



Housing Assistance Council

**PICKING UP THE PIECES:
RESTORING RURAL HOUSING
AND COMMUNITIES
AFTER HURRICANE KATRINA**

\$5.00 (free to people and organizations in disaster areas)
September 5, 2005

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving loan fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

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INTRODUCTION

In the waning days of August 2005, Hurricane Katrina cut a path of devastation through Alabama, Florida, Louisiana, and Mississippi, leaving 51 counties and parishes declared major disasters by President Bush (see sidebar). Katrina and the floods that followed destroyed homes, water lines, and power distribution systems. Thousands of people were displaced or stranded or, worse, lost their lives. Shelters and relief agencies were overloaded.

The biggest relief effort in the nation's history is now underway, including assistance from the federal Department of Homeland Security, the Federal Emergency Management Agency, relief agencies such as the Red Cross and Salvation Army, and many others. Government agencies, churches, and private individuals around the country are offering temporary housing to victims. Congress has appropriated \$10.5 billion for disaster relief, described by President Bush as "a small down payment for the cost of this effort."

The cost of damage to the affected areas may top \$35 billion, according to national insurance estimates. In the rural south, where poverty levels are high, many do not have insurance policies to cover their losses.

The Housing Assistance Council offers this disaster relief guide to assist those who need to restore their lives and communities devastated by Hurricane Katrina. Information and resources were changing rapidly as this guide was published on September 5, 2005. Readers are encouraged to contact HAC at 202-842-8600 or hac@ruralhome.org with any corrections or additions.

Disaster relief efforts in the United States are coordinated by the Federal Emergency Management Agency (FEMA), now part of the Department of Homeland Security. When the President declares a major disaster, FEMA establishes offices in the disaster area to serve as centralized points of relief management. FEMA aids disaster survivors by directing them to the assistance program(s) (both public and private) for which they are eligible and that will be of the most benefit to them. In sum, the agency serves as the umbrella organization that coordinates the relief efforts of all relief agencies, public and private, local and national.

Counties and Parishes Declared Disaster Areas Eligible for FEMA Assistance**

Alabama: Counties of Baldwin*, Mobile, and Washington*

Louisiana: Parishes of Acadia*, Ascension, Assumption*, Calcasieu, Cameron, East Baton Rouge, East Feliciana, Iberia*, Iberville, Jefferson, Jefferson Davis*, Lafayette, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James*, St. John, St. Mary*, St. Martin, St. Tammany, Tangipahoa*, Terrebonne, Vermilion*, Washington*, West Baton Rouge, and West Feliciana

Mississippi: Counties of Amite*, Forrest, George, Greene*, Hancock, Harrison, Jackson, Lamar, Marion*, Pearl River*, Perry, Pike*, Stone, Walthall*, and Wilkinson*

* Asterisks mark counties and parishes that are rural according to a definition developed by the Housing Assistance Council: all counties outside metropolitan areas, and counties in metro areas that have no urbanized population (i.e., no densely settled areas of at least 50,000 population).

** Three Florida counties (Broward, Miami-Dade, and Monroe) have been declared eligible for Public Assistance. Government agencies and some nonprofit organizations can apply for FEMA funds to repair or replace roads, public buildings (including public housing), publicly owned utilities, and the like, but individuals are not eligible for FEMA aid.

FEMA's role is especially important to disaster victims in rural areas due to a scarcity of local institutions with ready access to potential recovery resources and the ability to coordinate relief efforts. However, in spite of FEMA's coordination, one of the most serious problems facing disaster victims in rural areas may still be a lack of information about the resources and assistance available to them. The Housing Assistance Council has prepared this guide to short- and long-term housing and community development resources as a partial response to that critical need. It is intended for use by disaster-affected individual households as well as by community organizations acting on their behalf.

Following this Introduction, a section entitled "Initial Response" outlines the resources available to meet immediate needs. The section on "Specific Housing Resources for Disasters" describes the principal forms of assistance available to those whose homes have been damaged or destroyed by disasters. These are programs specifically designed for use in disaster recovery situations. Next, a section on "General Housing Resources" provides descriptions of key agencies and some of the programs they administer that are relevant to housing recovery. In each case, the guide provides the address of the agency office or offices from which more detailed information can be obtained. Finally, a section entitled "Reaching the Hard-to-Reach" briefly discusses the special problems of meeting the housing needs of low-income rural residents. Although there are no simple or universally applicable solutions to these special problems, some creative approaches have been developed in other areas that may suggest comparable or complementary approaches in disaster-damaged areas.

The appendices contain contact information for a variety of entities that may be helpful to disaster victims.

The last appendix is a sample form for disaster survivors to use in maintaining a record of the disaster recovery process. Make a note of dates, what you did or said, who else was present (include full name, organization, and job title), and what they did or said. This will be useful to those providing assistance and may be important for future applications, tax returns, insurance claims, appeals, and lawsuits. All correspondence and receipts relating to the recovery process should be kept, whether they seem important or not.

INITIAL RESPONSE

Transient Housing

The first stage of response to a disaster is to supply immediate shelter to those whose homes are no longer usable. This “Transient Housing” phase includes using shelters provided by local governments and by the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and other similar religious or secular nonprofit organizations; doubling up with friends and relatives; and staying at hotels and motels when no other options are available.

Hurricane Katrina victims can call the Red Cross toll-free at 1-866-GET-INFO (1-866-438-4636) for help in finding immediate shelter. Calling this number does not register victims for federal or state assistance, however; to register, call FEMA at 1-800-621-FEMA (3362) or visit FEMA’s web site, <http://www.fema.gov>.

Numerous websites are assisting people in finding housing. These include <http://www.hurricanehousing.net> (sponsored by FEMA and the Department of Homeland Security), <http://www.hurricanehousing.org>, <http://www.katrinahousing.org>, and others listed at <http://civic.moveon.org/katrina/housing.html>.

Alabama Shelter Information

As this guide went to press, Alabama Governor Bob Riley had announced that evacuees would be able to stay at hotels, cottages, and trailer sites in Alabama’s state parks, but logistical details apparently had not been determined. It seemed likely that FEMA would coordinate temporary shelter in Alabama through its general disaster aid number, 1-800-621-FEMA (3362).

Louisiana Shelter Information

People needing shelter in Louisiana should go to one of the following Emergency Shelter Information Points.

Tourist Welcome Center, U.S. 65 & 84, 1401 Carter St. (U.S. 84), Vidalia
Tourist Welcome Center, TA Truck Stop, Tallulah Exit (Hwy. 65 & I-20)
Paragon Casino, 711 Paragon Place, Marksville
Sammy’s Truck Stop, I-49, Exit 53, 3601 LA 115W, Bunkie
Med Express Office, 7525 U.S. 71, Alexandria
P.E. Gym, LSU-Shreveport, One University Place, Shreveport
Pickering High School, 180 Lebleu Rd., Leesville
Mowad Civic Center, 5th & 10th St., 1 Block off U.S. 165, Oakdale

Shelter information for Louisiana residents with special needs is available from the following numbers.

