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KJYTRMZCSZBWPOLPGFDHEALTHSFJGMVXPZQDFGMKRYTX JNBEDUCATION OMPKGDWRTLSXBMNSDKLZXVCTRBWMPG KLOWBMKNCXBNZXRTLMXWPDSMKHJEGXBVNHOUSINGOPRK SASTER RESPONSERNMWSTRWMBKLDRBGQWDVPYHXGS JBNMXWOKJDSTRENGTH FROM THE STORM XKCONSUMER PROTECTIONXQZPMBCTVBSBCMKHWNQMQ "There are some things you learn best in calm, and some in storm." Pulitzer Prize-winning Author Willa Cather

isasters, both natural and manmade, destroy communities and wipe away the resources residents have worked so hard to attain. On a deeper level, disasters accelerate negative trends and long-standing disparities. The poor grow poorer, the disadvantaged face more disadvantages, and those living on the edge may never recover.

Hurricane Katrina, the greatest natural disaster in American history, not only brought physical loss and destruction to Mississippi, but also shined a new light on racial and economic disparities that had been in place for generations.

The winds and rain of a storm last for a day, but Mississippi's modern legacy of poverty and discrimination has stretched over the decades, evolving from the poor sharecropper's debt to the company store to the low-wage worker's debt to the payday lender. While the form poverty takes has changed, its root causes remain the same. Battling chronic disparities in healthcare, education, and economic security in the lives of Mississippians requires even greater strength and long-term commitment than was required to respond to America's worst natural disaster.

**The Mississippi Center for Justice** (MCJ) rose to meet the challenges issued and revealed by Hurricane Katrina. Out of that devastating storm came policy changes, innovative approaches, and a new strength that left MCJ better equipped to meet the challenges of future large-scale disasters, as well as the longstanding fight against economic and racial inequality waged every day in Mississippi.

Whether it's a dramatic catastrophe of Biblical scale or the quiet daily struggle to make ends meet, there will always be storms. But the Mississippi Center for Justice will also be there, providing a source of strength against the headwinds.

More than 10,470 individuals in Mississippi are living with HIV, the virus that causes AIDS. According to the Center for Disease Control, Mississippi's capital city, Jackson, has the fourth-highest infection rate of all U.S. metropolitan areas that report HIV infection.

In addition to medical concerns, an HIV diagnosis carries a stigma that can make it difficult for persons living with HIV to find housing or employment. The Mississippi Center for Justice, University of Mississippi Medical Center (UMMC), Mississippi State Department of Health, and the Jackson Medical Mall Foundation formed a medical-

legal partnership to provide free civil legal services to people living with HIV/ AIDS. Legal assistance focuses on HIV-status-related discrimination in housing and employment. MCJ also provides education about HIV legal rights to help prevent discrimination.

This collaboration was the first medical-legal partnership in the state of Mississippi.

Since its founding in 2013, the partnership has provided critical legal services and counsel to some 95 Mississippians

living with HIV. Thanks to the work of the partnership, these Mississippians have gained stable employment and secure housing, and have been able to continue to lead productive lives while battling their illness.

In 2011, MCJ developed the Mississippi AIDS Justice Project. The project hosts an annual convening of clinicians, attorneys, AIDS services providers, federal and state agencies, and people living with HIV to assess and address the unmet legal needs of persons living with HIV. The most recent convening attracted more than 50 participants.





ACCESS TO AFFORDABLE HEALTHCARE IS CRITICAL TO A STATE'S OVERALL HEALTH, EDUCATION, AND ECONOMIC STATUS. GAINING HEALTH COVERAGE MEANS ACCESS TO CARE, A HEALTHIER WORKFORCE, AND GREATER FINANCIAL

SECURITY FOR THE NEWLY INSURED. IN COALITION WITH OTHER ADVOCATES, MISSISSIPPI CENTER FOR JUSTICE WORKS TO REMOVE THE BARRIERS THAT PREVENT MISSISSIPPIANS FROM LEADING HEALTHY, PRODUCTIVE LIVES.

#### **ACCESS TO HEALTH INSURANCE**

Better health is directly related to insurance coverage that provides preventive care, reduces use of emergency room services, and decreases the cost of publicly funded programs. **Some** 

424,000 Mississippians are without health insurance coverage, approximately 39,000 of them children.

