

OPENING DOORS

TO OPPORTUNITY FOR ALL



MISSISSIPPI
CENTER
FOR JUSTICE



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CENTER
FOR JUSTICE

AN ORGANIZATION DEDICATED TO ADVANCING RACIAL AND ECONOMIC JUSTICE

IMAGINE MISSISSIPPI

...where children, elderly and people with disabilities living in poverty have healthcare coverage to meet their basic needs.

...where all residents recovering from a disaster receive prompt, fair and adequate help in rebuilding their lives.

...where state policies promote equitable and affordable housing for all communities, regardless of race or socioeconomic status.

...where predatory financing is outlawed and low-income residents have access to fairly-priced financial services to meet their needs.

...where all children receive a quality education, benefit from a safe, constructive discipline system and stay in school to graduate.

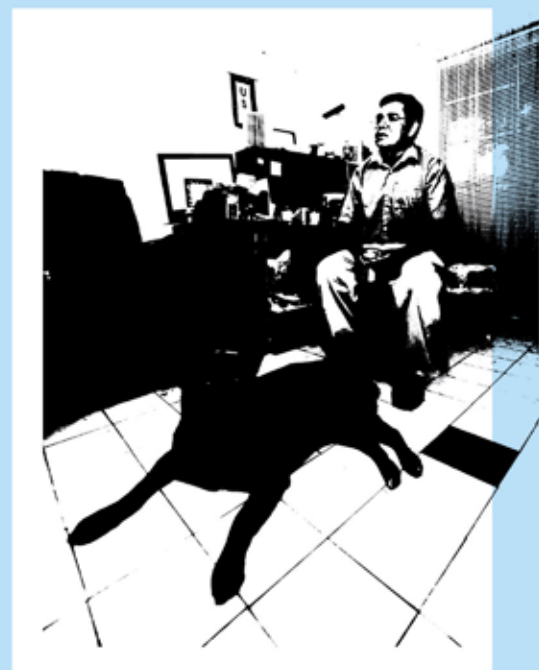
...where neighborhood residents work with developers, contractors, business owners and landlords to create vibrant, mixed-income communities for everyone.

...where all citizens have equal access to our justice system to resolve their legal problems.

...where lawyers and other advocates make a sustained commitment to advancing racial and economic justice statewide.

...where poverty has been eradicated.

IMAGINE MISSISSIPPI... THE SOCIAL JUSTICE STATE.



When the Mississippi Center for Justice opened its doors in 2003, it did so with direction from its board to attack a laundry list of policies that keep Mississippi at the bottom of nearly every indicator of human well being. It would require untangling well-entrenched policies that seemed perfectly designed to deny poor and African-American Mississippians access to meaningful opportunity to advance themselves.

The board and staff were audacious enough to believe that change was possible. Today, progress is being made. Yet the political and policy environment remains largely antagonistic to the same people who have been shut out for decades. Against a backdrop of national headlines about job losses, budget cuts, a foreclosure crisis and other economic woes that hit hardest in a state like Mississippi, the fight for racial and economic justice continues.

The staff and board of the Mississippi Center for Justice believe as strongly today as they did in 2003 in the possibility of advancing justice for all, and in opening doors to opportunity that creates positive change for all Mississippians. As a home-grown public interest law firm, we take seriously the challenges and our obligation to shine a spotlight on even the ugliest of problems. After all, when policy fails to protect the rights of the most vulnerable of our citizens, it fails each and every one of us.

This report shares just a few of the headlines that Mississippi Center for Justice staff, along with numerous *pro bono* partners and advocacy allies, have helped write during the past year:

- Our landmark settlement with the U.S. Department of Housing and Urban Development that redirected \$132 million to housing recovery and put an end to the state's exclusion of low-income and African-American residents of the Mississippi Gulf Coast from fully participating in Hurricane Katrina recovery.

- Our settlement agreement with South Delta Regional Housing Authority that forces the agency to lower rents and provide improved maintenance to tenants in six counties across the Mississippi Delta.
- Implementation of a Gulf-wide regional response to provide victims of the BP oil disaster free legal services to navigate the claims recovery system and advocacy to make that system more accessible and responsive to the communities damaged.
- Mobilization of a statewide coalition including businesses, clergy, financial institutions and others dedicated to reforming predatory lending laws.

This report also provides a glimpse of the stories we have yet to rewrite in our mission to advance racial and economic justice. Access to quality healthcare services, affordable child care, disaster recovery assistance, educational opportunity, fair lending and affordable housing continues to elude far too many Mississippians.

We continue to imagine Mississippi as the model social justice state, and our commitment is strengthened with each gift of time and talent from our dedicated supporters who make this work possible. The law student interns, *pro bono* lawyers and other volunteers who come through our doors inspire us to show Mississippians—and the entire nation—what social justice really looks like.



