

Disaster Recovery and Renewal: Economic Revitalization In Mississippi

COSFDA Program Managers Training Conference 2026

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Hurricane Katrina (August 2005)

- Economic Impact:
 - Over 7,000 businesses affected
 - Three coastal ports : \$99.9M damages; 3,200 direct & induced jobs at Port of Gulfport lost
 - Tourism industry was decimated; 4th largest economic sector in MS & Gulf Coast generates one-third of the state's tourism revenue- \$6B in 2024; hotels and casinos had extensive damage and faced months-long closures
 - Damage to marine resources- commercial and recreational fishing loss estimated at \$7.5M, oyster beds, seafood processing facilities, marinas
 - Infrastructure (roads, bridges, public facilities) required substantial repairs at the cost of billions of dollars
 - Long-term to permanent displacement of Coast residents depleted the labor pool in the lower three counties and inundated labor pools in counties to the north



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Governor's Commission on Recovery, Rebuilding and Renewal

- More than 500 volunteers including local leaders, architects, and urban planners formed 22 committees and held over 50 public forums in 33 counties to hear from thousands of Mississippians on the scope of damages and ideas on how to rebuild
- Recovery required development of innovative programs to meet the most pressing needs and augment mitigation and resiliency efforts
- Goal: Not simply to build back, but to "build back better"



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The Mississippi Renewal Forum

- October 2005- The Governor's Commission held the six-day Mississippi Renewal Forum in Biloxi, MS; believed to be one of the largest charrettes ever held
- More than 200 professionals including architects and urban planners formed teams to survey the damaged cities and meet with city leaders to develop rebuilding ideas
- December 2005- The Commission's final, comprehensive report to the Governor contained more than 240 recommendations for **Infrastructure** (including housing), **Human Services** (including education), and **Economic Development** (including tourism, small businesses, agriculture, forestry, marine resources, defense & government contracting)
- The Commission's extensive studies and the resulting report helped shape the state's CDBG-DR Initial Action Plan and disaster recovery programs

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Federal Requirements and Katrina Action Plan Design

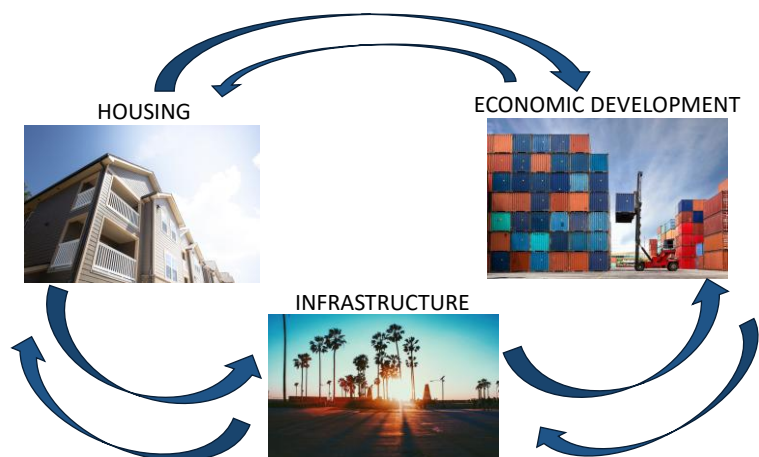
- Tremendous flexibility with Katrina CDBG-DR Grant
- 7 FR 7666 Initial Allocation Public Law 109-148 did not require the inclusion of unmet needs assessments or mitigation assessments in Action Plans
- HUD did not define Most Impacted and Distressed Areas (MIDs) and did not require the bulk of DR funding to be spent in those MIDs
- Impacted Areas determined by the President's Disaster Declaration; all 82 MS counties were declared disaster areas for federal assistance, with 49 counties specifically designated for full federal disaster aid
- No required levels of spending for Housing, Infrastructure, Economic Revitalization, and Mitigation programs

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KEY #1 to the recovery planning process

- Recognizing that Housing, Infrastructure, and Economic Development are **interdependent**, not independent
- Addressing unmet need in one category provides benefit to other categories
 - Businesses need workers, who need safe, affordable housing and reliable infrastructure (roads, water, sewer, etc.)
 - Infrastructure improvements help attract and retain workers and businesses
 - Economic development generates revenue that funds infrastructure improvements



