

**Quotes from Douglas Dowler  
Executive Director, Pineywoods HOME Team Affordable Housing Inc.**

East Texas sustained substantial damage from Hurricane Rita. The region has hosted over 54,000 evacuees from Hurricanes Katrina and Rita. Its churches, homes and schools have reached capacity as community shelters. There is no remaining livable space.

Hurricane Rita destroyed 54,000 structures and damaged 200,000 structures throughout East Texas. As a result, the region lost approximately 30% of its housing units.

LISC, the Housing Assistance Council, NeighborWorks organizations and the Enterprise Foundation are four national nonprofit intermediaries that help smaller nonprofits, such as Pineywoods HOME Team Affordable Housing Inc., a community development corporation and community development housing organization. After the hurricane, LISC provided Pineywoods with emergency operating funds and financing in the form of grants, zero percent interest loans and other products and services to enable Pineywoods to provide emergency repairs to its clients' houses.

There is a hurricane redevelopment program in East Texas that targets 22 counties called the Rita GO Zone. (For more information, go to [http://www.serbinski.com/Whatsnew/Newarticles/2005\\_Hurricane\\_Tax\\_Relief/body\\_2005\\_hurricane\\_tax\\_relief.html](http://www.serbinski.com/Whatsnew/Newarticles/2005_Hurricane_Tax_Relief/body_2005_hurricane_tax_relief.html).) LISC has committed \$1.2 million towards the rehabilitation and reconstruction of houses. This helps cover the substantial amount of structural problems residents face, including roof and window damage and debris removal.

It is extremely difficult for low- and moderate-income families to get \$2,000 loans from banks to pay for a new roof. They do not meet lending requirements nor have equity in their property. There is no specific program tied to helping them get their houses rebuilt up to construction standards. In response to this problem, Pineywoods helps families with needed repairs. Meanwhile, there are a lot of communities with "blue roofs," FEMA's blue tarps used as temporary roofs.

The Housing Assistance Council gave technical training and funds to Pineywoods 11 years ago. The Enterprise Foundation helped develop another one of its project, as featured in the Dallas Fed publication e-Perspectives: [http://www.dallasfed.org/ca/epersp/2001/3\\_2.html](http://www.dallasfed.org/ca/epersp/2001/3_2.html).

To date, Pineywoods has developed over 500 units of affordable housing. Three of its projects have included tax credits and two more are pending. LISC has just invested over \$850,000 in Pineywoods for predevelopment purposes. This investment has helped Pineywoods leverage \$16 million in predevelopment grant money for multifamily and single family units. All of the intermediaries mentioned have been this community development organization's source of financing when banks could not do so.

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