Since the age of 16, Joe Clement has worked as a shrimper. When BP's Deepwater Horizon oil rig exploded in 2010, it changed Clement's life forever. He owned his boat and employed several deckhands. With no prospects for fishing, Clement now faces a flood of financial problems, including a foreclosure on his home. Mississippi Center for Justice is leading a regional legal services response team to help people like Clement access and navigate the claims system. We are also working with Gulf Coast Claims Facility to improve the claims process so that victims receive fair, timely compensation to help them weather the economic crisis created by this disaster.

SIX YEARS LATER, EQUITY IN THE RECOVERY EFFORT

"I told them that I wanted to be acknowledged as a hurricane victim. This was not Storm Surge Katrina. It was Hurricane Katrina. There are thousands of us out here that had wind damage and the state of Mississippi told us, 'You don't exist. We don't even know you.'"

Pamela Landry lives in the rural northwest corner of Hancock County, Mississippi, some 30 miles from the coastline. When Hurricane Katrina carved its relentless path inland during 2005, the powerful surge of water did not destroy her home. But the wind did.

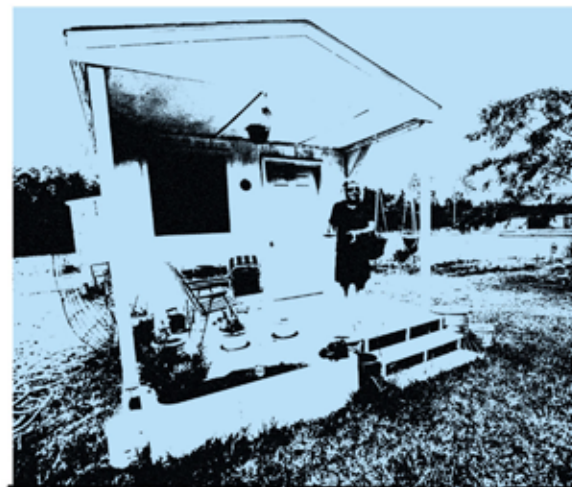
Ms. Landry owned her home, a spacious two-bedroom trailer, and the acre of land on which it sat. During the hurricane, a tree fell on her trailer, chopping it in half. She lost almost everything she had.

In the months – and years – after the hurricane, Pamela Landry fought to find help. She hoped to get government recovery funds to rebuild and get her life together. The saga she endured is typical of the experiences of many Mississippians after Katrina, especially those who are low-income, elderly, disabled and/or people of color.

In fact, Katrina's wind wreaked havoc on thousands of homes along the Mississippi Gulf Coast, hitting low-income, African-American communities just inland from the beach particularly hard. Families who lived beyond a 19th century railroad track about ¼ mile inland literally found themselves on the wrong side of the tracks when it came to hurricane recovery. The railroad protected these neighborhoods from Katrina's flood surge, but nothing stopped the 132-mile-per-hour wind. The state denied help to families who suffered wind, but not flood, damage.

Ms. Landry's first challenge was getting an initial response from FEMA. Her brother and niece, who lived on the same property and had minor damage to their homes, got FEMA checks right away. But Ms. Landry's claim was "turned off." FEMA never explained why this happened; she was simply bumped out of the system. After standing in line for eight hours to get reinstated, she finally got a FEMA trailer in January 2006.

Then came the task of finding the right long-term recovery center that would accept her application. "That took me until October 2006," she said. "I went to Bay St. Louis, and they said I didn't belong there. Then I went to Waveland, and they said I



Pamela Landry's house still needs insulation and other repairs to make it livable.

wasn't covered there. I finally went to Pearlington, and they took my claim." Each time, she had to take a day off work and stand in line for hours. She has painful arthritis in her knees.

Ms. Landry was determined to rebuild and to do it on her own property. At the Pearlington recovery center, someone finally listened to her story and referred her to the Catholic diocese, which was ready to help. She got limited funds from FEMA, although not enough to cover her losses or construction of a new home.

She forged ahead. She found a single-room cabin that had been used as an office and cobbled together materials to build an additional room. The Catholic Diocese helped join the two rooms together and level the structure. They also helped with bathroom and kitchen fixtures and an air conditioner. In May 2008, Ms. Landry moved in, before it was fully finished or furnished.

She went into debt to finance the construction of this home, all the while continuing to seek disaster relief funds. She was turned down for a



Small Business Administration low-income disaster loan, because, they said, her income was too low to pay back the loan. She applied for a Mississippi Homeowner's Assistance Program grant and was turned down because her home was damaged by wind, not water. She called the governor's office and was told that private insurance was supposed to cover wind damage and it was her fault if she did not have it. Ms. Landry explained: "I told her, 'Lady, I don't have insurance. I'm low-income. What part of low-income don't you understand?'"

Ms. Landry became even more angry when she learned that hundreds of millions of dollars from Mississippi's federal disaster grants were being reallocated to expand the State Port at Gulfport. In the meantime, she read in the paper about the Mississippi Center for Justice and went to a meeting to tell her story. "I told them that I want to be acknowledged as a hurricane victim. This was not Storm Surge Katrina. It was Hurricane Katrina. There are thousands of us out here that had wind damage and the state of Mississippi told us, 'You don't exist. We don't even know you.'"