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KEY #2 to the recovery planning process



- Recognizing that the Gulf Coast economy was not limited to large manufacturing companies; rather, it relied heavily on small businesses, hospitality/tourism (hotels, restaurants, casinos, attractions, and events), and marine resources
- Recovery efforts should serve each industry sector, directly or indirectly

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Economic Development Program and Tie-Back to Katrina

- \$346M Allocation
- Applicants for funding were required to describe how the proposed projects' unmet needs were tied to Katrina in the "Documentation of Need" sections of their applications
- Support documentation for demonstrating tie-back:
 - **Community recovery plans** developed by municipalities
 - **U.S. Census Bureau**- data before and after Katrina show population changes due to permanent relocation of persons displaced by the storm
 - Eligible projects located in the lower three (3) counties and 23 counties in the Presidential declared disaster area to which hurricane-displaced residents relocated
 - **Mississippi Department of Employment Security**- data on employment and unemployment trends before and after Katrina, applications for unemployment insurance, Rapid Response information on workers displaced by business closures or reductions in force (RIFs)
 - Several projects funded training for workers to learn new skills after they lost jobs due to business closures or relocated to areas with employment opportunities in industry sectors that did not match their skillsets

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Mississippi Katrina CDBG-DR Economic Development Projects

- **Port of Gulfport Restoration (\$566M)**- rebuilt destroyed facilities as the “Port of the Future;” elevated to 14 feet above sea level and fortified against future storm damage, created 1,432 jobs, 1,118 of which were LMI jobs (78.07%), and retained 814 jobs
- **Maritime Trades Training Facility (\$18.3M)**- Apprentice training in thirteen (13) maritime and metal trades to benefit Ingalls Shipbuilding and similar industries
- **Tourism Industry Restoration Grant Program (\$4.7M)**- grants to 28 venues and events in the lower 6 counties to advertise that they were open for business post-Katrina (waiver required)
- **Gulf Coast Regional Infrastructure Program (\$629M)**- created an infrastructure backbone in the northern areas of the lower 3 counties to foster residential and economic development into areas “which will not be prone to flooding and other storm related damage in a storm like Hurricane Katrina” and provide for resiliency measures for existing infrastructure to mitigate against future storm damage
- **Hardening of public structures against future storms**- elevations, breakaway windows on ground floors, etc.; these improvements prevented more extensive damage by Zeta and Ida

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HUD’s Universal Notice (UN)

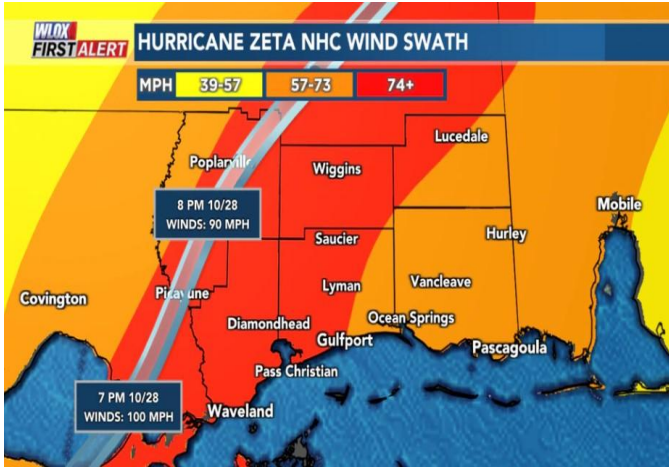
- Evolving CDBG-Disaster Recovery requirements focused on addressing the unique needs of each disaster and streamlining the recovery process
- Revised Universal Notice (UN) was published in March 2025 and refines Action Plan design and development
 - **Unmet need assessments** to develop strategic plans for the best use of grant funds in the Most Impacted and Distressed (MID) area(s)
 - **Mitigation needs assessments** to identify current and future hazards and determine how to use grant funds to promote resiliency and protect against future catastrophic damage
 - **Plan MUST show direct tie-ins** between proposed programs and the unmet needs and mitigation needs resulting from the covered disaster
 - **Plan must include a timeline that matches the period of performance** specified in the *Federal Register* notice for the Grant

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Hurricane Zeta (October 2020)



