SECTION 4 RECIPIENT SPOTLIGHT

Hancock Resource Center

Impact Summary

Low-income and vulnerable people maintain and improve their homes, reduce home energy costs, and put a disaster plan in place

2016 Section 4 Grant $50,000

Private Funds Match 4 to 1 match ($200,000)

Section 4 Lays Foundation for Neighborhood Revitalization

Hancock County Resource Center (HRC) opened its doors after Hurricane Katrina damaged or destroyed 70 percent of the county’s housing. Although the majority of Hancock County residents own their homes, a large proportion are still in the process of repairing and rebuilding, and communities are still battling blight and deterioration.

Originally envisioned as a one-stop technical and financial housing recovery resource center, HRC has evolved into a full-fledged community development corporation. To deliver on its mission of stabilizing families and strengthening the community, it focuses on preserving the affordable housing stock and helping people who are low-income, veterans, elderly, or disabled overcome obstacles and barriers to maintaining housing.

Supported by Section 4 funding, HRC offers a wide variety of community services, including rental assistance, owner-occupied rehabilitation, homebuyer counseling, weatherization, disaster preparedness and youth programs. In 2015, Hancock Resource Center served 1,323 families with a total economic impact of over $4,660,000 in the community.

Section 4 Capacity Building

The Section 4 Capacity Building for Community Development and Affordable Housing program strengthens low-income urban and rural communities by providing flexible support to nonprofit organizations to develop affordable housing, finance small businesses, revitalize commercial corridors, and address community needs.

HUD Section 4 is the only federal program that exclusively focuses on increasing the effectiveness of local community development organizations.

Through direct financial assistance, training, and guidance, Section 4 helps these organizations to maximize their impact in communities and to provide essential, sustainable services to vulnerable families and individuals.

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Post-Katrina, Community Rebuilds and Re-Invests

Participating Homeowner Rudolph Rosemond

Section 4 Outcomes

Enhanced home rehab program, trained 82 homeowners in home maintenance, and 42 homeowners completed disaster preparedness and energy savings plans

How Section 4 Funds Were Used

Training and equipment to conduct energy audits; enhanced home rehab program; planning with homeowners; energy data monitoring

Technical Assistance from Enterprise

Training in energy efficiency, Enterprise’s 2015 Green Communities Criteria, home maintenance, and resident engagement

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Section 4 Expands Homeowner Rehab Program, Provides Home Maintenance Training

The Section 4 grant leveraged funds from Federal Home Loan Bank’s Affordable Housing program and the Gulf Coast Community Foundation-Mississippi Power weatherization collaborative to enhance HRC’s homeowner rehab program. Grant funds supported essential staff salaries, Home Energy Rating System (HERS) training/certification, and the purchase of energy audit equipment.

As a result of 2016 Section 4 funding, HRC delivered home rehab services to 42 low income homeowners in Bay St. Louis, Kiln, Pearlington, Waveland, Diamondhead, Perkinston, and Picayune; trained 82 homeowners in the “Maintaining Your Home” class; and helped 42 homeowners complete disaster preparedness and energy savings plans. With knowledge gained from the trainings, HRC was able to offer homeowners more cost-effective options for home weatherization, and it projects that at least 30 low-income homeowners will save a minimum of 10 percent on energy costs in 2017.

This Section 4 grant also supported training for at-risk youth in skills needed to complete the weatherization/energy efficiency projects, and, as the only HERS certified organization in the region, HRC will help other organizations improve energy efficiency practices along the Mississippi Gulf Coast.

Impact of Section 4 Support

Section 4 funds were critical for HRC to get training and equipment to perform energy audits. By completing Home Energy Rating System (HERS) training, they were able to develop cost-effective energy efficiency plans in the homes of elderly people, veterans, and people who are mentally ill. Energy efficiency improvements create cost savings that help Mississippi families achieve economic stability.

Hancock Resource Center worked with 42 homeowners to complete disaster preparedness and energy savings plans.

This critical advance planning helps ensure homes remain affordable and that vulnerable families and individuals can remain safe, independent and resilient in the face of a disaster.

Hancock Resource Center is based in Hancock County, Mississippi, where:

- 22% of people live in poverty
- 29% Homeowners below 50% of the federal poverty level spend, on average, 29% of their income on energy bills

From the American Community Survey 2015 data and Inside Energy homeowner cost modeling: http://insideenergy.org/2016/05/08/high-utility-costs-force-hard-decisions-for-the-poor/

Enterprise: Providing a Model for Green, Cost-Effective Rehab

Trainings on the 2015 Enterprise Green Communities building standards served as a model for HRC to enhance its own owner-occupied rehab program. HRC used the EGC Criteria as a template for one-on-one energy counseling and creating disaster plans with residents. In 2017, Enterprise will work with HRC to help evaluate and improve their weatherization programs.

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