

# Briefing Report to Kinnard Wright On Hurricane Katrina and Biloxi, Mississippi HUD: Office of University Partnerships

By

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This briefing report is based on my visit to Biloxi, Mississippi on Friday, November 11, 2005. Situated in Harrison County, this resort city is located about 75 miles west of New Orleans, and sits on a peninsula: the Gulf of Mexico is to the south, the Bay of St. Louis to the east, and the Big Lake and Back Bay of Biloxi to the north. The Back Bay of Biloxi separates the urban core from the suburban region and structures a residential environment that situates some of the highest priced housing in the region along the beaches lining the Big Lake and Back Bay (Maps 1-2).<sup>1</sup>

Map 1: The Gulf Region



<sup>1</sup> The source of Map 1 is U.S. Census, American Factfinder.

**Map 2: Biloxi**



Biloxi City's narrow peninsula has a complex land-use structure, which consists of a mixture of hotels, motels, restaurants, and bars that are entangled with residential areas and the Kessler Air Force Base, with its 4,668 members of the armed forces. Eight gambling casinos were located offshore, along scenic highway 90, before being destroyed by the storm. The population of Harrison County is about 189,601 with African Americans comprising about 21% (39,984) of the residents, and Asians and Latinos comprising about 8%. About 28% (53,000) of the regional population lives in Biloxi City. African Americans (19%), Asians (5%), and Latinos (6%) comprise about 30% of central city population. This indicates that high levels of population decentralization are a characteristic feature of the Biloxi region. For example, about 74% of regional whites, 76% of black, and 60% of Asians and Latinos live in the suburban region. This pattern appears typical of small cities and towns in the south.

At the same time, in Biloxi, unlike most urban centers, is not a highly segregated community, where whites, blacks, Asians, and Latinos live in different parts of the city. Instead, these racial groups share residential space. Within this context, some groups are

overrepresented in some areas of the city and underrepresented in others. For example, most whites and Latinos are concentrated in neighborhoods to the east of Kessler Air Force Base and along Beach Boulevard, while the highest concentration of African Americans and Asians (Vietnamese and Filipinos) are found in neighborhoods to the west of Kessler Air Force Base (Map 3).

The neighborhoods of the peninsula not only blend together different races, but also classes. This is reflected in a wide range of income groups and housing costs found in every census tract in the city. Within this contextual setting, the highest rates of poverty are found in those neighborhoods where blacks and Vietnamese are overrepresented. So, too is the cheapest housing in the region. These residential concentrations should not be minimized. During the recovery period, it will be particularly important to include blacks, Asians, and Latinos or their *class/race* cohorts in the planning and rebuilding process. Otherwise, there is a real danger that the residential land-rent structure will be altered, forcing low-income blacks, Asians, and Latinos out of the central city altogether.

Cross-class, multi-racial residential settings are important components of Biloxi's urban fabric. However, these types of communities are very fragile and extreme event, such as Katrina, can wipe them out, especially if low-income communities must *compete* with other forms of land-use during the recovery and rebuilding process. For example, offshore gambling casinos will examine these sites as possible locations for the casinos when they move inland.<sup>2</sup> The movement of these casinos inland is likely to generate a major reorganization of land-use that could lead to the permanent displacement of these low-income communities of color.

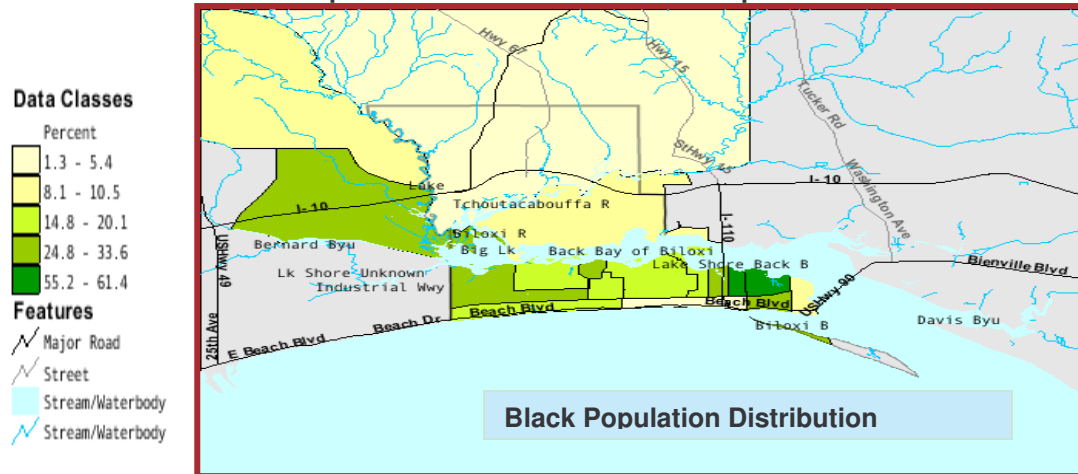
The local economy is driven by casino-resort development, tourism, along with education, social services, hospitals, and government. Given the catastrophic level of destruction wrought by Katrina, it is important to note that only about 12% of the regional labor force is involved in construction. This means that most construction workers involved in the recovery will most likely have to be imported from outside Harrison County or trained locally. Also, given the importance

