The Changing Tides
The Magazine of Back Bay Mission Summer 2016

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HOUSING REHABILITATION
Hammering Away For A Brighter Future

STRENGTHENING NEIGHBORHOODS, SEEKING JUSTICE, TRANSFORMING LIVES
A Note from Craig Steenkamp, Back Bay Mission’s Construction Manager

Not many people have the luxury of saying they are excited to go to work every morning, but I can. I get to be a part of something very special working with volunteers from all around the country that are here on a mission trip to learn new constructions skills and enjoy the fellowship time together. Along with the volunteers we get to make a huge difference in the lives of the families we get to serve. I am extremely passionate about the work we do and the way we do it and that makes the difference. We at Back Bay Mission are dedicated to making sure that every house we touch we turn into a home and we make it sustainable for every homeowner. Every family we touch deserves a home that is safe, decent and sustainable and I am personally committed to that.

The Housing Rehabilitation program is vital for the families we serve. I would really like to see our friends and allies getting behind this program. I would like to see Back Bay Mission not turning those in need away, but having the funds available to allow those families to get the help they need. Help us raise families up from a place of despair.

In this issue of The Changing Tides, you will learn about our housing rehabilitation program and a new, $200,000 campaign to strengthen it. Please keep the power of this ministry in mind and think about what you can do to serve low income homeowners on the Mississippi Gulf Coast.

Living the dream job!

When Pam and I first came to Back Bay Mission as work campers in October, 2006, it was love at first sight. In order to fulfill a long term desire to work to make a difference rather than working to make money, I spoke with Shari Prestemon about working at Back Bay Mission. Unfortunately, after talking it through, it was not the right time for our family.

In 2014, I learned that Craig Steenkamp was looking for a new assistant. This time the timing was right. The job description fit my skills and experience perfectly. Now, a year and a half into the job, I am living the dream!

The most heartbreaking part of the job is having to say no to the 6 to 10 clients that call each month requesting assistance or telling clients on the waiting list they need to wait a bit longer. Often they tell me in tears we are their last chance. I know this to be true because now 11 years after Hurricane Katrina, we are the last organization doing this type of work on the Gulf Coast. Our services are in greater demand than any time in the history of Back Bay Mission. For the first time ever, we have stopped accepting applications.

With my business background, I tend to think about this problem in business terms. Supply and demand. We clearly have significant demand. The supply is met by labor and materials. With our work camp calendar filling up within weeks and many groups relegated to the waiting list demonstrates labor is in ample supply. The materials side is where we are limited. Meeting that need is what the Housing Rehabilitation Campaign is all about. I know we can count on the many churches and individuals that love Back Bay Mission the way we do to help out.

We don’t think we can solve all the housing problems on the Gulf Coast, but, with your help, we can make a difference for more families like the Dronets.

I am humbled to be part of the staff of this wonderful organization that has worked for social justice and to relieve the effects of poverty for nearly 100 years. Thank you for all you do to support our efforts.

Alan “Benji” Benzschawel
Assistant Construction Manager

Mission Statement

Back Bay Mission meets the urgent needs of those suffering from poverty and its effects while building pathways to social justice. We lead the way in delivering services, creating collaborative solutions, and transforming lives through mission immersion experiences.

Vision Statement

To eradicate the sting of poverty and its effects on individuals and communities.

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The Board of Directors and staff of Back Bay Mission are pleased to announce that we are launching a campaign to raise $200,000 for our housing rehabilitation ministry. Housing Rehab is a critical component in assisting clients in developing long-term sustainability. However, due to the cost of construction materials and tools, Housing Rehab is our most financially challenging ministry. Every year, with the help of hundreds of volunteers BBM repairs and renovates the homes of low-income families so that they have safe, decent, affordable places to live. But few people know about all of the incredible power that this ministry has.

Quality affordable housing significantly improves the lives of the people we serve. Maslow’s famous hierarchy of needs includes housing as one of the foundational requirements for a sense of stability and safety in the world. Poor quality or unsafe housing hurts self-esteem and reinforces feelings of powerlessness, embarrassment and shame. These feelings sabotage efforts to move out of poverty.

When we restore a home, we serve the entire neighborhood. When we make one home safe and comfortable, other homeowners are encouraged to work on their own houses. We also do more than fix the house. Homeowners take classes in home maintenance so that they can care for their houses and share what they learn with their neighbors. Over the long term, we will develop a team of handymen and women who can make repairs for other low-income families in their community. A single housing rehabilitation project moves an entire neighborhood toward sustainability.

