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FOR TORNADO SURVIVORS, ANOTHER KATRINA

MOBILE- May 26th, 2011 Katrina survivors in south Alabama are still living with tarp blue roofs. June 1st marks the beginning of hurricane season, and tornadoes recently obliterated northern parts of the state. Will Alabama officials respond better to this disaster? According to *Down Home*, a report to be released May 31st, Alabama officials would have and should have done better in ensuring communities build back.

“The insurance industry, charitable organizations and private funds will not be able to pick up the tab for a region so devastated,” says Adren Wilson, National Director of the Equity and Inclusion Campaign. “Alabama officials must respond differently this time around or we’re going to see tornado survivors in temporary housing 6 years from now.” The devastating tornadoes in April are a crucial moment to learn lessons from the last disaster so that people can build back and come home.

Although the insurance industry paid out to over 85,000 homeowners in Alabama during Katrina, this did not meet many homeowners’ needs to build back. Six years and another major disaster later, *Down Home* outlines what Alabama state and federal officials need to do better.

For example, Senator Shelby, the senior U.S. Senator from Alabama and Ranking Member on the Senate housing authorizing committee as well as an Appropriator, should be well positioned to ensure the funding gap is met for households impacted by both Katrina and recent tornadoes.

At the state level, funds also must be distributed on a needs, rather than competitive, basis.

“While flexibility in disaster resources is important, Katrina disaster funds in Alabama weren’t distributed based on need or disaster impact, but rather the best grant proposal--- which is why you have homeowners still living in shambles today,” continued Wilson, “Now is the time to get it right.”

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***Down Home:
Alabama Housing Recovery in the Aftermath of Katrina and Implications
for the Tornadoes of 2011***

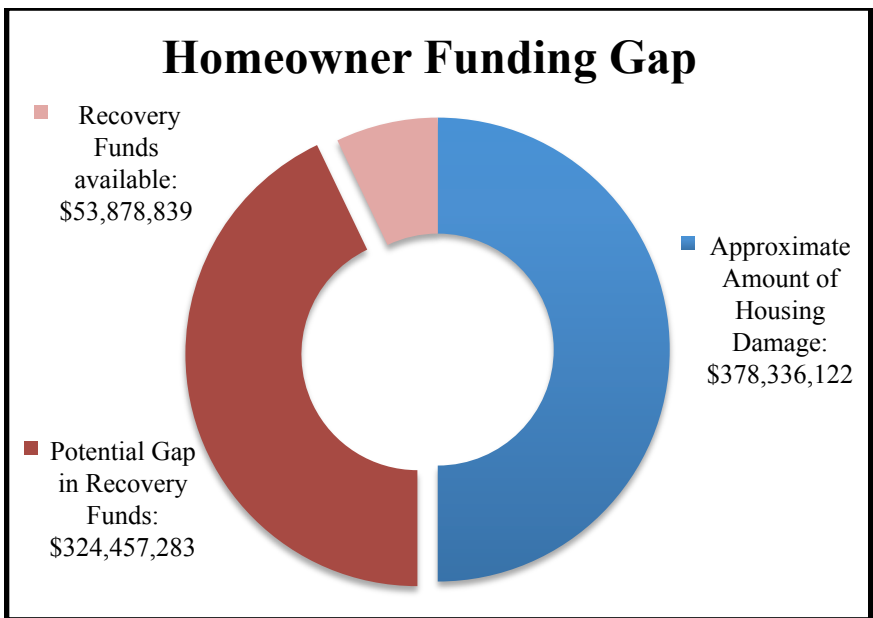
Executive Summary

Nearly six years after Hurricane Katrina made landfall, families in South Alabama continue to live with damaged or destroyed housing, some with tarp blue roofs and others abandoning their former homes.

The devastating tornadoes in April are a crucial moment to learn lessons from the last disaster so that people can build back and come home.

1. Housing recovery for disaster survivors must be the priority. The insurance industry, charitable organizations and private funds will not be able to pick up the tab for a region so devastated. Congress must authorize and appropriate adequate funds to meet the gap so that areas hit hardest can build back.

Statewide, Alabama experienced approximately \$378,336,122 worth of housing damage to homeowners. Although the insurance industry reportedly paid out to over 85,000 homeowners in Alabama, this did not meet many homeowners' needs to build back. Neither FEMA grants nor disaster HUD assistance were enough to help homeowners meet the full costs of rebuilding what the disaster destroyed. A potential gap of \$324,457,283 in recovery funding for homeowners alone remains nearly six years after the storm made landfall.



