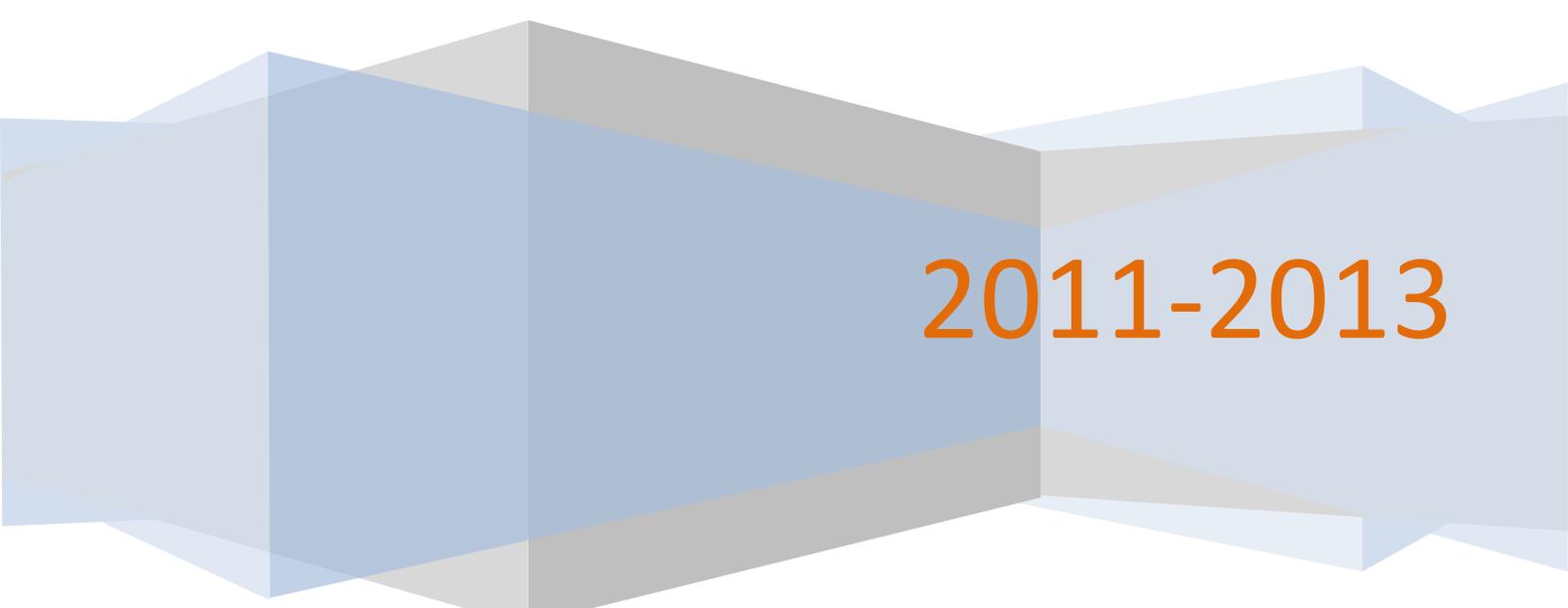


Fuel Small Business to Recover, Expand & Hire More Workers.

Business Recovery Center Model

Mississippi Gulf Coast



2011-2013

Mississippi Gulf Coast Business Recovery Center Model

- Who:** Hancock Community Development Foundation / Hancock Chamber of Commerce, Mississippi Coast Chamber of Commerce (Harrison County) and Jackson County Chamber of Commerce
- What:** Develop county business recovery task force groups and centers using existing Chambers of Commerce to fuel small businesses to re-open their doors, recover, expand and hire more workers
- How:** Develop a Pilot Model for a County Business Recovery Task Force & Center in Hancock County that can be replicated across the Mississippi Coast in two other counties: Harrison and Jackson
- When:** January 2011 for three years
- Where:** Hancock Chamber of Commerce
- Why:** As recommended by the Report from the Mississippi Oil Spill Commission / Economic Development Working Group, the reports from International Economic Development Council (IEDC) Economic Development Administration (EDA) & Southern Growth Policies Board – 2010 Report on the Future of the South
- Investment:**
- | | |
|-----------------------------|---|
| Business Recovery Center: | \$1.2 million per center for 18 months |
| Marketing Campaign: | \$1,000,000 per year / per county for three years |
| Revolving Loan Fund: | \$750,000 per year / per county for three years |
| Grants to small businesses: | \$1,250,000 per county for one year |
- Conclusion:** The Deepwater Horizon Oil spill has had far-reaching impacts for the entire Gulf Coast and beyond. Despite these impacts, the Mississippi Coastal Region has an opportunity to transform its future and develop strategies for a broader, more sustainable recovery. The course, speed and approach for implementing the recovery will always be driven by leadership.
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Recommendations from the Economic Development Assessment & Evaluation (IEDC/EDA Report)