WLOX Hurricane Zeta National Hurricane Center Wind Swaths

- CDBG-DR Award: \$36,684,000
- *Federal Register* Notices included HUD designations of MIDs based on “best available” damage assessment data (typically from Federal Emergency Management Agency (FEMA))
- Bulk of CDBG-DR funding (80%) must be spent in MIDs



Zeta and Ida Allocations, MID Areas, and Damages

| | HURRICANE ZETA (4576) | HURRICANE IDA (4626) |
|--------------------------------------|--|--|
| FEDERAL REGISTER NOTICE | 87 FR 6364 (2/03/2022); 87 FR 31636 (5/24/2022) | 87 FR 31636 (5/24/2022); 87 FR 3198 (1/18/2023) |
| CDBG-DR AWARD | \$28,470,000 (2/2022); \$8,214,000 (5/2022) | \$8,406,000 (5/2022); \$5,494,000 (1/2023) |
| MOST IMPACTED AND DISTRESSED AREA(S) | Harrison County, MS (includes Cities of Biloxi, D’Iberville, Gulfport, Long Beach, & Pass Christian) | ZIP Code 39563 (Jackson County) |
| DAMAGES | Hurricane Force Winds | Flooding |

Zeta Program Design

- MDA-CID executed data sharing agreements and computer matching agreements with HUD to ensure that programs were based on the most recent/"best available" damage data
- Multidisciplinary research team, The Stennis Institute at Mississippi State University (MSU), conducted an unmet needs assessment and a mitigation analysis
- Source information included MS Emergency Management Agency (MEMA), FEMA, Harrison County, Mississippi Center for Justice, Small Business Administration (SBA), U.S. Census Bureau, Gulf Regional Planning Commission (GRPC) Interim Apartment Survey 2020
- Citizens voiced concerns that Zeta and Ida damage was undercounted because the pandemic hindered traditional intake methods, particularly in-person interviews and door-to-door surveys
 - Many citizens reported difficulties in receiving call-backs or having calls answered when attempting to apply for FEMA assistance via phone
 - Limited to no Internet access, particularly among the elderly, restricted online applications for assistance

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Zeta's Economic Impact

- Based upon the unmet needs assessment, MDA-CID determined that:
 - Damage was largely due to hurricane force winds
 - Greatest portion of unmet needs was in housing and infrastructure
 - Economic damages were limited and were addressed by other sources, including state and federal pandemic assistance and SBA disaster assistance
 - SBA processed only 147 applications for disaster assistance, approving 93 awards with verified losses totaling \$7.3M
 - Paycheck Protection Program (PPP)(First Quarter 2020)- MS received nearly \$3B for loans to businesses; nearly 300 loans processed in Harrison County, most of which were forgivable
 - Back to Business Grant Program (May 2020)- \$240M for grants primarily to small businesses (50 or fewer employees), with \$40M set aside for minority businesses in the first sixty days of the application period
 - Most primary employers that were closed during the pandemic had reopened by the time Zeta struck
 - The storm had little impact on the county's unemployment rate

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Zeta/IDA Activities & Economic Revitalization

Even though Zeta and Ida allocations did not fund Economic Revitalization activities, businesses in the MIDs will benefit from the planned activities

- **HOUSING**- Roof Repair and Retrofit Program and Housing Authority Grants Program will ensure that employees have safe, reliable housing that is resilient against future storms
- **INFRASTRUCTURE**- FEMA Match Program will provide local governments with funding to cover the required Local Match portion for identified FEMA Public Assistance (PA) projects that restored public services throughout the MID, including roads and bridges, emergency protective measures, water control facilities, utilities, and parks and other recreational facilities
- **MITIGATION**- The mitigation analysis conducted by Stennis identified protection and strengthening of the 26-mile sand beach system as the most critical mitigation activity to protect against repetitive hurricanes, storm surge, and coastline erosion
 - Flooding and storm debris on U.S. Highway 90 restrict access to businesses along the coastline, largely recreational and tourism-related establishments, which comprise a large sector of Harrison County's service industry sector

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Hurricane Ida (August 2021)

