

Attachments for June , 2007 letter to ADECA from Alabama Appleseed, Alabama Arise, Carlisa, Inc., Lawyers Committee on Civil Rights Under Law, South Bay Communities Alliance, et al.

- 1) December 19, 2006 Alabama Arise letter to ADECA and Mobile County Commission
  - 2) March 6, 2007 letter to Mobile County Commission from 29 state and national organizations and 200 individuals
  - 3) April 9, 2007 to the Mobile County Commission from Alabama Arise, Central Fair Housing, Inc., and South Bay Communities Alliance.
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Via fax transmission to: (334) 353-3527

December 19, 2006

Re: 2<sup>nd</sup> Comment concerning “public hearing to discuss the proposed Action Plan for distribution and management of Community Development Block Grant (CDBG) disaster recovery funds on December 12, 2006, at 1:30 p.m. at the Alabama Center for Commerce.”

In addition to our initial comment (attached) hand-delivered to Mr. Shabbir Olia at the above referenced public hearing on Dec. 12, Alabama Arise would like to add the following questions/comments.

What type of quality assurance does ADECA provide for local governments’ written policy statements and procedures for disbursing allocated CDBG funds for the Hurricane Katrina CDBG Project? And how does ADECA assure that citizen input is included in the formation of these policy plans? This question is based on our understanding that ADECA must sign-off or approve these local government plans.

Alabama Arise has concerns about the “**POLICY STATEMENT AND PROCEDURES**” recently submitted by **Roth, McHugh & Associates, LLC** on behalf of the “**MOBILE COUNTY COMMISSION COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM HURRICANE KATRINA CDBG PROJECT DR-06-017/018 HOUSING ASSISTANCE PROGRAM** for disbursing the \$ 8, 460,588 Million that was allocated for “Rehabilitation of 500 residential properties” in unincorporated areas of Mobile County. Although this plan is for the “first round” of CDBG Katrina Relief funds, it is our hope that these concerns will be properly addressed now so that similar ones don’t resurface when these local government plans are written for the “second round” of CDBG funds.

Alabama Arise has received critiques (attached) by three prominent organizations, National Low Income Housing Coalition, National Fair Housing Alliance/Hurricane Relief Project, and Alabama Appleseed regarding this document. For example, Diane Yentel of the National Low Income Housing Coalition writes: “...without clear data on the scope of damages, it is easy to find some of the dollar amounts in the proposals to be arbitrary. For example, why a maximum housing assistance grant of \$85,000? Both Mississippi and Louisiana have as their maximum grant \$150,000 - why is Alabama choosing to set its ceiling so much lower? ... The proposal states that in extreme cases this amount may be waived. What defines "extreme"?”

And Debby Goldberg, National Fair Housing Alliance/Hurricane Relief Project writes regarding language that allows the cap to be waived: “While the notion of flexibility is laudable, the process established here in ambiguous and lacks any standards. What criteria will the Commission use to determine when to waive the ceiling and how much additional funding to provide? How will applicants be assured of fair, non-discriminatory and consistent treatment?”

Goldberg also asks regarding the section entitled “Buyouts” “... land subject to buyouts could potentially be used for future commercial development. This should be clarified. Given some of the private developers’ plans that have been reported in the press for the coastal communities in south Mobile County, there is some concern about whether this provision could be used to assist in land assembly for future development. If CDBG funds are to be used for buyouts, how will the land value or sales price be determined? Are there limits on how the seller can use the sales proceeds (i.e., must they be applied to purchasing other housing?) What criteria will the County Commission use to waive grant maximums, should it decide to do so?”

Presently citizens and community organizations, including Alabama Arise, who are active on the Coden Task Force, were quite concerned at our last Task Force meeting to hear that this document, “**POLICY STATEMENT AND PROCEDURES**” had already been approved by the Mobile County Commission. We are presently trying to work with the County Commission to address the problematic language in this document and we would like to know what quality assurance and citizen input procedures can ADECA assure.