The National Incident Command (NIC), which was established to coordinate the federal response to the Deep-water Horizon oil spill, formed the Economic Solutions Team (EST) in July 2010 to coordinate and spearhead NIC economic recovery efforts.

In July 2010, the EST requested the assistance of the International Economic Development Council (IEDC), in partnership with National Association of Development Organizations (NADO) and the Business Civic Leadership Center (BCLC), to perform economic development needs assessments in 21 impacted communities along the Gulf Coast. This effort was carried out through a grant from the US Department of Commerce's Economic Development Administration. The three coastal counties in Mississippi: Hancock, Harrison and Jackson counties were part of these assessments.

The objective of these qualitative assessments was to provide comprehensive, customized and capacity building technical assistance for impacted communities. The assistance was meant to foster each community's ultimate development of its own strategies for economic recovery.

During the site visits, experts from throughout the country met with key stakeholders who identified economic development needs. The assessment teams identified possible short and medium term strategies towards economic recovery the communities could consider.

On September 28, 2010, Secretary of the Navy Ray Mabus presented to the President a comprehensive report titled *America's Gulf Coast: A Long Term Recovery Plan After the Deepwater Horizon Oil Spill* (Mabus Plan). The Mabus Plan sets out a framework for recovery in the Gulf Coast focused on four areas: the environment, the economy, the nonprofit sector, and health care. The assessment teams played an important role in providing information in support of the Secretary's efforts.

The Mabus Plan stresses that affected communities can benefit greatly from economic assessment, technical assistance, and capacity building. To deliver this kind of support, funding from the federal government will be needed to aid impacted communities in their recovery effort. (The full reports can be obtained through the local Chambers of Commerce and Economic Development Commissions.)

Recommendations from the Mississippi Governor's Oil Spill Commission Economic Development Working Committee Report (See attachment A for more)

- Provide funds over a three year period to establish Business Resource Centers in each county using existing Chambers of Commerce;
- Provide funds to Chambers of Commerce on the Coast for marketing campaigns and incentives to be utilized over a three year period to re-establish a positive image of living on the Mississippi Gulf Coast, with an emphasis on locating workforce, second home and retirement markets;
- Implement long-term and sustainable economic development programs to restore the Mississippi Gulf Coast, incorporating strategies from the IEDC/EDA County reports;
- Protect and promote nature tourism;

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- Provide short term financial support for coastal county tourism agencies;
- Implement a workforce development program to be funded and implemented through Mississippi Institutions of Higher Learning and the Mississippi State Board for Community and Junior Colleges.

Recommendations from the Southern Growth Policies Board 2010 Report on the Future of the South

The report states that the most important thing now is for our local community leaders to provide a voice of HOPE. Citizens believe that communities need to take new approaches:

Look beyond industrial recruitment: Stop thinking that attracting a new business to come from somewhere else is the best solution to economic problems.

Reduce regulations: Get out of the way...new taxes and restrictions on businesses and the community are making the situation worse.

Identify and build on community assets: Know thyself, where your assets are and leverage them.

Revamp workforce training: There has been no net increase in jobs, and the jobs that exist have CHANGED. We must re-career and re-train people for the positions that people need filled.

Facilitate partnerships & build local capacity: The health of our community must begin with working together. We must make things happen. We must get to know one another so we will trust one another.

Support entrepreneurial development: Small businesses make up 99 percent of all employers and account for three quarters of all net jobs. Entrepreneurial support is one of the keys to positioning communities for economic success in tough times.

Strategies for encouraging entrepreneurship include: Facilitating access to critical resources (technology, know-how, capital, social networks, facilities); and, providing a continuum of support services to entrepreneurs (assist start-ups; drive deal flow; promote capital formation; promote a culture of entrepreneurship).