- CDBG-DR Award: \$13,900,000
- HUD-identified MID: ZIP Code 39563 in the City of Moss Point in Jackson County
- Ida largely a flood event in Mississippi
 - Storm surge ranged from 4.2 feet in Moss Point/Jackson County to 7 feet in Harrison County
 - Heavy rainfall of 10-15 inches across Jackson County caused flash flooding
 - Approximately 150 roads were covered in water, cutting off at least 300 homes and businesses
 - 124 private dwellings had damage from leaking roofs or floodwaters
 - 3 businesses and 13 public buildings damaged by water
- Moss Point is susceptible to repetitive flooding due to its location at the confluence of the Escatawpa and Pascagoula Rivers, other waterways, and coastal waters

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Moss Point Streets- Post-Ida Flooding



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Ida Program Design- Unmet Needs Assessment

Moss Point has a robust pattern of citizen participation through regularly-scheduled ward meetings and a proactive city government, so MDA-CID engaged with residents and city officials via joint meetings, listening sessions, and citizen surveys to assess the remaining need and collaboratively develop a disaster recovery plan

- City officials saturated Moss Point with notices of meetings and listening sessions, instructions on submitting documentation of damages, and guidance on accessing the draft action plan amendment and providing feedback to MDA-CID
- Points of contact included city government meetings, social media, bulletin boards in stores and public buildings, church personnel, and door-to-door visits
- Residents provided written testimonies and photographs of damages to the City and MDA-CID for inclusion in the Zeta action plan amendment

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Ida Program Design- Housing Unmet Need

- Unique circumstances in Moss Point informed the development of Ida CDBG-DR activities
 - FEMA data identified little impact to housing in Moss Point by Hurricanes Zeta and Ida

HOWEVER,

- Damage from floodwater is not as readily visible as that from storm surge and destructive winds
- Damage from repetitive flooding builds in severity over time
- Subsidence, rot, foundation damages, and structural deterioration often misidentified as deferred maintenance
- Some residents were denied SBA loans because they were still repaying loans from previous disasters
- Residents were NOT interested in relocation assistance

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Ida- Economic Revitalization Unmet Need

- MDA-CID engaged in the same analysis of economic unmet need used in the Initial (Zeta) Action Plan and drew the same conclusion for ZIP Code 39563 MID: Moss Point had no economic unmet need that resulted from Hurricane Ida, and no public services were necessary to complete the activities outlined in Initial Action Plan Amendment One
- REMEMBER... Inadequate/inaccessible housing stock (unsafe homes for employees) and failing infrastructure (flooded streets, overflowing drainage canals and water treatment systems, overgrown ditches) will not attract and retain workers, and a reduced labor force could force businesses to close and/or leave the area
- THEREFORE, infrastructure improvements and mitigation activities most certainly contribute to economic revitalization in a disaster-impacted area
- CONCLUSION: The overwhelming desire of City officials and residents was to use CDBG-DR funds to address its primary unmet need- lack of adequate storm water systems to prevent and mitigate against rising flood waters- through existing infrastructure repair and expansion and new infrastructure improvements that would alleviate ongoing housing and commercial damage from repetitive, catastrophic flooding

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Ida Program Design- Mitigation

- Stakeholders in the Ida MID recognized the need for extensive assessments to identify problem areas and analyze solutions before developing a mitigation plan
 - **Stennis Institute**- Independent mitigation study commissioned by MDA-CID
 - **Jackson County**- Watershed Inventory and Assessment, Watershed Management Plan, and Conceptual Drainage and Dredging Assessment
 - **Moss Point**- Drainage Scope Study and Community Revitalization Phase II Preliminary Engineering Report
- Other sources of information for the findings and resulting mitigation plan
 - **City of Moss Point**- Office of the Mayor, City Council, City Clerk, Public Works Department, City Engineer, and City Attorney
 - **Moss Point Citizen Listening Sessions and Surveys**
 - **Jackson County**- PE Project Manager, County Emergency Management Agency
 - **FEMA and MEMA** Planning Data for Hurricanes Zeta and Ida
 - **Region VIII Public Housing Authority**

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Ida- Mitigation and Infrastructure Activities