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<sup>2</sup> The Mississippi legislature has approved the movement of casinos inland to protect them from future hurricanes.

of casino gambling and tourism in the local economy, all segments of the regional population are going experience hard times during the recovery process, unless these segments rapidly recover.

**Map 3: Distribution of the Black Population**



Source: U.S. Census, American Factfinder

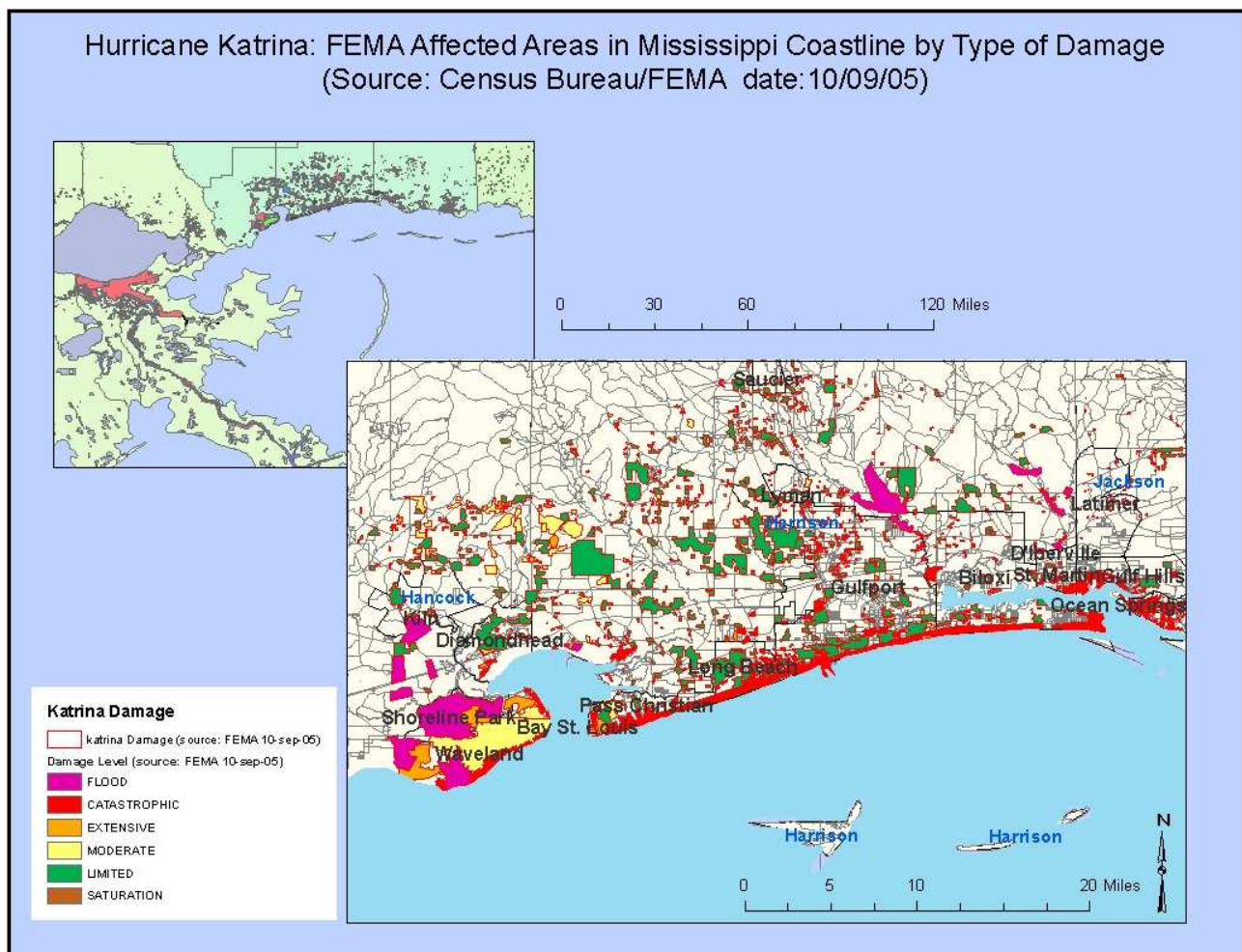
### **Katrina's Wrath**

Hurricane Katrina devastated Biloxi and the surrounding area (Map 4). Those locations closest to the Gulf and waterways experienced the most severe damage. Consequently, places like Waveland, Bay St. Louis, and Pass Christian were completely leveled, while Biloxi and other Mississippi Gulf Coast communities sustained catastrophic damage. In Biloxi, about 20% of the city's housing was destroyed, while another 40% to 50% sustained flood and structural damage. About 70% of the businesses were destroyed. The offshore gambling casinos were wiped out, while many of the hotels, motels, bars and restaurants in the tourist district were either completely destroyed or sustained severe damage. The white, black, Vietnamese, and Latino neighborhoods adjacent to and intermixed with these commercial establishments were either leveled or sustained severe damage, and the city's beachfront neighborhoods were completely destroyed.

I observed extensive damage throughout tourist district. Not only did most buildings sustain extensive damage, but also whole blocks were wiped out. In those neighborhoods which were not leveled, water damage, mold and moisture wreaked havoc. It appeared that most, if not all, electrical appliances were lost, including stoves, refrigerators, vacuum cleaners, televisions,

radios, computers, and the like. Furniture, mattresses, and other belongings were also lost. In some instances, the mold was so bad that drywalls were removed and the house gutted. These issues have impacted both homeowners and renters (Photo One). This latter point is very important because of the low-levels of homeownership in Biloxi, which are below the national norm. Only 49% of the houses are owner-occupied compared to about 66% nationally. About 55% of whites own the houses in which they live, while only 30% of blacks and 16% of Asians and Latinos are homeowners.

**Map 4: Affected Areas in Mississippi Coastline**



Source: U.S. Census, American Factfinder

Many homeowners are probably not adequately insured to cover their losses, while most renters probably do not have renters insurance. As a result, the financial losses of many homeowners and renters might be devastating. On both sides of the equation, this is very bad

news for African Americans and people of color. According to the 2000 census, both of these population groups own the least expensive houses in the region. Surprisingly, a large segment of Biloxi is not in a flood zone. Therefore, many people may not have flood insurance, which would create huge problems for them. Some insurance companies, I was told, had already started balking on payments related to flood damages. The situation may be just as bad for black, Vietnamese, and Latino renters, most of who are probably not insured. In this situation, people will have to replace most, if not all, of their belongings.