Promote citizen engagement: Understand community values and establish priorities to guide choice of programs and services to be preserved or reduced. Focus on the possibilities versus problem solving; start small, even with a handful of citizens; treat citizens as partners; ask citizens about budget priorities and cutbacks. **Be a catalyst. Listen.**

Business Recovery Center Model - A Case for Support **Hancock County IEDC/EDA Report Recommendations**

While the intent of the report is to address the economic impact of the Deepwater Horizon Oil Spill on Hancock County, local stakeholders clearly indicated that Hurricane Katrina has had lingering financial, psychological, and social impacts on the community. Many parts of the community are still rebuilding from the damage wrought by the hurricane. The Oil Spill has further compounded the community's problems.

With the destruction caused by Hurricane Katrina already impeding economic progress, local stakeholders expressed that the oil spill has directly affected Hancock County's image, small business growth and viability (especially in tourism); and, its overall economic stability. Tourism and real estate stakeholders reported an immediate decline in interest in the area and business transactions as a result of news about the oil spill.

Fundamental Structural Changes in the Regional Economy: The devastation of Katrina and the BP Oil Spill in the region has caused fundamental changes in the regional economy. The downtowns in the region's cities were almost totally destroyed. Population demographics and locations in the region have markedly shifted north, which has caused a change in the economic structure.

In response to these disasters, there will be a need for businesses to retool and focus resources on products and services needed. Employees will need to be retrained to remain employed and/or may need to consider starting their own businesses. Workforce training will not only be in demand for employees but also for employees who may need to start their own businesses and for existing business owners who may have to retool.

Hancock County alone has experienced job deterioration since Hurricane Katrina and the Oil Spill. Many of the businesses that were in business pre-Katrina have not come back. The Bureau of Labor Statistics reports that Mississippi has rates that are continuing to rise. In January 2010, the unemployment rate was 10.1% and continued to rise throughout the year now averaging more than 9.1% for 2010.

The top five industries in Hancock County by employment are: public administration (2,336); accommodation and food service (1,648); retail trade (1,400); professional, scientific and technical services (1,374); and, administrative and support and waste management and remediation (1,199). The top five employers are: Stennis Space Center (5,000); Hollywood Casino (1,237); Hancock County Schools (570); Bay-Waveland Schools (512) and the Silver Slipper Casino (500).

Additionally, decisions well beyond the control of the region and the state are also having a fundamental impact on the economic structure primarily related to the future of the Stennis-Michoud corridor, and the future course and direction of NASA. The Stennis-Michoud corridor is a major factor in the course and direction of the private sector. (Another IEDC/EDA report addresses marketing the corridor to attract investment.)

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Several core areas need to be considered when thinking about the county's economic recovery needs:

Local and regional economic development coordination: There is a need for more coordinated planning for community and economic development efforts among the multiple economic development groups. There is also a need to partner with state and regional tourism and economic development efforts.

Staffing Gaps: Economic development professionals in Hancock County are overworked and under-resourced. There is a need for staff resources to champion the development of a local and regional economic development plan and manage the fundraising efforts to implement the plan's recommendations.

Impact of the Oil Spill Perceptions on Interdependent Business Sectors: The tourism and fishing industries have been hit especially hard by the oil spill due to the image that oil is spoiling the beaches and seafood. The impact on these industries ripples across other interdependent businesses.

Depressed Real Estate Market: A vast majority of the real estate market in Hancock County is focused on second homes and vacation homes, many of which were destroyed by Katrina. Rebuilding efforts have been slow, due in part to increased insurance and elevation costs and the recent economic downturn. The oil spill has dramatically slowed the redevelopment of vacation homes due to the perception of soiled beaches.

Public Funding: Tax revenues are falling short of expenses according to local governmental entities. And, the tax base is projected to decline in 2011 as well. This will affect local government's ability to fund economic and community development efforts. Local schools also report that budget shortfalls will impact social and human conditions in the county, thereby impacting quality of life.

Strategies for Economic Recovery

Develop a Post-Disaster Economic Recovery Task Force & Business Recovery Center in each county, using existing Chambers of Commerce to bring all key stakeholders together to:

- Stabilize local businesses;
- Stabilize jobs and incomes for individuals;
- Stabilize community structures;
- Rebuild community, business and consumer confidence;
- Set targets and timelines for recovery; and,
- Identify existing plans and resources.