Alexandria: 800-841-5778
Baton Rouge: 800-349-1372
Houma/Thibodaux: 800-228-9409
Lafayette: 800-901-3210

Lake Charles: 866-280-2711
Monroe: 866-280-7287
New Orleans: 504-658-2500
Shreveport: 800-841-5776
Slidell/Hammond: 866-280-7724

The following locations were designated for animal evacuation.

Alexandria - large and small animals 318-442-4222 (all vet clinics will accept)
Lamar Dixon - Gonzales - large animals
Shreveport - LSU-S (pets only, no livestock)
West Monroe - Ike Hamilton Coliseum

Mississippi Shelter Information

The American Red Cross of Central Mississippi is hosting a reception site in the Madison Wal-Mart parking lot, off the Madison exit on Interstate 55. Evacuees can go to the reception site for information about where shelters are located. People are asked to bring necessary items for their families for at least three days, including food, water, clothing, bedding, all necessary medications for family members, and any needed personal items.

A list of Red Cross emergency shelters in Mississippi, updated on August 28, is available at <http://www.msema.org/documents/Shelterslist8.28.05.xls> (Appendix A to this guide). A list of distribution sites for water and ice is available at <http://www.mema.ms.gov/ice.html>.

Disaster Housing

As soon as possible, federal and other disaster agencies attempt to move into a second stage of assistance, classified as “Disaster Housing” (formerly called “Temporary Housing”) aid. Here, primarily two mutually exclusive approaches are utilized: the home repair grant program and use of existing rental resources. (To apply for any of the following types of Disaster Housing assistance, follow the procedure outlined in the “Application Procedure” section on page 8.)

Home Repair Program

Home Repair Assistance is a check to restore a home to a livable condition. The amount of the check is based on structural damage, as determined by a FEMA inspection.

It should be noted that where a homeowner has insurance that will cover the needed repairs, insurance funding must be used rather than a Home Repair grant.

Use of Existing Resources

Where uninsured damage exceeds the home repair limit, efforts are made to place households in “Existing Resources.” These are generally vacant rental units in the community suitable to the household’s needs (measured in terms of number of bedrooms needed). They can include existing

housing currently in U.S. Department of Agriculture Rural Housing Service (RHS), U.S. Department of Housing and Urban Development (HUD), and U.S. Department of Veterans Affairs (VA) inventories of acquired properties, although in most affected counties this is a fairly limited resource. In any event, rent-free occupancy is provided to currently homeless people for as many as 18 months, pending long-term repair or replacement of their own homes.

Displaced homeowners are certified for Disaster Housing assistance in three-month increments. This assistance is terminated whenever their “Permanent Housing Plan” (which must be developed and approved during the initial period of Disaster Housing assistance) has been realized. Where it cannot be realized within the 90-day period, the assistance is continued. Displaced renters are normally given Disaster Housing assistance for only one or two months, although the period can be extended if adequate alternative housing continues to be unavailable.

FEMA Mobile Homes

The final form of Disaster Housing assistance is rent-free occupancy in a federally provided mobile home. This form is utilized as a last resort when there is insufficient adequate Existing Resource housing available – clearly the case in areas affected by Hurricane Katrina. When adequate alternate housing is not available to meet long-term needs, the provided mobile homes may subsequently be made available for sale to the occupants.

Other Temporary Housing Resources

In addition to the “Disaster Housing” aid provided by FEMA and its federal partners, a wide variety of temporary housing is being offered from other sources. Local government agencies, churches, individuals and families, and many other entities opened buildings, including private homes, for victims.

Mortgage and Rental Assistance

Homeowners should contact their lenders to ask about arrangements for delayed mortgage payments and other aid. As this guide went to press, numerous financing entities had announced special provisions for Hurricane Katrina victims. In addition, federal agencies that guarantee bank mortgages, including HUD’s Federal Housing Administration and the Department of Veterans Affairs, had asked lenders to wait 90 days before initiating foreclosures or continuing foreclosure proceedings they had started before the disaster.

The National Apartment Association encourages apartment owners to offer short-term leases and waive security deposits along with application and other move-in fees, and to consider offering free or reduced rent for a period of time as well as providing towels, sheets, and personal hygiene items to victims.

Tenants in USDA Rural Development rental buildings or homeowners with mortgages provided by or guaranteed by USDA should contact USDA RD state offices. See pages 19-20 below.

Low Income Housing Tax Credit Properties

The Treasury Department and Internal Revenue Service have waived rules related to Low Income Housing Tax Credit properties so that vacant units anywhere in the country can be used for Hurricane Katrina victims. Their press release is online at <http://www.irs.gov/newsroom/article/0,,id=147239,00.html>.

State and Local Emergency Services

Every state has its own government agency (listed below, along with other sources of emergency information) that provides disaster and emergency assistance. This may include different kinds of housing services. Local governments may have emergency services agencies or may assign disaster assistance duties among a number of different agencies; for example, emergency shelter may be coordinated by the Department of Human Services. For the address and phone number of your local emergency services agency, contact your state emergency management agency or FEMA Regional Office, or look in the local government section of your phone book.

Alabama

Alabama Emergency Management Agency
5898 County Road 41
P.O. Box 2160
Clanton, AL 35046-2160
205-280-2200 phone
205-280-2495 fax
www.ema.alabama.gov

Alabama Governor's Office of Faith-Based and Community Assistance
100 North Union Street
Suite 134
Montgomery, AL 36104
334-242-7110 phone
1-877-273-5018 toll-free
334-242-2885 fax
info@ServeAlabama.gov
www.servealabama.gov

Florida

Florida Department of Community Affairs
Division of Emergency Management
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
850-413-9900 phone
florida.disaster@dca.state.fl.us
www.floridadisaster.org

Louisiana

Louisiana Office of Emergency Preparedness
7667 Independence Blvd.
P.O. Box 44217
Baton Rouge, LA 70806
225-925-7500 phone
1-800-256-7036 toll-free
225-925-7501 fax
www.loep.state.la.us

The Louisiana Citizen Awareness and Disaster Evacuation Guide, a six-page PDF brochure, provides information about shelter during hurricane evacuations, telephone numbers to obtain road closure information, a family disaster supply kit list, radio stations that broadcast emergency information, telephone numbers for American Red Cross chapters in the hurricane evacuation areas, and weather terms. It is available online at http://www.lsp.org/pdf/Web_StateMap.pdf.

Additional information resources for Louisiana include:

Louisiana State Police Road Closure Information 1-800-469-4828,
<http://www.lsp.org/roadandincident.nsf>.

Homeland security and emergency preparedness contact numbers, parish directory,
<http://www.ohsep.louisiana.gov/Parish/parishoepnumbers.htm>.

Mississippi

Mississippi Emergency Management Agency
P.O. Box 4501
Jackson, MS 39296-4501
601-352-9100 phone
1-800-442-6362
601-352-8314 fax
www.msema.org

Other Mississippi resources:

Red Cross 1-866-GET INFO

MDOT traffic hotline: 601-352-7017

Permanent Housing

The ultimate objective, of course, is a third stage in which all those who suffered housing loss as a result of disasters have successfully restored their housing situation to its pre-disaster status. While the first resource that must be utilized in this process is whatever insurance coverage the household has, there are also a number of government programs that can be used in combination with that insurance and with each other to make the victim's housing situation "whole" once more. The largest of these programs are summarized later in this guide.

