

Hope 

An elderly woman with white hair is laughing joyfully, looking upwards. She is wearing a colorful, patterned blouse and a multi-strand necklace of gold, purple, green, and blue beads. Her hands are positioned as if she is working on or holding a small object, possibly a piece of jewelry. The background is a blurred green wall.

AFTER *THE*
STORM

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AFTER THE STORM

REVISITING THE MISSISSIPPI AND LOUISIANA COAST 10 YEARS AFTER HURRICANE KATRINA

Facing the aftershock of the nation's most devastating natural disaster, thousands of Gulf Coast residents wondered if they would ever make it home again. Stories of loss, destruction and displacement filled conversations, while shocking images of a catastrophe-torn region filled the airways.

Almost immediately, caring people from across the globe contacted HOPE, because of our track record of improving conditions for the region's vulnerable residents. The result is a testament to the resilience

and cooperation of countless individuals, nonprofits, public agencies, private companies and others who shared the common goal of getting people back in their homes and on their feet.

The 10-year anniversary of Hurricane Katrina offers a milestone to reflect on the lives and sacrifices of those whose lives were forever altered by the storm. It also serves as a reminder of the progress that has been achieved, and the important work that lies ahead.

HOPE

FOR THE MS GULF COAST

HOPE'S HOME AGAIN PROGRAM

PASS CHRISTIAN, MISSISSIPPI "THE PASS"

Just months after the storm destroyed 60,000 homes on Mississippi's Gulf Coast, HOPE's Home Again program was established with the mission of helping low-income families find affordable housing. The program received and refurbished vacant properties and put them back on the market, making them affordable for low-income families who were hardest hit by the storm. The program directly provided more than 64 homes to families and individuals in need.



A HOME FOR A HOMETOWN HERO

MARY BURLEY

Just two years after Hurricane Katrina hit the Gulf Coast, Mary Burley was featured on ABC's "Good Morning America." She wasn't talking about dealing with tragedy or loss; she was being recognized for the things she gives.

At the time, Burley worked at the Kessler Air Force base's Fisher House as a housekeeper who found herself offering a listening ear and lifting the spirits of soldiers and their loved ones. She'd arrive there every day from the FEMA trailer she lived in after the hurricane took away the space she'd rented for years.

"When you rent," she says, "(Landlords) can come in and out when they please." This was one of the reasons home ownership was important to her, and why, after decades of renting, she knew she wanted to own a home.

In April 2007, Burley joined Hope Credit Union, took credit and money management classes and started saving money for a home through the Mercy IDA program. She says she was "real pleased." Those at HOPE "always answered my questions."

With a spirit like hers, who wouldn't? Burley's hard work learning to manage her money paid off. HOPE's Home Again program helped her realize her dream of homeownership.

U.S. Air Force Col. Greg Touhill told "Good Morning America" about Burley, "Her service to her country through serving here at Kessler Air Force base is just absolutely a treasure for all of us Americans."

Because of Burley's love and patience with her dreams and those same virtues she showed others back at the base before retiring, she's proven that she too is a hero.



AT THE END OF YOUR ROPE, HANG ON

MAE BETH MARSHALL

Two days after Hurricane Katrina showed her might when she hit land, Mae Beth Marshall and her husband, Caesar, found themselves separated. She sat, anxiously or patiently, depending on the time of day, waiting for her son to come pick her up and take her to reunite with her beloved. At the shelter they'd escaped to, Caesar had suffered a heart attack and had to be transported to Mobile, Ala. They say when it rains, it pours.

"I couldn't go with him," she says. "I had to wait until my son and his friend came down to get me to take me to where my husband was."

After about a week with her husband, Marshall returned to her home in Pass Christian on the Mississippi Gulf Coast to assess the damage. She'd grown up on the coast before moving to New York City to work as a computer operator. In the '80s, she and her husband moved back to care for her ailing mother-in-law. Coming back to her house in Pass Christian after the storm, wasn't like any memory of home she had.