The state knows them now. Ms. Landry became a named plaintiff in a lawsuit directed against the U.S.

Department of Housing and Urban Development, which had approved the governor's plan to divert housing relief funds to port expansion, even though only 13 percent of those funds had been directed to help low- and moderate-income households rebuild. The suit led to a landmark settlement, in which Governor Haley Barbour agreed to set aside \$132 million for low-income households in nine Mississippi counties. The new effort would open the doors to repairs for thousands of people like Ms. Landry and residents of the African-American communities who had fallen through the cracks of a flawed hurricane relief system.

In August 2011, Ms. Landry waits to hear the results of her application. Her house remains unfinished; she needs a stove and numerous repairs. She is looking for a new job, because her current position as a part-time cashier at Walmart requires her to stand, which is painful on her knees. But her spirits are not daunted. "I feel fantastic now," she said. "They are finally saying there are needs out here. I tried to tell as many people as I could to get into this program. At least you can get repairs done, you know, to bring us back up to our living standard where we were before the storm."



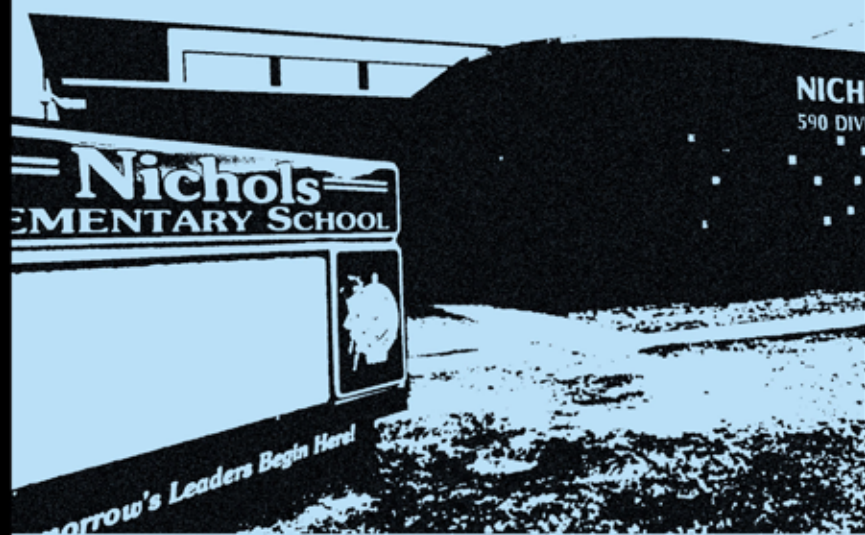
During Hurricane Katrina, a tree fell on Ms. Landry's trailer, chopping it in half. She lost almost everything she had.

LANDMARK SETTLEMENT RESTORES HOPE FOR REBUILDING

Mississippi Center for Justice, along with *pro bono* partners Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, PC and the Lawyers' Committee for Civil Rights Under Law, filed a lawsuit on behalf of several individual clients, the Mississippi State Conference NAACP and Gulf Coast Fair Housing Center, challenging the State's diversion of Hurricane Katrina recovery funds away from low-income housing repair to the expansion of the State Port at Gulfport. During November 2010, HUD Secretary Shaun Donovan, Mississippi Governor Haley Barbour and Mississippi Center for Justice attorney Reilly Morse announced an agreement that restored \$132 million to housing recovery for low-income homeowners and renters.

Officials expected about 5,000 applications. More than 17,000 residents stood up to be counted, filing their applications by the January 31, 2011, deadline. There is no fixed date for getting money out the door and repairs started, but the Center is monitoring progress and working to ensure a fair implementation.

ADVANCING EDUCATIONAL OPPORTUNITY



Nichols has a long and prestigious history. Founded in 1886 as the Biloxi Colored High School, it became a junior high school and then an elementary school, all the while graduating students who went on to be doctors, lawyers and educators. Throughout its history, Nichols remained a hub of the African-American community; Mary McLeod Bethune and Booker T. Washington were visitors to the school.

In 2004, Nichols opened the school year in a brand new facility, built as part of a school desegregation settlement. The "new" Nichols had a state-of-the-art computer lab and an imagination center. When the school board voted to close Nichols and send students to Gorenflo, even the children were upset; they loved their school and they performed well. Test results from Spring 2011 show lower scores among the students at Gorenflo, particularly among African-American males. The Center and its community allies continue to seek solutions to reopen Nichols and restore it to its previous high performance standards.

Nichols Elementary School in East Biloxi, Mississippi was simply the best. Not just the highest performing school in the Biloxi public school system, but a star school—the highest rating in the state. In 2010, Nichols won a national Blue Ribbon award from the U.S. Department of Education, one of only four schools in the state to get this honor. That same year, Nichols produced Mississippi's teacher of the year and the Biloxi parent of the year.

All of these achievements are especially notable given that Nichols served an African-American and Vietnamese community with one of the highest poverty levels in Mississippi. Everyone was proud of Nichols. So imagine the surprise when Biloxi residents learned in April 2010 that the school board was closing this award-winning school. Board members made this decision with no outreach to parents, the community or to African-American educational leaders in Biloxi.