In each state that contains counties that have been federally declared disaster areas, FEMA establishes a Disaster Field Office (DFO). The DFO works closely with state and local officials to coordinate statewide disaster relief and recovery efforts. FEMA may also establish one or more Disaster Recovery Centers (DRCs) in the disaster-affected area. The DRCs' primary purpose is to provide a place to which disaster victims can go to speak with representatives of various assistance programs (including government programs). Disaster victims can go to a DRC to receive advice, information, or counseling. The centers are kept in operation as long as required. For DFO and DRC locations, contact your FEMA Regional Office:

FEMA Region IV (serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
3003 Chamblee Tucker Road
Atlanta, GA 30341
770-220-5200 phone
770-220-5230 fax
www.fema.gov/regions/iv/index.shtm

FEMA Region VI Office (serves Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Federal Regional Center
800 North Loop 288
Denton, TX 76201
940-898-5104 phone
www.fema.gov/regions/vi/index.shtm

The Governor of Alabama has established a long-term housing project for Hurricane Katrina victims, and it is likely that other states and private entities will do the same. Initial information about Alabama's Operation Golden Rule is available at www.governorpress.alabama.gov/pr/pr-2005-09-01-02-katrina_goldenrule.asp.

Application Procedure

Important note: Several different agencies officially administer assistance programs, but the process of applying for assistance is centralized: the disaster survivor must complete a multi-purpose application **over the phone on the Federal Emergency Management Agency's toll-free national teleregistration hotline or online**. General inquiries regarding applications for assistance should also be directed to the toll-free hotline. Disaster Field Offices coordinate disaster relief efforts statewide and can be contacted for general information as well.

Federal Emergency Management Agency (FEMA)

toll-free teleregistration hotline:

1-800-621-FEMA (3362)

TTY 1-800-462-7585

In addition to registering by phone, residents of federal disaster areas may apply online for assistance, as well as find valuable recovery information, at www.fema.gov.

FEMA also operates a toll-free “helpline” at 1-800-525-0321. Callers can obtain information about FEMA programs. In addition, those who have already applied for assistance through the teleregistration hotline can check on the status of their applications or apply for additional assistance.

Over the phone with FEMA, the disaster survivor will be asked to provide information for a multi-purpose application. The completed application will be considered by FEMA staff, and an inspector will visit the victim’s property and assess the damage it sustained. Within two weeks the applicant will usually be notified of the type of assistance for which she or he has qualified. **The final application deadline for individuals and households is within 60 days of the date that the county was federally declared a disaster area.** Private nonprofit organizations and public agencies applying for assistance are subject to different deadlines and should contact the FEMA help line for further information.

In addition to aiding disaster victims in completing their applications for assistance, a number of other disaster assistance services are provided over the phone on the FEMA hotline. These include emergency provision of food, clothing, and medical assistance, free legal advice, counseling, representation and referrals, tax assistance, and information on disaster unemployment assistance.

Appeals

The appeals process is not a formal one. Applicants for disaster relief who are declared ineligible or whose assistance is being terminated are entitled to appeal that decision. When applying for aid, applicants are either given or sent a general information sheet about the process. To request that one’s application be reconsidered or for information about assistance received, applicants must call the toll-free number listed on the information sheet or write a formal appeal to the address shown in their letter.

Conditions and Limitations of FEMA Assistance

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Lawful Presence: All recipients of FEMA disaster housing assistance must be lawfully present in the United States and its territories. You must sign a declaration stating that you are lawfully present to be considered for assistance.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may appeal for assistance separate from your pre-disaster household.

SPECIFIC HOUSING RESOURCES FOR DISASTERS

The following are programs specifically designed to assist in the housing recovery process. They are listed in alphabetical order by program name.

Cora Brown Fund

Type: Any unmet needs, including home repair or rebuilding assistance.

Agency: Federal Emergency Management Agency (FEMA).

Program Name: Cora Brown Fund Assistance.

Form of Assistance: Grant for “disaster-related unmet needs of families who are unable to obtain adequate assistance . . . from other sources.”

Eligible Recipients: Residents of designated disaster areas.

Terms: Straight grant. Funds cannot duplicate assistance for which a person is eligible from other sources.

Application: Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline, 1-800-621-FEMA (3362) or online at www.fema.gov.

Individuals and Households Program

Type: To meet disaster-related necessary expenses or serious needs (including cost of housing repair or replacement) that cannot be covered by other program resources.

Agency: Federal Emergency Management Agency, jointly with the state.

Program Name: Individuals and Households Program (IHP). This program consolidates two previously separate programs, “Temporary Housing Assistance” and “Individual and Family Grant Programs.”

Form of Assistance: Grant of up to \$26,200 per individual or household with respect to any single emergency or major disaster. Housing repair assistance cannot exceed \$5,200, and housing replacement assistance is capped at \$10,500.

Eligible Recipients: Individuals or families with disaster-related necessary expenses or serious needs that cannot be met through other means.

Terms: Straight grant.

Application: Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline, 800-462-9029, or online at www.fema.gov.

Mennonite Disaster Service Assistance

Type: Skilled labor for rebuilding.

Agency: Mennonite Disaster Service (MDS).

Form of Assistance: MDS provides skilled labor by volunteers to repair and rebuild homes after a natural disaster.

Recipients: Any household needing assistance as the result of a natural disaster, as determined by MDS. Recipients need not be victims of federally designated disasters.

Terms: No cost. Another organization, such as the Red Cross or a local organization, must screen applicants and provide building materials or funds to purchase building materials.

Application: MDS is not able to accept applications from individuals. Organizations wishing to explore the possibility of partnering with MDS should contact the MDS regional office serving their state. For Florida, contact Bernard Martin, Region I Director, 540-434-1916 (phone), 540-433-3812 (fax), jmmartin@cmds.com (e-mail). For Alabama, Louisiana, and Mississippi, contact Willis Troyer, Region II Director, 330-669-3925 (phone), troyerpw@juno.com (e-mail).

For Additional Information: Contact MDS's binational office at 1018 Main St., Akron, PA 17501, 717-859-2210 (phone), 717-859-4910 (fax), binational@mds.mennonite.net (e-mail), www.mds.mennonite.net/ (web).

Mortgage Insurance for Disaster Victims

Type: Mortgage insurance for purchase of home.

Agency: Federal Housing Administration (FHA).

Program Name: Sec. 203(h) Mortgage Insurance -- Homes for Disaster Victims.

Form of Assistance: FHA insures lender against loss on qualifying loans.

Recipients: Any household that is a victim of a designated disaster.

Terms: No-downpayment loan for up to 35 years at the prevailing FHA interest rate. Loan can be for up to 100 percent of the value of the home.

Application: Application is made through FHA-approved local lender. When completing the multi-purpose application, request a referral to an appropriate lender or speak with a program representative over the toll-free teleregistration hotline.

or Additional Information: Contact the Department of Housing and Urban Development State Field Office (see Appendix B).