"[I] found some pictures and a scrapbook ... the water hadn't damaged" in the rubbish, she says. "Had papers from my mother-in-law and my momma from the 1800s; they were all wet. I kept them, even though you can't read them."

She settled in a Federal Emergency Management Agency-issued mobile home for two years but wanted to get back home—whatever that meant. For a long while, it seemed like there was nothing that could be done about that, until Marshall decided to look for other options.

One person among a gulf of people standing in line to talk with only a handful of assistance workers about the rebuilding process was enormously frustrating. When she finally reached the front of the line, Marshall was turned away. "She told me there was nothing she could do and to try again later," she says of the woman with whom she spoke. So she left, dejected.

"I was walking out, she ran after me, caught up with me, and told me to come back. And she said she was going to see what she could do."

"She" was HOPE's Senior Program Officer Jesse Lawson McReedy.

Marshall asked the reasons McReedy had changed her mind. "She said, I don't know. There was something about your face, like you were at the end of your rope, and I was just going to try to do something. ... She worked with me and then she hooked up with my friend across the street, Rose." HOPE's Home Again program helped Marshall get back in a home in the same place her original house stood. The program also equipped her new house with a lift for Caesar, who was confined to a wheelchair after his heart attack.

Ten years later, Marshall has her own stories to tell about her experiences during Hurricane Katrina. She also has something immeasurably valuable: a place of her own. "This home means God meant for me to get through all this and end back here. I'm back. I'm here."

HAVE FAITH

SUSAN WHITTMAN

"That's what I do. I take care of other people."



Growing up on the Mississippi Gulf Coast, Susan Wittman remembered seeing groups of pink, plastic flamingos in the front yards of trailers. When Hurricane Katrina destroyed the house she'd just paid off the month before and she ended up living in a FEMA trailer with her sister, Linda, she knew exactly what the trailer needed: pink flamingos.

"I was grateful to get the camper, and I was grateful to get out of it," Susan says.

For two years, her trailer sat parked in the backyard of Linda's best friend. Linda, who had Down syndrome, enjoyed being so close to her best friend, so she was a little bummed when Susan found out about how HOPE was helping families purchase homes to start rebuilding their lives.

The now-retired teacher was able to purchase the lot across from Linda's friend and clear it of debris.

She reached out to HOPE to help her find a home. "I was afraid to put too much faith in the process, because you never know if these things will work out." But things did work. HOPE worked with Susan for several months to help her get the home she needed to continue to care for her sister.

Two years after Katrina hit, Susan and Linda moved into a new home that meant more than a place to live. "This house meant stability for Linda, and Linda was my biggest concern after the storm," Susan says. "That's what I do. I take care of other people." The sisters lived there together for six years before Linda, sadly, passed away. Ever the caretaker, when Linda's brother needed a place to live, she opened her home to him. She has even found a way to keep herself busy with a new gang of friends who call themselves, The Flamingos.



ROSE BROWN

*"They chose me.
God was good to me."*

MORE THAN JUST THINGS

Rose Brown proudly shows off pictures of her grandchildren, like one would expect any loving grandparent to do, but there's one difference between her pictures and those of most grandparents. None of the pictures in her house, no matter the subjects, are more than 10 years old. As Katrina's flood waters rushed Brown's Pass Christian home that was five feet above the ground to begin with, she went to nearby DeLisle with her cousin. Brown's son Jeffrey remained and watched the storm destroy their belongings inch by inch.

That day, August 28, 2005, Brown remembers she'd been ripping and running, enjoying herself. "We were used to having the little storms. They always make them seem like they're going to be worse than they are. I had no idea it was going to be anything like it was."

As he fought a losing battle with flood waters, Jeffrey learned first hand that it was no little storm. After the water had kidnapped Tiger, the cat, and reached the attic Jeffrey had climbed into leaving him no room to stand, his only options were to swim out of the house or drown.

By the time he miraculously escaped the expansive five-bedroom house through the front door, the water ripped off his sneakers, tattered his clothes and washed out his energy.

Everything was gone.

