

NATIONAL COUNCIL OF THE CHURCHES OF CHRIST IN THE USA
SPECIAL COMMISSION FOR THE JUST REBUILDING OF THE GULF COAST

REPORT CARD

The Triumphs
and Struggles
in the Just
Rebuilding
of the
Gulf Coast



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Report Card: The Triumphs and Struggles in the Just Rebuilding of the Gulf Coast

Special Commission for the Just Rebuilding of the Gulf Coast

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EXECUTIVE SUMMARY

“With the efforts to rebuild already happening at a snail’s pace, now is hardly the time for the just rebuilding of the Gulf Coast to be on the back burner of national priorities for America. Lives are at stake and so is the soul of our nation.

It would be all too easy for us to forget how our eyes were opened and our nation changed by what we witnessed in the aftermath of the 2005 hurricane season. Hurricanes Katrina and Rita ravaged the Gulf Coast region and left residents in what seems to be a never-ending state of flux. Decaying infrastructure in New Orleans, and systemic poverty within the states of Louisiana and Mississippi were both exposed and exacerbated by these catastrophic natural disasters. Although there was initially an outcry from the general public, members of Congress, and the Bush Administration, other headlines and events have taken center stage, and the resolve to rebuild the Gulf Coast appears to have waned while promises have fallen far short of being fulfilled. Rebuilding the Gulf Coast was not even mentioned in President Bush’s 2007 budget or State of the Union address, yet the process to rebuild will take the unwavering commitment of the federal government in concert with state and local municipalities as well as churches, community groups, and other nongovernmental agencies.

Churches and other faith groups as well as community organizations have been the saving grace for so many in the region. They have organized their memberships and reached out across the nation to supply food, clothing, and shelter for those displaced by the hurricanes. Churches have especially been lauded as the first responders on the ground in the days after Hurricane Katrina hit.

The National Council of the Churches of Christ USA (NCC) saw a dire need to make sure that justice issues were addressed in the long-term rebuilding of the Gulf Coast even while many of our denominational relief agencies responded to the humanitarian crisis that ensued following Hurricane Katrina. NCC established the Special Commission for the Just Rebuilding of the Gulf Coast in September 2005 by urgent action of the, NCC Governing Board. The Special Commission is developing resources and advocating for those charged with the enormous task of rebuilding their homes, lives, and communities following Hurricanes Katrina and Rita. Through the work of the Special Commission, NCC will gather information about the concerns of those affected by the hurricanes, be educated about the recovery process, and advocate for the needs of the most vulnerable that are more likely to be left out of the decision-making process for rebuilding their Gulf Coast region.

NCC's Special Commission bases its mission on four principles that are aligned with our understanding of the biblical mandate to advocate for justice:

- Residents affected by the hurricanes should have the right to participate in the decision-making processes about the rebuilding of the Gulf Coast region. Congregations should also be encouraged to partake in community organizations and other groups advocating a voice for the voiceless.
- All people in the Gulf Coast region have a right to a fair opportunity for self-sufficiency, by being supplied with a quality education, and having access to health services, capital, and employment.
- It is the right of all displaced residents to return to a community that offers security, tranquility, and the stability of opportunity.

With these principles in mind, the Special Commission for the Just Rebuilding of the Gulf Coast has been closely monitoring the progress being made to rebuild the region. What we have witnessed has been disconcerting, to say the least. The overall pace of rebuilding has been less than impressive. In fact, it has been bogged down with bureaucracy, chaos, and confusion. Having traveled to the region on numerous occasions and met with bishops, pastors, and other church leaders as well as community activists and government officials; we have concluded that there are many justice issues that are not being adequately addressed. Those who were the most vulnerable were negatively affected by the hurricanes; and now, these same people are being left behind and left out of the rebuilding process.

In response to our findings and observations, members of the Special Commission agreed that it would be important for us to issue a “report card” to inform and educate those in our congregations as well as others across the nation and abroad about the current status of the recovery in the region. This report highlights the justice issues that are not being adequately addressed and the consequences to those most in need if more is not done to ensure that the rebuilding of the Gulf Coast is just.

In this report card, which we have entitled, *Triumphs and Struggles in the Just Rebuilding of the Gulf Coast*, we have identified and evaluated the government agencies that are responsible for the rebuilding of the Gulf Coast. Grades have been assigned to the federal government, the states of Louisiana, Mississippi, and the city of New Orleans, based upon their actions in the following areas that are crucial to the rebuilding process: providing a timely response; administering and distributing funds; practicing environmental justice; addressing the healthcare shortage; improving schools; responding to the demand for housing; and insurance. Grades were assigned based upon the following criteria:

- A = fulfillment of governmental responsibility
- B = government produced considerable actions
- C = some positive action, needs improvement
- D = very limited action, needs great improvement
- F = total inaction, action had negative impact

According to our criteria, federal, state, and local government agencies have done very little to improve conditions in the Gulf Coast in the wake of the devastation caused by the hurricanes. Based on our observations, research, and information from those on the ground, half of the factors we examined received low marks. Overall, when considering all factors, the federal government received a D, Louisiana received a D, Mississippi a C-, and New Orleans a C-. Mississippi has done the best job as it pertains to improving schools and practicing environmental justice. However, a great deal of improvement is needed in the other areas of concern.

Factor	Federal	Louisiana	Mississippi	New Orleans
Overall	D	D	C-	C-
Providing a timely response	F	D	C	C
Administering and distributing funds	C	F	F	C
Practicing environmental justice	C	C	B	D
Addressing the healthcare shortage	C	D	C	C
Improving schools	C	C	B	C
Responding to the demand for housing	F	C	C	C
Insurance	D	F	F	D

This report card is a guide for action. It is our hope that by naming these issues, we will be able to hold to task those responsible for rebuilding the Gulf Coast. This report is a reminder to our government officials, our churches, and the entire nation that the rebuilding of the Gulf Coast region is still a work in progress—very much in need of our full support. We cannot allow this effort to be left to happenstance or the issues to be taken out of the spotlight. It is essential that we all work together toward the just rebuilding of the Gulf Coast.

INTRODUCTION

“You have heard that it was said, ‘You shall love your neighbor and hate your enemy.’ But I say to you, Love your enemies and pray for those who persecute you, so that you may be children of your Father in heaven; for he makes his sun rise on the evil and on the good, and sends rain on the righteous and on the unrighteous.” Matthew 5: 43-45 (NRSV)

Who could have imagined the events that unfolded in New Orleans and along the Gulf Coast of the United States on August 29, 2005, and the days following in the path of Hurricanes Katrina and Rita? There were certainly many who knew that a storm with the strength of Hurricane Katrina **could** hit the Gulf Coast. There were also many who knew that it was entirely possible and in fact, likely, that one day the levees would break and flood the City of New Orleans.