Public Assistance Program

Type: Funding for the repair of public housing authority facilities and certain low-income housing facilities that are damaged by a major disaster, as declared by the President. The public housing authority may apply directly to FEMA for public assistance grants. Other housing groups go through their state to determine participation.

Agency: Federal Emergency Management Agency (FEMA).

Form of Assistance: A federal grant that is not less than 75 percent of the eligible cost for emergency measures and permanent restoration. The state determines how the non-federal share (up to 25 percent) is split with the applicants. For small projects (under \$48,900), the grant is based on an estimate of the cost of the work. For large projects (\$48,900 or more), the final grant is based on actual eligible costs. In large projects, the state will disburse progress payments, as required.

Eligible Recipients: The states, local governments, Indian tribes, private nonprofit organizations with community facilities, and American Indian and Alaskan Native Tribal organizations that own and/or operate public housing facilities. Public housing authority facilities financed by HUD, as well as publicly subsidized housing facilities that were developed and financed from other sources, such as other HUD programs (e.g., Section 8, FHA mortgage insurance, etc.) or funds provided by localities. Housing financed by USDA's Rural Housing Service may be eligible on a case-by-case basis.

Terms: Emergency work must be completed in six months time. Permanent work must be completed in 18 months.

Application: Applicants should attend a state-sponsored Applicants' Briefing to receive information about the Public Assistance Program and state requirements. Contact your state's emergency management agency (see pages 6-7) to find out when the Briefing will be held. Applicants should complete and submit to the state a Request for Public Assistance form. Applicants may submit the Request forms at the Applicants' Briefing, or submit them to the state within 30 days following the designation of the area in which the damage is located. Upon receipt of the Request form from the state, FEMA will assign a Public Assistance Coordinator to work with each applicant throughout the disaster recovery period. The state also will assign an Applicant Liaison to help the applicant. Applicants should contact the Public Assistance Coordinator prior to initiating repairs to facilities with special issues (for example, environmental concerns or historic preservation). Applicants should document all damages and costs with pictures, written descriptions, and financial records.

Additional Information: See www.fema.gov/rrr/pa/9523_7.shtm or call the FEMA teleregistration hotline.

Rehabilitation Mortgages (Section 203(k))

Type: Mortgage insurance for rehabilitation of home, and may also include purchase or refinancing in the same mortgage (this is not specifically a disaster program, but HUD has added some special provisions for Hurricane Katrina victims).

Agency: Federal Housing Administration (FHA).

Program Name: Sec. 203(k) Rehabilitation Mortgages.

Form of Assistance: FHA insures lender against loss on qualifying loans.

Recipients: Any owner or renter household that is a victim of a designated disaster and owns or is purchasing a home in the disaster area. For Katrina victims, HUD is waiving its usual requirement that a home be at least one year old; damaged residences are eligible for Section 203(k) mortgage insurance regardless of their age, so long as they were completed before the disaster struck.

Terms: Standard loan-to-value ratios; in other words, 100 percent financing is not available. The loan may be for up to 30 years at the prevailing FHA interest rate.

Application: Application is made through FHA-approved local lender. When completing the FEMA multi-purpose application, request a referral to an appropriate lender or speak with a program representative over the toll-free teleregistration hotline.

For Additional Information: Contact the Department of Housing and Urban Development State Field Office (see Appendix B). The Section 203(k) program is described on HUD's website at <http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm>. The special provisions for Hurricane Katrina victims are spelled out in HUD Mortgagee Letter 2005-33, available online at <http://www.hud.gov/offices/hsg/mltrmenu.cfm>.

Small Business Administration - Disaster Loan Program

Type: Low-interest, long-term loans to repair and/or replace primary residence and/or personal property.

Agency: U.S. Small Business Administration (SBA).

Program Name: Home Disaster Loans.

Form of Assistance: Loans to repair and/or replace disaster-damaged or destroyed real and/or personal property to its pre-disaster condition.

Eligible Recipients: Individuals (homeowners and renters) who suffered physical property losses as a result of declared disaster in a designated area. Loans cover uninsured or underinsured losses only.

Term: Up to \$240,000 (\$200,000 to homeowner, \$40,000 for personal property to homeowner or renter) for up to 30 years (determined by repayment ability and credit history) at an interest rate to be determined by SBA depending on a borrower's access to credit elsewhere. Borrower must have repayment ability. (Interest rates change quarterly.)

Application: The first step in the process is to call FEMA's toll-free teleregistration hotline. If referred to SBA, a loan application will be mailed. More information is available on SBA's website at www.sba.gov/disaster.

For Additional Information: Contact a Small Business Administration representative or call FEMA's teleregistration hotline at 1-800-621-FEMA (3362).

Tax Regulations for Disaster Victims

Type: Tax deduction for property losses.

Agency: Internal Revenue Service (IRS).

Program Name: Disaster Area Losses.

Form of Assistance: Some casualty losses may be deducted from income in either the year in which the disaster occurred or the previous year, whichever the taxpayer prefers. If a state or local government orders taxpayers to move or tear down homes for safety reasons, the costs are considered to be a nonbusiness casualty loss. Homeowners and renters who receive insurance money for repairing or replacing their main home or any of its contents do not have to report it as a gain.

Recipients: Any household that is a victim of a designated disaster.

Terms: Insurance money must be used to repair or replace the insured items within four years of receiving the payment.

Application: File Form 4684, Casualties and Thefts (and Form 1040X, Amended Tax Return, if you are claiming the loss on a year whose tax return you have already filed) at the same regional IRS office where you send your annual tax return.

For Additional Information: The IRS has established a special toll-free number for people affected by Hurricane Katrina, 1-866-562-5227. Taxpayers can call Monday through Friday from 7:00 a.m. to 10:00 p.m. local time.

Taxpayers may also want to obtain Publication 547, *Casualties, Disasters and Thefts* and Publication 584, *Nonbusiness Disaster, Casualty, and Theft Loss Workbook*. They are available from IRS offices or the IRS Web site, www.irs.gov.

Veterans Affairs Home Loan Adjustment

Type: Counseling and loan adjustment for homeowners with Department of Veterans Affairs (VA) mortgages.

Agency: Department of Veterans Affairs.

Program Name: Loan Adjustment for Disaster Victims.

Form of Assistance: Counseling service plus forbearance or indulgence (revision of repayment terms) to borrower with a loan made or guaranteed by the VA.

Eligible Recipients: Property owners holding a VA loan and suffering damage in a designated disaster.

Terms: Exact terms established on a case-by-case basis.

Application: Must complete the multi-purpose assistance application either by visiting one of the local Disaster Recovery Centers or calling the toll-free FEMA teleregistration hotline or at www.fema.gov.

For Additional Information: Contact the Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20005, 202-273-5400, www.va.gov.

GENERAL HOUSING RESOURCES

The following are brief discussions of a number of government and private agencies that are potential resources for housing recovery because of the regular programs they administer. They are listed in alphabetical order.