In order to stabilize this ministry, Back Bay Mission is embarking on a campaign for housing rehabilitation. Our hope is to raise $200,000 in 2016 to be used on housing projects in 2017. In the coming weeks, you’ll receive a letter letting you know how you can participate. In the coming pages, you’ll learn more about this amazing ministry and the impact that it has.

Thank you,

Alice Graham

Alice Graham, Ph. D.
Executive Director
Housing Rehabilitation: Why is it important?

Back Bay Mission’s housing rehabilitation program helps homeowners and communities. The improvements to a single house affect the homeowner, their neighborhood, and the Mississippi Gulf Coast community.

For homeowners, a rehabilitated home is one step in stopping a cycle of despair. It removes the health and safety risks that can exist in an unmaintained house. It can provide children with the space they need to perform well in school and adults with a peaceful place to rest after work. Whether they are seniors, disabled people, low-income families, or some combination of those, a repaired and renovated home is part of the pathway to long-term sustainability.

Those homeowners go on to contribute to their communities.

For communities, a renovated house means increased property values, an increased property tax base, and more money for local schools. It eliminates safety risks, helps businesses that support the local community, and helps the family be a better partner to their neighbors.

Together, Back Bay Mission, our volunteers, and homeowners, partner to strengthen neighborhoods, seek justice, and transform lives.

For homeowners, our housing rehabilitation program:

- Opens a pathway to long-term sustainability
- Provides the freedom to start and build savings
- Provides education on how to maintain a home
- Gives families a safe, decent, and affordable place to live
- Reduces the burden of housing costs on families
- Improves parents’ well-being and reduces their stress levels
- Increases the ability of children to engage in school and other activities

For communities, the program:

- Increases property values
- Increases the property tax base
- Provides more money for local schools
- Helps businesses that support the local economy
-Eliminates safety risks
- Helps homeowners be better partners to the community
Gulf Coast Housing Initiative, Inc (GCHI). Since 2012 GCHI has purchased and rehabbed seven single family homes in the Gulfport area for resale to low and moderate income households. The business model for the Acquisition Rehab Program is to purchase foreclosed single family homes and work with Back Bay Mission's Housing Rehabilitation Program and Back Bay Mission volunteers to do the majority of the repairs. Any work requiring licensed trades is subcontracted as needed. Using volunteers reduces the overall project costs which makes the resale price to eligible buyers affordable. The maximum resale price is 110% of the overall project cost. The finished units are listed for sale with a local real estate on the MLS.

The acquisition costs of the homes ranged from a low of $40,000 to a high of $70,000 and the after rehab sales prices ranged from a low of $60,000 to a high of $102,850. Five of the seven homes were sold to female headed households. Fortunately, for the overall local economy, suitable foreclosed properties are increasingly harder to acquire because there are fewer on the market. Facing that reality, GCHI is currently partnering Back Bay Mission and its volunteers on the first new build. The home is 1300 square feet, 3 bedrooms, 2 baths with a 2 car garage and all brick exterior. If the finished product price point is affordable to our targeted buyers, this is a model we plan to replicate in the future. The best-selling point of this home is that it's located 2 doors down from Dr. Alice Graham's home. No one can ever accuse Dr. Graham of NIMBYism. The construction is about 65-70 percent complete and the projected sales price is around $115,000.

Also in 2012 GCHI started and completed its first affordable housing development for homeless veterans, a duplex known as HomePort I. In 2015 an adjoining development with 6 housing units for homeless veterans was completed and is called HomePort II. The veterans pay 30% of their income for rent and those without an income pay rent of $50 per month. All eight units are 1 bedroom and come completely furnished and includes kitchen utensils, linens and towels. Utilities are provided by the owner so the veteran can literally move from the street to a housing unit at no costs to them. For the prior 13 months to March of this year all eight units were occupied and there is currently one unit vacant with a veteran in process for that vacant unit. Back Bay Mission volunteers were also instrumental to the development of both HomePorts. Both HomePorts I & II are owned by HomePort, LLC which has Back Bay Mission as the sole member and are managed by GCHI. There likely will not be a HomePort III built the way one and two were. Meaning there may not be a stand-alone development exclusively for homeless veterans but more likely a larger development with a percentage of the units set aside for homeless veterans. But GCHI sees the need and the value in providing this type of housing and providing housing for homeless veterans is possibly the most fulfilling work GCHI has undertaken. GCHI certainly wants to do more.

Everett Lewis
GCHI Executive Director
Karen Dronet had a lot of personal issues to deal with: her husband was sick and she had been laid off from work as a teacher’s aide. The last problem that she could have was losing the roof over her head, but her home had become unsafe for her family. So she came to Back Bay Mission.