Sincerely,

Zack Carter, Organizer  
Alabama Arise

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March 6, 2007

The Honorable Mike Dean  
The Honorable Juan Chastang  
The Honorable Stephen Nodine  
Mobile County Commission

RE: Mobile County Commission Hurricane Katrina Housing Assistance Program

Dear Commissioners:

The undersigned organizations and individuals are writing to express our grave concerns about the application process for the Mobile County Hurricane Katrina Housing Assistance Program, and request that the County re-examine and revise the procedures that have been put in place. This is the program through which the County is providing housing assistance to hurricane-affected residents, utilizing Community Development Block Grant (CDBG) funds appropriated by Congress for rebuilding in the aftermath of Hurricane Katrina.

In our view, the current procedures are unfair, improper, arbitrary, confusing, and potentially discriminatory. We believe they must be revised to provide County residents adequate notice about the program, reasonable access to applications, appropriate assistance in filling out the applications, and sufficient time to submit them.

We are particularly concerned that the current procedures place lower income families and members of classes protected under the federal Fair Housing Act – those people who are priority recipients of CDBG funds – at a particular disadvantage.

Our specific concerns about the current application procedures are as follows:

- 1. Virtually no advance notice of the program was provided to County residents.** The Amended Policy Statement and Procedures for the program that the County submitted to the Alabama Department of Community and Economic Development (ADECA) states that the County, “will provide ongoing announcements of the locations and times for residents to submit an application for a housing assistance grant.” This was not done. Instead, the program administrator issued public notice to Mobile County residents through media announcements approximately one week before the commencement of the application period. The announcements stated that applications would be available in two locations on a single day, January 25, 2007. This notice was grossly inadequate, and undoubtedly meant that many County residents were unaware of the start of the program. This is in stark contrast to the programs in Louisiana and Mississippi, where extensive advertising was conducted over a period of months to provide residents with advance notice that funds would be made available to assist with rebuilding, as well as to inform them of the formal application period.
- 2. The application distribution period is excessively short.** Applications became available to the public on Thursday, January 25. The deadline for picking up applications was set at Friday, February 2, 2007, a mere eight days later. This is insufficient and unnecessary. More time is needed to enable all eligible County residents to obtain applications and there is no reason not to continue making application materials available throughout the application period. The problems created by this extraordinarily short deadline are exacerbated by the reported refusal of the program administrator to make applications available to non-homeowners. This prevents renters, who are eligible to apply, from doing so. It also creates a barrier for residents who are unable to travel to obtain applications during the limited hours established, and ask a friend, neighbor or family member to obtain one on their behalf.
- 3. The deadline for submitting applications is excessively short.** According to the original announcements, applications were due on Friday, February 16, 2007, a scant 22 days from the date on which they first became available. That deadline has now been extended to March 2, 2007, although residents who were unable to obtain applications before February 2 still cannot do so. While we acknowledge this short extension, it still does not provide adequate time for residents to obtain copies,

review and understand the complex application requirements, obtain and copy the necessary documents, some of which must be notarized, and return completed applications. Again, this timeline stands in stark contrast to the programs in neighboring states. In Louisiana, for example, residents may still apply for funds under that state's Road Home program, which first began receiving applications in July, 2006.

4. **The program administrator failed to conduct outreach to County residents to notify them of the availability of the program and the timeline for applying.** The administrator relied on the efforts of uncompensated volunteers to get the word out to residents in the coastal communities in South Mobile County. While these community volunteers made a significant effort, at considerable expense to themselves, to copy and distribute flyers publicizing the program, this is no substitute for an effective outreach program undertaken by the firm hired by the County Commission to administer the program.
5. **No advertising about the program was done in relevant languages other than English.** The Policy Statement and Procedures that the County Commission submitted to ADECA stated that advertising would be published in English, Vietnamese, Laotian, Cambodian and Spanish. This was not done, in clear violation of its own policies, and it is likely that many non-English-speaking County residents are unaware of the specifics of the program and application procedures and deadlines.
6. **Application materials are not readily available, have not been translated into languages other than English, and no plans have been made to accommodate people with disabilities.** With the exception of a single, little advertised meeting in Coden on January 25, no arrangements were made for residents of the coastal communities in South Mobile County to obtain applications without traveling to Mobile. Nor were any arrangements made to provide applications outside of normal business hours. Both of these situations create significant barriers to program access for many residents. Further, applications are available only in English, and no provisions have been made to provide applications in other relevant languages or to provide translation assistance to speakers of other languages. Nor has the program administrator made any provisions to make accommodations for persons with disabilities who may have difficulties with the standard application procedures.