Brown says though she had insurance, she wasn't sure if she'd ever get another home. She says of her connection with HOPE's Home Again program, "They chose me. ... God was good to me." After further musing, she adds, "It was like a miracle because I didn't think I was going to get another (house)." But she did because of HOPE's Home Again Program. HOPE's team took time to walk Brown through the complicated rebuilding effort to ensure she had a place to call home.

In her new home, Brown and her family have Sunday dinner together. She intended to have it once per month, but her seven grandchildren demand it more often, Quincy and Dylan, in particular, she says, as she points them out in a picture.

HOPE PROGRAMS & PARTNERSHIPS

HOPE's work on the Mississippi Gulf Coast and in New Orleans would not have been possible without the support of generous donors and partners from across the Mid South and nation. In many cases these partners worked alongside HOPE's team to make a difference in the lives of people living and working in these devastated communities. Others provided the much needed financial resources to strengthen the rebuilding efforts and ensure the greatest impact for the people who needed it most. Through their support, HOPE was able to make a tremendous difference in the months and years that followed the storm. The following is brief summary of those efforts.

COLLABORATIVE FOR ENTERPRISE DEVELOPMENT

BASED IN NEW ORLEANS HOPE MANAGED CED WHICH CONSISTED OF FIVE NONPROFIT ORGANIZATIONS THAT PROVIDED TECHNICAL ASSISTANCE AND LOANS TO SMALL BUSINESSES AND NONPROFIT ORGANIZATIONS AFFECTED.

1,560
JOBS ASSISTED
547 BUSINESSES ASSISTED

PHASE TWO

HOPE PROVIDED RECOVERY COUNSELING TO MISSISSIPPI HOMEOWNERS THAT LOST THEIR HOMES OR INCURRED SIGNIFICANT DAMAGE, DURING HURRICANE KATRINA.

21,800
PEOPLE ASSISTED
8,800 PEOPLE DIRECTLY COUNSELED

LOUISIANA SMALL BUSINESS LOAN & GRANT PROGRAM

LOUISIANA-BASED PROGRAM THAT WAS FUNDED TO PROVIDE CAPITAL TO BUSINESSES AFFECTED BY HURRICANE KATRINA

78
ASSISTED

HOME AGAIN

HOPE REBUILT HOMES ON THE MISSISSIPPI GULF COAST THAT WERE DESTROYED

64 HOMES REBUILT

CONSUMER RECOVERY LOAN PROGRAM

HOPE PARTNERED WITH NATIONAL, STATE AND LOCAL SOCIALLY RESPONSIBLE INVESTORS TO PROVIDE GRANT FUNDS THAT WERE USED TO SECURE A NO/LOW-INTEREST LOAN PROJECT. MORE THAN

1,000
PEOPLE RECEIVED RECOVERY LOANS TOTALLING
\$2.8 mil.

HALLELUJAH HOUSING

HOPE PARTNERED WITH FAITH-BASED ORGANIZATIONS ON A LOAN LOSS RESERVE PROGRAM TO HELP FAMILIES OBTAIN MORTGAGES.

279 MORTGAGES PROVIDED TO MS FAMILIES IN AREAS AFFECTED BY THE STORM

POWER OF HOPE

HOPE PARTNERED WITH LOCAL ORGANIZATIONS TO PROVIDE AND FUND DISASTER RECOVERY ACCOUNTS FOR THOSE DISPLACED BY HURRICANE KATRINA.

3,479 PEOPLE RECEIVED GRANTS TOTALLING
\$3.3 mil.

SMALL RENTAL ASSISTANCE

HOPE ADMINISTERED A FUND THAT PROVIDED RESOURCES TO SMALL LANDLORDS TO REBUILD THEIR RENTAL PROPERTIES.