Among the many problems with her family home were decaying wood siding, a water heater falling through the floor, the water heater closer falling off the house, the metal roof rusting through, the bathroom barely functioning and the toilet falling through the floor, an unsafe floor furnace, window air conditioning units falling, and joist work needing repaired. This was not a home her family could stay in.

As with many of the projects we take on, more problems were revealed as we worked. When we peeled off the rotten siding, we discovered that the insulation was gone. We also discovered that the house needed new plumbing and updated electrical. When we replaced the insulation in the attic, in doing so her storage space was reduced. We tore down an old unusable shed in the back yard and build a new one to replace the attic storage that she lost.

We resided the house with cement board siding, put in new insulation, painted the interior and exterior of the house, installed new windows, put on a new roof, and installed a new HVAC (Heating, Ventilation, and Air Conditioning) system.

We completely gutted the bathroom and put in a new floor joist, new walls, new flooring, a new bathtub and shower, a new efficient toilet, and a new vanity and sink.

While we were working, things were still changing for the Dronet family. Karen’s daughter was giving birth, while at the same time, in the same hospital her husband passed away. For Karen, it was a time of great sorrow but during this time of sorrow, she received a blessing, as she was able to return to work. During her time of deep pain and tremendous stress, Karen was grateful that the Mission was there to repair her home. She then had a safe place for herself, her daughter and grandson to reside without having to worry about how she was going to get her home in a condition to be livable.

Now Karen and her family have a safe, energy efficient, and comfortable home. A home that they’re proud of. A home where they can focus on realizing the bigger goals that they have.

Thank you Back Bay Mission

When I was asked to write down what Back Bay Mission means to me, my heart sank. I knew my words could not do justice to what my mission “angels” deserve. How do you even begin to thank the multitudes for their time, talent, and most of all love? I have learned over my years of loss that everyone has crosses to bear and that there is always someone who has suffered more. That being said; my life, my house has been literally crumbling down around me for a long time. All I could do was pray and watch it happen. For whatever reason God sent Back Bay Mission to me and my family. YOU ARE HIS HANDS AND FEET! That is the highest compliment/thanks I can give you because those are his words and I can’t even begin to express mine. You will always have a place in our hearts.

All our love, The Dronet Family
For almost 50 years, Back Bay Mission’s housing rehabilitation program has been at the forefront of providing safe, decent, affordable housing for low-income families on the Mississippi Gulf Coast. What started as a scrape-and-paint ministry in 1969 now provides complete housing rehabilitation, as well as home maintenance education for homeowners.

As Craig Steenkamp, the Mission’s Construction Manager and Volunteer Coordinator, says, “We do not do lipstick and Band-Aids. We will not go into a home and fix a roof but leave the structural damage caused by the leaks. Back Bay Mission does not close on a project until the home is 100% sustainable.”

As you have seen in this issue of The Changing Tides, this is a ministry that benefits communities and changes lives. But it cannot happen without you. To make this ministry stronger, we are launching a campaign for housing rehabilitation. We are going to raise $200,000 in 2016 to be used for housing projects in 2017. We hope that you will be part of it.

In a few weeks, you will receive a letter asking you to give to this campaign. But you do not have to wait to provide safe, decent, affordable housing for low-income families on the Mississippi Gulf Coast. You can go to our website and make a gift right now at thebackbaymission.org.

Please join us in strengthening neighborhoods, seeking justice, and transforming lives.

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**A Greener Future**

Utility costs are often a challenge for low-income families. This is especially true for families whose homes are in disrepair, where air conditioning and heating may escape through cracks and holes throughout the house.

In order to help these families, Back Bay Mission is participating in a grant program administered by the Gulf Coast Community Foundation and funded by Mississippi Power. This program has given the Mission $25,000 to weatherize five homes ($5,000 each). This grant will make our clients’ homes greener and more affordable… leaving more green in our clients’ pockets.

To qualify for this program through Back Bay Mission, homeowners must be Mission clients and Mississippi Power customers. A third-party energy auditor examines the house and makes recommendations for improvements. The Mission plans and performs the project. And, at the end of the project, another energy audit is completed.

Back Bay Mission has already started work on five homes. Among the items added to homes to make them more energy efficient are insulation, insulators for electrical plates, new windows, and new HVAC (Heating, Ventilating, and Air Conditioning) systems. Once these projects are completed, the Mission will be given additional money to continue this work on more homes.

This grant program not only helps us repair and renovate homes for our low-income clients, it helps those families develop long-term sustainability. Our thanks go out to the Gulf Coast Community Foundation and Mississippi Power.
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