Target specific recovery challenges:

- Business retention & expansion;
- Workforce development & education;
- Economic diversification; and,
- Marketing & communications.

Establish a Business Recovery Center Model & Roll it out Across the Coast: Hancock County was ground zero from Hurricane Katrina. Only weeks following the storm, the Hancock Chamber established a highly effective Business Assistance Center with support from EDA, the Mississippi Development Authority, the Mississippi Small Business Development Center, the Mississippi Department of Employment Security and many other local, regional and federal partners. This center was recognized as a national model for disaster recovery by the US Small Business Administration and the Mississippi District Office of SBA. It is proposed that a similar model be devised by the Hancock Chamber and then rolled out across the Coast to the two other counties, using the two other Chambers of Commerce in Harrison and Jackson Counties.

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The bottom line: Business Recovery Task Force Groups and Centers are a critical element in the economic revitalization of a distressed, underserved community. The primary reason current resources are woefully inadequate is because the region lacks a coherent, coordinated focal point to highlight the ongoing needs of businesses and to implement the solutions to address the ongoing needs. County Chambers of Commerce provide that focal point.

Business Recovery Center Benefits

What is lacking in the region is a comprehensive, coordinated structure to nurture and promote entrepreneurs by filling the major gaps in resources needed by small businesses to be sustainable. Resources needed are both technical assistance and financing.

Consistency for Support: The establishment of Business Recovery Centers (BRC) will create the critical mass necessary to provide consistency for support of emerging and fledgling small businesses regardless of adverse conditions such as those that have been posed by Katrina, the recent recession, and now the BP Gulf Oil Spill.

A National Model: This initiative will be conducive to being replicated in any region or community confronted with unexpected adverse conditions. The model can be used for areas that have historically suffered from a lack of sufficient access to capital for small business development and growth, and the technical assistance for such small businesses to achieve credit worthiness to access needed capital. The key is combining technical assistance with access to capital.

Regional Industry Sectors: A recent report from the International Economic Development Council (IEDC) offers the following regional target sectors / clusters: aerospace, defense, geospatial / imaging, intelligence, IT / data management, marine sciences, federal agencies, shipbuilding. Another report recommends nurturing the development of clusters centered around the environment and the arts. Following Katrina, a national marketplace was created for local area art. This market needs to be nurtured and fully developed as a tourism and quality of life attraction.

The Pilot Model: A model can be established first with the Hancock Chamber of Commerce on the Mississippi Coast that can then be replicated by other Chambers across the Coast in Harrison and Jackson counties. The Center will provide business support services for a rural area that is underserved. For every business counselor available, the Center is projected to provide technical assistance annually to a minimum of 50 businesses, creating/retaining 50 jobs.

Sustainability of the Center: The establishment of the Hancock County Business Recovery Center will, over time, transition from a recovery center to a resource center. It will be sustainable over the long term if nurtured by funding through federal and state sources for its establishment and operating costs. It is projected to be self-sustaining within three years depending on economic conditions, and will be supported by program income from incubators, government support, interest income from the revolving loan funds, and the Chamber of Commerce. It is also projected that once the value of the Business Recovery/Resource Center is demonstrated there will be annual financial support from key private sector partners such as financial institutions serving the region as well as from Foundations and business owners.

Business Retention, Expansion and Attraction Recommendations

There is a need to focus on creating the best possible business environment for exiting businesses and attracting new businesses. Businesses have been hard hit by successive economic disasters. Businesses in Hancock County can be divided into two segments: tourism and high tech. There are significant potential opportunities to grow both segments.

Lack of Strong Entrepreneurship Support Systems: Sustainable economic growth activity continues to lag in many parts of the Gulf Coast, especially in the post Katrina devastation environment primarily because entrepreneurs and small businesses do not have ready access to the resources that are needed. Most traditional resources are under resourced to cover the territories assigned. The Chambers of Commerce in each Coastal county can provide a local, on the ground focal point for a coherent coordination. They are the business advocates with a proven track record to bring those resources to the business owners to implement the solutions to address the ongoing needs.