Thanks to the federally run healthcare exchange, Mississippi has seen a small decrease in the number of people without health insurance. However, the state has refused the opportunity to make dramatic progress in improving rates of health insurance by expanding eligibility for Medicaid. Some 138,000 low-wage Mississippians fall into a coverage gap, earning too much to qualify for Medicaid and too little to purchase subsidized coverage through the health exchanges.

In 2015, to make sure that Mississippians make the most of the limited opportunities available to obtain health insurance, the Mississippi Center

for Justice engaged a new generation of healthcare advocates, including high school and college students. MČJ conducted health advocacy training sessions for student leaders representing student government, fraternities and sororities, and academic clubs from Tougaloo College, Jackson State University, Mississippi Delta Community College, and the Indianola Community Youth Council. Students learned about health coverage options available through the Affordable Care Act, Medicaid, and the Children's Health Insurance Program, and left the training sessions prepared to share this vital information with their families and other members of their groups.

# MCJ also launched a social media campaign, #Students4Coverage,

encouraging young adults to share their healthcare experiences and advocate for implementation of the Affordable Care Act.

"Several students expressed an interest in working with MCJ in response to

personal healthcare struggles experienced by their own family members," says Sherry Rainey, community organizer with the MCJ Health Law Division. "They have seen the limited treatment options available to those who have no insurance coverage, and view their partnership with us as a way to help address health inequities of the uninsured through increased education and awareness. For many, it's their way of not only empowering their families and friends, but also their communities."



"Knowing that the Mississippi Center for Justice's policy initiatives and outreach and education efforts are bettering the lives of Mississippians is rewarding, especially the difference we make in the lives of

LINDA DIXON RIGSBY
Director,
MCJ Health Law Division



THE ECONOMIC FUTURE OF A STATE RESTS ON THE EDUCATION OF ITS CITIZENS.

SADLY, LACK OF ACCESS TO A QUALITY EDUCATION IS FAR TOO COMMON FOR

MISSISSIPPI'S CHILDREN, PARTICULARLY FOR CHILDREN IN COMMUNITIES OF COLOR

AND FOR STUDENTS WITH DISABILITIES. THESE STUDENTS ARE MORE LIKELY TO FACE

DISCIPLINARY ACTIONS, INCLUDING SUSPENSIONS OR EXPULSIONS, WHICH MAKES

THEM MORE LIKELY TO DROP OUT OF SCHOOL. THE MISSISSIPPI CENTER FOR JUSTICE

WORKS TO ENSURE THAT ALL OF MISSISSIPPI'S CHILDREN HAVE ACCESS TO THE

QUALITY EDUCATION THEY DESERVE.

# KEEPING CHILDREN IN THE CLASSROOM

Zero tolerance policies, implicit bias, and harsh disciplinary practices push students out of school at an alarming rate. The state of Mississippi has the second highest school discipline rate in the nation.

MCJ fights unjust suspensions and expulsions, and works to keep students in the classroom where they belong.

In 2014, MCJ received requests for assistance from 112 families in 31 counties, and provided representation to approximately 84 of those families.

Over the past four years, MCJ has handled more than 500 cases.

#### FAIRNESS THROUGH UNIFORM STANDARDS

Given that Mississippi public schools punish students of color at disproportionately greater rates than white students, MCJ examined the need for uniform standards that would reduce the risk of discriminatory discipline. The state of Mississippi currently has no uniform policy that outlines the steps that must be taken to ensure that a child receives a fair due process hearing before being suspended or expelled and subsequently denied a public school education. Instead, each individual school district determines how due process will be provided in their district.

The MCJ Education Campaign made a public records request to every school district in Mississippi, and examined each school's codes of conduct and disciplinary policies. After an examination of 142 codes of conduct, MCJ developed a proposed uniform due process hearing policy that includes the right to call and cross examine witnesses; the right to counsel or representation of choice; the right to notice that includes the facts that support the alleged infraction and the recommended consequence; any documents that will be introduced at the hearing; a list of witnesses that will be called; and the right to appeal the decision of the hearing committee.

"There are few attorneys working as advocates for school-aged children and even fewer who provide free representation. The MCJ education team provides the students who need help the most with advocates who understand the importance of education as a step towards progress. There is no greater reward than to see a child we helped graduate, or to hear the parents speak of how well their children are doing as a result of our representation."