These impediments not only prevent potential applicants from gaining access to funds for which they are eligible, they also inhibit the County's ability to document the full extent of the need for housing assistance in the unincorporated areas and to gather the information necessary to support future applications to ADECA for funding to address the hurricane-related housing needs of County residents. This is critically important, since the current funding will provide assistance to fewer than 100 residents if applicants receive the maximum \$85,000 award.

In addition, as stated above, this lack of outreach puts the County at risk of violating the federal Fair Housing Act and the County's obligation to "affirmatively further fair housing" when receiving CDBG funds.

7. **No clear and simple explanatory written materials have been made available to County residents, in English or any other language, to guide them through the application process.** The only information available to potential applicants to understand the housing assistance program is the "Amended Policy Statement and Procedures" that the County Commission submitted to ADECA. This document is lengthy and confusing, and in some instances, contradictory. It does not provide clearly-formatted, easily understood questions and answers to guide residents through the application process. As mentioned above, the materials have not been translated into Vietnamese, Laotian, Cambodian or Spanish. Nor have they been made available in formats that would accommodate the needs of residents with impaired vision or other disabilities. These failures create barriers for many County residents, and may constitute Fair Housing Act violations.

8. **The program administrator has failed to provide homeowners with adequate assistance in completing their applications.** The application packet provides the names of only two contacts at the consulting firm administering the program. This level of staffing is grossly inadequate to respond to the questions of thousands of potential applicants during a four-week application period. Further, no assistance has been made available to homeowners in any language other than English or to those needing accommodations because of disabilities. In Louisiana and Mississippi, housing assistance program administrators have had a face-to-face meeting with each applicant to assist with the application process.
  
9. **The application form fails to request critical information necessary to insure that the program is administered in a manner consistent with the requirement of the CDBG program to “affirmatively further fair housing.”** The application for homeowners asks the applicant only to check either “minority” or “non-minority,” and the application for renters does not ask for any information on the race or national origin of either the property owner or the renter. Without this information, it will be impossible to monitor the extent to which the many different racial and ethnic groups in the County are being served by the program.

These problems are so extensive that we believe they jeopardize the ultimate fairness and success of Mobile County’s Hurricane Katrina Housing Assistance Program. We urge you to reopen distribution of applications for the program and extend the submission deadline. We also call on you to insure that the necessary resources be dedicated to effective outreach, communication, assistance and data collection so that all County residents, regardless of race, national origin, language, disability, or income have equal ability to apply for the assistance for which they are eligible. Finally, we request that you continue meeting with the Coden Task Force, which has duly appointed representatives to address proposals for meeting the housing needs of Mobile County.

Sincerely,

**Alabama Organizations**

- Alabama Appleseed**
- Alabama Arise**
- Carlisa, Inc. (Brewton)**
- Center for Fair Housing, Inc. (Mobile)**
- Collaborative Solutions, Inc. (Birmingham)**
- Daughters of Charity (Mobile)**
- Federation of Child Care Centers of Alabama (FOCAL)**
- Fairhope Friends Meeting (Quakers) (Fairhope)**
- Greater Birmingham Ministries (Birmingham)**
- New Life Holiness Church (East Brewton)**
- North Alabama Conference of United Methodist Church Restorative Justice Team**
- The Quest for Social Justice (Mobile)**
- Saint James Baptist Church (Brewton)**
- Saint John Missionary Baptist Church (Evergreen)**
- Sisters of Mercy (Mobile)**

## Alabama Businesses

**B & J Enterprises (Evergreen)**  
**Brewton Fruit and Vegetable Market (East Brewton)**  
**Corner Grocery Store (Greenville)**  
**Dogwood Hills Café (Brewton)**  
**Evelyn's Style Shop (Brewton)**  
**East Barbershop (Evergreen)**  
**Jennie Boutique (Brewton)**  
**Longevity Antique Shop (Brewton)**  
**Tobies Wings & Things (Brewton)**

## National Organizations

**Lawyers Committee for Civil Rights Under Law**  
**Mon Valley Unemployed Committee**  
**National Coalition for the Homeless**  
**National Housing Trust**  
**National Fair Housing Alliance**  
**National Low Income Housing Coalition**