Despite the predictions, far too many people who should have been prepared were not; and this lack of preparation resulted in the destruction of lives and communities: more than a thousand dead and hundreds of thousands displaced. Perhaps the greater travesty was not in the disaster itself but in the colossal failure of government agencies to protect the people it was supposed to serve. The images of people stranded on bridges and overpasses in New Orleans coupled with the devastation along the entire Gulf Coast region of the United States has left a lasting wound of how vulnerable we are to the force of nature and the fallibility of humans.

In stark contrast to the ineffective and inadequate response of government agencies, including the Red Cross, was the response of churches and other religious organizations in the Gulf Coast region and throughout the United States. Churches were the first responders in this crisis. It was the churches, synagogues, mosques, and humanitarian relief organizations like Church World Service that provided on-the-ground assistance to those in need after the hurricanes devastated the region. Churches established command centers and used their facilities to provide housing, food, clothing, and other important items to those displaced by the storm in addition to offering prayer and spiritual support to those in need. Churches across the country supported families and sent work groups to help clean up after the devastation. This work continues today as youth groups and other ministries continue to offer hope, prayer, and help to those impacted by Hurricanes Katrina and Rita.

Unfortunately, rather than offering help, some offered words of judgment and condemnation—the storms were the result of God’s wrath because of sin. But as Jesus lets us know in the book of Matthew 5:44, the sun rises on the evil and the good; it rains on the righteous and on the unrighteous.

It may be generations from now before we fully comprehend the magnitude of the devastation and the true cost to rebuild the Gulf Coast region. As it stands now, the efforts to rebuild have been slow-

moving. Indecision, chaos, and confusion have made even the most basic decisions nearly impossible for those who are looking to rebuild their lives and communities. As churches and other religious bodies continue to fill the gaps in service and aid those who have been displaced or are trying to rebuild in the Gulf Coast region, government agencies continue to allow bureaucracy to reign to the detriment of those most in need.

According to a November 18, 2006, editorial in the *New York Times*, “Excuses sound hollow when you’re trapped in a flimsy trailer. For Gulf Coast residents waiting for long-promised government assistance, patience has given way to anger and anguish. What is clear more than a year after Hurricane Katrina is that their needs—and the demand for action from the American public—have largely gone unmet.”

This lack of responsiveness by the government must end. While we know that Christian organizations and other faith groups will continue to send help and support the people of the Gulf Coast region; government agencies also have a responsibility to help with the just rebuilding of the Gulf Coast region.

THE SPECIAL COMMISSION FOR THE JUST REBUILDING OF THE GULF COAST

The National Council of the Churches of Christ in the USA (NCC) established the Special Commission for the Just Rebuilding of the Gulf Coast in September 2005. According to the mandate of NCC’s Governing Board, the goal of the Special Commission is to “strive for the greatest degree of coherence and comprehensive efforts in rebuilding the Gulf Coast communities and in addressing the human inequities that exacerbated a natural disaster into wholesale calamity.”

Members of the Special Commission were appointed to serve by their denomination or communion. In order to assess the need in the Gulf Coast region, the Special Commission has toured the damaged areas on numerous occasions, including a tour by NCC staff which took place in October of 2005 on the first day that residents of the Lower Ninth Ward were allowed to go into the neighborhood and assess the damage to their homes. Members of the Special Commission have met with local pastors across the region, disaster relief agencies, denominational leaders, Federal Emergency Management Agency (FEMA) personnel, members of Congress, community activists, and local government officials, including New Orleans Mayor Ray Nagin. We have toured the FEMA trailers in Baker, LA, areas that have been witnessed environmental hazards including Chalmette and New Orleans East, and numerous impacted areas along the Gulf Coast in Mississippi.

To inform and focus the work of the Special Commission, a vision statement and set of principles were adopted. A copy of this information can be found online at www.nccusa.org/justrebuilding.org. The Special Commission is also working on a theological statement that will be disseminated to NCC member denominations.

This report is the first of several updates that the Special Commission will release. It is our hope that the Report Card will be a way for people of faith to monitor progress in the Gulf Coast region as well as to determine advocacy issues.

THE REPORT CARD

The Special Commission for the Just Rebuilding of the Gulf developed this report card because the scope of issues affecting Gulf Coast residents who have either returned or are hoping to return to the region are complex and compound. This report card evaluates some of the most pressing aspects facing the Gulf Coast in the rebuilding process. Many of the topics presented within this report are the source of contention, as there are no straightforward solutions. Issues such as whether the heavily adopted charter model and state take over of Orleans Parish schools will be successful, how to address the healthcare shortages in the Gulf region, and what is the best way to allocate federal funds. What is not in contention is the dire need for funding, health care, economic development, a good school system, affordable and assessable housing and child care, just policies, and environmental justice.

In this report card we not only assign a grade, but also present some of the shortcomings and triumphs that have occurred within the last year and a half, and the methodologies the federal, state, and local governments are using to renew those cities and towns affected by Hurricanes Katrina and Rita and, to a lesser extent, Wilma, in 2005. It also sets the stage to discuss future challenges that the residents and municipalities of the states affected by the disasters face, and how the National Council of Churches is working to effectively advocate for an equitable rebuilding process. This report card is only a snapshot of the many issues facing residents who are struggling to rebuild.

Factor	Federal	Louisiana	Mississippi	New Orleans
Providing a timely response	F	D	C	C
Administering and distributing funds	C	F	F	C
Practicing environmental justice	C	C	B	D
Addressing the healthcare shortage	C	D	C	C
Improving schools	C	C	B	C
Responding to the demand for housing	F	C	C	C
The rising costs of insurance	D	F	F	D

Criteria for grades:

A = Fulfillment of Governmental Responsibility

B = Government Produced Considerable Actions

C = Some Positive Action, Needs Improvement

D = Very Limited Action, Needs Great Improvement

F = Total Inaction, Action Had Negative Impact

PROVIDING A TIMELY RESPONSE

Grades: Federal: F | Louisiana: D | Mississippi: C | New Orleans: F

Triumphs

- The lessons of Hurricane Katrina were heeded in Hurricane Rita, resulting in only 1 death
- The needs of residents without cars will be evaluated and planned for in a national conference

Shortcomings

- Federal, state, and local governments were unprepared, uncoordinated, and did not communicate during Hurricane Katrina resulting in a formidable death toll
- There was no evacuation plan for those without cars who are generally the most impoverished and vulnerable citizens

It almost goes without saying that the initial response following Hurricane Katrina was reprehensible. It should also be noted that a number of the errors made during Hurricane Katrina were corrected or improved upon during hurricanes Rita and Wilma. However, we would be remiss if we did not acknowledge the many mistakes and oversights that led to calamity and the current state of disrepair in the Gulf Coast region.