#### **JACQUELINE SMITH**

Education Attorney & Pro Bono Coordinator



# THE SUNFLOWER COUNTY SYSTEMS CHANGE PROJECT

Another proposed solution is MCJ's joint effort with the American Civil Liberties Union of Mississippi, the Sunflower County Consolidated School District, and the Sunflower County Consolidated School District's Parental Engagement Council to create a pilot program that addresses systems that impact the disparate treatment of young males and boys of color. This approach will review the school disciplinary system, the juvenile justice system, and the media and the perceptions media create of young males and bous of color, and engage these groups in creating positive, supportive pathways designed to help these young men and boys succeed. Known as the Sunflower County Systems Change Project, the pilot program launched in August 2015.

Working with the Sunflower County Consolidated School District as a partner is critical to the project. The district has agreed to open its books to the community and the public, and to make its staff available for training around restorative justice ideas in lieu of placing students outside of the educational setting. Through this program, MCJ, its partners, the systems, and the community are working together to decrease disciplinary infractions, officer-involved action, and youth court referrals.

"MCJ has a unique perspective on this issue as we have been working with families for four years on disciplinary and youth court issues statewide," says Kimberly Merchant, director of the MCJ Education Division. "This project plugs directly into the systems we have been challenging for years. Instead of being on opposite sides of an issue, this project will allow us to work together to develop solutions."



# The Strength to Stay in School

A talented illustrator and painter, 17-year-old **Kasha Hathorn** was thrilled when she was accepted into the Mississippi School for the Arts, a residential high school for gifted art students in Brookhaven, Mississippi. But adjusting to a new environment proved difficult for Kasha, who suffered from a mood disorder and anxiety attacks. When Kasha began experiencing severe panic attacks, school officials initially took her to the local hospital. When the panic attacks continued, the school responded by calling Kasha's mother, Mary, and asking her to make the three-hour trip from her home to the school to calm her daughter.

"Kasha was overwhelmed and didn't know how to express it," Mary Hathorn says.

The breaking point came when Kasha's anxiety devolved into a temper tantrum. Mary Hathorn was called to the school for a meeting. Mary thought she was coming to discuss the accommodations the school was required to make for Kasha in light of her disability; instead, school officials informed Mary that they had decided to expel her daughter.

MCJ represented Kasha and challenged the school's decision by citing its violation of the federal Individuals with Disabilities Education Act. MCJ successfully argued that Kasha's behavior was a consequence of her disability and required the school to provide the necessary accommodations. With these accommodations in place, Kasha successfully completed her education and graduated from the Mississippi School for the Arts. Today, Kasha is a student at East Mississippi Community College, where she is working toward a career as an artist.

"Until the Mississippi Center for Justice helped us, I felt like I was in a losing battle for my daughter," Mary Hathorn says. "I knew what was going on was wrong, but I felt helpless. I don't have the words to describe how much MCJ helped Kasha, or how much they helped me, too."

#### **NICHOLS SCHOOL REOPENING**

East Biloxi's Nichols Elementary School was constructed in 2004 as the result of a 2002 desegregation settlement agreement between the community of East Biloxi and the Biloxi School District. In 2005, Hurricane Katrina caused considerable damage to the new school. The district received federal disaster relief funds, and rebuilt and repaired Nichols, which reopened in 2007.

In 2010, this predominately African American elementary school was recognized as a "Star School," the highest possible state rating based on student performance. Nichols also captured the 2010 Teacher of the Year Award and Parent of the Year Award.

and was nationally recognized as a Blue Ribbon School, one of only four schools in Mississippi to receive the honor.

Despite these accolades, in April of 2010, the school district closed Nichols Elementary, citing budget shortfalls. The Biloxi NAACP approached the Mississippi Center for Justice and the Lawyer's Committee for Civil Rights Under Law to challenge the school closure. MCJ filed suit in Chancery Court alleging that the closure of the school violated the desegregation agreement previously entered into by the district. This litigation was supported by a group of grassroots community members known as the SOS (Save Our Schools) Coalition.

With the support of MCJ, SOS began a petition drive, spoke at school board meetings, and continued to remind the school district and the community of the importance of this elementary school. In 2015, shortly before a court-imposed deadline for the district to disclose the cost of reopening the school, the district announced it would re-open Nichols Elementary.

"Nichols Elementary had been an important symbol and contemporary example of minority achievement. It was a source of pride for the African American community and for Mississippi as a whole," says Jeremy Eisler, MCJ staff attorney. "The unwarranted closure of Nichols'

state-of-the-art facility while older white schools were left open was felt as not just a breach of contract with the minority community, but as a slap in the face and a repudiation of hard-won civil rights achievements.