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Cc: The Honorable Bob Riley, Governor of Alabama  
Andy Hornsby, Assistant Finance Director, State of Alabama  
Shabbir Olia, ADECA

The Honorable Richard Shelby  
The Honorable Jeff Sessions

The Honorable Jo Bonner  
The Honorable Terry Everett  
The Honorable Mike Rogers  
The Honorable Robert Aderholt  
The Honorable Bud Cramer  
The Honorable Spencer Bachus  
The Honorable Artur Davis

The Honorable Ben Brooks, Alabama State Senator  
The Honorable Vivian Figures, Alabama State Senator  
The Honorable Rusty Glover, Alabama State Senator

The Honorable Randy Davis, Alabama State Representative  
The Honorable Yvonne Kennedy, Alabama State Representative  
The Honorable James Gordon, Alabama State Representative  
The Honorable James E. Busky, Alabama State Representative  
The Honorable Victor Gaston, Alabama State Representative  
The Honorable Jamie Ison, Alabama State Representative  
The Honorable Chad Fincher, Alabama State Representative  
The Honorable Joseph Mitchell, Alabama State Representative  
The Honorable Jim Barton, Alabama State Representative  
The Honorable Spencer Collier, Alabama State Representative

The Honorable Mary Landrieu, Chair, Senate Ad Hoc Disaster Recovery Subcommittee

The Honorable Christopher Dodd, Chair, Senate Banking, Housing & Urban Affairs Committee

The Honorable Barney Frank, Chair, House Financial Services Committee  
The Honorable Maxine Waters, Chair, House Subcommittee on Housing & Community Opportunity  
The Honorable Gary Miller, Ranking Member, House Subcommittee on Housing & Community Opportunity

The Honorable Donald Powell, Federal Coordinator for Gulf Coast Rebuilding

The Honorable Alphonso Jackson, Secretary, U.S. Department of Housing & Urban Development  
The Honorable Pamela Patenaude, Assistant Secretary for Community Planning & Development  
The Honorable Kim Kendrick, Assistant Secretary for Fair Housing & Equal Opportunity

**From:** zack [mailto:[zack@alarise.org](mailto:zack@alarise.org)]

**Sent:** Monday, April 09, 2007 9:39 AM

**To:** 'kboucher@mobile-county.net'; 'mdean@mobile-county.net'; 'snodine@mobile-county.net'; 'jchastang@mobile-county.net'

**Subject:** letter of input for April 9 2007 public hearing regarding for Mobile County's application for Katrina CDBG funds

Mobile County Commissioners  
Juan Chastaing, District 1  
Steven Nodine, District 2  
Mike Dean, District 3

Dear Commissioners,

April 9, 2007

We are writing to confirm the phone calls that we made to your office last week. On Friday, April 6, Teresa Bettis and Zack Carter left a message with Commissioner Dean's staff requesting that Item # 3 for the April 9 Mobile County Commission meeting agenda -- "Public hearing to make application to the Alabama Department of Economic and Community Affairs for a FY 2007 Block Grant through the Disaster Recovery Fund" -- be rescheduled because we felt there should have been more notice for Katrina victims in the county and for those organizations who have been advocating for them. Of course our request depends on whether such a rescheduled public hearing could still comply with time-sensitive statutes, or regulations. For example, Sandra Donaldson of ADECA informed us that the deadline for the county to apply for these funds is May 1.

Thus, if it is necessary to go forward with the public hearing on April 9, please consider the following estimate, statements, and videos as some of our input regarding the additional need of Katrina victims in Mobile County. We also would like to invite all of the County Commissioners to tour south Mobile County, meet these Katrina victims and view first-hand the present hardships they endure. And we hope that after such a tour, the County Commission, the County's grant writer, as well as a representative from the County's legal staff, will resume meeting the Coden Task Force Housing Subcommittee to further discuss and consider using the information we have gathered for the County's application for the Katrina Disaster CDBG Funds for FY 2007.

