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## NON-GOVERNMENTAL ORGANIZATIONS

Chairmen: Nancy Wilson and Sue Reed

### Purpose

This committee represents non profit and faith-based organizations providing non-housing programs in Biloxi for citizens in need of support (primarily to the socially vulnerable low-income/low wealth, the new poor, minority, senior and homeless population). The purpose of this committee is to make recommendations that will provide short-term programs that furnish timely yet systematic and innovative responses to the varying non-housing needs of Biloxi residents in the aftermath of Hurricane Katrina and to provide medium- and long-term non-housing initiatives that focus on poverty reduction, access to quality and affordable social and health services that achieve the goal of citizen self-sufficiency.

### Recommendations

145. *Develop a clearinghouse for non profits to coordinate services to clients, coordinate volunteers, and disseminate information among agencies and clients. While several organizations and coalitions across the Coast are working to address this issue, none addresses the entire spectrum. The City of Biloxi can help by:*
- > Financially supporting the effort to establish a coast-wide Information and Referral Service office and web site;
  - > Requiring non profits and social service and volunteer groups working within Biloxi to register with the City, require them to register with the clearinghouse and keep registration current;
  - > Providing a liaison between the Mayor's office and the non profits and social service and volunteer groups working in the City of Biloxi to create an understanding of the issues citizens face and the solutions NGOs provide.
  - > Facilitating quarterly meetings of non profits and social service and volunteer groups working in the City of Biloxi to share information and avoid duplication of services.

146. *Reinstate social services funding from the City to address the unmet needs of children, families, seniors, and the homeless. All funding has been suspended to social service agencies working within the City of Biloxi who received funding in the past. Most agencies are providing service despite loss of revenue and destruction or damage to buildings, records and equipment, or loss of employees. Services are provided with outside funding, creative partnerships and the strong desire on the part of the social services community to serve the unmet needs of Biloxi citizens during this time of crisis.*



147. *Provide resources to address the problems of homelessness and hunger, including land in the inner city for additional shelters and assistance in eliminating contractor abuse of homeless workers. The estimated homeless population for the greater Biloxi area is currently 2,000 persons. This situation will not diminish and can only increase when people are moved from FEMA trailers and with the influx of those coming to the area for construction work. Only one shelter remains in the wake of the storm (the Gulf Coast*

Rescue Mission), and it serves only men and has limited space. The city can help by providing needed land strategically located in the inner city area to best serve this population and the greater community. Seashore Mission, for example, is ready to rebuild and needs two acres of land. The city should also monitor and, if possible, rescind the licenses of contractors who take advantage of workers who may become homeless and tax already overburdened services.

148. *To address affordable child care and after school care, locate an interim site for Moore Community House and expedite permits for reconstruction.*

There are currently no affordable early child care or after school programs available in East Biloxi since Moore Community House, the Boys and Girls Club and the GCCAA Head Start buildings were destroyed by Hurricane Katrina. There are also no 24-hour child care facilities for parents working in the service industry including the casino industry.

149. *Restore social service funding and encourage the casino industry to support child care for employees.*

150. *Address problems facing senior citizens by re-instituting senior programs and senior centers, reestablishing the "Meals on Wheels" program, supporting the Mental Health Association and other senior providers, and prosecuting dishonest contractors. Seniors, especially those on fixed incomes, had*



and continue to have problems pre- and post-Katrina, including durable medical equipment lost in the storm; evacuation problems from lack of transportation, fixed income, and health issues; lack of access to life-sustaining medications; lack of shelters; and accessible affordable housing for ownership or rent. Additional issues directly related to the storm: include personal injury and pains of struggle for survival; loss of loved ones, friends and community members; loss of complete homes, pets, vehicles and personal property; loss of precious life collections and memorabilia; loss of community identity, homes, neighborhoods, places of worship and historical structures and landmarks; and loss or disruption of health and community services and resources. Seniors are vulnerable to dishonest contractors and predatory lenders. Senior centers are needed in Biloxi so that seniors can not only gather but receive information about issues affecting their lives. At this time, the Mental Health Association is providing this service only one day per week (Senior Day Support Program) and some in-house case management services.

151. *Assist citizens with disabilities by encouraging developers to build affordable homes, improving transportation to the disabled population in Biloxi, and provide homeowners and renters assistance with home modifications. The disabled are having a more difficult time finding housing meeting their needs, such as trailers with ramps.*
152. *Support programs that help people move from continued emergency services to self-sufficiency and offer an exception to the City codes for housing volunteers. Most emergency services in Biloxi are closed with the exception of those serving East Biloxi. There is a growing need for services to the new poor, those people who come here to work and have no place to stay.*
153. *Help provide low-cost health care by encouraging contractors to provide insurance to employees and fine or rescind, if possible, the licenses of*

*contractors who are taking advantage of workers; insure that contractors carry workers' compensation insurance or rescind their licenses to work in the City; and help disseminate information within the City about available services and how to obtain those services by way of the City newsletter.* **Low-cost health care providers like the Coastal Family Health Center's Biloxi clinic and St. Vincent DePaul were damaged or destroyed by Hurricane Katrina. There is a lack of health insurance for temporary workers and few, if any, subcontractors to offer insurance. Transportation issues make access to services more difficult and there is a language barrier that requires bilingual staff members to insure proper care.**

154. *Provide funding to support transportation programs in areas where a higher percentage of the population use public transportation. Some agencies and citizens do not have transportation available to either provide or obtain program services.*
155. *Create plans for transportation to shelters in the event of a hurricane.*
156. *Develop strategies to prevent predatory lending, including limiting the number of lenders allowed in the city and supporting city, county and statewide legislation that limits excessive fees, abusive pre-payment penalties and harmful refinance loans.* **Drive down Pass Road or Howard Avenue and big signs promising easy money are everywhere. From payday loans to refund anticipation loans to car-title pawns, an overwhelming mass of less than desirable credit services bombard the residents of Biloxi everyday. In fact, more than 50 predatory lenders — lenders whose services are designed to keep people in a cycle of debt and dependency — operate in Biloxi alone. Compare these 50 businesses with the number of actual banks (15) or the number of churches in Biloxi (30). Predatory lending has long been a problem in Biloxi and throughout the entire state, but the dire financial circumstances families have found themselves in after Hurricane Katrina has exacerbated the situation.**

The City can help spread the word to citizens about these types of lenders and that there are organizations like EDC/Hope Credit Union or Visions of Hope who can provide low income families with low interest rate loans and help provide support to continuing education and public service announcements addressing this issue. The City of Biloxi can take the lead in offering city employees opportunities to learn more about basic budgeting and money management. Help sponsor financial education workshops within the community and include information in the City's e-mails, newsletters and other mailings. Most importantly, the City should take a stand against predatory lenders with legislation that limits their growth and their influence.

157. *Address rising mental health issues by distributing "Coping with Disaster" information; by promoting available mental health services through mailings, e-mails and the city's web site; and by funding mental health programs where appropriate.* The short and long term post-Katrina psychological implications are not yet known but are expected to be significant. Living on the Mississippi Gulf Coast continues to be a major challenge because scenes of the devastation trigger deep emotional response. Many mental health agencies were destroyed or severely damaged by the storm and not operating at full capacity. At the same time, mental health agencies are reporting an increase in the number of suicide calls, crisis calls, and other immediate needs. Data recently released by the US Department of Health and Human Service indicates that 25-30% of Katrina survivors have clinically significant mental health needs. Data further recommends that a variety of critical mental health services (immediate and long term) be implemented.