Perhaps the board thought no one would notice, but they were wrong. Community members and educators formed a Save Our Schools Coalition, held rallies and picketed the businesses of the school board members. Mississippi Center for Justice joined the coalition in a campaign that combines public education, community action and legal remedies.

As the Nichols librarian said, this was a school that weathered Hurricane Katrina and "in spite of traumatized students and faculty who had suffered great personal, psychological and emotional distress, our teachers were able to maintain high standards of instruction." She added, they were "facing a storm of a different kind."

Ethel Clay is a community leader in Biloxi, a Nichols graduate and a retired educator who taught science for 31 years in the Biloxi school system, including at Nichols. She is a current board member of the Parent Teacher Organization at Gorenflo Elementary School, where Nichols students were sent for the 2010-2011 school year. Ms. Clay learned that the board planned to close Nichols from the newspaper. "I couldn't believe it," she said. "I was just mortified. Why take your best and cut it off?"

Usually when a school district closes a school, it is because of low performance or because the facility is old and falling apart. This was clearly not the case with Nichols, a shiny new school, built with \$10 million in taxpayer funds. Following Hurricane

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Katrina, FEMA supplied an additional \$5 million for repairs.

The official argument for closing Nichols was decreasing enrollment after Katrina, a population decline that applied to the entire district. Many families, particularly in the devastated neighborhoods surrounding Nichols, did not receive the support they needed to repair their homes quickly and were slow to return. Nichols' enrollment fell when it reopened in 2006, but it increased steadily each year thereafter. In making the decision to close Nichols, the board did not examine proposed opportunities to increase enrollment, such as recruiting students from nearby Keesler Air Force Base or making Nichols a magnet school and drawing tuition-paying students from across the district. Furthermore, by combining the two student bodies of Nichols and Gorenflo, the board ignored their own strategic plan, which included a pledge to keep teacher-pupil ratios at 16 to 1.

The board also cited budget issues in its decision to close Nichols. However, the school district had a \$10 million surplus. The W. K. Kellogg Foundation offered the district a three-year, \$1.5 million grant to support community involvement, but the board

turned down the grant, claiming that it would usurp the authority of the school board and therefore was not allowed by state law. Mississippi Center for Justice filed for a declaratory judgment asking the state court to declare that such a foundation grant is legal and would not interfere with the school board's authority to govern.

At a school board meeting in December 2010, Clemon Jimerson, a 1964 graduate of Nichols and a retired educator, asked: "Were historical and cultural factors considered in closing the school? If not, why not?" Calling the closure "a veiled attempt at cultural and historical destruction," he cited Nichols as an icon in the community that represents African-American evolution from slavery to educational success. Nichols, said Jimerson, "is the thread that binds the black community together." Community leaders in East Biloxi are not about to stand idle while that thread is cut.

In 2011, a year after the news that Nichols would close, the Biloxi school superintendent resigned. He was replaced in July by another Mississippi school superintendent whose district also has a star-rated school. Community leaders in Biloxi are hopeful that he will understand their pride in Nichols and re-open the conversation.

The Center and the community believe re-opening Nichols remains a viable option. The school buildings are maintained and in good shape. The Boys & Girls Club of Biloxi uses it after hours and during the summer.

Ethel Clay's 9-year-old daughter, Ebony, is one of the optimists. She went to Nichols and is now at Gorenflo, but she misses Nichols. The level of education is not the same, she says, and Ms. Clay agrees. For one thing, Ebony is not expected to do homework as she was at Nichols. She is bored; and although she still does well, her grades are not as stellar as they were at Nichols. "It's just the stuff is too easy," she says, adding that the only day she likes to go to school is Friday for "Create," a special class for high-performing youngsters. Ebony wants to write President Obama and ask for his help in reopening Nichols.

In the meantime, East Biloxi is on the rise. The U.S. Department of Housing and Urban Development

invested \$35 million to rebuild after Katrina. A new housing development right across the street from Nichols has 196 units of affordable housing, half of which are already filled by parents who ask: "How are the schools?" The hopes of parents are matched by the community and by the Center. This story is not over.



Ethel Clay is fighting for educational opportunity for her daughter and other students at Nichols Elementary.



PROTECTING LOW-INCOME RENTERS' RIGHTS

Tommie Akins does not demand a lot from life. "I just want to live in peace," she says, without having to deal with a lot of "confusion." But for more than two years, Ms. Akins' life has been anything but peaceful. She lives in Belzoni, Mississippi, in a low-income housing complex run by the South Delta Regional Housing Authority, which manages units across six counties of the Mississippi Delta. This organization is mandated by statute to support low-income residents in affordable housing. It is also mandated to keep these homes in livable condition. It does neither.

Ms. Akins, 72, is a retired hospital worker who lives on her monthly Social Security check. She has been in her current home for 13 years. She has good neighbors, and children and grandchildren who stay in touch. Her small two-bedroom house is filled with beautiful furniture inherited from her mother; her yard is an oasis of decorative plants and garden furniture. But like hundreds of other residents in South Delta housing, her life has been in turmoil.

