

Architecture for Humanity Model Home Program



Architecture for Humanity

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BILOXI MODEL HOME – HOME SPONSORSHIP PROGRAM

Organization: Architecture for Humanity

Location: East Biloxi, Mississippi

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Partner Organizations: East Biloxi Coordination, Relief and Redevelopment Agency; Enterprise Corporation of the Delta; Gulf Coast Community Design Studio

Goal: Architecture for Humanity is seeking sponsors to fund the design and construction of affordable "Model Homes" that demonstrate safe and sustainable building practices and meet the new building requirements of Biloxi, MS in the aftermath of Hurricane Katrina.

Total Program Budget: \$1,200,000

Home Sponsorship: \$175,000 (per home)

By size and scope, Hurricanes Katrina ranks as the most destructive and costliest natural disaster in U.S. history. The total cost of the devastation is expected to total \$125 billion or more. In recent months much of the discussion regarding rebuilding has focused on regional planning issues, such as rebuilding the region's levy systems, negotiating setbacks, and setting new flood elevations. At a regional level Mississippi has engaged in a planning process to rethink

coastal areas envisioning new transportation systems, residential areas and commercial corridors.

However, for most people questions about rebuilding are more basic: Can my home be salvaged? Is it safe to rebuild on my lot? How will the new flood map elevations and building codes affect me? Would I be better off repairing my home or building a new home? And, if I rebuild, what can I afford to build? The Model Home Program seeks to answer those questions for families in East Biloxi, a struggling community on the Mississippi Gulf Coast, and one of the hardest-hit by Hurricane Katrina.

What is the Model Home program?

The goal of the Model Home program is to provide design services and financial assistance for the construction of a number of new homes for families in East Biloxi whose houses were destroyed by Hurricane Katrina. This innovative pilot program aims to assist families committed to rebuilding on their property by pairing them with architects, engineers and design professionals and others who can help them navigate the complicated new building requirements.

Families will be paired with a team of professional designers who will work with them one-on-one to design a new home for their property that will not only be affordable but will also be sustainable and meet the new FEMA and city requirements for disaster mitigation. The pilot program is unique in that it offers families the opportunity to work one-on-one with architects and design professionals giving them access to expertise and design talent. Using the latest in materials research, disaster mitigation and sustainable building techniques, we see this as an opportunity for architects to help set the bar for new construction in the area.

To date, five homes have been sponsored and are now under development. Architecture for Humanity is now seeking sponsors to fund additional homes for needy families.

Why is this program needed?

Local officials estimate that approximately 80% of the housing stock in eastern Biloxi's Wards 1 and 2 was either lost or is now completely uninhabitable.

Compounding this tragedy:

- East Biloxi struggled even during the best of times—**Wards 1 and 2 were home to 20,000 of the city's poorest residents.** Furthermore, the hurricane destroyed over two-thirds of Biloxi's public housing units.
- A significant proportion of homeowners in Biloxi were underinsured or uninsured against what the insurance calls “water-driven” (versus wind-driven) damage, the primary cause of destruction in the city. According to the Federal Emergency Management Agency or FEMA, only 30% of homeowners in Katrina-affected areas of Mississippi and Alabama were covered by flood insurance **because the area was not deemed a flood zone prior to the storm.**
- Although FEMA and the US Small Business Administration (SBA) have indicated they will assist property owners with a combination of grants and low-interest loans, this assistance will most likely be inadequate compensation for many families in East Biloxi who do not meet the programs credit history or other requirements.

Despite these obstacles many families, now currently living on FEMA trailers on their lots, are eager and determined to rebuild on their property. This program is designed specifically to assist them.

How are families selected to participate in the program?

Architecture for Humanity is partnering with the East Biloxi Coordination, Relief and Redevelopment Agency to provide these families with forgivable second mortgages at 0% interest to low- and moderate-income applicants who meet eligibility standards. Eligible households will consist of owner-occupants of homes in Wards 1 and 2 of East Biloxi that were destroyed or damaged by Hurricane Katrina. Prospective borrowers must be at or below 80% of Area Median Income (AMI).