A Look Back: Broken Promises

In his address to the nation from Jackson Square, President George W. Bush admitted to a failed and uncoordinated effort amongst local, state, and federal government agencies in their response to Hurricane Katrina.¹ Although Louisiana Governor Blanco and Mayor Ray Nagin announced a voluntary evacuation on the morning of Saturday, August 27, it was not until Sunday, August 28, that a mandatory evacuation for the City of New Orleans was made by the Mayor. By this time alternate means of transportation such as buses or planes had ceased operations. *The Washington Post* reported that the city had rejected offers from Amtrak to evacuate citizens on a vacant passenger train hauling only equipment out of New Orleans on the Saturday evening before the storm, and that the U.S. military's 82nd Airborne division awaited orders to evacuate people via planes, but never received a command. In fact, shelters in upstate Louisiana had hundreds of empty beds.² The problem was in the transporting of citizens. Twenty-seven percent of households within the city did not own cars.³ The city had drafted plans to utilize city buses and trains to evacuate people in the event of a mandatory evacuation, but decided against using these means because they did not have a memorandum of understanding amongst cities and towns that would receive evacuees.⁴

The city has now worked to circulate a memorandum of understanding securing regional cooperation with other jurisdictions to transfer citizens via bus or train in the event of future evacuations. In addition, the University of New Orleans, hosted a national conference on February 8-9, 2007 to address the needs of the elderly, disabled, and transit-dependent populations. Professionals, government officials, and experts will convene and discuss how to address the needs of these vulnerable populations.⁵

The lack of preparation in the critical days leading up to the landfall of Hurricane Katrina exacerbated problems in the immediate days following the storm. The lack of communication between local, state, and federal government agencies combined with the mass of people left behind in the city of New Orleans contributed to the horrific images of Hurricane Katrina and its aftermath. It would not be until the ninth of September, 10 days after the storm hit, that all voluntary evacuees had left the city, and only those who refused to leave remained.⁶ It would also not be until then that much needed supplies would arrive in the vacant city. Governor Kathleen Blanco had refused aid from the Red Cross up to this point, citing that it would encourage people to stay, rather than to evacuate.⁷

The federal government lagged in its response as well. FEMA, which was to assist the city in responding to the crisis, was ill-equipped to do so. The agency failed to organize and direct search and rescue crews, and did not have adequate supplies for the citizens that remained in New Orleans.

Prior to the hurricane, Louisiana's neighbors, Mississippi and Alabama, stood ready to assist the city with all necessary means of aid. However, as Hurricane Katrina changed course the storm barreled through Mississippi's Gulfport and Biloxi, and caused devastation in Mobile, Alabama, as well. These neighboring states shared the experience of a slow response by FEMA. Mississippi found that the agency did not have the supplies necessary to sustain its people and some officials feared riots would ensue.⁸

Since the initial days of recovery and response, Mississippi's leadership has accelerated the process of receiving funds for rebuilding. Governor Haley Barbour established Mississippi's plan for assistance to homeowners in hurricane impacted areas much more quickly than Louisiana. However, the state's headstart on rebuilding does not necessarily demonstrate incompetence by Louisiana. Governor Blanco was forced to re-approach Congress for additional funds, so that Louisiana homeowners seeking assistance would be able to receive grants comparable to those awarded to Mississippi homeowners.⁹ Congress' initial award of \$29 billion dollars in hurricane relief money provided \$7.7 billion dollars to Louisiana and \$5.2 billion dollars to Mississippi for housing reconstruction. This allocation of money left many Louisiana officials feeling that the state had been shortchanged, particularly since nearly 3 times more homes were destroyed in Louisiana.¹⁰

Less than a month after Hurricane Katrina, the Gulf Coast's devastation was compounded by Hurricane Rita. The effects of Hurricane Rita, which struck the coastal towns of southwest Louisiana, posed even greater hardships to an already debilitated state. Despite the wrath of Hurricane Rita, only one death was attributed to the disaster. This has been credited to the aggressive, well-coordinated, and responsive efforts of state and local officials.¹¹ Reactions to the responsiveness of FEMA during and immediately after Hurricane Rita were mixed. While some parishes felt as though FEMA served their needs quickly, other parishes did not share those sentiments, citing long delays in receiving much-needed supplies such as generators and food. Others were confused about FEMA's function and responsibilities.¹² Thankfully, the hurricane season of 2006 saw very little activity, allowing the devastated areas of the Gulf Coast an opportunity to continue the recovery and rebuilding process without interruption.

The bright spot in an otherwise dismal chapter in American history were the churches and other religious organizations as well as humanitarian organizations like Church World Service. Churches, mosques, and synagogues mobilized their memberships and worked with other organizations both in the affected areas and across the nation to provide food, clothing, and shelter to those impacted by the storms. Churches were the first responders on the ground. In many cases, their actions saved lives and provided much-needed refuge for thousands who lost everything they had. Church buildings were transformed into shelters and soup kitchens overnight. Members of the faith community offered their homes to those in need. The quick and timely response of the faith community is truly one of the triumphs of this tragedy.

ADMINISTERING & DISTRIBUTING FUNDS

Grades: Federal: C | Louisiana: F | Mississippi: F | New Orleans: C

Triumphs

- Mississippi and Louisiana received full funding for their housing grant programs

Shortcomings

- Unlike New York, which was able to concentrate its Community Development Block Grants money in economic recovery and development projects, many of the states in the Gulf Coast region have been able to spend only a fraction of the funds on such programs due to outstanding housing needs

The devastation along the Gulf Coast following Hurricanes Katrina and Rita is considered one of the worst natural disasters in American history in recent times—and perhaps the worst ever. It is difficult for many Americans to grasp the depth and breadth of the damage to the Gulf Coast region.

While the impact of destruction from the attacks on 9/11 and that of Hurricanes Katrina and Rita are very different; there are lessons for the Gulf Coast to learn from the response to the terrorist attacks of 9/11 and the collapse of the World Trade Center (WTC).

New York suffered the destruction of six office buildings with a combined total of 13.4 million square feet of commercial space. An additional 23 surrounding properties suffered extensive damage, yielding another 21 million square feet worth of damage.¹³ The destruction of the WTC resulted in severe economic impacts to the city's economy. Estimates have ranged from \$33–\$98 billion depending upon the methodology used to calculate the costs.¹⁴ Nearly 3,000 lives were lost during the attacks on the WTC¹⁵ compared to Hurricane Katrina, where 1,815 people died and 135 people are still missing.^{16, 17}

However, the destruction mainly affected commercial as opposed to residential space. The effects from Hurricanes Katrina and Rita did not discriminate: destroying both homes and commercial enterprises. It is estimated that a total of 780,000 residents were displaced, 123,000 homes suffered major or severe damage, and more than 18,000 businesses were destroyed in the State of Louisiana alone.¹⁸ The recovery of Lower Manhattan and the allocation of Community Development Block Grant (CDBG) money allows for the transfer of ideas on how another great American city is working to rebuild.