In June 2009, Ms. Akins opened her mail and discovered a bill that more than doubled her monthly rent. "I felt like I was gonna catch on fire," she recalled. "I wondered why they were raising the rent because they never fixed the houses. When you called them, they didn't respond." Ms. Akins was not alone in getting such a staggering rent increase. South Delta tenants across the six counties received similar bills that more than doubled their rent, with no notice and no explanation.

The increased rent was an insult on top of the appalling maintenance. South Delta units suffered from leaky roofs, cracked floors and shifting foundations, chronic sewage and septic problems, exposed and unsafe electrical wiring and more. Some homes, though still occupied, had actually been condemned; but these families, too, received rent increases. Many of South Delta's tenants are elderly and/or disabled. When tenants called for repairs, they waited months for a response, if they got one at all. They often ended up making the repairs themselves.

Among the numerous maintenance issues in her

own home, Ms. Akins' back door was broken and would not lock; she did not feel safe leaving the house. It took South Delta more than a year to fix the door. When it was finally repaired, her son had to put in a lock and she had to paint the door herself. But the door was nothing compared to her toilet. "The commode wouldn't flush," she said, so she called



Tommie Akins is a great-grandmother who stood with Mississippi Center for Justice to bring positive change to South Delta housing.

South Delta. After a month, they came out and the repairman said he had to take it in to fix it, so he pried it off the floor. "He busted it," said Ms. Akins. South Delta's solution to this problem was to charge her \$700 for a new toilet.

Stories like this galvanized tenants after the rent increase and led them to reach out to the Mississippi Center for Justice for assistance. In July 2009, the Center, representing approximately 250 tenants, filed a lawsuit in federal court against South Delta. The lawsuit alleged that South Delta's rent increases violated Mississippi law, the federal Fair Housing Act and the Americans with Disabilities Act. The suit also charged that South Delta denied tenants due process and violated the terms of their rental contracts.

Following a brief moratorium on rent increases, the court allowed the raised rents to go forward while the case proceeded. More than 50 families were unable to pay the higher rent and eventually left their homes. Most of their units were boarded up or simply left to the whims of the Mississippi weather. In Ms. Akins' neighborhood, six homes were left empty and abandoned.

Ms. Akins' son helped her pay the higher rent and she was able to stay in her home. She and her fellow tenants celebrated in May 2011, when a settlement was finally reached. The details of the agreement are confidential, but all of the rents decreased, with a promise of affordable and better maintained properties for all South Delta residents.

"I was glad in my heart" after the settlement, said Ms. Akins. "I like this place. There isn't anywhere else to go in Belzoni. There aren't too many decent houses here." She is still waiting for repairs to her roof, her porch and her bathtub. She and her fellow South Delta tenants want affordable rent and well-maintained homes. This is not too much to ask of a public housing authority. Mississippi Center for Justice will make sure the agreement with South Delta is honored. That is the least they can do for justice.

Tommie Akins lives in Belzoni, Mississippi, in a low-income housing complex run by the South Delta Regional Housing Authority. This organization is mandated by statute to support low-income residents in affordable housing.

It is also mandated to keep these homes in livable condition. It does neither.



RECOVERING FROM THE OIL DRILLING DISASTER



Paul Tran struggles to keep his family store afloat as he awaits payment for his claims related to the BP oil disaster.

“Welcome to Super K,” says the sign above Paul Tran’s convenience store and gas station in Long Beach, Mississippi. The sign is indeed welcoming, but his business is still lagging some 18 months after the April 2010 BP oil disaster in the Gulf of Mexico.

Like other small business owners on the Gulf Coast, Mr. Tran faced a double whammy of disasters. First came Hurricane Katrina in 2005, which wiped out much of his coastal town of Long Beach and shut down his store for three months. After Katrina, he explained, “I fought back, tried to rebuild. And we did pretty good.” But just when he was feeling confident again, the BP Deepwater Horizon rig exploded, killing 11 people and sending unimaginable amounts of oil into the Gulf of Mexico and onto its beaches.

Mr. Tran’s store, which he opened in 2003, sits at a busy crossroads. His customers are Long Beach residents, local shrimp boat crew and recreational fishing devotees, and tourists who spend holidays on the coast. But with oil gushing into the water and oozing onto the beaches in 2010, “nobody fished and it was hard and we couldn’t sell gas or anything,” he explained. “We had no fishing, no tourists either.”

Under pressure from the government, BP set up a \$20 billion claims fund to compensate residents for lost wages and income. They began issuing emergency checks. But for many, including Paul Tran, getting what they were due turned into an administrative nightmare. Their livelihood was gone. They were promised support, but the claims process became a labyrinth of confusion.