312 UNITS REBUILT OR ASSISTED

HURRICANE RE-GRANTING ACTIVITIES

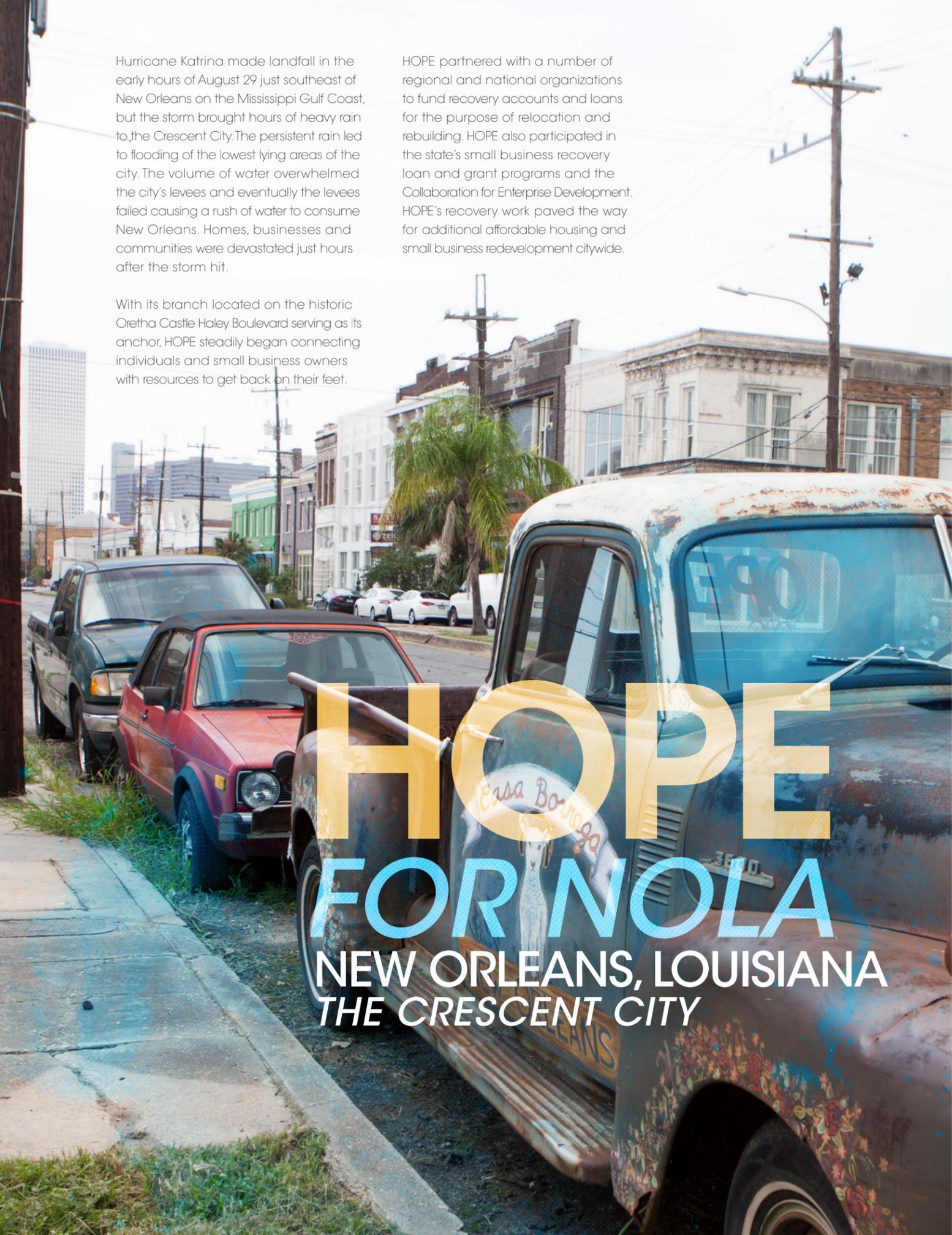
HOPE RECEIVED FUNDS FROM SEVERAL DONORS THAT WERE RE-GRANTED TO SMALL NONPROFIT ORGANIZATIONS AND CHURCHES FOR IMMEDIATE RELIEF EFFORTS (TARPS, RELOCATION ASSISTANCE, CLOTHING, PURCHASE OF REBUILDING MATERIALS, ETC.)