2. Federal technical assistance and strong federal oversight must guide decisions by statewide agencies in dissemination of recovery funds. While flexibility in disaster resources is important, the statewide agency that was and will be responsible for disseminating federal recovery dollars spent only 35% of its money on housing. Moving forward, the bulk of funds should go to housing restoration so that tornado impacted areas are marked by progress rather than blight.

3. Faith-based and social service organizations matter. Disaster relief and recovery resources must be designed and administered to explicitly meet the needs of organizations on the ground that often reach

populations which state and federal efforts do not. By utilizing, rather than excluding, organizations that serve the most vulnerable, relief and recovery efforts can become more efficient, effective and robust.

4. An on the ground unmet needs assessment ensures that the right amount of funding goes to areas most in need. Because an unmet needs assessment was never conducted in Alabama after Katrina, an accurate count of real needs was never known resulting in dollars that never reached far enough. An accurate assessment ensures that the right amount of funding goes to areas most in need.

5. Invest in Hazard Mitigation & Disaster Preparedness. Pro-active investments in hazard mitigation and disaster preparedness protect families and communities. Investments in housing elevation and other mitigation infrastructure saves everyone money. Government resources should be deeply invested in mitigation activities in Alabama in advance of the next disaster in order to minimize damage, save lives, and money over the long-term.

6. Protect the Most Vulnerable. Future long term disaster recovery efforts should explicitly address households potentially vulnerable due to factors such as age, disability, language access or poverty. Without explicit investment and outreach to the most vulnerable populations, the same categories of people will remain invisible to recovery efforts again and again, as well as create additional burdens on other existing federal and state programs.

***Down Home* examines two communities in detail, which supplement what quantitative and qualitative data collection and analysis reveal: that despite access to private resources such as homeowners insurance and personal savings, households including primarily homeowners did not recover. For full report, visit www.equityandinclusioncampaign.org.**

THE TORNADOES OF 2011: WHAT WE CAN EXPECT FROM ALABAMA OFFICIALS
A REPORT CARD ON PERFORMANCE DURING THE LAST DISASTER

SUBJECT	Senator Richard Shelby	Senator Jeff Sessions	Alabama Department of Economic and Community Affairs (ADECA)	Governor's Office
LEADERSHIP	<p>At the time of Hurricane Katrina, Senator Shelby was sitting on both Senate Appropriations and Ranking Republican on the Senate housing authorizing committee.</p> <p>The Senator didn't use his leadership position to rebuild his state.</p> <p align="center">F</p>	<p>After Hurricane Katrina, Senator Sessions visited neighborhoods and communities hardest hit by the storms. The Senator could have been more proactive in leading recovery legislation, but did far better than his counterpart in the Senate.</p> <p align="center">B</p>	<p>Like many states impacted by a disaster as catastrophic as Hurricane Katrina, this statewide agency was ill-equipped to respond to scale. The agency needed technical assistance and funding, both of which it should have been stronger advocates for.</p> <p align="center">C-</p>	<p>Governor Riley had strong communication with federal officials, saved lives through disaster planning, and did well during Hurricane Katrina relief efforts. However, the state failed to recover on his watch, despite significantly less damage than neighboring states.</p> <p align="center">C-</p>
HOUSING RECOVERY	<p>Senator Shelby <u>refused to pass a bill</u> out of his committee that could have provided crucial housing resources for survivors.</p> <p align="center">F</p>	<p>Senator Sessions co-sponsored <u>extensions for recovery funds</u> so that states wouldn't lose obligated but unspent dollars.</p> <p align="center">A</p>	<p>ADECA failed to prioritize housing, instead awarding recovery funding based on the best grant proposals rather than need. The agency did try, but technical assistance was needed.</p> <p align="center">D</p>	<p>The Governor should have provided stronger oversight to statewide agencies such as ADECA to ensure both relief and recovery met needs on the ground.</p> <p align="center">C</p>
DISASTER RELIEF PROGRAMS	<p>Senator Shelby <u>refused to help families</u> move out of FEMA trailers and into rental housing.</p> <p align="center">F</p>	<p>Senator Sessions cosponsored legislation to improve <u>equity in Medicare for rural communities</u> hardest hit by the storms.</p> <p align="center">A</p>	<p>ADECA could have and should have been a stronger advocate for itself. What ADECA learned during Hurricane Katrina is now put to the test.</p> <p align="center">C</p>	<p>The Governor was a strong advocate for grants for preparedness but could have invested existing dollars for mitigation better.</p> <p align="center">B+</p>
FINAL	<p align="center">F</p>	<p align="center">B+/A-</p>	<p align="center">D+</p>	<p align="center">C</p>