The attached documents and cited information show that 3000 to 4000 Hurricane Katrina victims in Alabama are still in need, including 500 or more families still stuck in FEMA campers and trailers – and some with unsafe levels of formaldehyde. FEMA's website lists the number of families in mobile-homes but not the total number of people in trailers, nor the number of people who had to move in with relatives and who are now living in overcrowded single family homes.

This harmonious multi-racial community has harvested Alabama's significant seafood industry for over 200 years, and for generations they have been the stewards of the oyster beds and shrimp nurseries of our coast. According to a recent U.S. Coast Guard impact study (regarding a pre-Katrina LNG project), by Dr. John Salter: **"Incomes in this area are considered to be low to modest without a significant middle class. Many residents...are dependent upon the marine environment...The colonial population consisted of a mixture of French, African, and Native Americans. Social and racial lines tended to be and remain somewhat blurred as a consequence of this background."** And since the 1970's, Salter writes that the multicultural character has expanded to include a **"...Creasian" culture resulting from the blending of the longstanding Creole and Cajun and recent Asian ethnicities.**" (Social Impact Assessment For the Proposed Main Pass Energy Hub Environmental Impact Statement, January 2005)

### **Exhibit 1) Katrina Funds Disaster Awards (FY 2006)**

We have been informed by Mobile County's grant writer, Annette McGrady of Roth McHugh, that after Jan. 25, about 4,000 applications were distributed for Mobile County's share of the first round of CDBG funds for housing – about \$8.4 million. According to the Katrina Funds Disaster Awards (FY 2006) document this sum was allocated for the "Rehabilitation of 500 residential properties": our subsequent exhibits show that this number of residences, and the sum

allocated for their rehabilitation, represent only a small portion of the unmet needs in Mobile County. In addition, we have never been informed as to the location of these “500 residential properties”, and on what data or survey this allocation was based.

In addition, as we indicated in our letter mailed to you last February, and to which we have not received your response, many people informed us that they were not aware of the deadlines imposed by Roth McHugh regarding individual applications for the \$8.4 million in CDBG housing funds. Also many have not yet filled out the applications due to concerns with Roth McHugh’s **POLICY STATEMENT AND PROCEDURES** such as the buyout clause. For example, in the three critiques of this plan (by National Fair Housing, National Low Income Coalition, and Alabama Appleseed) that we sent to you previously, and are still awaiting your response, Debbie Goldberg of the National Fair Housing Alliance comments:

Buyouts. Craig [Baab of Alabama Appleseed] has raised an important point about whether land subject to buyouts could potentially be used for future commercial development. This should be clarified. Given some of the private developers’ plans that have been reported in the press for the coastal communities in south Mobile County, there is some concern about whether this provision could be used to assist in land assembly for future development. If CDBG funds are to be used for buyouts, how will the land value or sales price be determined? Are there limits on how the seller can use the sales proceeds (i.e., must they be applied to purchasing other housing?) What criteria will the County Commission use to waive grant maximums, should it decide to do so?

**Exhibit 2) “Rough Estimate for Katrina Rebuilding Cost in Mobile County”,** by Paul Nelson, Jim Fuller, and Zack Carter. (Attachment for March 16 2007 letter to Congressmen Jo Bonner and Artur Davis.)

This estimate is based on aggregate figures provided by Volume I: A Post-Katrina Housing & Needs Analysis For The Mobile, Alabama MSA, June 2006, For Alabama Department of Economic and Community Affairs Montgomery, AL” by Woods Research, Inc., and it shows that Mobile County Alabama may need over \$300 million in Hurricane Katrina relief (without even taking account of housing insurance and losses to small businesses.)

For example, one major 550 housing units damage category described in the Woods Study is listed a “ were destroyed.” We estimated this cost to be \$102,520,000. Another major 850 housing units suffered major damage”, and we damage category lists “ estimated the cost to be \$110,840,000.

However, we note that the figures cited in the Woods study are simply estimates. Since September, grass roots groups on the Coden Task Force have been asking for an actual professional detailed assessment, including a grid survey, for current unmet needs. In order to reasonably quantify Alabama’s current unmet needs, one would first need: an initial damage survey; the numbers of families still in need (including those who did not qualify for relief due to various unfair restrictions such as title issues due to heir property); as well as numbers of homes that have been rehabilitated. (In the last Volume of the Woods study, “Interviews”, the author made several unsuccessful requests to obtain such information, see pages, 29, 31, 32, and 40.)