In Mississippi, the Vietnamese community was hit particularly hard by the disaster. Vietnamese residents make up approximately half the state’s commercial fishing industry. Mr. Tran was quick to submit his claim to BP, filing an application for an emergency payment in August 2010. He waited three months for a reply, only to find out his application had somehow been transferred from a business to an individual claim, which meant a much lower payment. “I don’t know how they made that mistake,” he said, “since they helped me with the paperwork and even filled it out for me.” He re-filed and eventually received a check for \$3,700, far below the payment he qualified for as a small business.

The aftermath of Hurricane Katrina taught social justice advocates many things, chief among them that access to justice following a disaster, especially for low-income and minority residents, requires legal advocacy. Mississippi Center for Justice also learned from Katrina that a regional disaster needs a regional response ... and a coordinated one.

The Center put those two lessons to work after the oil disaster and is leading a five-state network of 12 legal services organizations that provide free counsel to coastal residents, helping them navigate the claims system and get the financial support they deserve. The need for help is evident. Legal services providers in the five states received some 3,000 requests for assistance between January, when the network was launched, and June 2011.

In Long Beach, more than a year after the disaster, customers at Mr. Tran’s convenience store

The aftermath of Hurricane Katrina taught social justice advocates many things, chief among them that access to justice following a disaster, especially for poor and low-income residents, requires legal advocacy.

are beginning to come back. But the shelves in his store are partially empty and the gas tanks outside remain closed. It will cost him \$30,000 just to refill the tanks to get that part of his business open again. “Since last April,” he explained, “I’ve used all my money. I borrowed money from my family. I used to have six people working here, now it’s just me and my wife.” If he had received an adequate emergency payment from BP in the first place, he would probably be fully operational by now.

“Every time we go down to the claims facility,” he said, “the people tell me ‘Oh, don’t worry about it. We’re gonna make it right.’ So we re-file everything again, and then three months later....” He adds that he’s not alone in his frustration. “I know a lot of people around here that own a business and they never got a penny,” he said.

Paul Tran heard about the Center at a public forum held by Mississippi Attorney General Jim Hood. The Center helped him reapply, once again, in June 2011. “I have all the records, all the paperwork and documents, whatever they need,” said Mr. Tran.

Paul Tran’s story is not an isolated one. The Center and its legal services partners across the Gulf have advised many who filed as a business but got a response as an individual, a huge difference when it comes to monetary compensation. The Center has seen others whose documents were lost or who received no response at all from their applications. Still others are being investigated for fraud for claims lower than \$600. Mississippi Center for Justice and its partners have investigated delays in payment and inconsistencies in terms of who is or is not compensated within the same industry. They have also identified and addressed whole categories of people who were simply left out of the process, such as those who fish for subsistence to feed their families or fabricators, who manufacture items used in the oil drilling industry.

The money is there. Of the \$20 billion BP allocated to support victims of the disaster, only \$4 billion had been distributed as of June 2011. The Center is on board to help make sure all who qualify, including Paul Tran, understand the system and get a fair response. “We don’t want anything that doesn’t belong to us,” Mr. Tran insisted. He just wants what was promised, so he can get his store and gas station fully running again and support his family.

FIGHTING THE HIGH PRICE OF LOW-DOLLAR LOANS

“I made a bad decision but I made a decision to try and help my family, but it turned out to be more negative than positive.”

That's how Victoria Leasy, a single mother of two in Greenville, Mississippi, describes her encounter with payday lending. Ms. Leasy worked full time, but needed help during the holidays, so she visited a local payday loan store and wrote a check for \$365, of which \$300 was the loan and \$65 was the interest fee. When she could not afford to pay back the loan, the store offered her a new loan—with a new fee—to cover the balance.

In Mississippi, payday loan stores outnumber the most recognized fast-food establishments. Amid flashing neon signs and under the guise of providing fast, easy access to cash, they market their products most heavily in the poorest parts of the state. They attract single mothers, low-wage workers and others who are most likely to have poor credit and need access to small amounts of money for both emergency and normal living expenses between paychecks.



Leasy, mother of two, turned to payday lending to make ends meet when she lost her job. "I made a bad decision," she says of the experience.

Those fast, low-dollar loans come at a high price. Because the entire loan amount, including the fee, is due in two weeks, most people are unable to pay it off so quickly, and borrowers end up in a cycle of debt that forces them to take out a new loan every two weeks. Each new loan comes with a new fee.

The cycle continues, with many borrowers taking out an average of nine loans simply to pay off the first one, generating fees that amount to an interest rate of more than 500 percent. It is estimated that the typical payday loan borrower in Mississippi pays more than \$1,000 in fees for a \$325 loan.

When Ms. Leasy lost her job and was unable to repay the entire loan amount, she tried to work out an installment plan. The store refused to work with her, and turned her account over to a collection agency. The collection agent called her employer, pretending to be a law enforcement agent and making threats to arrest her if she did not immediately repay the entire loan. Unable to do so, she begged for more time.

"I didn't dispute or argue about my debt, I simply needed more time to repay it," she said. "I was scared and full of anxiety. I was so fearful, not knowing if I would be arrested or not."