"Nichols' reopening would never have happened without the involvement and advocacy of the community, leaders in the Biloxi branch of the NAACP, and the Save Our Schools Coalition," Eisler continues. "MCJ's lawsuit seeking Nichols' reopening was a supplement to the community's advocacy, and Nichols reopening is a testament to the validity of that two-front strategy."



"Those without someone to offer solid, sound guidance regarding money management will face costly transactions offered by unscrupulous predators in non-traditional banking environments. As a member of a minority group and a lifelong resident of Mississippi, I see how opening predatory loan establishments in communities of color works to hasten the demise of formerly thriving business districts and ultimately lower property values. I am personally involved in this effort because all Mississippians deserve access to fair credit and all Mississippians should be award of alternatives to predatory loan products." CHARLES LEE, Director, MCJ Consumer Protection Division

MCJ'S CONSUMER PROTECTION DIVISION FIGHTS IMPROPER FORECLOSURES, PREDATORY LENDING, AND OTHER PRACTICES THAT PREY ON THOSE UNINFORMED OF THEIR RIGHTS, WHO ARE OFTENTIMES THOSE OF LOWER ECONOMIC STATUS AND MINORITIES. THE DIVISION ALSO WORKS TO EDUCATE MISSISSIPPIANS ABOUT FINANCIAL AND LEGAL ISSUES, EQUIPPING THEM TO MAKE BETTER DECISIONS FOR THEIR FUTURES.



# THE NEW ROOTS CREDIT PARTNERSHIP

Predatory loan products like car title or payday loans offer small-dollar loans to those looking to make ends meet. However, they come at a very high cost. In Mississippi, fees on these loans can equal an interest rate more than 500 percent. Mississippi has the highest concentration of payday lenders per capita in the nation, with some 1,000 locations primarily concentrated in low-income areas or in communities of color.

To help eliminate this problem,

MCJ created the New Roots Credit Partnership, a public-private partnership designed to provide access to fair lending for Mississippi's hardworking families. Through this program, MCJ partners with private employers, municipalities, and financial institutions to help working families. The employer promotes and hosts a financial literacy class for its employees. Representatives of the financial institution teach the class, and the institution provides small, low-interest loans to those employees who complete the class and satisfy other requirements.

In 2015, the New Roots Credit
Partnership more than tripled its
employee base, growing from 2,600
employees to 8,100 employees.
That's 8,100 Mississippians who now
have access to knowledge that will
allow them to become better stewards
of their money and to engage, many
for the first time, in the economic
mainstream.

In 2015, the Consumer Protection Division established New Roots partnerships with additional key employers, including Sanderson Farms, one of Mississippi's largest employers. MCJ also partnered with several financial institutions, including BankPlus, HOPE Credit Union, and The First, a National Banking Association. Partnerships with additional employers, municipalities, and financial institutions are in the works.

"Financial wellness is as important as physical and mental wellness for productive and engaged employees," says Charles Lee, director of the MCJ Consumer Protection Division. "The New Roots Credit Partnership is a win-win-win for all parties involved – the employer, the participating employee, and the financial institution. The participating employee gains important financial literacy training, the bank acquires new customers, and the employers have employees who are not distracted by financial concerns."



#### **FORECLOSURE PREVENTION**

Residents in low-income communities own fewer homes in Mississippi and are twice as likely to face foreclosure due to disparities of income and the lack of fair and competitive loan products. Mississippi has the fifth highest rate of delinquent mortgages in the country.

MCJ works to make sure homeowners know their rights and can get the help they need to stay in their homes. Since July 2012, the Consumer Protection Division has assisted 1,185 Mississippi consumers with services including advice and counsel about avoiding foreclosure, completing mortgage modification packages, and representation of homeowners in various stages of the litigation process in an effort to retain their properties. The funding for these services ended in June 2015; however, MCJ has continued to represent homeowners facing foreclosure and is seeking funding to support this effort.

# COMMUNITY COLLEGE LEGAL CLINIC

For working women with families, a college degree can be a vital path to economic security and upward mobility, but many of those pursuing this goal struggle with legal challenges. MCJ received a grant from the Women's Foundation of Mississippi

Women's Foundation of Mississippi to provide free legal assistance to Holmes Community College students. Between August 2014 and September 2015, MCJ held monthly workshops on Holmes' campuses in Ridgeland, Goodman, and Grenada. More than 100 students received valuable information about student loans, consumer debt and credit, criminal record expungement, and fair housing. After the workshops, MCJ counseled 20 students in one-on-one meetings and provided legal aid directly or through referrals to other *pro bono* organizations or firms.