**Exhibit 3) Estimated Costs of the first house to be built in Coden.**

This is a modest 2 bedroom house, total costs come to \$175,000. This shows that the current cap of \$85,000 regarding the applications for the first round of CDBG funds is insufficient, as we have stated in previous communications.

**Exhibit 4) Statement from Tammy Collier of Alabama Port.**

Ms. Collier describes the hardship of losing everything to Katrina, and how she and her husband have had to live with their 4 teenagers in a FEMA camper over a year and a half. (Last week we were informed that Tammy Collier, age 37, suffered a heart attack, and that they have yet to hear a response regarding their CDBG application.)

**Exhibit 5) Photograph of Tammy Collier with her son; and her husband Lee Tilley working on the home that they are trying to rebuild...still hoping for assistance.**

**Exhibit 6) Video interviews with several south Mobile County families.**

These are also families who recently applied for Mobile County's CDBGs.

One of the interviews is of Faye and Tommy Lee from Coden. They are currently living in a cold shed, provided by FEMA, so that their 11 year old daughter and 17 year old son will have more room in the FEMA camper. Their house was demolished during Katrina, and their photographs indicate tornado type winds were the cause. Yet they state that their insurance company argued that the house was destroyed by "rising water", and that after more than a year of hardship they finally accepted the \$1200 check from their insurance company for their house with a market value of \$85,000. They are still hoping to receive Mobile County CDBG assistance to rebuild their house.

Another Katrina victim who was interviewed is Emanuel Sprinkle. Mr. Sprinkle's home was on Midway Street in Coden, a few houses down from Nancy McCall. He rented from one of Nancy's family members. The house was completely destroyed by Katrina. Mr. Sprinkle was moved 12 miles west from Coden to the trailer park in Alabama Port. He has serious health issues: he has Bell's Palsy; he had a major stroke prior to Katrina; and a series of mini strokes since the storm. The Bell's Palsy has also worsened the past 18 months that he has been cooped up in the FEMA mobile home.

**Exhibit 7) Nancy McCall standing in her home New Years Day,**

The reconstruction of Ms. McCall's home came to a halt last summer due to Mobile County Health Dept.'s unfair regulation regarding old septic tanks. She has no funding for a new septic tank. She was recently told by a FEMA rep: "We are going to have to put you in an apartment."

**Exhibit 8) Pictures of Jim and Judy Fuller's home, before and after Katrina...still waiting on assistance.**

Sincerely,

Teresa Bettis, Director of Mobile Fair Housing, Inc

Zack Carter, Organizer, Alabama Arise

Jim Fuller, President, South Bay Communities Alliance, Coden, Alabama

Judy Fuller, Information Officer and Corporate Secretary South Bay Communities Alliance

Nancy McCall, Volunteer Coordinator South Bay Communities Alliance

Paul Nelson, Board Member, South Bay Communities Alliance

**Rough Estimate for Katrina Rebuilding Cost in Mobile County**, by Paul Nelson, Jim Fuller, and Zack Carter

**Attachment for March 16 2007 letter to Congressmen Jo Bonner and Artur Davis:**

**Rough Estimate for Katrina Rebuilding Cost in Mobile County**, by Paul Nelson, Jim Fuller, and Zack Carter

The attached itemized estimate, is based on aggregate figures provided by **Volume I: A Post-Katrina Housing & Needs Analysis For The Mobile, Alabama MSA , June 2006, For Alabama Department of Economic and Community Affairs Montgomery, AL**” by Woods Research, Inc., and shows that just Mobile County Alabama alone still likely needs over \$300 million in Hurricane Katrina relief (without even taking account of housing insurance and losses to small businesses.)

We want to first qualify this “estimate” by stating that the authors are two Katrina survivors from the unincorporated area of south Mobile County, and a community organizer who has worked (a few hours a week) with the community since August. None of us have the expertise or access to information to be able to describe this estimate as a professional damage *cost* estimate, or an unmet needs assessment. Nevertheless, Paul Nelson is an experienced construction contractor and his detailed itemization brings validity to our estimate of the rebuilding costs of categories described in the Woods study, such as the “550 housing units were destroyed” in Mobile County.