American Red Cross Disaster Service

The Red Cross may provide supplemental grants to households that have exhausted all other public and private resources in repairing or replacing a disaster-damaged home. This resource is usually used in conjunction with donated labor for low-income people. For more information, call the Red Cross Disaster Service National Headquarters, 2025 E Street, NW, Washington, DC 20006, 202-303-4498 or 800-HELP-NOW (435-7669), or visit www.redcross.org/services/. For referrals and updates on Red Cross shelter services for your area, locate a local Red Cross office through www.redcross.org/services/ or by calling the Public Inquiry Center at 800-214-0441.

Area Agencies on Aging

Area Agencies on Aging (AAAs) are local nonprofit or government agencies that receive federal funds under the Older Americans Act for providing social services to the elderly, although they often receive additional funding from other government and private sources. They serve the elderly through many different programs, which vary depending on the priorities of their service areas. AAAs provide in-home services to enable people to age in their own homes, but also often provide housing with various levels of support services. To find the name, address and phone number of a local AAA, contact the State Agency on Aging listed in Appendix D, visit www.aoa.dhhs.gov, or call the National Eldercare Locator Service at 1-800-677-1116 or 202-855-1234 (TDD/TTY relay service). The federal Administration on Aging web site provides additional information on disaster assistance resources for elderly people at www.aoa.dhhs.gov/eldfam/Disaster_Assistance/Disaster_Assistance.asp.

Community Action Agencies

Community Action Agencies (CAAs) are local nonprofit or government agencies funded by the Community Services Block Grant program of the U.S. Department of Health and Human Services, although they often receive additional funding from other government and private sources. They are devoted to fighting poverty through many different programs, which vary depending on the priorities of their service areas. CAAs usually provide emergency shelter and other kinds of short-term financial or in-kind assistance for people in need. They also may include transitional housing and different kinds of educational and referral programs, as they aim to create long-term self-sufficiency for individuals and families. To find the name, address and phone number of a local CAA, contact the Community Action Partnership, 1100 17th Street, N.W., Suite 500, Washington, DC 20036; 202-265-7546; info@communityactionpartnership.com; www.communityactionpartnership.com.

Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) administers a number of programs including mortgage insurance, direct assistance to individuals, and funding to state and local governments for them to use in assisting individuals and local housing organizations.

HUD has established a toll-free number, 1-866-641-8102, for callers to obtain information on HUD operations in areas affected by Hurricane Katrina. HUD advises lenders and housing counselors to obtain information from <http://www.hud.gov/offices/hsg/sfh/nsc/disaster.cfm> or contact HUD's National Servicing Center in Oklahoma City, 1-888-297-8685.

The Federal Housing Administration (FHA), a branch of HUD, operates principally through programs of mortgage insurance that insure private lenders against loss on approved lending activities. Mortgage insurance is available for the financing of homeownership, rehabilitation, rental housing, purchase of mobile homes, and development of mobile home parks. As a general rule, loans are at market interest rates. Application is through FHA-approved local lenders; for more information, contact your HUD State Field Office listed in Appendix B or on HUD's website at www.hud.gov/local. If you are unable to reach either of these information sources, the national office of the FHA can be reached at 202-401-0388.

HUD also administers a number of direct assistance programs. These include Section 8 rental assistance, operating assistance to local public housing programs, and grants for elderly housing developed through nonprofit sponsors or consumer cooperatives under Section 202 and for housing for persons with disabilities under Section 811. Except for the latter two programs, most direct assistance from HUD is administered through local public housing authorities.

Two large HUD programs provide funds to states and large cities for housing development and aid: the Community Development Block Grant (CDBG) program and the HOME program. These funds reach rural areas through state agencies. At some times HUD may also have CDBG funds available for a program called the Disaster Recovery Initiative, which is administered by state agencies to help primarily lower-income residents rebuild homes and businesses after disasters.

For the names, addresses, and phone numbers of public housing authorities in your area or for information on HUD programs, contact your HUD State Field Office listed in Appendix B or HUD's website at www.hud.gov/local. Appendix E of this guide lists state housing agencies, which can also provide referrals to local housing authorities and can provide information about the HOME and CDBG programs. If you are unable to reach any of these information sources, HUD's national office can be reached at 451 Seventh Street, SW, Washington, DC 20410; 202-708-1112 (general information); 202-708-1455 (TDD general information); 202-708-2495 (Office of Multifamily Housing, which administers the Section 202 and 811 programs).

Habitat for Humanity

Founded in 1976, Habitat for Humanity International is an ecumenical, Christian housing ministry that seeks to eliminate inadequate housing from the world and to make decent shelter a matter of conscience and action. Through volunteer labor, Habitat builds and rehabilitates homes with the help

of the homeowners. Houses are sold at no profit to partner families, and no-interest mortgages are issued over a fixed period. Each family selected to become a Habitat homeowner is required to invest “sweat equity” hours into the construction of its home. Families apply to local Habitat affiliates. For more information and referrals to local affiliates, contact your regional office, visit www.habitat.org/local or call 229-924-6935, ext. 2552.

Housing Assistance Council

The Housing Assistance Council (HAC), based in Washington, D.C., is a source of technical assistance and of low-interest loan funds for low-income housing development. Of particular interest to disaster-affected areas, HAC loan funds may be used to assist rural communities in obtaining potable water and sanitation services. For this particular use, loans are for a period of two years with no interest the first year and five percent (5%) interest the second year. HAC operates a revolving loan fund that provides vital seed money to rural housing developers: community-based, nonprofit organizations, housing development corporations, self help housing sponsors, farm worker organizations, cooperatives, Indian tribes, public agencies, units of local government, public utility districts, and small business and minority contractors. HAC funds help these organizations and individuals take the steps necessary to improve housing and living standards for rural, low- and very-low-income households, such as creation of subdivisions and new single or multi-family housing units, rehabilitation of existing units, and improved water and waste water disposal systems in rural communities. Loans are generally short term (standard 3-year term), with a one percent (1%) service fee and a five percent (5%) interest rate. For additional information, contact the HAC national office at 1025 Vermont Avenue, N.W., Suite 606, Washington, DC 20005; 202-842-8600; cdd@ruralhome.org; www.ruralhome.org; or HAC’s Southeast Regional Office:

600 West Peachtree Street, N.W., Suite 1500
Atlanta, GA 30308
404-892-4824 phone
404-892-1204 fax
southeast@ruralhome.org

Housing Counseling Information

Information about housing counseling programs, events, and other topics is available from the Housing Counseling Clearinghouse, P.O. Box 10423, McLean, VA 22102-8423, 1-800-569-4287, www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm.

The National Federation of Housing Counselors (NFHC) has a handbook for housing counselors and provides training and direct assistance on such matters as negotiating with lenders, appealing adverse government rulings, refinancing or recasting housing debt, and landlord-tenant relations. For more information or their printed material, contact NFHC, P.O. Box 5607, Savannah, GA 31414; 912-236-9670.

Legal Assistance

The disaster recovery process usually involves interactions with many different government agencies, private companies, and nonprofit organizations, and unless you have been unlucky enough to be in a disaster before, the whole process will be unfamiliar as well as complex. Occasionally individuals may encounter problems in their disaster recovery efforts that require legal advice. Legal aid is available for low-income individuals from a variety of sources.