**Photo One: Residential Damage in the Tourist Area**



**Photo by Henry Taylor, Jr.**

Not only this, but thousands of automobiles were destroyed by the hurricane, and this will severely impact black workers, the vast majority of whom use the automobile to get to work. The census data reports a very high level of automobile ownership among blacks in Biloxi. Mississippi has a poorly developed public transit system and a lax automobile regulatory system, I am told. As a consequence, there is a high rate of automobile ownership among blacks. However, I suspect that the level of insurance coverage for many blacks, as well as Vietnamese and Latinos, will probably make replace of their automobiles difficult. The bottom line is that blacks and people of color will experience significant hardship *recovering* from this catastrophe.

**Photo Two: Clean-up in Residential Area**



**Photo by Henry L. Taylor, Jr.**

## **Recovery Efforts**

It is difficult to comprehend the magnitude of destruction caused by Katrina without viewing it firsthand. Even saturation with images from videos and pictures could not prepare me for the staggering destruction I observed. The entire scene was surreal. In this setting, the lack of clean-up and rebuilding activity in the context of massive destruction, amplified the surrealism. Surrounded by omnipresent mountains of rubbish and debris, the stillness was eerie.

On a beautiful Friday afternoon, I saw only a handful of workers engaged in recovery activity. Occasionally, I heard the distant sound of hammering; on some streets, I saw workers cleaning out houses and removing debris from the street and sidewalks. However, for the most part, Biloxi was quiet. An executive at a car rental company said the State had slowed down the clean-up effort because of conflicts over financing. He also said that a reliable informant told him the clean-up alone would take about two years. When asked how long the rebuilding might take, his informant smiled, shook his head, and said, "Who knows." Meanwhile, thousands are living in emergency shelters, while others moving into some form of transitional housing. Thousands more have been evacuated to other parts of the United States. Some are planning on returning, while others are reestablishing them, and turning the page in their lives.

## Planning and Rebuilding Biloxi and the Gulf Coast

This assessment forms the context in which planning and redevelopment activities will occur. I have serious concerns about the impact that recovery, planning, and rebuilding will have on the communities of color, particularly African Americans. Most of the housing in Biloxi's black neighborhoods was destroyed, sustained some type of structural damage, or was flooded. This analysis suggests that there are five challenges that Biloxi and other Gulf coast communities will face in planning and rebuilding process.