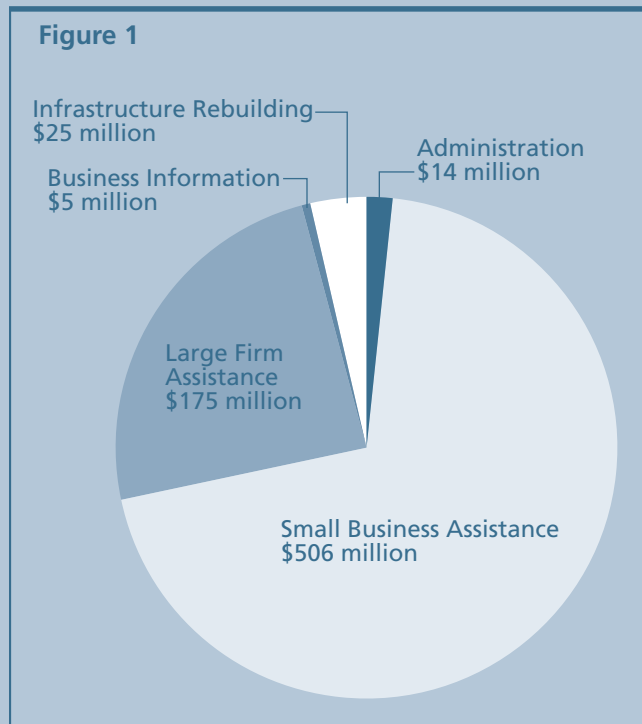
Perspectives on Financing Disaster Recovery: 9/11 and Hurricanes Katrina and Rita

Disasters and rebuilding are big business (See Appendix A for federal disaster expenditures for disaster relief activities from 1978 to 2001 and Appendix B for the Top 10 contractors to FEMA in fiscal year 2004). Responding to the needs of the citizens of New York, Congress provided approximately \$18.5 billion in federal funding for the recovery of New York: \$2.6 billion for initial response efforts (search and rescue, debris removal, emergency transportation, and temporary repairs to utilities); \$4.8 billion for disaster related costs and expenses (rebuilding of city and state facilities, individual housing assistance, and businesses for lost revenue); \$5.6 billion for the restoration of New York City's public transportation system, utility infrastructure in Lower Manhattan, and repair of roads in the affected area; \$5.5 billion for the revitalization of Lower Manhattan's economy, including \$5 billion for tax credits and \$500 million in incentives to attract and retain businesses.¹⁹ Of the funding mentioned above, \$8.8 billion was appropriated through FEMA.

The Department of Housing and Urban Development (HUD) awarded \$3.48 billion dollars in CDBG money for disaster recovery assistance, \$2.78 billion of which has been dispersed through the Lower Manhattan Economic Development Corporation (LMEDC), a subsidiary of the Empire State Development Corporation (ESDC).²⁰ To date, HUD has approved various projects proposed by the LMEDC for a total of \$2.5 billion in funded projects. (See Appendix C)

Immediately following the attacks the ESDC administered CDBG money while the LMEDC was being established. The ESDC used \$725 million of the total \$3.48 billion to respond to the urgent needs of Lower Manhattan. The following programs had been designated as priorities. (See Figure 1)²¹

In addition, the money awarded from the federal government has aided New York in recovering from the devastation that occurred as a result of the 9/11 attacks. The money used for the redevelopment of the World Trade Center site is projected to have a tremendous economic impact for New York City. It is speculated that by the year 2015 construction activity will add \$15.4 billion dollars to New York's economic output, and will create 8,534



full-time jobs. Once construction has been completed in 2015, it is estimated that businesses and institutions located at the site, as well as visitors who come to the area, will generate a total of \$15.7 billion and will increase employment within the city by 76,950 full-time equivalent jobs.²²

Louisiana

The mass devastation experienced with Hurricanes Katrina and Rita surpassed the economic impacts of September 11th. The direct economic impact of Katrina in Louisiana alone is estimated at \$120 billion, and the initial estimates to rebuild New Orleans are about \$200 billion.²³ The federal government has appropriated a total of \$62.3 billion thus far for the recovery of the Gulf Coast, including \$7 billion worth of hurricane-related tax relief (See Figure 2).²⁴ Many of the funds for recovery are being channeled through Governor Blanco’s Louisiana Recovery Authority (LRA) in the form of CDBG money. See Appendix D for a list of the projects and programs for which the LRA has designated funding.

Figure 2: Gulf Coast Federal Disaster Funds

Congress approved \$51.8 billion in disaster aid on top of the \$10.5 billion already approved

Public assistance	\$26.13 billion
Disaster unemployment assistance	\$813.4 million
Damage inspections	\$250.0 million
Housing and other short-term aid	\$23.2 billion
Manufactured housing	\$1.6 billion
Legal, mental health counseling	\$250.0 million
Rebuilding public infrastructure	\$7.65 billion
Future disaster prevention	\$648.8 million
FEMA	\$4.58 billion
Logistics	\$2.6 billion
Supplies and materials	\$1.9 billion
Urban search and rescue	\$75.0 million
Other agencies	\$12.8 billion
Army Corps of Engineers operations, repairs	\$3.4 billion
Defense Department operations, repairs	\$3.9 billion
Other federal agencies	\$5.5 billion

Source: House Appropriations Committee, *The Washington Post* (Article Date 9/09/05)

Louisiana has also received an additional \$1.5 billion in Hazard Mitigation Grant Program funds, \$1.17 billion for the Road Home Program, and another \$330 million for Infrastructure and Hazard Mitigation.

The majority of CDBG funds have been directed to the Homeowner Assistance Program, which offers the following choices to homeowners affected by either Hurricane Katrina or Rita: stay and repair or rebuild; accept a buyout and relocate within the State of Louisiana; or sell and move out of state. Applicants may receive a maximum of \$150,000. The chart below outlines the structure of the program.

Repair or Rebuild: The state will pay for damages up to the pre-storm value of the home. Applicants may also be eligible for an affordable loan to cover the gap if there is a difference between repair costs and the grant received.

Accept Buyout and Relocate within the State of Louisiana: The state will pay for damages up to the pre-storm value of the home. Applicants may also be eligible for an affordable loan to cover the gap if there is a difference between repair costs and the grant received.