2,662 PEOPLE ASSISTED

Hurricane Katrina made landfall in the early hours of August 29 just southeast of New Orleans on the Mississippi Gulf Coast, but the storm brought hours of heavy rain to the Crescent City. The persistent rain led to flooding of the lowest lying areas of the city. The volume of water overwhelmed the city's levees and eventually the levees failed causing a rush of water to consume New Orleans. Homes, businesses and communities were devastated just hours after the storm hit.

With its branch located on the historic Oretha Castle Haley Boulevard serving as its anchor, HOPE steadily began connecting individuals and small business owners with resources to get back on their feet.

HOPE partnered with a number of regional and national organizations to fund recovery accounts and loans for the purpose of relocation and rebuilding. HOPE also participated in the state's small business recovery loan and grant programs and the Collaboration for Enterprise Development. HOPE's recovery work paved the way for additional affordable housing and small business redevelopment citywide.



HOPE FOR NOLA

NEW ORLEANS, LOUISIANA
THE CRESCENT CITY



POTS OF BEANS & OTHER SOUFUL THINGS

JOSEPH & TERRE MORAN

There are red beans you buy at a hot bar and then there's the red beans recipe that's been passed down a generation or two. One is just food; the other, nostalgia, soul and deep connections. That's the difference between some folks you might meet in New Orleans and natives Joseph and Terre Moran. The couple finishes one another's thoughts when talking about life after Hurricane Katrina, as would most couples that have a long history together. But theirs is done with such animation and the unique American conflagration of all things jubilant, French, African, voodoo and Catholic, it's easy to forget sometimes they're discussing some of the darkest moments in their lives.

"We stayed at the Radisson, until evacuation," Terre says, where she worked as a housekeeping supervisor. They didn't have much with them at the hotel but the pot of red beans that had been cooked for Joseph's birthday so they could still have the party. After only a few days, they had to move. "We went to the airport, then in a van to New Iberia." That wasn't it. They went to Cameron next but a second hurricane, Rita, met them there.

They evacuated again to Minden, La. There were visits back home in between that made Joseph's homesickness grow. The first was for Mardi Gras in February of 2006. They'd longed for the ostentation, irreverence and beads, and found, instead, no celebration. But they did see the apartment building where they once lived, and were reunited with the landlord who'd been looking for them but had no way of contacting them.

"Everything was gone. Everything. I don't like to think about that," Terre says reflectively.

It wasn't until November 2, 2012, more than seven years after evacuating their home, but just in time for Thanksgiving and another big pot of beans, that the Morans moved into their own home in New Orleans.

To pass the time at the rec center in Minden, Terre did research online. She'd applied for a Section 8 voucher and been approved, and ended up talking with Audrey Williams who works as lead case manager with The Housing Authority of New Orleans, a partner of HOPE's.

"Ms. Audrey was nice. She asked us [if we were] tired of paying rent." Terre says they were. Rent in the apartment they'd found when they moved back to the city went from \$550 per month before the storm, to about \$900 after. Audrey referred the couple to HOPE. HOPE helped the Moran's through the Neighborhood Stabilization Program, a partnership with the Louisiana Housing Finance Agency and HOPE to build 12 homes in the area. The Morans got one of the houses.

Through it all, tears and HOPE, the Morans have a new home, neighbors they speak warmly about and a front porch they can sit on and watch new developments grow.

Casa Borrega, a Mexican restaurant, stands on Oretha Castle Haley Boulevard, across the street from Hope Credit Union. One of the restaurant owner's, Linda Stone (the other owner is her husband, Hugo Montero), acknowledges HOPE for its addition to the revitalization of the area.

Post-Katrina, "we were actually the first new business on Oretha," she says. There were nonprofits, but no businesses. What used to be a ghost town is now revitalized with retail and residential spaces.