# The Strength to Open Doors

**Thelma Orange-Pollett** and her husband had lived in their comfortable Laurel, Mississippi, home for more than 20 years, faithfully making their mortgage payments each month. But when her husband died, Orange-Pollett fell behind on her payments. Realizing she needed help, she contacted the lender to inquire about a loan modification. For 18 months, Orange-Pollett completed paperwork and answered every question the lender asked, waiting for a modification as she fell further behind on her payments. The 62-year-old widow was shocked when she arrived home from her job as an administrative assistant at Ellisville State School to find that the lender had locked her out of her own house.

"Everything I owned was in that house – my clothes, my furniture, all my things," Orange-Pollett says. "I just didn't know what to do. It was terrible."

The only explanation Orange-Pollett was given was that she was in foreclosure and the lender had locked the house "to secure it." For the next 18 months, Orange-Pollett lived with her daughter as she tried to sort out what had happened. A hard-working woman who had always tried to do what was right and pay what she owed, Orange-Pollett was ashamed of the situation.

"I didn't tell anyone except my pastor what had happened to me," Orange-Pollett says. "Laurel is a small town and I'm sure people probably suspected, but I didn't volunteer anything because I was just so embarrassed."

Finally, Orange-Pollett did share her story - with the Mississippi Center for Justice.

"My MCJ attorney, Alecia Reed-Owens, really made me feel comfortable," Orange-Pollett says. "She said, 'Mrs. Orange-Pollett, you don't worry about arguing with the lender. I'm going to argue for you.' I had been so worried that no one would believe me when I said I'd been trying for months to make things right with the mortgage company. I gave Alecia copies of all the paperwork, and she knew I was telling the truth."

**Within two months of contacting MCJ, Orange-Pollett was back in her home.** MCJ also helped negotiate the terms of her loan modification. Orange-Pollett has not missed a payment since.

"MCJ saved my life. That's really how I feel," Orange-Pollett says. "Once I called their number, things just changed for me. I love those people. What they did for me is just amazing."

# Disaster Response

In the wake of disaster, Mississippi Center for Justice leads the way in ensuring that low-and-moderate-income families have equal access to recovery resources. In the months following Hurricane Katrina, MCJ learned how to work using a regional approach, conduct legal clinics, and leverage limited resources, including probono legal services, to ensure that help reached those who needed it most.

"Hurricane Katrina and the BP oil spill showed how important civil legal aid is to helping people recover from a disaster," says Mississippi Center for Justice President Reilly Morse. "The disaster programs might be in place, but it falls on attorneys to make sure the administration of the programs is fair and smooth, to make sure the disaster recovery machinery actually works for the people who have the greatest needs. MCJ achieved that. And as an organization, we grew stronger and more capable of handling even tougher challenges."

The invaluable lessons learned during the Katrina recovery effort helped shape MCJ's legal response to the BP Deepwater Horizon oilrig explosion. While high-dollar law firms were prepared to handle high-dollar claims, there was no one readily available to help the deckhands, the janitors, or hundreds of other "little guys" whose livelihoods were destroyed and for whom a few thousand dollars meant the difference between recovery and despair. MCJ stepped up to fill that

void, fielding a four-state consortium of legal aid providers who helped those with small-dollar claims navigate the complex process of securing compensation for their economic or medical losses.

From providing direct legal services to influencing policy decisions that address future disaster recovery, MCJ and its partners lead the way in ensuring that justice in the wake of a disaster is truly justice for *all*.



"People always want to be on the right side of history. It is a lot easier to say, 'What an atrocity that was,' than it is to say, 'What an atrocity this is.'"

NATASHA TRETHEWEY, Pulitzer Prize-winning poet, United States Poet Laureate, Poet Laureate of Mississippi, and Gulfport, Mississippi native





## The Strength to Stand Their Ground

Fifty-eight-year-old Glenda Bates has lived on the same piece of land in Bay St. Louis, Mississippi, since she was six years old. When Bates' parents died, she inherited their house on the one-acre lot, and when that house burned down, she moved a mobile home onto the property. When Hurricane Katrina left the mobile home a waterlogged, mold-ridden, uninhabitable ruin, Bates purchased a Katrina Cottage, paying the Mississippi Emergency Management Agency (MEMA) \$655 for the small-but-cozy house placed on her family's land.