Inventory Small Businesses: To better maximize growth opportunities, the Chambers should be utilized to conduct a business inventory. Through this, economic development stakeholders can better understand the issues and needs of the business community by identifying, tracking and making contact with small businesses in a case management type systematic approach. From this inventory, leaders can then craft specific programs and incentives to stimulate growth in specific sectors, locations and stages of business development. They could also work to develop supply chains by promoting complementary businesses that could be suppliers for or customers of existing firms. This information can also be used in pre-disaster planning, post disaster recovery, business retention and expansion and future marketing efforts. Commercially developed software will need to be obtained to properly manage the system.

Build Capacity for Small Businesses & Technical Assistance: The engine of job creation is small businesses. There is a need to fuel that engine by giving entrepreneurs and companies the support they need to re-open their doors, recover, expand, and hire more workers. With a severely impacted customer base from the BP Oil Spill, small businesses across the Coast have been slow to show signs of recovering. Using the Chambers of Commerce on the Mississippi Coast as existing resources, business resource recovery centers can serve emerging entrepreneurs as well as first and second stage small businesses. The establishment of Business Recovery Centers will improve the quality of economic development activity across the Coast by providing business support services that will create and improve the skill sets of small business owners in business planning, tax issues, marketing, advertising, sales, accounting, and technology. This technical assistance is designed to position small business owners to secure needed financing, grow their businesses and hire more workers. The benefit is higher wages, more jobs, improved benefits, greater career potential, greater sales tax revenue, and new business income.

Streamline Business Processes: Business permitting processes can be cumbersome. Accelerate business development efforts by streamlining local regulatory processes. Consider using value stream mapping. This will remove unnecessary steps and creates certainty in permit and licensing processes. The Chamber and local governments should work with the University of Southern Mississippi's Lean Enterprise Center to improve efficiencies in building and licenses processes.

Improve Access to Capital: Through these centers, resources can also be focused to provide other tools to help small businesses meet specific challenges brought on by the oil spill. There is a need to employ creative approaches to better leverage Federal, state, and non-governmental programs in order to make the most of limited resources. The EST has compiled a guide to certain best practices and existing resources that should be tapped to address these critical challenges. It can be found at www.eda.gov/bestpractices. There is also a need to capitalize revolving loan funds with existing county community development foundations and CDFI's to offer low interest / forgivable loans to create greater access to capital for small businesses; to create a venture capital fund (Louisiana is requesting \$150 million) to build the technology corridor; to create business investment incentives (beyond the Go Zone) to facilitate tourism infrastructure reinvestment; and, to market existing loan funds.

Economic Diversification and Resiliency

The County could advance its diversification goals by consolidating efforts to initiate and promulgate economic diversification. Considering the fragile ecological state of the Gulf Coast and an increased chance of business disruption caused by natural disasters, economic diversification is important for all Gulf Coast communities, as it helps maintain local economic viability in the case that one or multiple sectors experience a disruption.

Publicize Local Assets: The three coast counties should create a formal partnership with neighboring cities (New Orleans and surrounding parishes and Mobile, AL) to create information exchange and “buzz” about its many assets. The program could also serve as a forum for small business owners to share ideas and collaborate.

Develop Local/Regional Strategic Plan: There is a need for a regional comprehensive economic development plan. In Hancock County, the Hancock County Development Commission has underwritten and is spear-heading a countywide economic development strategy: Hancock Tomorrow with grass roots leadership. Harrison County has recently completed a plan. These plans, together with the plan from Jackson County, should be reviewed and steps should be taken to look at the regional assets and resources and how these can be brought together to create a brand and unified marketing strategy for the region. The unified effort could promote the strengths of the region’s multiple communities, workforce pipeline, and employers to include all sectors of the economy: retail, fishing, manufacturing, and professional services. The economic development agencies across the Coast together with the Regional Tourism Partnership would serve as the lead agencies to develop and implement this part of the plan.

Real Estate Diversification: Across the Coast, and in particular in Hancock County, there is a need for a stronger tourism-driven real estate economy. The impacts of storms, the national recession and the oil spill have all but eliminated a local vacation home market that had consistently brought a large number of tourists to the County. These homes served as a source of property tax revenue while not adding an additional burden to local services. Strategies need to be devised to reestablish the vacation home market. One strategy offered by the IEDC/EDA team is to consider targeting development projects such as resort hotels, condos and timeshares. The scope of these projects could be limited through zoning and building codes to regulate the size and appearance of the developments in designated areas to keep these developments in line with the aesthetic beauty of the community. This cannot be successful without a strategy to change the insurance problems and FEMA flood base regulations that continue to plaque the region’s ability to economically rebound.