Fed up with the harassment and threats, Ms. Leasy took action. When the local payday lending store told her they had received other complaints about similar tactics used by the collection agency, she refused to be afraid any more. She called her U.S. Congressman's office and the Mississippi Attorney General's office, each of whom referred her to Mississippi Center for Justice, where she found the support she needed to fight back.

"It made me feel good that there was someone else who was going to advocate for me in this situation," Ms. Leasy explained.

While the Mississippi Center for Justice understands the need for small-dollar loans, the Center adamantly opposes the business model of the payday lending industry. As part of Mississippians for Fair Lending coalition, the Center is advocating for legislative reform that will provide longer repayment periods and

**"It made me feel good that
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me in this situation."**

lower interest rates for borrowers, as well as a database so that stores will have to track and report their loan information, just like other financial institutions do.

The Center and its coalition partners are also conducting grassroots public education sessions so that citizens know more about their options. The good news is that there are alternatives. Mississippians have access to nearly 600 sources of small-dollar loans that can be obtained at more affordable and manageable terms than payday loans. Small dollar loan providers and payday loan alternatives are available where 98 percent of the state's population resides. A number of consumer groups and reputable banking institutions also offer free financial counseling and planning services. That's a good start, but there is still more to be done.

After months of fighting with the collection agency and the local store, Ms. Leasy was not able to work out a payment plan. She knows the bad credit will make it harder for her to access financial services in the future. She is not stopping, however, in her effort to help other Mississippians avoid the painful experience she has endured.

"I learned my lesson," she says about accessing "cash in a flash." "It was a bad decision, but I made the decision with good intentions."



OPENING DOORS TO FAIR LENDING

Battling a \$30 billion industry is not for the faint of heart. With national and state-based partners, the Center launched an integrated campaign during the 2011 session of the Mississippi Legislature that raised public awareness about the abuses of payday lending. The coalition garnered a hearing before the powerful Banking and Finance Committee in the Mississippi House of Representatives. Media coverage was steady, and editorial boards across the state wrote in favor of reform. The industry launched its own initiative, complete with a well-funded lobbying effort that ultimately garnered legislation that favored their profits over consumer protection.

The campaign emboldened citizens just like Ms. Leasy to continue the fight for reform.

Even the United States Congress has noted how destructive payday loans are. In 2006, the Department of Defense issued a report to Congress that found "predatory lending undermines military readiness and harms the morale of troops and their families." As a result, Congress enacted a law that caps the interest rate at 36 percent for military borrowers and their families. At least 12 states have banned the practice altogether.

If these loans are harmful to military personnel and residents in other states, how can they be healthy for low- and middle-income workers in Mississippi? The Center will continue to lead this effort and seek additional grassroots support through our community organizing efforts, media outreach and policy advocacy. The hardworking citizens of Mississippi deserve nothing less.

A collection agent posing as law enforcement threatened to arrest Leasy if she did not pay her entire payday loan balance. She found Mississippi Center for Justice, and is now speaking out about the perils of payday lending.

OPENING DOORS TO OPPORTUNITY IN THE MISSISSIPPI DELTA



Though rich in history and culture, the region of the Mississippi Delta is among the most economically depressed in the United States. The Delta's population is nearly 60 percent African-American; overall, African-Americans comprise 37 percent of the state's population. Combined with high poverty rates, this population is particularly vulnerable to the racial and economic disparities facing Mississippi and the nation.

Since its inception, Mississippi Center for Justice has held the belief that in order to advance racial and economic justice statewide, a sustained presence in the Mississippi Delta is a priority. During 2011, the effort to open doors to an office located in the region took one major step forward.

In mid-2011, the Center received a two-year, \$2 million grant from the W.K. Kellogg Foundation that will make it possible to expand the Center's access to education and healthcare programs to the Mississippi Delta with the support of an office in the region.

"We have been working for the past several years to serve the needs of residents in the Mississippi Delta through our access to justice programs," said Martha Bergmark, Mississippi Center for Justice founding president and CEO. "We have used this time to learn more about the needs and culture of the area. We have been diligent in our efforts to serve those needs but extremely mindful of not opening an office until we could financially sustain it. Funding from Kellogg makes this vision a reality."

The office is slated to open by the end of 2011, and will be located in Indianola. The plan includes initial staffing of four people, including a managing attorney and two support personnel, as well as a Skadden legal fellow.

The need for a legal advocacy capacity embedded in the Delta community is

urgent and clear. "A Portrait of Mississippi: The Mississippi Human Development Report 2009," published by Mississippi State Conference NAACP, the American Human Development Project and Oxfam America, highlighted startling educational

**"An African-American boy
born in Mississippi today
can expect a shorter lifespan
than the average American
did in 1960. The need for
a legal advocacy capacity
embedded in the Delta
community is urgent
and clear."**

and health disparities that African-American Mississippians, particularly those in the Mississippi Delta, face. According to that report, an African-American boy born in Mississippi today can expect a shorter lifespan than the average American did in 1960. African-American men die at higher rates than white men from the leading causes of death—heart disease, cancer, stroke—but also from other factors, including homicide and HIV/AIDS.