Bates had long considered the cottage hers by 2009, when a MEMA representative visited with a distressing message – MEMA had deemed Bates' septic system, which she had used for the cottage and the mobile home before it, as against regulations for the area, despite the fact that Bates had been previously told her system would be grandfathered in because it was in use prior to Katrina. According to MEMA, Bates had two options – she could move the cottage to a trailer park in Kiln, Mississippi, or she would face eviction.

"I had already paid for the cottage and I thought it was a done deal," Bates says. "I couldn't get anyone at MEMA to answer my questions or explain how this was even possible. I already had high blood pressure and the stress and fear were making me sicker. After all I had already been through with Katrina, they were telling me they were going to throw me in the street."

Bates' neighbors, **Randy Morel and his longtime companion Linda Hurt**, were also given the choice of relocating to Kiln or being evicted from the Katrina cottage Morel had paid \$2,800 to purchase. The cottage stood on a lot he owned – the same lot where his house had been before Katrina washed it into the Gulf.

"We had nothing. No house, no car, no job when the company I worked for didn't reopen after the storm. I had found another job and with the cottage, we thought we had a roof over our heads again," Morel says. "Then they told us on a Monday that we had until Friday to get out of our house. MEMA wouldn't even talk to me. I never understood what was happening and they never explained anything, just kept telling me I had to leave."

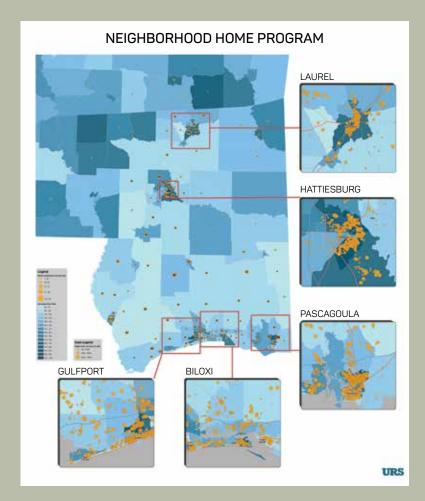
While Bates was trying to work her way through the complex legalities involved, she was presented with an eviction notice and given three days to vacate her cottage. Faced with eviction, with nowhere to go and no money to fight a lengthy court battle, Bates turned to the Mississippi Center for Justice, and suggested to Morel that he do the same.

Following legal action by MCJ on behalf of Bates and Morel, MEMA not only signed ownership of the cottages over to Bates and Morel, but also refunded a part of their purchase prices. After the settlement, the cost of Bates' cottage and Morel's cottage was \$250 each.

"Mississippi Center for Justice saved us," Morel says. "I don't know what we would have done without their help. We'd be living in a tent in the yard."

"We never thought we'd have to fight just to keep a roof over our heads," Linda Hurt says. "To have such a horrible, low time, then to know that we were going to get to keep our house on the land, that was the best day of Randy's and my lives."

"If it weren't for the Mississippi Center for Justice, I'd be living in my shed," Bates says. "I wonder how many other people didn't know they could fight back and lost their homes? MCJ kept me in my home, and they showed me that people do care. I learned there really are people out there who will help you in a disaster and not ask for a thing in return."



"In 2010, we forecast that Mississippi's housing programs had failed to reach over 5,000 households with unmet needs, mostly wind damage located in African American communities. As this program draws to a conclusion, the evidence shows our forecasts were correct. This map depicts the locations of NHP recipients which cluster in communities of color across southern Mississippi."

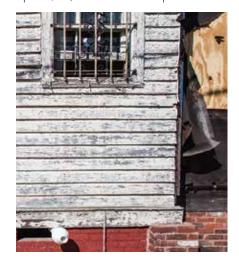
#### REILLY MORSE

President/CFO of Mississippi Center for Justice

### HURRICANE KATRINA – ENSURING THE RECOVERY REACHED ALL STORM VICTIMS

MCJ was at the forefront of federal and state policy battles to restore safe and affordable housing to Hurricane Katrina's most vulnerable survivors. When nearly \$600 million of Mississippi's federal disaster funds was diverted to expand the State Port of Gulfport, MCJ filed suit on behalf of community groups and individuals against the U.S. Department of Housing and Urban Development. This suit resulted in a landmark settlement, in which Mississippi agreed to set aside \$132 million for low-income residents in nine counties, a program that ultimately grew to \$212 million and reached more than 5.000 households.