Workforce Development and Education

Education is vital to workforce development throughout the Coast. A recent report from the International Economic Development Council commissioned by the Economic Development Administration to look at the Michoud-Stennis Technology Corridor also found that there is a lack of coordination between the activities of Workforce Investment Boards in the region. The IEDC/EDA report for Hancock County in response to the Oil Spill indicates that there is a strong infrastructure in place to support grade school education as well as adult continuing education. This system creates a pipeline for the future workforce and could work seamlessly with the local economic development delivery systems.

Faculty Exchange with Stennis Space Center: A formal program should be created to bring Stennis’ world class scientists, researchers and leaders in to the schools through Hancock County and the entire Gulf Coast. This exchange would promote interaction with students and educators that could develop and leverage STEM and pre-STEM initiatives.

Curricula Emphasizing Local Industries: Consider developing local educational curricula that, in addition to teaching traditional fundamental courses, also focus on training in two major industries: environment and the arts. Training could focus on: coastal restoration, water quality, and environmental remediation and develop closer partnerships with Stennis while preparing students for future job opportunities. It could also provide art education curriculum to emphasize the Coast’s cultural assets and

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overall identity and instill pride while developing the next generation of artists. Courses should also be offered on how to start a business to teach skills needed by entrepreneurs. Instead of teaching students how to be productive employees, teach them how to be successful business owners.

Entrepreneurship Support System: While there is much interest in entrepreneurship, the region lacks a strong, interconnected entrepreneurship support system, providing a seamless network of services to entrepreneurs. A support system to address both short and long term needs is needed to provide assistance with the development of business plans, feasibility analysis and new market development, marketing, technology, technology transfer and commercialization programs, as well as mentoring and networking opportunities.

Build a Catalyst for Innovation & Entrepreneurship: The primary focus of these Business Recovery Centers for which funding support is being sought is to create a breadth and depth of assistance aimed at small businesses. The centers will serve as a catalyst to maintain a consistent level of investment and growth through innovation and entrepreneurship, despite the disasters and national/international economic volatility that continue to affect the region. The objective is to create a framework of service and support that will be consistent through any unanticipated major events affecting the region's economy.

Marketing & Communications

Develop a Tourism Marketing Plan – Local & Regional: Tourism plays a significant role in the region's real estate and small business markets. It is important to continue to place emphasis on developing this industry. This can be done by developing a local, regional and statewide tourism marketing and product development plan that plays upon the strengths of the region and state, and works in collaboration with stakeholders. This effort should be coordinated by tourism agencies and organizations with input from all of the stakeholders. This will help guide the marketing and product development decisions by assigning tasks, choosing marketing strategies and allocating funds to promote specific areas and assets. Goals and objectives can be based on target audience and market segments to customize the message to fit each target segment. A SWOT (strengths, weaknesses, opportunities and threats) analysis should be conducted to identify assets and hurdles that will affect the region's position in the marketplace. The plan should also look at the external forces that affect the region's marketing capabilities, such as the impact from storms and the oil spill.

To ensure that all stakeholders work efficiently toward the same goal, an implementation plan that assigns specific tasks to stakeholders best equipped to achieve the goal, should be devised. A timeline that details the who, what, when, where, why and how for each marketing task should be developed. It is equally important that all of the marketing resources be pooled to create a realistic budget with specific dollar amounts allocated to specific, defined objectives.

The stakeholders must also monitor and consistently evaluate the marketing plan. Conversion studies should be part of the plan to determine visitor volumes in response to marketing strategies. These studies will also collect demographic, trip-specific, and expenditure information from the people who traveled to the region. It will measure the number of inquiries that are "converted" into actual visits. This will help guide future planning.

Building Regional Partnerships: Regional stakeholders should also consider collaborating with neighboring counties and commerce centers such as Mobile, AL, New Orleans, LA, St Tammany Parish, LA and Hattiesburg, MS. A collaboration with the "Gulf Coast Region" may lead to communications plans that create a "Made on the Gulf Coast" brand. For instance, together we could certify seafood and promote certification value to promote positive messages about seafood safety. A local "arts trail" or "eco-tourism trail" that is specific to locally produced products could be established and marketed on all of the tourism websites and through the on-line incubator.