In fact, as we pointed out in the main letter, since September of last year, we have been asking state, federal, and local officials for a housing needs assessment of unincorporated south Mobile County, the area hit hardest by Katrina. *Indeed*, Vol I of the Woods study, on p.1-50 quotes the Mobile County Long-Term Recovery Plan of Spring of 2006, which called for the same assessment almost a year ago:

**Unincorporated Mobile County**

*Develop a Comprehensive Housing Needs Assessment.*

Conduct an in-depth housing needs analysis for Mobile County to provide guidance to local governments and non-profit agencies as they develop affordable housing programs.

Recovery Value: High

Estimated cost: \$100,000

## **Unincorporated South Mobile County**

South Mobile County consists of eight distinctive communities: Alabama Port, Coden, Grand Bay, Fowl River, Hollingers Island, Irvington, Mon Luis Island and St. Elmo.

### **Increase Availability of Affordable Single-Family Housing in Unincorporated Areas**

Focus available grant resources to promote meeting the single-family housing needs of low- and moderate-income households.

Recovery Value: Moderate

Estimated cost: To be determined

On the next page, the Woods study states:

#### ***City of Bayou La Batre***

*Develop and Affordable Housing Master Plan and Establish a Homeownership Program.*

*...Approximately 75 percent of the homes in Bayou La Batre were either destroyed or received damage greater than 50 percent...VOA will partner with the City to meet these housing goals.*

*Recovery Value: High*

*Estimated cost: \$2,566,500*

So as we continue to advocate for a professional needs assessment, we can say with certainty that: likely more than 75% of the homes in the town of Coden, which has a large minority population, received damage greater than 50%; and many, such as Tommy and Faye Lee, and Paul Nelson's shop and home, were completely blown away. *Coden (population 3,500) was hit the hardest by Katrina, it is between the Gulf of Mexico and Bayou La Batre -- bordering to the south and east of Bayou La Batre (population about 1200).*

We can also say that probably most of the 554 families still having to survive life in unsafe FEMA campers and trailers are in Coden and the other unincorporated hamlets along Mobile County's 12 mile Gulf Coast. (The number 554 cited in the main letter may be an underestimate, for example, one FEMA post states there were 897 mobile homes occupied by Alabama Katrina survivors as of Aug. 25, 2006.

[http://www.fema.gov/hazard/hurricane/2005katrina/anniversary\\_factsheet.shtm](http://www.fema.gov/hazard/hurricane/2005katrina/anniversary_factsheet.shtm). We also personally know many of these families who have not received rebuilding assistance, and when potential help finally arrived last Jan. 25 in the form of Mobile County's CDBGs, they were again set back by the application process and basic flaws in the grant administrator's policy and procedures.

**The main objective of our estimate is to reasonably quantify the unmet needs of unincorporated Mobile County, thereby illustrating the need for more state funding, and a comprehensive housing needs assessment.**

Regarding the state as a whole, page 1-8 of the Woods study states: "...a total of over \$500,000,000 in damages were experienced from Hurricanes Katrina, Rita and Wilma. Source: "Current Housing Unit Damage Estimates." This study, however, cautions on page 1-9 that: "There is no central point that has all of the data. The assessment and recovery process is extremely fragmented."

Thus, another reason we our limit our estimate to Mobile County, because according to the Woods study, the Mobile County aggregate figures are based on *actual data*, i.e., "from the Mobile County Public Works Dept."

The following is quoted from page 1-9 of the Woods study:

#### ***Mobile County***

Based on data from the Mobile County Public Works Department in Mobile County there was an estimated:

- ☐ 10,000 single-family structures damaged
- ☐ 1,020 mobile homes damaged
- ☐ 20 multi-family residences damaged \*
- ☐ 310 commercial properties damaged
- ☐ 8,600 housing units suffered minimum damage
- ☐ 850 housing units suffered major damage
- ☐ 550 housing units were destroyed
- ☐ Losses on housing structures inspected \$49,000,000
- ☐ Other estimated housing losses \$45,000,000
- ☐ Total Estimated Housing Damage \$94,000,000
- ☐ 9,200 structures suffered wind damage
- ☐ 800 structures suffered water damage