The Mississippi Center for Justice worked closely with the Mississippi Development Authority (MDA) to develop and monitor the **Neighborhood Home Program** (NHP), to meet the disaster housing needs of Mississippians who were not served by the state's previous recovery programs. Under the NHP, the state of Mississippi hired Mississippi contractors, including Roy Anderson Corporation and W. G. Yates Construction Company, to complete up to \$75,000 worth of repairs or



reconstruction to storm-damaged homes. Having the state contract directly for the work with reputable contractors ensured that the homeowner would not experience contractor fraud. MDA's Disaster Recovery Division administered the program, with case management provided by HORNE LLP.

The Mississippi Center for Justice also provided *pro bono* legal assistance for NHP applicants with legal issues related to their grant applications, including title work, help drafting and recording property deeds, probate of wills, reviewing homeowner agreements, oversight of contracted repair work, handling property tax redemptions, waiving of probate claims against estates, and other legal matters.

In 2013, the NHP received an additional \$60 million dollars, bringing the final total for the program to \$192 million invested in helping low-income households rebuild their homes and their lives after Katrina. With the cost of MEMA cottages included, the total value of this program reached \$212 million.

Since the program's inception in late 2010, more than 5,000 Mississippi households have received desperately needed disaster housing assistance. Additionally, MCJ provided legal assistance to more than 200 applicants in heir title and related work, and provided other forms of assistance to hundreds more. The program came to a close in August 2015; the last remaining applicants are currently receiving assistance and home repairs.

A decade after Katrina, MCJ is still keeping watch over the state's use of disaster recovery funds and holding policymakers accountable. MCJ continues to watchdog the expansion of the State Port of Gulfport to ensure that the dollars spent result in the numbers of jobs promised, and that those jobs include positions for the low-to-moderate-income workers who need them the most.

# THE BP OIL SPILL - FIVE YEARS LATER, AN END IN SIGHT

In the spring of 2010, as Gulf Coast residents who had struggled to recover from Hurricane Katrina and the 2008 recession prepared for a new fishing and tourism season, a manmade disaster erupted in the Gulf of Mexico – the BP Deepwater Horizon oil rig explosion.

Building upon the civil legal aid experience developed in response to Katrina, MCJ organized the Gulf Justice Consortium, a group comprised of legal services and nonprofit organizations from four Gulf states that provided a coordinated legal response to the disaster. The group sought justice for those hardest hit by the economic and environmental impact of the oil spill,

recognizing that low-income communities already affected by the economic recession were more vulnerable to further peril due to the BP disaster.

Thanks to the vision and tenacity of MCJ founder Martha Bergmark, MCJ successfully secured funding from and smoothly transitioned its legal response between the Gulf Coast Claims Facility (GCCF) administered by Kenneth Feinberg and the Deepwater Horizon Court-Supervised Settlement Program. The course of recovery for these claimants was delayed by many appeals from BP as the company sought to evade performing duties outlined in the very agreement it had helped to write. In the final year of this program, MCJ clients cleared the remaining hurdles,

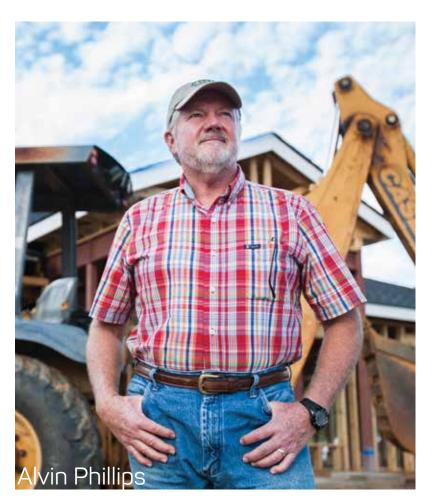
and MCJ moved toward the wrap-up of a long and complex journey to justice.

Over the lifetime of the project, the Gulf Justice Consortium has served approximately 15,000 claims or claimants, and recovered approximately \$15 million dollars for Gulf Coast residents.

The American Bar Association awarded its John Minor Wisdom Public Service and Professionalism Award to the Gulf Justice Consortium for its work in providing legal aid to those affected by the BP Oil Disaster. In addition, the consortium's multistate model was endorsed as an important component and recommended practice by the auditor for the GCCF.







# The Strength to Build a New Career

At 55 years old, **Alvin Phillips** had worked his way up in the construction industry, and held a well-paying position as the vice-president of the Southern Division of Industrial Concrete. A resident of Gautier, Mississippi, Phillips led the Mississippi Gulf Coast location of the Virginia-based company, procuring large construction contracts that kept the Southern Division's 80 employees hard at work.