Stone and her two sons moved to New Orleans from Texas six weeks before the big storm. "We'd been living in San Antonio, missed New Orleans, so we came back." Less than two months later, the storm hit and forced them to move back to San Antonio to an empty home with her husband, who'd stayed behind to sell the house.

It took a couple years to get back, the restaurateur says, but once back the family knew they wanted to do something for the community as the Crescent City's regeneration was taking place.

"My husband is from Mexico City, and I'm from California. Neither of us had ever found any Mexican food that we liked here. Not only that ... there were a lot of Latinos here, but not a lot of Mexicans, and we wanted to celebrate the culture."

So the couple began searching for a building to rent and found nothing. As chance would have it, destiny dreamed an even bigger dream for them. Because of a HOPE loan, Stone now serves food to Casa Borrega customers in a building constructed in 1891 that she owns where two sisters once ran a thrift store. "The people from HOPE have been really helpful. They wanted us to succeed," Stone says after pausing momentarily.

In the tradition of the building, Casa Borrega isn't just a restaurant; it's becoming a cultural center. And for the restaurant? They're looking to expand.

"We discovered our kitchen's too small. ... We've been looking into buying a food truck so that we can do more catering and bring parties to people, even if we can't do it here," Stone says.

Laissez les bons temps rouler! Wait. Deja los buenos tiempos pasar! Argh. Let the good times roll!



BUILDING COMMUNITY

"We wanted to
celebrate the culture."

CASA BORREGA

COMING FULL CIRCLE **CIRCLE FOODS**



Incorporated in 1938, Circle Food Store on St. Bernard Avenue in New Orleans' 7th ward was the first black-owned supermarket. In 2005, like much of the city, the store was heavily damaged by Hurricane Katrina's ire. The owner, Dwayne Boudreaux, looked for financing to reopen it, but couldn't secure any. Until seven years later, that is.

In 2012, Boudreaux's financing problems were resolved through a partnership led by The Food Trust, the City of New Orleans and HOPE. The historic Circle Food reopened in 2014 and now provides 65 local jobs, fresh food in a former food desert, and has a HOPE micro branch inside.

The store's micro-branch in the historic Circle Food Store will allow existing HOPE members to manage their accounts and apply for consumer loans and mortgages. Area residents and shoppers who are not yet members may also use the kiosk to join the credit union.

"Circle Food Store is excited to be able to partner with HOPE to provide needed financial products and services to our customers and residents in this New Orleans community," says Brooke Boudreaux, the store's Director of Marketing. Though its presence as a grocer in the community is important, the iconic Circle Food reaffirming its position as a symbol of community resilience and revitalization is even more so.



WHEN DILIGENCE MEETS **HOPE** KEVIN DAVIS

Kevin Davis, Sr. graduated from barber school in 1990 and opened his first barbershop the same year. Two years later, he opened a second location, and both flourished. That wasn't enough for him, though. In 2005, he purchased a third location and started preparing the space for a barber school. Then the hurricane hit.

Parkside Barber, the first location in the 7th Ward had light damage; the second, Parkside Barber & Beauty on Gentilly Boulevard had roof damage and some flooding; but the third location, next door, stood eight months later abandoned and begging for attention. It took about two years for Davis to rebuild and would've taken

longer had it not been for Hope Credit Union and the Louisiana Small Business Grant and Loan Program. The program provided capital to businesses to rebuild after the storm. While many lenders participated in the state's small business loan recovery program, HOPE was one of only a few lenders that approached the work through the lens of community development.

"A friend of mine told me about HOPE," Kevin says. "My first experience (with them) was for rebuilding the business, where they give you \$10,000 and the rest in loans" he says "I'm real diligent, so I wasn't going to stop." Thanks to HOPE, in 2008, Park Place Barber School was the first barber school to open East of the river after the storm.

Davis' business not only brought vibrancy back to the area, he is also partnering with other nonprofits to make a bigger difference in the community. Students at Park Place provide regular haircuts for men at a nearby homeless shelter and for students heading back to school each fall.

Davis has plans to continue to expand his business and he wants to continue to work with HOPE.