The Young Lawyers Division of the American Bar Association can arrange free legal assistance for low-income disaster survivors whose cases will not generate a fee. Cases that can generate fees are passed on to local lawyer referral services. FEMA's Disaster Recovery Centers provide information about this assistance.

The National Legal Aid and Defender Association (NLADA) is an association of individuals and institutions dedicated to ensuring equal access to the legal system for low-income people. Most states do not have a system of legal aid provision, but a number of independent agencies that coordinate service among themselves. Some legal services programs focus on particular subjects or populations, such as housing discrimination, disability rights, or the elderly. When asking for a referral to legal services, make sure to ask about programs specializing in your particular situation. For a referral to local legal services, contact NLADA at 1140 Connecticut Ave, NW, Suite 900, Washington, DC 20036; 202-452-0620; www.nlada.org or the Legal Services Corporation, 333 K Street, NW, Third Floor, Washington, DC 20007-3522; 202-295-1500 (phone); 202-337-6797 (fax); info@lsc.gov (e-mail); www.lsc.gov.

National American Indian Housing Council

Standard mortgage financing for housing is not available for most Native Americans who live on reservations. This land is held in trust, and therefore cannot be sold to pay off a debt of its residents, such as a defaulted mortgage. High rates of poverty and ruralness among American Indians also contribute to the scarcity of affordable housing for them, and to the difficulty of developing it. Both HUD and the Bureau of Indian Affairs provide funds for improving Native American housing, and many tribal governments have other tribal agencies involved with housing. For more information on the unique issues of Indian housing, or for referrals to tribal housing entities and other relevant organizations, contact the National American Indian Housing Council (NAIHC) or the Housing Assistance Council.

NAIHC provides technical assistance and education to help Indians improve and increase the supply of housing in native areas. They can be reached at 50 F Street, N.W., Suite 3300, Washington, DC 20001; 202-789-1754; 1-800-284-9165; www.naihc.net.

Rural Community Assistance Program

The Rural Community Assistance Program (RCAP) provides training and technical support to improve water and wastewater systems, housing and community economic development. Available services include surveys, engineering reviews, assistance in selection of design engineers and other consultants, aid in developing funding applications, leadership development for community residents,

provision of volunteers, hook-up fee grants, and other services that are focused on improving the quality of life for rural residents, including grants and loans.

The area to be served must be rural and have a significant low-income population. Requests for services and/or applications are normally through local Community Action Agencies or other community-based organizations. For more information, contact your regional RCAP.

Southeastern Region (serves Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia)

Southeast Rural Community Assistance Project

P.O. Box 2868

145 Campbell Ave., S.W.

Suite 800

Roanoke, VA 24001

540-345-1184

vwp@sercap.org

www.sercap.org

Southern Region (serves Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee, Texas)

Community Resource Group

PO Box 1543

Fayetteville, AR 72702

479-443-2700

mrounsavall@crg.org

www.crg.org

Rural Housing Service/Rural Development¹

The Rural Housing Service (RHS) operates a broad range of programs to promote and support affordable housing development in rural areas. RHS offices are located in Washington, D.C., and are responsible for setting policy and developing regulations. In the field, RHS operations are carried out through the USDA's Rural Development offices. Rural Development State Offices administer programs in a state or multi-state area. Field offices receive and process housing applications, provide counseling and supervision, and service single-family loans.

Current RHS/RD Borrowers and Tenants

RHS has announced a number of actions it is taking to help homeowners with RHS/RD loans and tenants in RHS-financed buildings:

- ⊞ Displaced owners and tenants can apply to live at any RD-financed rental property and will be put at the top of the waiting list. Tenants who were receiving RD Rental Assistance can

¹ The Rural Housing Service (RHS) and Rural Development administer housing programs formerly provided by the Farmers Home Administration, which no longer exists.

continue to receive RA while they are living in other RD-financed buildings, although by law RD cannot make RA available to tenants living in buildings that do not have mortgages from the Section 514 or 515 programs.

- ⊞ Leases will be on a month to month basis. Tenants and owners are expected to return to their original homes as soon as they can.
- ⊞ Non-farmworkers can live temporarily in RD-financed Section 514/516 units.
- ⊞ Non-elderly residents can live temporarily in developments that are designated for elderly people only.
- ⊞ RD expects property owners to suspend rent for apartments while they are uninhabitable.
- ⊞ Property owners do not need to obtain security deposits from temporary tenants; RD leaves the decision to each owner.
- ⊞ RD will negotiate financial arrangements with owners of damaged rental developments whose ability to make mortgage payments is affected by the hurricane.
- ⊞ For homeowners with RD loans, RD will provide a “no-questions-asked” moratorium on mortgage payments.

Residents of RD property can contact the USDA RD state office in their state for further information.

Alabama State RD Office
Sterling Centre, Suite 601
4121 Carmichael Road
Montgomery, AL 36106-3683
334-279-3400 phone
334-279-3403 fax
Steve.Pelham@al.usda.gov
www.rurdev.usda.gov/al

Florida State RD Office
4440 N.W. 25th Place
Gainesville, FL 32606
352-338-3402 phone
352-338-3405 fax
charles.clemons@fl.usda.gov
www.rurdev.usda.gov/fl

Louisiana State RD Office
3727 Government Street
Alexandria, LA 71302
318-473-7630 phone
318-473-7829 fax
michael.taylor@la.usda.gov
www.rurdev.usda.gov/la

Mississippi State RD Office
100 West Capitol St.
Suite 831, Federal Building

Jackson, MS 39269
601-965-4316 phone
601-965-4088 fax
nick.walters@ms.usda.gov
<http://www.rurdev.usda.gov/ms>

RHS/RD Programs

In general, RHS programs are aimed at lower-income families. To qualify under most programs, an applicant must have an adjusted family income not in excess of 80 percent of the median family income in the county. Income also frequently determines whether an applicant qualifies for grant assistance and at what interest rate a loan may be available. Maximum incomes for eligibility have been established for each county and can be obtained from Rural Development offices.

RHS housing assistance is generally limited to communities of less than 20,000 that are outside metropolitan areas or communities of less than 10,000 that are in metropolitan statistical areas but are rural in character. However, the Farm Labor Housing Loans and Grants programs may also be used in urban areas for nearby farm labor. These funds are provided to farmers, nonprofits, public agencies, Indian tribes, and farmworker associations to build, buy, improve, or repair housing for farm laborers.

For those who qualify, RHS home purchase loans can be on a no-downpayment basis, with a term of up to 33 years and an effective interest rate as low as 1 percent. (If borrower income rises during the repayment period, the effective interest rate may also rise.) Borrowers must have an ability to repay the loan, however, and must be unable to secure the necessary credit elsewhere on terms they could reasonably be expected to meet. It should also be noted that homeownership loans are not available to those who already own an adequate home.

For additional information, contact your Rural Development field office. To find the address and phone number of your field office, contact your State Office listed above or visit www.rurdev.usda.gov/recd_map.html. If you are unable to reach either a field or State Office, the Rural Housing Service National Office can be reached at 1400 Independence Avenue, SW, Room 5037S, Washington, DC 20250; 202-690-1727.