Program participants are selected by a Family Selection Committee consisting of representatives of the community, Architecture for Humanity, The Gulf Coast Community Design Studio and others. Throughout the process every effort is made to ensure that the families selected reflect the diversity of the East Biloxi Community. Once the families have been selected they are paired with participating architects.

To jump start the program, Architecture for Humanity invited a number of established local and national firms to create proposals for homes that meet the new challenges of disaster-mitigation in the post-Katrina environment. In August these firms participated in a House Fair. The event was open to the public, but also served as a vehicle for participating families to meet and talk with the architects one-on-one and to select a design team with which to work.

Who are our partners?

Architecture for Humanity is partnering with the East Biloxi Coordination Relief and Redevelopment Agency to finance and build the pilot homes. In addition, we are grateful to: Arup, Enterprise Corporation of the Delta, the Gulf Coast Community Design Center, Hands On Gulf Coast, Jenner & Block LLP,

NAVASA, Reno & Cavanaugh, PLLC, Warnke Community Consultants, participating architecture firms, the residents of East Biloxi and our many volunteers for lending their time and their talents.

Impact:

By building examples of safer, more sustainable construction that meets the strict building codes implemented in the wake of Hurricane Katrina, we hope to provide the East Biloxi community with concrete examples for rebuilding. Construction documentation for each of the homes will be made available to the community and to other nonprofits working in the region. A list of appropriate, innovative materials will also be generated based on the research done for the project and will likewise be shared with other groups, and in particular the many volunteer groups rebuilding in the area.

By helping families who would not otherwise have access to professional services, these homes will not only serve as models for reconstruction in Hurricane-prone areas, but also as very tangible symbols of the power of design to change lives.

Home Sponsorship Budget:

BILOXI MODEL HOME

Sponsorship Program

Last updated: 10/9/2006

PERSONNEL COSTS	UNIT	COST
Exec. Dir	0.05	\$2,500
Dir of Operations	0.05	\$2,500
Program Manager	0.1	\$5,000
Fringe Benefits	15%	\$1,500
TOTAL PERSONNEL COSTS		\$11,500
PROGRAM COSTS		
Design Team Stipends		\$2,000
Construction Documentation		\$10,000
Loan Closing Fees		\$1,500
Filing Fees		\$2,500
Construction (hard and soft costs)		\$115,000
Structural Engineering		\$5,500
Site Architect		\$3,500
Construction contingency		\$15,000
TOTAL PROGRAM COSTS		\$155,000
DIRECT COSTS		
Local Office Space (rental)		\$1,000
Temporary Housing		\$1,000
Site Visits		\$2,000
Program Advocacy and Promotional Materials		\$700
Volunteer Support/Recruitment		\$1,500
General Support		
General Office Supplies		\$500
Postage		\$300
Copying/Printing		\$500
Telephone		\$500
Other		\$500
TOTAL DIRECT COSTS		\$8,500
TOTAL		\$175,000

*In partnership with the East Biloxi Coordination, Relief and Redevelopment Agency and Enterprise Corporation of the Delta

**All cost estimates are preliminary and are subject to change as the project progresses.

Media and Sponsorship Opportunities:

Since 1999, Architecture for Humanity has been the voice of humanitarian design and architecture. Our projects have been featured in the New York Times, Newsweek, Fortune, CNN International, the BBC and many other national and international outlets. In addition our work has been featured in exhibits around the world including the renowned Venice Biennial and the Smithsonian Cooper-Hewitt National Design Museum Triennial. More than 25,000 subscribers from all walks of life read our newsletter, and our web site attracts 40,000 unique visitors per month.

Current Project Sponsors:

Arup (engineering)
Boston Society of Architects
Isle of Capri (accommodation)
McCormick Tribune Foundation
MortarNet
Oprah's Angel Network
Polshek Partnership Architects LLP

...and contributions from hundreds of individual donors.

Sponsorship Inquiries:

Please contact us to explore ways we can partner together to bring more families home. For more information visit www.architectureforhumanity.org, or contact:

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