Sell and Move Out of State: If the applicant wishes to move outside of Louisiana, the state will purchase the home for 60 percent of its pre-storm value or estimated repair costs for the property, whichever is less.

One of the cornerstones of Louisiana's recovery plan is the Road Home Program. Eligibility for the Road Home Program is contingent upon the following criteria:

1. Must have owned and occupied home as main residence during either hurricanes Katrina or Rita.
2. Both single and double units where the owner occupied a unit qualify.
3. FEMA must have categorized the home as being "destroyed" or having either sustained "major" or "severe" damage.
4. Uninsured homeowners who should have carried insurance are eligible for the program, but will incur a 30 percent penalty.

Unfortunately, many residents of New Orleans in particular are still not able to return home because of the lack of affordable housing, child care, economic opportunities, and health care in the region.

Mississippi

It has been estimated that more than 65,000 homes were either damaged or destroyed in Southern Mississippi by Hurricane Katrina. Approximately 31,000 of homeowners had property outside of the flood plain and, of those, approximately 87 percent either did not carry flood insurance or were underinsured.²⁵ Consequently, many homeowners have not been able to rely upon insurance money for rebuilding. In response to the need to bridge the gap between what insurance would cover and the costs of repairing or rebuilding, the state has launched a Homeowner's Grant Assistance Program, which looks at the insured value of the house, subtracts any insurance payouts and previous FEMA payments, and then pays the homeowner the differential up to \$150,000. The equation below provides an illustration.

Insured value of the house – any insurance payouts and any previous FEMA payments = the amount paid to the homeowner, up to \$150,000

The money for the Homeowner's Grant Assistance program comes from \$5.058 billion that Housing and Urban Development (HUD) has available for the state's use in the form of CDBG funds. The following identifies the projects HUD has approved for funding:

- \$3.26 billion Homeowner Grant Assistance Program
- \$105 million Public Housing Program
- \$500 million Regional Infrastructure Program
- \$300 million Economic Development and Community Revitalization Program²⁶

RESPONDING TO THE DEMAND FOR HOUSING

Grades: Federal: F | Louisiana: D | Mississippi: C | New Orleans:D

Triumphs

- The introduction of the Piggyback Program in Louisiana, which increases the stock of rental units available

Shortcomings

- Development plans currently do not guarantee adequate provision for low-income housing
- Affordable housing remains in short-supply
- The rising costs of insurance and anticipated utility rate hikes

Before Hurricanes Katrina and Rita, it was estimated that almost half of available housing stock in the storm-affected areas of Louisiana consisted of rental units. More than 204,000 homes, 82,000 of them rental units, suffered major or severe damage.²⁷ Twenty percent of the 82,000 rental units were affordable housing units catering to extremely low-income households.²⁸ While people of all racial and ethnic groups, religions, and economic status suffered from the impact of Hurricane Katrina, African-Americans, renters, low-income, and unemployed persons were disproportionately affected in the City of New Orleans. However, within the region the effects of Hurricane Katrina were not as biased. Outside the City of New Orleans these demographic groups were impacted less than in the damaged areas.²⁹

Finding temporary housing within the City of New Orleans while trying to rebuild has been a major issue of concern for residents wishing to return. Many have been awaiting FEMA trailers, so that they can return and rebuild. However, FEMA trailers have been problematic, both to those who have not received them and those who have. It is reported that 100,000 FEMA trailers have been delivered to the Gulf Coast, 80,000 of which have gone to Louisiana, including 55,000 to the Greater New Orleans area. While this is a large number of trailers, more than a year later many families continued to wait. FEMA reported in August 2006 that as many as 96,000 people may still be waiting for trailers.³⁰ For many, the ability to return to the area to rebuild is solely dependent upon the availability of a FEMA trailer because the shortage of housing caused by the storms has intensified demand and driven up the costs of rental properties. On the other hand, for those who have received a FEMA trailer, it has not entirely been a blessing either. Private testing has found high levels of formaldehyde in the trailers, which can potentially cause cancer. Some residents have reported experiencing health problems ranging from headaches and runny noses to chronic respiratory problems and nosebleeds upon moving into the trailers.³¹

Responding to the inadequacies of the FEMA trailers, the Louisiana Recovery Authority (LRA) has requested proposals for alternative forms of housing for those in the state. In fact, all states in the Gulf Coast region that were affected by hurricanes in 2005, including Mississippi, Louisiana, Alabama, Florida, and Texas, are drafting proposals for the Alternative Housing Pilot Program, more commonly referred to as the Katrina Cottage program. This program was created to identify, develop, and evaluate new housing options for those affected by the 2005 storms in the Gulf Coast region.³²

In addition, the LRA is working on the 'Piggyback Program' to increase the number of affordable housing units. The 'Piggyback Program' is intended to spur mixed income projects that provide market rate housing, workforce housing, and housing for extremely low income households.³³ In the past, 70 percent of the New Orleans rental stock was in buildings with 2-4 units. This program looks to provide uninsured homeowners of these small building rental complexes with compensation to rebuild. The program aims to do this with a combination of CDBG funds and GO Zone credits.³⁴

INSURANCE

Grades: Federal: F | Louisiana: F | Mississippi: F | New Orleans: F

Shortcomings

- Insurance companies have been very slow to respond to claims
- Attempts by insurance companies to distinguish between wind and flood damage often left damage uncovered
- Rising cost of insurance

One of the major complaints that members of the Special Commission heard from people on the ground was in regard to their insurance coverage. One local pastor we talked to was planning to appeal the money he received from his insurance company. According to him, it would not begin to cover the costs to repair his home. A sign on a house in the Lakeview section of New Orleans that had major damage from the storm had a banner announcing “State Farm gave me \$10,000 for this house.” Insurance companies have been very slow to respond to claims. Shortly after Hurricane Katrina, many insurance agents covering New Orleans made a distinction between wind damage from the hurricane, which was covered; and flood damage from the breach in the levees, which was not. Similar situations occurred in Mississippi because of the flood from the storm surge following the hurricane. This indecisiveness and the subsequent lack of coverage for homeowners has been a debilitating factor for many trying to rebuild. A federal judge recently ruled in favor of a New Orleans resident who sued their insurance company because of the minimal amount they were awarded to rebuild—a clear victory for those struggling to rebuild their homes in the region.

Indeed, insurance coverage is a major factor for residents seeking to rebuild and return to the Gulf Coast. One Congressional staffer even named the decisions about what areas would be covered by insurance and how much it would cost homeowners to rebuild as a key factor in the determination of who would be able to return and who would be able to rebuild.

