






A SUSTAINABLE HOUSING SYSTEM FOR THE MISSISSIPPI GULF COAST

Housing on the Mississippi Gulf Coast is complex and presents many unique challenges for residents. The region provides desirable access to the coastal environment, but is also prone to hazardous weather conditions including hurricanes and flooding. Rising housing costs related to insurance and utilities continue to burden many residents. An important part of housing is having access to employment, services, and other amenities, but many of the more vulnerable populations are struggling to find housing that meets their needs and is in proximity to key services.

Some of the strategies and programs that can help to alleviate these housing concerns and others are discussed on the next page. Improving access to safe, affordable and desirable housing is an important part of improving quality of life and regional prosperity.

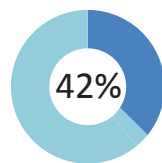


KEY ISSUES AND OPPORTUNITIES

-  Access to housing that is affordable and close to employment and key services remains out of reach for many Mississippi Gulf Coast residents due to housing costs, employment challenges, and other obstacles.
-  While many residents want to make their homes stronger, safer, and more energy efficient, those most in need of such improvements are often unable to secure financing or afford upfront costs.
-  Access to fair housing, defined by the Fair Housing Act, is intensified by the fact that there is no state-level fair housing enforcement agency or legislation in Mississippi. As a result, the general public is not adequately informed about their fair housing rights.

35% Land area in the MS Gulf Coast lies within the floodplain

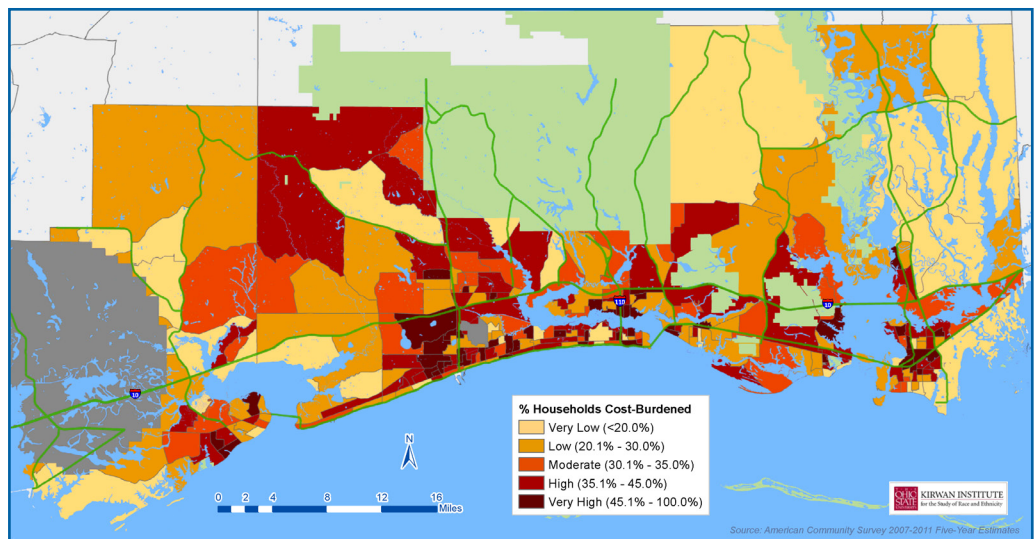
90% Increase in premiums on residential wind insurance since Hurricane Katrina



Of all fair-housing complaints within the state were filed in the three coastal counties

27% Of homeowners in the Mississippi Gulf Coast Region paid more than 1/3 of their annual household income toward housing

Housing Cost Burden
(Greater than 30% of Household Income Spent on Housing)



STAKEHOLDER PERSPECTIVES



Property owners who lost homes during Katrina reported the high cost of insurance, elevation requirements and economic climate as their main barriers to rebuilding.

Housing case managers at Mercy Housing and Human Development reported the lack of living-wage jobs as a large barrier to accessing quality, affordable housing in the region.

Housing clients of Hancock Resource Center agreed that personal finance education and adult education programs would improve their access to housing.

Seniors attending the Donal Snyder Community Center in Biloxi reported that they were interested in living in senior apartments and participating in recreational opportunities and technical classes. However, they cited the far distance to amenities such as health care, food, and activities from where they lived and a lack of public transportation as major deterrents.

PROPOSED REGIONAL GOALS AND STRATEGIES



Increase the Resiliency and Building Performance of Housing

- Increase awareness of programs to retrofit homes to withstand weather and reduce energy costs
- Educate residents on ways to reduce insurance costs
- Encourage collaboration and information sharing on the importance stronger building standards



Improve Financial Literacy and Access to Housing Finance

- Encourage collaboration between housing resource centers and workforce and economic development agencies
- Increase awareness of existing financial literacy programs and housing finance opportunities



Improve Compliance with Fair Housing Law and Increase Access to Fair Housing

- Promote best practices furthering fair housing through training/education
- Advocate for the establishment of a permanent HUD and state recognized fair housing organization



Increase Diversity of Housing Stock and Improve Access to Affordable Housing Options

- Promote and incentivize housing diversity
- Amend zoning to allow for a mix of housing types near existing employment and transportation



Improve Existing and Future Neighborhoods

- Incentivize investment in existing neighborhoods
- Bridge gaps in existing public transit network

NEXT STEPS

The Plan for Opportunity partnership will engage residents and communities along the Mississippi Gulf Coast in dialogue about the role housing supply and other elements play in a more vibrant, healthy and prosperous region. You can share your ideas and perspectives by visiting the gulfcoastplan.org and by taking part at festivals and community forums.

The draft plan – to be completed in the fall – will outline specific actions steps, strategies and responsibilities to address the region’s needs. Making the plan a reality will take a continuing commitment of the public, private and non-profit organizations working on the Gulf Coast. Every small part contributes to a more successful and livable Gulf Coast region.

“The effort to support more equitable and sustainable housing in the MS Gulf Coast depends on the involvement of many and diverse groups.”

Source: Plan For Opportunity, Housing Stakeholder Assessment.



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The **Plan for Opportunity** is a collaborative planning project led by the Gulf Coast Regional Planning Commission that is intended to guide the economic growth and development of the Mississippi Gulf Coast and to improve housing, employment and transportation opportunities throughout the region. The Plan for Opportunity is key to strengthening the economy, improving quality of life for residents, and creating a more sustainable future for the region.

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