**\*Note: Harbor Landing Apartments, a 200 unit apartment complex on Mobile Bay was closed due to damage from the hurricane and is being replaced by \$2,000,000 condominiums**

**Itemized Estimates of Damage In Mobile County, based on above list from page 1-9: our figures and comments listed in brackets & bold below each quoted category**

*Mobile County*

Based on data from the Mobile County Public Works Department in Mobile County there was an estimated:

- ☐ 10,000 single-family structures damaged
- ☐ 1,020 mobile homes damaged

**[This figure does not state whether the 1,020 mobile homes suffered major or minor damage. FEMA's \$5,200 assistance for "minor damage" would not be sufficient for many trailers since saltwater damage usually means a trailer is ultimately totaled. We need more information to adequately estimate this category. For example, depending on the size, a replacement trailer could cost \$20,000 - \$80,000. A conservative estimate would be to assume half the mobile homes had minor damage and multiply 510 mobile homes by \$5200 = \$2,520,000; and 510 mobile homes by \$30,000 = \$15,300,000. Total = \$17, 820,000.]**

- ☐ 20 multi-family residences damaged \*

**[We need information to quantify this category, some of the several multi-family residences in Coden seriously damaged were owned by the following: Freddie Marceaux, Donnarene Nelson, and Emanuel Degeer]**

- ☐ 310 commercial properties damaged

**[We need more information to quantify this category, for example the business where Paul Nelson currently is employed, Mobile Processing, had damages up to \$10,000,000.]**

- ☐ 8,600 housing units suffered minimum damage

**[Although minor damage could range from roof replacement, at a cost of around \$10,000 for a modest home, to floor damage which could cost up to \$20,000. Thus our estimate is 8,600 multiplied by \$15,000 = \$129,000,000.]**

- ☐ 850 housing units suffered major damage

**Estimated cost = \$110,840,000  
(\* See detailed itemization below.)**

- ☐ 550 housing units were destroyed

**Estimated cost = \$102,520,000**

(\* See detailed itemization below.)

**“550 housing units were destroyed”**

Foundation: \$8,000

Framing & finishing (including cost of bringing up to new FEMA code): \$122,000 (1220 SF @ \$120/SF)

Mound/Ground Septic system: \$14,000

Perc test: \$1000

Permitting: \$1500

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Subtotal (minus insurance and elevation)\*: \$160,000

**"550 housing units were destroyed" multiplied by \$160,000 = \$88 Million**

Assuming that 66% of 550 newly constructed units will require higher elevation at an approximate average cost of \$25,000/unit; 363 new units multiplied by elevation cost \$25,000 = \$9,075,000

**TOTAL EST. COST for “550 housing units were destroyed” = \$88 million + \$9, 075,000 = \$97,075,000**

**\* Plus Insurance: Flood \$1500, Wind damage \$2000 per house**

**“850 units suffered major damage”**

Gutting, including disposing of molded sheet rock, etc. - \$40,000

Strapping to new FEMA code - \$8,000

Roof - \$10,000

Septic tank - \$14,000

Perc test - \$1000

Permitting fees - \$1500

Rewiring - \$30,000

Plumbing - \$5,000

Sterilization -- \$5000

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Subtotal (minus insurance and elevation)--\$104,000

850 units suffered major damage housing multiplied by \$104,000 = \$88,400,000

. Assuming that 66% of 850 housing units suffered major damage require elevation (if house is more than 50% damaged it must be elevated); then 561 rehabilitated houses multiplied by elevation cost \$40,000 = \$22,440,000

**TOTAL Estimated Cost for “850 housing units suffered major damage” = \$110,840,000**

**\* Plus Insurance: Flood \$1500, Wind damage \$5000 per house**

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<b>TOTAL =</b>	<b>\$17,820,000</b>	1,020 mobile homes damaged
	<b>\$10,000,000</b>	310 commercial properties damaged
	<b>\$129,000,00</b>	8,600 housing units suffered minimum damage
	<b>\$110,840,000</b>	850 housing units suffered major damage
	<b>\$102,520,000</b>	550 housing units were destroyed

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**TOTAL DAMAGE  
COST IN MOBILE COUNTY = \$370,180,000**

**MINUS TOTAL KATRINA RELIEF ?**

**:**