The rising cost of insurance is another point of divergence between Mississippi and Louisiana, most likely to be a detriment to Louisiana residents. A total of \$410 million has been designated to assist Mississippi’s insurer of last resort, the Mississippi Windstorm Underwriting Association (WMUA), also known as the “wind pool.” The money is being granted to the organization to help protect business and residential customers from bearing the full costs of repairing and restoring infrastructure. Nearly 88 percent or \$360 million of the wind pool money will be allocated to rebuilding gas and electric companies where insurance money does not cover the costs. In addition, the state has appropriated up to \$50 million, payable over two years.

The 16,000 policy holders in the wind pool program, almost all of whom were impacted by Hurricane Katrina, face absorbent rate increases. Currently a MWUA policy for \$100,000 in contents coverage and \$200,000 for the structure of a frame house south of Interstate 10 (the main highway between Louisiana and Mississippi) costs \$2,376 per year. The requested rate increases would have raised the annual premium of this same house to \$11,826, a 5-fold increase. The money provided to the wind pool in Mississippi will help to negate the costs that are passed on to the consumer—a major benefit for those who are working diligently to rebuild their lives. It is not certain how much of the costs will be passed along to customers, but it is anticipated that the costs for coverage of this same house in the future will be \$4,000 to \$6,000 annually. Industry observers have said that 2007 rates should decrease since no hurricanes hit the region in 2006.

The State of Louisiana has not committed any funds to assisting home-owners with the spike in short-term insurance premiums. A representative of the LRA acknowledged that, because of budget constraints, awarding CDBG funds to the Louisiana Citizens Property Corporation was not the best use of funds. The organization felt that the money would have a greater impact on citizens' lives in other programs that serve housing needs. Consequently, Louisiana has decided to seek more market-driven approaches to addressing soaring insurance premiums.

IMPROVING SCHOOLS

Grades: Federal: F | Louisiana: D | Mississippi: B | New Orleans: F

Triumphs

- The rapid rebound and recovery of Mississippi's schools

Shortcomings

- Many schools in New Orleans have not reopened, and those that have face the challenge of overcoming a track record of failure

The re-opening of schools is critical to allowing families to return. Prior to hurricanes Katrina and Rita there were a total of 712,000 K-12 students in a total of 1,484 schools within the state of Louisiana. As of December 2006, 75 schools had not reopened, all of which were located in Orleans Parish. In New Orleans, 176,000 K-12 students were displaced because of Hurricane Katrina.³⁶ Of the 128 public schools in New Orleans prior to Katrina, 53 were slated to open in the fall of 2006.³⁷ Enrollments have reached just over 21,000 students in the public schools and the state's recovery school district with 75 positions vacant when schools went into session.³⁸ It should be noted that the public school system in New Orleans did not meet national standards and is recognized as failing. The state took control of most of the schools and the school system has been restructured to provide parents and students with a variety of options.

Currently there are five schools which continue to remain under the control of the school board; 29 charter schools; and 33 public schools in the state run recovery school district.³⁹ Many people are hoping that the expansion of the charter model will deliver improved children's educational experiences and boost test scores. However, the state's experiment with expanded academic choices and heavy reliance on charters is an unprecedented experiment that is awaiting results.⁴⁰

In comparison, most of Mississippi's schools resumed operations within two weeks of Hurricane Katrina. The state had reopened all but one school district by October 10, 2005,⁴¹ when New Orleans was just finishing pumping out the water that flooded the city, which was completed on October 12.⁴² The impact of the storm on Mississippi's school system was much less severe, with K-12 schools at nearly 90 percent of pre-Katrina enrollments by the spring of 2006. In addition, preliminary school accountability results in Mississippi indicate that educational standards were not significantly impacted by the storm.⁴³ While Mississippi suffered damage to 263 schools, Louisiana schools sustained 3 times the amount of damage, with 870 schools affected.⁴⁴

ADDRESSING THE HEALTHCARE SHORTAGE

Grades: Federal C | Louisiana D | Mississippi C | New Orleans C

Triumphs

- Mississippi's Project Recovery, which provides free crisis counseling for residents

Shortcomings

- Short ion, and post-traumatic stress syndrome rates have skyrocketed

As a result of Hurricane Katrina, 141 critical and non-critical hospitals were damaged throughout Louisiana. Today there are 244 hospitals open throughout the state. Orleans Parish continues to suffer a shortage of open hospitals and healthcare professionals. Only three of the city's 10 hospitals are reported as open,⁴⁵ and a mere 147 of 617 primary-care physicians have returned to New Orleans since Katrina. Those living in poverty have been especially hard hit by the shortage of healthcare workers in the Gulf Coast: only 100 doctors are participating in the Medicaid program, compared to 400 before Katrina hit. Mental healthcare workers are also scarce, with only 22 out of 196 psychiatrists returning to New Orleans.⁴⁶ In April, as a result of the healthcare professional shortage, the federal government designated New Orleans as a health professional shortage area. This label provides physicians who practice in the city a 10 percent increase in Medicare reimbursements for certain services. It also makes the city eligible to receive recently trained physicians who are interested in working in New Orleans under various loan forgiveness programs. However, the number of uninsured has risen to a speculated 40 percent from 20 percent prior to Katrina,⁴⁸ and suicide rates have tripled.⁴⁹

While data regarding suicide rates attributed to post-traumatic stress syndrome and depression as a result of Hurricane Katrina in Mississippi is scant, the rates have doubled in the Gulf Coast region.⁵⁰ In addressing mental health needs, the state has established *Project Recovery*, a mental health program that offers crisis counseling through group support activities, individual interactions, and training health care professionals. The catastrophic impacts of Hurricane Katrina on healthcare in Mississippi, while not as dramatic as New Orleans, have been debilitating. Nearly 25 percent of the state's physician capacity has been lost, and 40 percent of physicians' offices remain short-staffed.⁵¹

PRACTICING ENVIRONMENTAL JUSTICE

Grades: Federal: C | Louisiana: D | Mississippi: B | New Orleans: F

Triumphs

- The rallying of citizens in response to the Chef Menteur Landfill in New Orleans, and its subsequent closure

Shortcomings

- Soil sediment samples demonstrate elevated levels of carcinogenic agents, despite the EPA's assurance that environmental quality is suitable for habitation

Hurricane Katrina generated an estimated 22 million tons of debris, and Rita produced an additional 2.6 million tons.⁵² This was 26 times more rubbish than was hauled out of the WTC site in New York after the September 11, 2001, terrorist attacks, which created 1.5 million tons of waste.⁵³ The amount of debris and high levels of mold within New Orleans has caused concerns that those who are the most vulnerable socio-economically, namely low-income and African American residents, may be exposed to adverse environmental side effects. Although the Environmental Protection Agency (EPA) has given the City of New Orleans a clean bill of health, there is skepticism that the agency's report is not telling the whole story. This skepticism stems from the EPA's swift declaration that it was safe to return to the Lower Manhattan area a few weeks after the events of 9/11. Recently, a study conducted by Mount Sinai School of Medicine found that 70 percent of the rescue and recovery workers from the WTC now have experienced new or worsened respiratory ailments.⁵⁴