State and Local Housing Agencies

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Sometimes the administration of housing programs is carried out by a Department of Human Services or a Department of Community Development. Often a state will have a Housing Finance Authority that is separate from its Department of Housing. State housing agencies may give money and advice directly to low- and moderate-income people to help with rent, utilities, repairs to remove health and safety hazards, accessibility for the handicapped, and becoming homeowners. State housing agencies may construct, own, and manage public housing, which usually includes providing social services for the residents. They may give incentives and assistance to nonprofit and for-profit housing developers and owners that create and preserve affordable housing, such as mortgage subsidies, tax credits or exemptions, low-interest loans, other

subsidies and grants, and technical advice. They may also have programs for historic preservation, energy conservation, fair housing, homeless shelters and services, and other specialized programs. Contact the state agency(ies) listed in Appendix E for information on housing programs in your state.

Some cities, counties, and multi-county regions have local public housing agencies or authorities. These may provide any of the services described above as possible activities of state housing agencies, although it is most likely that a local housing agency only owns and administers public housing. If a local housing agency has other programs, they are likely to be complementary to, and therefore different from, state programs. Local housing agencies and authorities sometimes administer some aspects of state or federal programs. To find out if your area has a local housing agency or housing authority, contact your state housing agency(ies) listed in Appendix E.

REACHING THE HARD-TO-REACH

The most difficult challenge in implementing housing programs is reaching the neediest households with housing assistance. Nonmetropolitan counties have fewer local resources available, and their residents are often difficult to locate and visit. The Lower Mississippi Delta is one of several rural areas that have historically had concentrated and intractable poverty (others include the colonias along the U.S.-Mexico border, Appalachia, and Native American and Alaskan lands). At one time, rural housing was less expensive than urban housing, as a percentage of household income, but more likely to be physically inadequate. In recent decades these differences have grown much smaller, with housing affordability becoming a serious problem in rural areas. Housing programs must take these facts into consideration in order to serve low-income rural people.

While Rural Housing Service and state-administered housing programs have the greatest potential for meeting the needs of low-income rural households, they face a substantial challenge in the aftermath of disasters. Reaching the neediest families is frequently possible only by skillfully combining programs and subsidies. Following is a short list of programs and resources that have been used elsewhere to provide housing assistance for low-income rural people. HAC offers free technical assistance to organizations interested in utilizing these programs or mechanisms.

Training and Employment Programs

Often used in conjunction with home repair and rehabilitation, trainees and other volunteers are sometimes employed building components, panels, cabinets, and trusses. For example:

- ⊠ federal training apprenticeships and work experience programs;
- ⊠ state employment, veterans, older workers, or women's training programs;
- ⊠ workers from jails and prisons; and
- ⊠ vocational school students.

Financing Mechanisms

A number of short- and long-term housing financing devices have been developed by state and local groups. The general problem includes raising large amounts of capital (housing almost always requires substantial funds) and making it work in a housing development program for those with limited income and repayment ability. In this complex strategy, financing becomes deeply entangled with subsidy methods. Although this guide deals with finance and subsidy as separate issues, both must be available to provide the needed housing. Financing examples include:

Blended mortgages are produced by combining a cheap source of housing capital (federal or state grant funds, for example) with a more widely available source (bank or tax-exempt bond funds, for example). The result is a "blended rate" that is lower than the prevailing market rate.

Mixed mortgages combine a widely available source of housing capital (e.g., bank funds) generally lent at a market rate and secured by a first mortgage, and a less expensive source (e.g., grant funds lent at low or no interest) made available as a second loan with a junior lien. The senior loan is made more secure by the enhanced security.

Skewed payments may be used with either ownership or rental developments. This strategy starts with a preferential credit source, such as a blended or mixed mortgage pool, charges the higher-income client a market rate, and reduces the rate to the lower-income client.

Deferred payment is a technique often used in rehabilitation or repair programs for older people. The borrower makes partial or zero payments on principal and/or interest. Payment is deferred until sale of the residence or death of the borrower.

Trust funds are financial mechanisms to collect, hold, and invest funds in specified housing functions. The terms of the trust dictate the way it will operate. Some sources of funds currently in use are oil and natural resource payments, housing finance agency surpluses, special appropriations by state legislatures, and surcharges on real estate transfers.

The Low Income Housing Tax Credit (LIHTC) is another tool for production of affordable rural housing. Individuals or corporations can take this tax credit – a dollar-for-dollar reduction in tax liability – if they invest in low-income housing developed by for-profits or nonprofits. The credit is administered by states, so inquiries should be made to a state housing finance agency listed in Appendix E.

Subsidy Mechanisms

The harsh truth is that many low-income people simply do not have the resources from their own earnings and savings to pay the cost of decent housing at today's market prices. Reaching these people requires significant subsidies which, with the reduction of some federal programs, can be secured only with imagination, inventiveness, and hard work. The challenge is especially great in the aftermath of disasters where the number of hard-to-reach is quite high. Some ways to provide subsidy include:

Capital write-down and grants, either to projects or individuals, have been widely used. Sources include a wide array of federal, state, and private funds.

Free building materials are used extensively in rehabilitation but also in programs such as the federal Department of Energy weatherization program and by Habitat for Humanity.

Special subsidy programs include rehabilitation financing at very low interest, construction of small energy-efficient units that do not meet financing or construction standards for government or private programs (e.g., the “warm and dry” house built widely in central Appalachia), and rental subsidy. These programs are often funded by “trust funds” mentioned above.

Payment write-downs or guarantees have been helpfully applied to enhance the creditworthiness of a marginal borrower. The best example with which HAC is acquainted provides a “piggy back” payment to encourage RHS to make a 1 percent subsidized loan. A special fund is authorized to make a payment on behalf of a borrower who cannot quite afford the payment. For example, the Kentucky Housing Corporation (the state housing finance agency) has a fund that agrees to pay up to one-third of the monthly payment (e.g., \$30) for up to five years for a borrower who is not able to afford the required RHS payment. The payment encourages RHS to make the loan which it would otherwise not

ake at a relatively small cost in subsidy (maximum of \$360 a year or total of \$1,800 in the cited example).

Shared financial responsibility through individual cosigners may provide an incentive to a lender to make a loan it would not otherwise make. RHS sometimes accepts adult children as cosigners for their elderly parents for home repair loans. Perhaps the principle can be extended to new housing. Churches, charitable groups, and businesses can become cosigners for individuals.

Other Techniques

Grants to helping organizations may provide resources for land development, construction oversight or supervision, volunteer direction or management, loan packaging, and housing counseling.

Assistance with living costs, including utility bill assistance, may provide the margin to allow low-income people to maintain themselves in decent housing.

Site development, either for developments or for single sites, may allow an individual to bring the other elements of his or her housing problems within reach.

The cited examples of ways to provide housing relief to the “hard-to-reach” are by no means an exhaustive list. These suggestions are meant to be provocative samples that will stimulate the development of suitable resources and the most effective solutions for areas, neighborhoods, and individuals.