*First, there is a strong possibility that the housing and neighborhood development concerns of African Americans, Asians, and Latinos will be minimized.* The city's casino gambling and hospitality industry was devastated. Hence, the need to get the economy going will likely place the social, financial, housing, and neighborhood development issues of blacks, Asians, and Latinos on the back burner. For example, the Mississippi recently passed legislation that will allow the gambling casinos to rebuild their establishments inland to protect them against hurricanes. This legislature will probably accelerate casino-resort development and overwhelm broader, and slower, community participation and planning process. Given the size of Biloxi, I am concerned that casino-resort development might usurp land-use currently devoted to housing low-income blacks, Asians, and Latinos.<sup>3</sup> This poses the question, "Will the Biloxi neighborhoods where blacks, Vietnamese, and Latinos lived ever be rebuilt?" If not, where will these population groups be forced to live? The historian Mark Naison reminds us that the neighborhoods destroyed during the urban rebellions of the 1960s were never rebuilt. It will take billions of dollars to rebuild the Gulf coast alone. Policymakers and urban leaders will not prioritize the planning and redevelopment of communities of color without pressure from the federal and state governments.

*This scenario poses a second challenge. The participation of blacks, Vietnamese, and Latinos in the planning and redevelopment of Biloxi is essential, but it will be complicated by their dispersal to other parts of the county, state, and nation.* Often, under the guise of citizen involvement, the voice of low- and moderate income blacks and people of color are muted in the

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<sup>3</sup> An examination of the Maps 3 and 4 will provide deeper insight into this question.

urban regeneration process. This concern is amplified by a recent report on Katrina and the Gulf Coast, which appeared in the American Planning Association journal, **Planning**. In this report the complicated issues facing people of color, including their participation in the recovery process, were not even discussed. The report also discussed the Mississippi Renewal Forum, which was held in Biloxi from October 12 to 17. Over the course of a week, 100 architects, planners, transportation experts, and building codes specialist from 11 southern Mississippi cities discussed a new urbanist approach to rebuilding the coast. Then eleven groups of team members visited the 11 coastal communities to create proposals specifically tailored to each city. In this approach, low-income black, Asian, and Latino residents of Biloxi and other Gulf coast communities were not made part of the conversation.

The complexity of rebuilding Biloxi, which has been greatly complicated by the massive displacement of residents, makes citizen participation extremely important and difficult. Under the best circumstances, the involvement of citizens in the planning and development process is challenging. Under the conditions created by Katrina, it will happen only if leaders, and planners, are deeply committed to the process. Otherwise, the voice of these groups will be muted. The point is that many difficult questions must be answered to ensure community participation. For example, how many of the displaced residents will return? How do you involve people who no longer live in the region, and who are trying to simply survive, to participate in planning and redevelopment?

*A third challenge relates to the clean-up process.* According to **Planning**, FEMA said it had collected more than 13 million cubic yards of debris in Mississippi—enough trash to fill more than 150 football stadium fields 50 feet high. Yet, it is my view that million more cubic feet of trash remain in Biloxi. There are still mountains of bricks, furniture, appliances, boats, and cars remaining to be disposed. Moreover, there appeared to be hundreds of houses, motels, hotels, and other structures remaining to be cleaned out. So, there are two issues relating to clean-up that must be resolved. The first issue relates to where to deposit the trash, while the second relates to how long it will take to remove debris and rubbish from the removed.

*The fourth challenge centers on financing the recovery.* Mississippi is the poorest state in the union, and does not have the billions required to finance the recovery. The magnitude of catastrophe indicates that the local, state, and federal governments, as well as the private sector, especially the casino businesses, and the civic sectors must be involved in the process. The challenge, then, centers on establishing the appropriate lines of communication, assigning responsibility, and coordinating the efforts of these varied groups in the rebuilding effort. *The final challenge focuses on rebuilding Biloxi and the Gulf coast communities so that they are provided with maximum protection against future hurricanes and floods.* This task not only involves design of the levee, but also should include designs of buildings, infrastructure, especially bridges, roofs, and houses.

The rebuilding of Biloxi and the Gulf Coast regions represents a wonderful opportunity to reimagine and recreate the region. However, to achieve this goal, it is essential that low-income blacks, Asians, and Latinos be included in the planning and redevelopment process. Moreover, it is equally important that all recovery efforts be culturally sensitive and seeks to take advantage of every chance to use this opportunity to enrich the recovery process through *community participation* and the training of local residents to participate even more fully in the recovery process.