The final sediment report issued by the EPA found that, "in general, the sediments left behind by the flooding from the hurricanes are not expected to cause adverse health impacts to individuals returning to New Orleans."⁵⁵ The report did name a few "hot spots" that the agency is reassessing because of high concentrations of arsenic, lead, benzo(a)pyrene, and petroleum chemicals. The only specific area named as a place of concern was in the Agriculture Street Landfill Superfund site, where benzo(a)pyrene was found in the soil. The EPA said that this would be addressed by the Housing Authority of New Orleans (HANO). Since 1994, a lawsuit by the Agricultural Street Landfill site had been pending until in January 2006 when a civil district court judge ruled in favor of the plaintiffs in this case. A housing development had been built on the Agricultural Street Landfill site atop buried debris from Hurricane Betsy. The development had been marketed to lower-income residents, who have suffered the health impacts for years. These residents requested a buyout from the city so that they could move.⁵⁶

Contrary to the EPA report, a study conducted in areas across New Orleans by the Subra company found arsenic, a known carcinogenic agent, at levels that exceeded both Louisiana's Department of Environmental Quality (DEQ) and EPA standards. Elevated levels of the chemical were found in the neighborhoods of the Lower Ninth Ward, Treme, Agricultural Street, Xavier University, Thomson Hay, and Chalmette. Seven Polycyclic Aromatic Hydrocarbons (PAHs), another human carcinogen, were also found in contaminated sediment in the following areas: Bywater, Upper Ninth Ward, Agriculture Street Landfill, London Avenue Breach, Chalmette, and Mobile Bay.⁵⁷

In addition to elevated levels of carcinogens, access to safe drinking water has posed a barrier to rebuilding for the residents of New Orleans's Lower Ninth Ward. It was not until October 9, 2006, more than a year after Hurricane Katrina hit, that state health officials lifted the boil water order, and deemed bacteria levels to be acceptable for drinking and bathing. In addition, the Lower Ninth Ward was the last portion of the city to receive proper water.⁵⁸ The lack of certified potable water has contributed to the continued exile of some New Orleanians, since FEMA requires a hookup in order to obtain a trailer. Without access to potable water, residents cannot return to repair and rebuild their homes.⁵⁹

Other communities in New Orleans have faced environmental injustice, and rallied enough support to halt potentially disastrous situations. In April 2006, the City of New Orleans opened a landfill site along Chef Menteur highway near the Vietnamese-American Versailles neighborhood, and across the canal from Bayou Sauvage, the largest urban wildlife refuge in the United States. The open pit, which was transformed into a landfill to expedite the recovery process, was not designed to be a landfill. The pit was the result of construction companies excavating sand for building projects which had never been properly lined with clay to prevent hazardous toxics from leaking into the soil and contaminating the water table. While the Louisiana DEQ asserted that the landfill site would not be used for hazardous materials, all materials within the four walls of a house would be disposed of in the landfill, including cleaners, pesticides, petroleum products, and asbestos. After protests were made by the Vietnamese Versailles community, Mayor Nagin signed an order to halt the dumping of debris in the landfill.⁶⁰ In August 2006, the federal government upheld the Mayor's decision, and denied the Waste Management application to resume dumping. The landfill site will be closed indefinitely.⁶¹

There are far fewer sources of information on the environmental impacts of Hurricane Katrina in Mississippi, than are available for Louisiana, particularly New Orleans. However, it has been documented that 90 percent of sediment samples in Mississippi demonstrated elevated levels of arsenic, exceeding both the state's Department of Environmental Quality (DEQ) standards, and those of the EPA. Research conducted by Dr. Wilma Subra also found rates 27 times the DEQ and EPA standards in the cities of Moss Point, Gulfport, and Pearlinton, and 100 percent of the samples from Alabama's sediment exceeded the state's Department of Environmental Management and EPA standards. Furthermore, her studies found that Mississippi, Alabama, and Louisiana's soils were all contaminated with coliform and fecal coliform bacteria, which contains yeast and may cause skin infections. This bacteria, in the form of mold, may result in allergic reactions, asthma, and respiratory distress; and in the form of salmonella it can cause food poisoning. The high rates of exposure to bacteria, viruses, toxic chemicals, and molds by residents and recovery workers in the Gulf Coast may have the following short-term health impacts: respiratory illnesses, asthma, allergic reactions, eye irritation, skin rashes, skin infections, sores that do not respond to normal antibiotic treatment, nausea, and vomiting. Long-term health risks from exposure include increased rates of miscarriages, infertility, lung disease, fetal malformation and other birth defects, cancer, and respiratory illnesses.⁶²

CONCLUSION

Recovering from Hurricanes Katrina and Rita continues to be a daily struggle for the people in the Gulf Coast Region. A year and a half later, many people from the New Orleans area have still not been able to secure the resources necessary to return home. The city stands to permanently lose more than half its population. The coastal towns of Mississippi, southwest Louisiana, and parts of Alabama, while having retained the majority of their population, share in the plight of New Orleanians of not having access to basic services. Housing, schools, healthcare, environmental safety, economic development in the region, and securing the financial resources necessary to return are among the challenges facing the Gulf Region. Those who resided in poverty prior to the hurricanes are particularly vulnerable to the negative impacts of poor infrastructure, environmental degradation, and lack of financial and economic resources.