But when the Deepwater Horizon exploded in the Gulf, the long-term impact of the blast sent shockwaves through the Mississippi Coast's construction industry.

"Business just dried up," Phillips says. "Everyone got scared. The company shut down the Southern Division. They offered to try and find me a spot in Virginia, but nothing was guaranteed, and I didn't feel like I could uproot my family when nothing was certain. I was basically out in the cold."

Phillips had a stellar reputation and years of experience, but with the entire Gulf Coast construction industry downsizing in the wake of the oil spill, there were simply no jobs to be found.

"After a few months with no prospects, I thought, 'I'm out and it's over,'" Phillips recalls. "When a friend referred me to the Mississippi Center for Justice, I didn't feel like I had hope of recovering anything, but at that point, I had nothing to lose."

With MCJ's help, Phillips filed a claim for his lost income, eventually receiving a settlement that almost equaled a year's worth of pay at his former position. Phillips used the money to launch a new career in which he put his skills to work buying, renovating, and selling homes. While still growing, his new business has not only allowed Phillips to support his family, but also to employ other construction workers.

"Mississippi Center for Justice made a life-changing deal for me. I went from no hope to, 'Hey, look here,'" Phillips says. "The money allowed me to regroup and get back in the ballgame. The Mississippi Center for Justice helped me get back to being productive again. I was so grateful, and I kept saying, 'This is tremendous, what you've done for me. What can I do for y'all? Can I pay you?' And their answer was, 'No sir, your bill is zero.' That is unheard of, just unbelievable. After all they've done for me and my family, I can't say enough good things about the Mississippi Center for Justice."

We offer our deepest thanks to the many community organizations and advocacy groups who collaborate with us to strengthen our campaigns to advance racial and economic justice throughout Mississippi. We value every hour of support from each volunteer attorney, student, and staff member at the law firms, corporate legal departments, law schools, colleges, and universities who partner with us. Progress would not be possible without you.

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Each contribution to the Mississippi Center for Justice is put to immediate use in support of our effort to provide legal services for the advancement of racial and economic justice. We are immensely grateful for the generous support of foundations, institutional contractors, law firms, corporations, and individual donors who make our work possible. Listed below are our 2014 donors of \$250 and more.

Lois Whitman

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## **STATEMENT OF ACTIVITIES**

for the years ended December 31, 2014 and 2013

	2014	2013
SUPPORT AND REVENUES  Contributions \$ In-kind Contributions \$ Grants Interest and Dividends Miscellaneous Contract Services.	1,238,104 313,498 2,608,536 563 1,453 244,945	1,458,367 911,594 3,016,575 1,296 - 382,823
TOTAL SUPPORT AND REVENUES	4,407,099	5,770,655
EXPENSES Program Services Management and General Fundraising	4,106,164 290,264 543,244	4,617,113 196,929 273,854
TOTAL EXPENSES	4,939,672	5,087,896
CHANGE IN NET ASSETS	(532,573)	682,759
RETURN OF GRANT FUNDS	(16,635)	-
INCREASE (DECREASE) IN NET ASSETS	(549,208)	682,759
NET ASSETS AT BEGINNING OF YEAR	3,523,339	2,840,580
NET ASSETS AT END OF YEAR\$	2,974,131	3,523,339

## **STATEMENT OF FINANCIAL POSITION**

for the years ended December 31, 2014 and 2013

ASSETS	2014	2012
CURRENT ASSETS	2014	2013
Cash\$	1,303,886	1,641,250
Receivables	1,627,186	1,644,228
Prepaid Expenses	37,810	18,701
· · · ·	2,968,882	3,304,179
PROPERTY AND EQUIPMENT, net	431,003	472,710
OTHER ASSETS		
Deposits	9,272	9,423
,	3,409,157	3,786,312
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts Payable	177,878	29,430
Accrued Expenses	156,680	133,333
Payroll Liabilities	468	210
	335,026	162,973
LONG TERM LIABILITIES		
Notes Payable	100,000	100,000
NET ASSETS		
Unrestricted	1,231,913	1,299,935
Temporarily Restricted	1,742,218	2,223,404
	2,974,131	3,523,339
\$	3,409,157	3,786,312



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Sandra Williams, Oil Recovery Intake Consultant

"And once the storm is over, you won't remember how you made it through, how you managed to survive. You won't even be sure whether the storm is really over. But one thing is certain. When you come out of the storm, you won't be the same person who walked in. That's what this storm was all about."

Award-winning writer Haruki Murakam