrina



* Based on 506 total selections.

- **Respondents most want to see D'Iberville rebuild or improve 1) housing, 2) amenities for children, and 3) infrastructure.**

Similarly, respondents are most concerned with rebuilding housing and infrastructure, as well as amenities for the city's youth, in the city's ongoing recovery process. Clearly, these needs are critical to both D'Iberville's short- and long-term development. Respondents also emphasized improved employment opportunities, schools, crime rate, and access to health services as significant to the city's redevelopment effort. In addition, rebuilding the gaming/tourism industry also received attention from respondents, further suggesting the need to balance housing and casino development.



* Based on 552 total selections.

- **City officials largely support mixed-use development, while other participants remain ambivalent.**

Prior to Katrina, D'Iberville's development predominantly followed a sprawl growth model. Although the city still seeks to grow horizontally through acquiring new land to the northwest, following Katrina, many city officials are now exploring mixed-use development models. This change came about following the planning work that culminated in the Citizens Master Plan for D'Iberville, which outlines new, high-density land uses in different areas of the city. Anecdotal evidence from interviewees, however, suggests that many residents may still prefer low-density residential development.

***"I would like to see a lot of waterfront development with commercial businesses, casinos, and supportive housing. This is needed to increase the tax base and raise revenue. But we also need to preserve historical residential areas for reconstruction."
– Mark Creech, Mississippi Regional Housing Authority***

***"The City is growing, and we're going to outgrow our city limits. I would like to see Smart Growth development, so that instead of having 25 people to a block, you can have 200. The more you talk to people, the more they think back to the way it was when they were kids. They want the 'old neighborhood' feel."
– Wallace Freeman, City of D'Iberville Building Department***

VI. NEXT STEPS

The community profile and vision articulated in this report can serve as a guide and foundation for future community planning efforts in D'Iberville. Additional studies by civic groups, government entities, and developers are clearly required in order to flesh out the ideas presented in this document and the Citizens Master Plan for D'Iberville. In the near term, two main goals can be pursued:

Goal 1: Create a housing strategy for D'Iberville informed by a detailed analysis of existing conditions and identification of specific development opportunities.

- Action 1: Assess private- and city-owned properties, creating an inventory of vacant and underutilized lots as well as homes that remain uninhabited or damaged.
- Action 2: Conduct a feasibility study, with updated demographic and building data, on the demand for different housing types, including low-income, middle-income, and senior housing units.
- Action 3: Conduct a comparative analysis of the development of rental vs. homeownership housing units.
- Action 4: Identify funding sources for each housing type, including traditional debt instruments, tax credits, established investors, and other financing options.

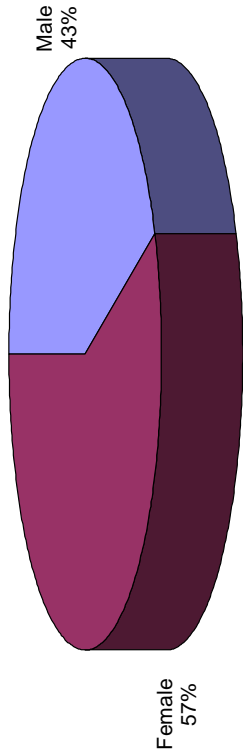
Goal 2: Develop a consensus-based plan for balancing gaming/tourism and residential development in D'Iberville.

- Action 1: Convene city officials, developers, and interested residents in a dialogue specifically focused on the desired role of casinos.
- Action 2: Conduct a study on the impact of developing the gaming industry on similar communities.
- Action 3: Explore the modification of existing zoning ordinance, as well as proposed SmartCode, to control land use throughout the city.
- Action 4: Explore the use of impact fees on new projects to fund infrastructure, open space, and housing development.

APPENDIX

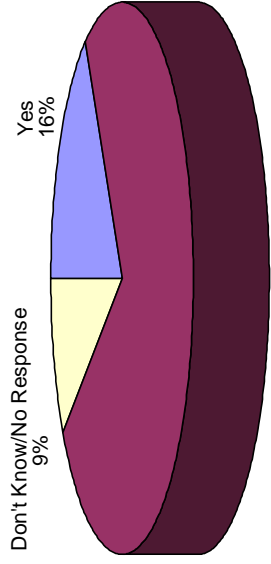
Additional graphs from the D'Iberville resident survey:

Gender



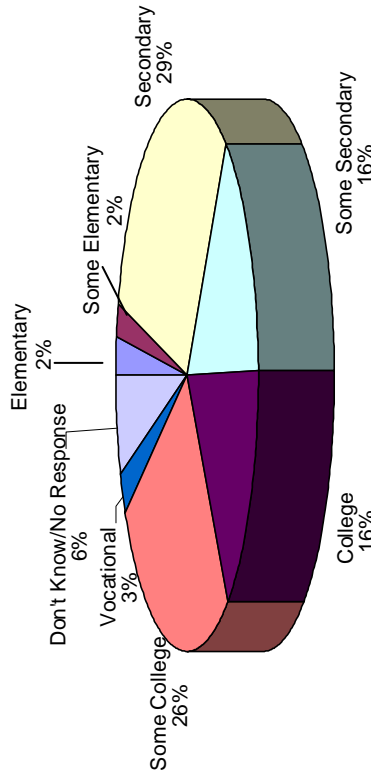
* Based on 245 responses.

Pre-Katrina Homes in the Flood Plain



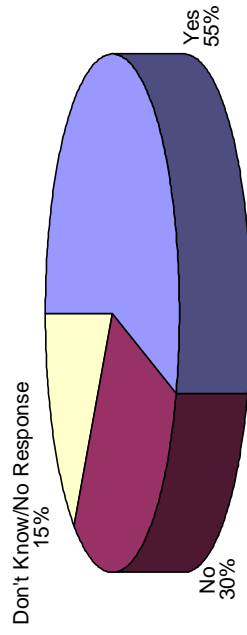
* Based on 213 responses.

Educational Attainment



* Based on 237 responses.

D'Iberville's Need for Services Offered in Languages Other than English



* Based on 224 responses.