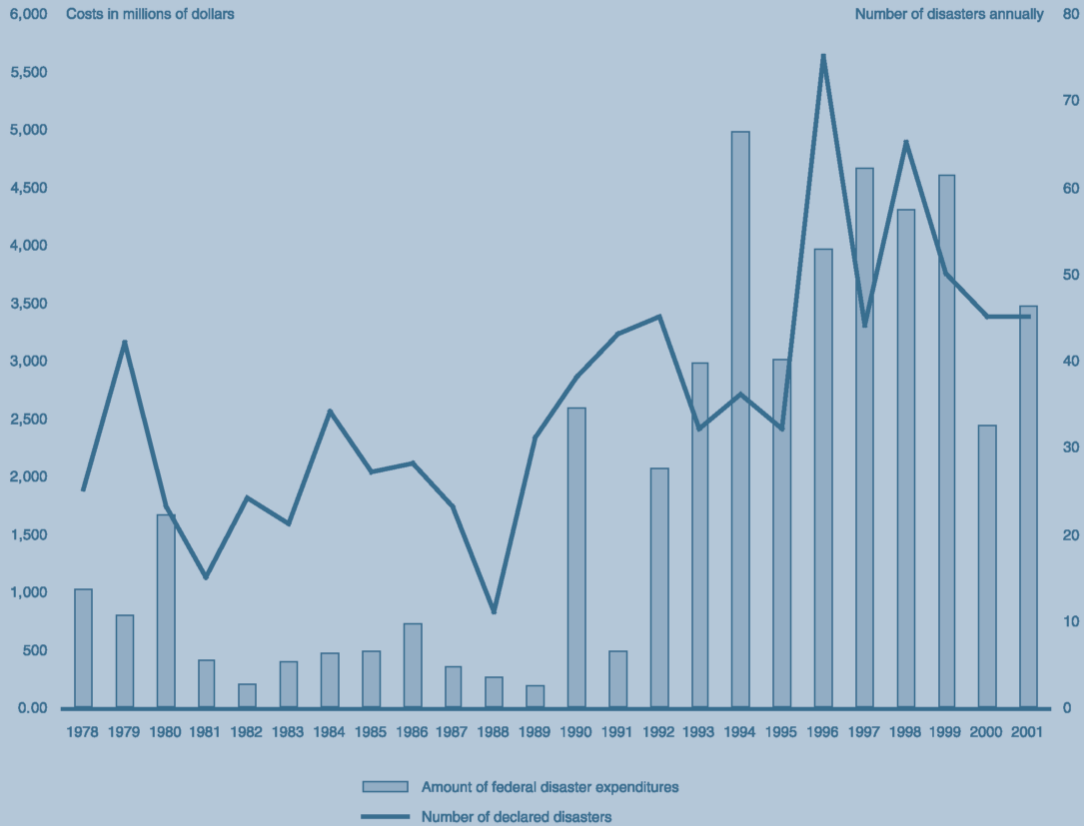
The just rebuilding of the Gulf Coast requires individuals, communities, non-governmental organizations, and all levels of government to be committed to provide for all Gulf Coast residents both in the diaspora and within the city limits. Access to the resources and programs needed to return and rebuild are critical.

The rebuilding process will certainly not happen overnight. The Special Commission plans to continue advocating for justice and bringing issues to the forefront that impact those who may not otherwise have a voice. It is our hope that one day the vision of the Special Commission will be achieved and we will celebrate the success of speaking truth to power with a rebuilt and restored Gulf Coast region, where communities of love, justice and tranquility exist for those who remained, returned, or resettled elsewhere because of the fair and equitable distribution of available human and material resources from all sectors of society around the world.

The Special Commission has future plans for a community summit in the region and also plans to work with insurance companies, high-level government officials, and community groups to make sure that access to affordable health care, housing and child care, good schools, and affordable insurance coverage as well as other justice issues are addressed in the efforts to rebuild the Gulf Coast region. In addition, we will continue to work with our churches and other faith and community groups to advocate for those most in need.

APPENDIX A

Figure 1: Disaster Relief Fund Expenditures and Number of Declared Disasters, Fiscal Years 1978-2001



Note: Annual amounts are expressed in terms of expenditures for disaster relief activities, not in terms of amounts appropriated by the Congress for disaster assistance. There is generally a period of time between when funds are appropriated and when actual disaster relief costs are incurred and funds expended. Disaster relief fund expenditures are in fiscal year 2001 dollars.
Source: FEMA.

APPENDIX B

Top Contractors

The Federal Emergency Management Agency spent \$681.5 million on contract goods and services in fiscal 2004. The agency's 10 largest contractors:

Company	Total contracts (in millions)
Dewberry & Davis <i>Fairfax</i>	\$84.1
Michael Baker Jr., Inc. <i>Beaver, PA</i>	\$76.7
Alltech Inc. <i>Herndon</i>	\$56.2
Nistac <i>Fairfax</i>	\$33.3
Verizon Communications Inc. <i>Arlington (local office)</i>	\$24.7
Fluor Enterprises Inc. <i>Viejo, CA</i>	\$24.1
All American Poly Corp. <i>Piscataway, NJ</i>	\$22.7
URS Group Inc. <i>Gaithersburg</i>	\$17.1
Manufactured Plastics and Distribution <i>Monument, CO</i>	\$15.7
Post, Buckley, Schuh & Jernigan Inc. <i>Miami</i>	\$14.9

Source: Eagle Eye *The Washington Post* (9/12/2005)

APPENDIX C

\$290.1 million	Housing Programs Residential grant program (\$237.5 million) Affordable housing program (\$52.6 million)*
\$750.7 million	Economic Development Business Recovery and Economic Revitalization (\$350 million) Employee training and assistance programs (\$0.5 million) Supplemental funding for NY Firms suffering disproportionate loss of life (\$33 million) Tourism and communications (\$2.4 million) Lower Manhattan Revitalization Programs and Tourism (\$286.4 million) Business Recovery Grant Program (\$78.4 million)
\$24.7 million	Cultural and Community Development
\$581 million	WTC Memorial and Cultural Program
\$750 million	Supplemental funds for Utility Restoration and Infrastructure Rebuilding
\$83.3 million	Short-term Capital Projects (\$71.2 million) and Long-Term Planning (\$12.1 million)
\$37.9 million	Planning & Administration Activities

**This includes residential grant programs and an affordable housing program which created between 212 to 232 new units of affordable housing, and preserved the rehabilitation of 2,854 existing units of affordable housing.*

APPENDIX D

Projects and Programs for which LRA has Designated Money

\$8.1 billion	The Road Home Program Homeowner Assistance Program (\$6.35 billion) Workforce and Affordable Rental Program (\$1.54 billion) Restoration of Homeless Shelter Supports (\$26 million) Developer Incentives (\$21 million) Code Enforcement (\$11 million) Administration (\$189.9 million) Planning (\$9.5 million) Technical Assistance (\$12.4 million) Hazard mitigation grants (\$1.17 billion)
\$350 million	Economic Development Small business bridge loans (\$100 million) Long-term recovery loans (\$100 million) Tourism Marketing (\$30 million) Small business loans and grants (\$40 million) Technical assistance (\$10 million) Sector-based workforce training (\$38 million) *Higher education research initiative (\$28.5 million)
\$1.97 billion	Infrastructure and Hazard Mitigation Local Government Emergency Infrastructure (\$395 million) Restore damaged and destroyed schools (\$200 million) Repair State Building Infrastructure (\$142.5 million) *10% match of FEMA public assistance grants (\$775 million) *Rebuilding LSU Medical Center (\$300 million) *Repairing and restoring utilities infrastructure.

**These initiatives are still awaiting approval.*

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