APPENDICES

APPENDIX A: RED CROSS SHELTERS IN MISSISSIPPI

[to be added; see <http://www.msema.org/documents/Shelterslist8.28.05.xls>]

APPENDIX B: DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT STATE FIELD OFFICES

For offices without TTD numbers, call the Federal Information Relay Service at 1-800-877-8339.

ALABAMA

Medical Forum Building
950 22nd Street North
Suite 900
Birmingham, AL 35203
205-731-2630
www.hud.gov/local/

FLORIDA

Brickell Plaza Federal Building
909 SE First Street
Room 500
Miami, FL 33131-3028
305-536-4456
305-536-4743 (TTD)
www.hud.gov/local/

LOUISIANA

Hale Boggs Federal Building
501 Magazine Street
9th Floor
New Orleans, LA 70130-3099
504-589-7201
504-589-7277 (TTD)
www.hud.gov/local/

MISSISSIPPI

Dr. A.H. McCoy Federal Building
100 W. Capitol Street
Suite 910
Jackson, MS 39269-1096
601-965-4757
601-965-4171 (TTD)
www.hud.gov/local/

The functions of HUD's New Orleans field office are being carried out by the Fort Worth, Texas office:

Burnett Plaza
25th Floor
801 Cherry Street
Fort Worth, TX 76102-2905
817-978-5965
817-978-5595 (TTD)
www.hud.gov/local/

APPENDIX C: AMERICAN RED CROSS CHAPTERS

Louisiana

Acadiana Chapter

101 N. Pat Street

Scott, Louisiana 70583

Phone: (337) 234-7371

Central Louisiana Chapter

1808 Jackson Street

Alexandria, Louisiana 71301

Phone: (318) 442-6621

Louisiana Capital Area Chapter

10201 Mayfair Drive

Baton Rouge, Louisiana 70809

Phone: (225) 291-4533

Northeast Louisiana Chapter

414 Breard Street

Monroe, Louisiana 71201

Phone: (318) 323-5141

Northwest Louisiana Chapter

4221 Linwood Avenue

Shreveport, Louisiana 71108

Phone: (318) 865-9545

Southeast Louisiana Chapter

2640 Canal Street

New Orleans, Louisiana 70119

Phone: (504) 620-3105

Southwest Louisiana Chapter

916 W. McNeese Street

Lake Charles, Louisiana 70605

Phone: (337) 478-5122

St. Bernard Parish Chapter

2200 Palmisano Blvd.

Chalmette, Louisiana 70043

Phone: (504) 277-8163

APPENDIX D: STATE AGENCIES FOR THE AGING
See p. 17 for the National Eldercare Locator Service.

ALABAMA

Department of Senior Services
RSA Plaza, Suite 470
770 Washington Avenue
Montgomery, AL 36130
334-242-5743
ageline@adss.state.al.us
www.adss.state.al.us

FLORIDA

Department of Elder Affairs
4040 Esplanade Way
Tallahassee, FL 32399-7000
850-414-2000
information@elderaffairs.org
<http://elderaffairs.state.fl.us>

LOUISIANA

Governor's Office of Elderly Affairs
P.O. Box 80374
Baton Rouge, LA 70898-0374
225-342-7100
www.gov.state.la.us/depts/elderly.htm

MISSISSIPPI

Department of Human Services
Division of Aging and Adult Services
750 N. State Street
Jackson, MS 39202
601-359-4929
1-800-948-3090
(in-state only)
bgreen@mdhs.state.ms.us
www.mdhs.state.ms.us/aas_info.html

APPENDIX E: STATE HOUSING AGENCIES

Note: some of these agencies are listed because they administer the federal Community Development Block Grant, which can be used for housing. Some of the agencies that administer it have no other housing-related programs.

ALABAMA

Housing Finance Authority
P.O. Box 230909
Montgomery, AL 36123-0909
334-244-9200 phone
334-244-9214 fax
www.ahfa.com

Department of Economic and Community
Affairs
401 Adams Avenue
P.O. Box 5690
Montgomery, AL 36103-5690
334-242-5525 phone
dollieb@adeca.state.al.us
www.adeca.state.al.us

FLORIDA

Housing Finance Corporation
227 N. Bronough Street
Suite 5000
Tallahassee, FL 32301-1329
850-488-4197 phone
850-448-9809 fax
info@floridahousing.org
www.floridahousing.org

Department of Community Affairs
Division of Housing and Community
Development
2555 Shumard Oak Blvd.
Tallahassee, FL 32399-2100
850-488-7956 phone
850-922-5623 fax
debbie.wonsch@dca.state.fl.u
www.dca.state.fl.us/fhcd

LOUISIANA

Housing Finance Agency
2415 Quail Dr.
Baton Rouge, LA 70808
225-763-8700 phone
225-763-8710 fax
www.lhfa.state.la.us

Division of Administration
Office of Community Development
P.O. Box 94095
Baton Rouge, LA 70804-9095
225-342-7412 phone
225-342-1947 fax
www.state.la.us/cdbg/cdbg.htm

Department of Social Services
Office of Community Services
P.O. Box 3318
Baton Rouge, LA 70821-3318
225-342-2297 phone
www.dss.state.la.us/departments/ocs/

MISSISSIPPI

Development Authority
P.O. Box 849
Jackson, MS 39205
601-359-3449 phone
601-359-2832 fax
www.mississippi.org/

Home Corporation
P.O. Box 23369
Jackson, MS 39225-3369
601-718-4642 phone
601-718-4643 fax
emailus@mshc.com
www.mshomecorp.com

APPENDIX F: INDIVIDUAL'S DISASTER RECOVERY RECORD

CONTACT INFORMATION

Name: _____

Current home phone: _____ Current work
phone: _____

If no current phone number, or if no one answers, messages should be left at:

Pre-Disaster Address: _____

Current Address: _____

IMPORTANT TELEPHONE NUMBERS

Federal Emergency Management Agency (FEMA) teleregistration number:
1-800-621-FEMA (3362)

RECORD OF ACTIVITIES AND CONTACTS

(Example follows--these records should be fairly detailed, so keep them in a notebook.)

9/1/05--Returned from shelter to find roof missing from house and much of contents waterlogged.

Did not go to work (no answer when I called). Began salvaging belongings. Made arrangements to store them in neighbors' garage (Lily and Sam Wentworth).

9/1/05--Called FEMA teleregistration number, completed assistance application, spoke with Vickie

Valladarez. She said I can get a free copy of old tax returns from the IRS if mine were destroyed. Called my boss (Mary Hrcek) at home; she said not to come into work until further notice as there is no water or electricity. Continued salvaging belongings.

9/2/05--Called insurance company to report damage, spoke with my representative, Henry

Hausbauer. He said an appraiser will be coming round in the next 10 business days.

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Delta Studies Center
Jonesboro, Arkansas

When a disaster strikes a rural area, one of the most serious problems may be a lack of information about resources and assistance available for recovery efforts. This guide is intended to help survivors of Hurricane Katrina and local organizations identify resources to rebuild their homes and communities. It emphasizes housing assistance.

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