- **MITIGATION- \$2,348,500**
 - Moss Point Watershed Mitigation Plan- \$700,000 to develop a plan for three watersheds not covered by the Jackson County Watershed Plan
 - Jackson County Resiliency Plan- \$500,000 to identify ways to protect the various types of shorelines in the County
 - Mitigation Projects- \$1,148,500 to fund recommended activities from the above plans
- **INFRASTRUCTURE- \$14,758,150**
 - Emergency Drainage Projects- \$1,400,000
 - Hurricane Ida CDBG-DR Phase 1 Drainage Study- \$1,000,000
 - Hurricane Ida CDBG-DR Phase 2 Drainage Projects- \$12,358,150 to fund recommended projects identified by the Phase 1 Drainage Study)

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- **FEMA-4697-DR (March 24-25, 2023- Tornadoes)**- Silver City (ZIP Code 39166 in Humphreys County), Amory (38821 in Monroe County), and Sharkey County are HUD designated MID areas for CDBG-DR funding
- **FEMA-4727-DR (June 14-19, 2023- Severe Storms, Straight-Line Winds, and Tornadoes)**- City of Moss Point ZIP Code 39563 is the sole HUD designated MID
- **FEMA-4790-DR (April 8-11, 2024- Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)** 3 counties (Sharkey, Hinds and Scott) and 4 ZIP Codes (Belzoni 39038 and Silver City 39166 in Humphreys County, Moss Point 39563 in Jackson County, and Amory 38821 in Monroe County) are HUD designated MIDs
- **These three (3) disasters impacted 164 cities and towns in over 30 counties across Mississippi**
- All disasters included in the MDA-CID "Action Plan for 2023 & 2024 Events: Tornadoes and Straight-Line Winds" approved by HUD on July 31, 2025

2023 and 2024 Disasters



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Rolling Fork and Anguilla Tornadoes- March 24-25, 2023



- \$207.96M in property damage (\$176.3M in MID areas of Humphreys, Monroe, and Sharkey Counties)
- \$5.38M in crop damage
- 22 lives lost and 226 injured
- Sharkey-Issaquena Community Hospital was destroyed; staff set up a temporary tent-hospital at the Armory to provide emergency treatment to those injured by the tornado; moved into three modular units in May 2024

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Moss Point Tornado June 18-19, 2023

- Fifteen (15) tornadoes hit across the state on June 18-19
- Moss Point was hit by a 130-mph tornado that touched down near the confluence of the Escatawpa and Pascagoula Rivers and moved across neighborhoods and the main street area
- 300 homes and 80 businesses had major roof damage and other structural damage
- Six (6) injuries; no fatalities
- Sole HUD designated MID: Moss Point ZIP Code 39563



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Multiple Counties & ZIP Codes Severe Storms, Straight-Line Winds, Tornadoes, and Flooding April 8-11, 2024



- Severe weather from Coastal Hancock County to locations in Central Mississippi
- Over twenty (20) counties affected
- Twelve (12) tornadoes confirmed; EF-1 tornado in Hinds County with 100 mph winds
- Two (2) deaths and nine (9) injuries

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MID Areas- 2023 & 2024 Storms

- Three (3) counties and four (4) ZIP Codes are HUD-designated MID areas; two (2) areas- Belzoni (39038) and Silver City (39166) were hit by two disasters
- MID areas for all three (3) disasters include forty-one (41) predominately rural cities and towns in some of the poorest areas of the state
- Approximately 19,600 households applied for FEMA Individuals and Households Program (IHP) assistance
- Despite FEMA assistance, many residents still require substantial funding to reconstruct or repair their homes

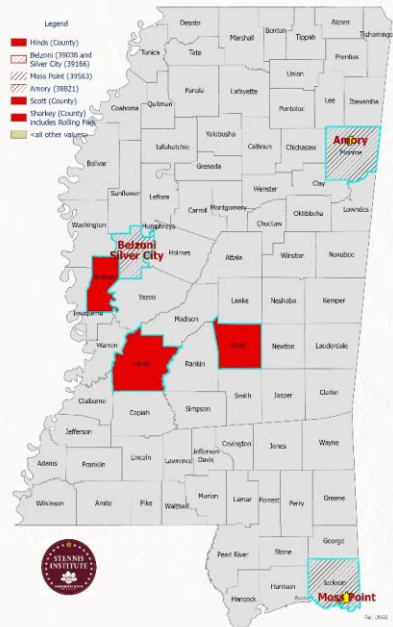
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Challenges with 2023 & 2024 Disasters