Sadly, access to quality education is equally inadequate. The same report confirms that Mississippi has some of the worst scores in the nation on most measures of K-12 educational quality. It further reports that about one-third of African-American men in Mississippi over the age of 25 do not have high school diplomas. Still greater numbers of African-American boys are leaving high school without graduating. Counties in the Delta have the worst level of educational attainment in the state. Almost one in three adults in those counties has not finished high school.

As with all of its campaigns, the Center realizes that coordination to maximize resources is a key to successfully addressing these serious, systemic issues. At its new Delta office, the Center will provide a legal capacity to address the needs of special education students and school discipline policy, as well as access to healthcare with a particular focus on the implementation of the Affordable Care Act and discrimination incurred by the HIV/AIDS population.

"We believe this office will enhance and support the work of the numerous community partners with whom we already collaborate," Bergmark added. "We will continue to work statewide, including in the Mississippi Delta, on issues of fair lending, access to affordable healthcare and affordable housing."



SOCIAL JUSTICE CAMPAIGN PARTNERS

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 treasure 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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AARP Mississippi
Acadiana Legal Services
ACLU of Mississippi
Advocates for Environmental Human Rights
Alabama Appleseed Center for Law and Justice
Back Bay Mission
BancorpSouth
BankPlus
Capital Area Bar Association Young Lawyers Division
Capital Area Legal Services
Catholic Diocese of Jackson
Children's Defense Fund, Southern Regional Office
Church of Christ (Holiness)
Coalition for a Prosperous Mississippi
Coastal Family Health Center
Coastal Women for Change
Community Builders' Leadership Initiative
Community Foundation of Greater Jackson
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Disability Rights Mississippi
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Florida Bar Foundation
Florida Legal Services
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Gulf Coast Community Design Studio
Gulf Coast Fair Housing Center
Gulf Coast Interfaith Task Force
Gulf Coast Renaissance Corporation
Gulf Regional Planning Commission
Habitat for Humanity – Metro Jackson
Hancock Housing Resource Center

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FINANCIAL SUPPORT

Each contribution to the Mississippi Center for Justice is put to immediate use in support of our home-grown capacity to provide legal support 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 2010 donors of \$250 and more.

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STATEMENT OF ACTIVITIES

for the years ended December 31, 2010 and 2009

	2010	2009
Support and Revenues		
Contributions.....\$	606,261	527,917
In-kind Contributions.....	1,656,174	4,428,776
Grants.....	1,497,200	1,937,548
Interest and Dividends.....	260	515
Miscellaneous.....	3,379	16,444
Contract Services.....	104,707	228,667
Total Support and Revenues	3,867,981	7,139,867
Expenses		
Program Services.....	3,646,401	6,164,104
Management and General.....	330,432	108,596
Fundraising.....	200,980	282,372
Total Expenses	4,177,813	6,555,072
Increase (Decrease) in Net Assets	(309,832)	584,795
Net Assets at Beginning of Year	1,362,543	777,748
Net Assets at End of Year	\$ 1,052,711	1,362,543

These pages provide a condensed version of the Center's financial statements as presented by management for the fiscal year ended December 31, 2010. Our financial statements have been audited by Matthews Cutrer & Lindsay P.A., an independent public accounting firm. Their complete report of audited financial statements with accompanying footnotes is available upon request from the Center's offices.

STATEMENT OF FINANCIAL POSITION

for the years ended December 31, 2010 and 2009

ASSETS	2010	2009
Current Assets		
Cash.....\$	118,361	308,661
Receivables.....	1,210,654	1,314,862
Prepaid Expenses.....	6,595	3,993
	1,335,610	1,627,516
Property and Equipment, net	38,991	41,738
Other Assets		
Deposits.....	7,760	3,510
	1,382,361	1,672,764
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts Payable.....	148,060	169,438
Accrued Expenses.....	82,675	80,026
Payroll Liabilities.....	98,915	60,757
	329,650	310,221
Net Assets		
Unrestricted.....	(294,914)	3,139
Temporarily Restricted.....	1,347,625	1,359,404
	1,052,711	1,362,543
\$	1,382,361	1,672,764

ABOUT THE MISSISSIPPI CENTER FOR JUSTICE

The mission of the Mississippi Center for Justice is to advance racial and economic justice. The Center carries out its mission through a community lawyering approach that combines legal services with policy advocacy, community education and media advocacy. The Center's campaigns are creating better futures for low-wealth Mississippians and communities of color in the areas of educational opportunity, financial security, access to healthcare and child care, affordable housing and community development.

The Center capitalizes on the time and talent of volunteer attorneys, law students and professionals from other public and private sectors. To find out more about the Center's work, including volunteer opportunities and how to donate in support of our work, visit www.mscenterforjustice.org and follow us on Facebook and Twitter.

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TRESPASSING**
*Violators Will Be
Prosecuted!*



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We express our deep gratitude to Joanne Edgar, writer, and Suzi Altman, photographer, for their contributions to the development of this report.

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