- Multiple MIDs that are geographically widespread, located in some of the poorest areas of the state, and do not share the same unmet needs
- With specific ZIP Codes rather than entire countries designated as MIDS, impacted residents and businesses in rural areas outside those ZIP Codes will not be eligible for CDBG-DR assistance
- Inadequate CDBG-DR funding to meet all unmet needs will necessitate prioritization of need by geographic area and activity

HUD-IDENTIFIED Most Impacted and Distressed (MID) Areas



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Unmet Needs Assessment- 2023 & 2024 Disasters

- Assessment conducted by Stennis Institute at MSU
 - Housing Unmet Need 49%
 - Infrastructure Unmet Need 30%
 - **Economic Revitalization Unmet Need 21%**
 - Hundreds of businesses were destroyed; workers found themselves without jobs and safe housing and were forced to relocate
 - In some MIDs, challenges to restoring housing and infrastructure (electric power grid, roads, other essential services) have slowed the reopening of many businesses
 - 1,103 applications for SBA disaster loans; total verified loss \$118,879,324 (average of \$107,778 per application)
 - Estimated unmet need for economic revitalization within MIDs: \$98M (includes \$22M for resiliency)

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Business Recovery & Revitalization Program

- \$21,720,470 CDBG-DR Allocation (20% of CDBG-DR award)
- Eligible activities:
 - Grants or no more than \$100,000 for working capital and non-affixed equipment to assist microenterprises and/or small businesses restarting operations and/or investing in growth opportunities
 - Façade improvements, signage, and exterior enhancements for commercial buildings located in commercial corridors in the MID areas
 - Collaborative revitalization projects led by local governments or non-profit partners to enhance the visual and functional appeal of priority commercial corridors
 - **Program will be further defined after planning activities completed**
- \$38,010,830 also allocated for FEMA Match Program

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Citizen Participation

- MDA-CID followed the model utilized in Moss Point for Hurricane Ida to solicit input on the draft Action Plan and proposed uses of CDBG-DR funding
 - **Eight (8) in-person listening sessions** across the affected areas prior to the Action Plan public comment period with stakeholders, citizens, local municipalities, and other entities to obtain feedback on remaining unmet needs
 - **Information Flyer** sent to county and city leaders in Hinds County for distribution to residents via community leaders, the City of Jackson website and Facebook page, church groups, and other communication platforms to encourage citizens to share, via mail or email, their experiences related to the April 2024 storm, any remaining unmet needs, and their visions for the community's recovery
 - **Four (4) in-person public hearings** after the Draft Plan was published on the MDA-CID Disaster Recovery website
 - May 19, 2025- Moss Point/Jackson County
 - May 21, 2025- Amory/Monroe County
 - May 27, 2025- Jackson/Hinds County [video recording of the hearing was also posted on the MDA-CID DR website with closed captions and subtitles]
 - May 29, 2025- Anguilla/Sharkey County

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Local Recovery Planning Grant Program

- \$2,000,000 allocated for this program
- Counties and local governments in the MID areas are working with The Stennis Institute to strategically develop customized local disaster recovery plans for their communities
- Collaboration between local governments, businesses, nonprofits, civic organizations, advocacy groups, religious organizations, and other community groups
- Goals of the program:
 - Developing local recovery plans
 - Facilitating capacity assessments and implementation planning for counties and cities
 - Identifying priority programs and projects that address immediate recovery needs and position communities for long term mitigation actions
 - These plans will shape the economic revitalization activities in the MIDs



Local governments wishing to participate in the FEMA Match Program, Small Business Recovery Program, or the Safety First Mitigation Program MUST participate in the planning process and create and submit a local disaster recovery plan to MDA-CID prior to receiving awards under those programs

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Lessons Learned

- Housing, Infrastructure, Economic Revitalization, and Mitigation activities DO NOT exist in silos
- Listening sessions are INVALUABLE for engaging local governments and citizens in the action plan process
- Programs must be CUSTOMIZED for each MID Area-sometimes for each municipality in a MID Area
- Action plans are LIVING documents; do periodic reviews of unmet needs and be prepared to amend your action plan if additional needs are identified and/or if you need to transfer funds between programs

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QUESTIONS?

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