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Find a Niche Vertical Market: As part of the tourism plans, vertical markets could be identified and cultivated to focus on building long-term relationships with valuable constituencies. These markets also allow the region to conduct a sustained campaign affordably, across all seasons; addresses soft seasons; and delivers faster, more easily tracked results. Markets to consider are: the arts, ethnic, cultural, historic, architectural, history, food and wine, music, gaming, literary, cooking, sports, photography, water/land, authentic shopping, eco-tourism (bird watching, biking and walking trails, fishing, scenic trails, kayaking), education and antiques.

Resources/Services within the Hancock County Model

Technical Assistance & Access to Financial Resources: The areas of service that the Business Recovery Center will initially offer will be focused on: business and financial planning, credit worthiness, product and service development, and marketing.

Services will be keyed toward supporting entrepreneurs and small businesses to be sustainable and to reach eligibility standards for needed financial resources. As efforts succeed in building non-traditional lending products through the Hancock Community Development Foundation, services will also include providing technical assistance through the Business Recovery Center to qualify small businesses and entrepreneurs for such loans.

Marketing the Services: The Business Recovery Centers managed by local chambers in partnership with non-profit foundations and other agencies and organizations, will provide access to non-traditional capital for small businesses that might not qualify for traditional bank financing. There is a need for educating businesses on the resources available to them through SBA Disaster Loans, SBA, the South Mississippi Planning and Development District, and local financial institutions. The BRC will bridge the gap between Chambers of Commerce and these small business resources to provide more effective information referrals with a tracking system to tie business owners to the resources they need to promote loan closings.

Revolving Loan Fund: Using the Hancock Chamber's sister 501 (c) 3 non-profit corporation, the Hancock Community Development Foundation, a regional Community Development Foundation Institution is emerging through a grant from the US Department of Treasury. A minimum investment of \$750,000 is needed to capitalize this revolving loan fund to gain access to other federal funds. After the portfolio is created, it is projected to be funded at \$2.5 million within the next two years by the US Department of Treasury, other federal agencies and local banks. It will then be capitalized to export \$750,000 annually into the local economy in the form of capital investments. This loan fund could also be expanded, should venture capital funds become available.

The Foundation has experience managing federally funded loan programs due to a Job Generation Fund that was established in September 2009 through the Hancock Community Development Foundation. The program is a \$3 million low interest/forgivable loan program funded through HUD/Community Development Block Grant by the Mississippi Development Authority. Over 50 businesses have participated in the low interest/forgivable loan program. The 236 pre-applicants for this program will serve as an initial client base for the business recovery center.

Incubators: In Hancock County, there will be three incubators established: one will be a **virtual incubator** designed to give small businesses the opportunity to establish an address to get their business started. The second incubator will be an **on-line incubator** designed to establish new markets for area businesses outside the Gulf Coast region through a web based business center to promote products, services and the work of local artists. Once established, this can be a resource to businesses across the Coast. There will also be a building designated as a **business incubator** to serve as a resource for new start-up businesses. The building has been funded through a Katrina Community Development Block Grant. With 8,123 square feet of space to lease, it will include professional offices, retail, food/café, commercial kitchen space, training center with high speed internet, teleconferencing and video boards

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and central administrative services. It will provide physical space, shared services and management assistance for up to 11 fledgling business and commercial tenants for three years creating at least 20 jobs. The Hancock Business Resource Center will provide technical assistance and training to the businesses housed there as well. The Business Incubator is estimated to create at least 20 jobs the first year, with an additional 10 jobs created the second year.

Objectives for the Business Recovery Centers

- **Establish, coordinate and manage resources** to manage the business recovery task force and to provide the services and programs to stand up the Business Recovery Center within 90 days with full establishment in 12 months.
- **Establish technical assistance programs** through staff, consultants and/or partner organizations to include but not be limited to business and financial planning, product/service development, marketing, and strategic growth planning, designed to position them to secure needed financing.
- **Provide technical assistance to emerging entrepreneurs** as well as first and second stage small businesses targeting 50 businesses per counselor annually. *(With four counselors working directly with business owners, this could result in the creation and/or retention of 200 new jobs.)* This will be done by one on one counseling, working with business owners to develop strategies to make businesses more profitable to generate jobs.
- **Provide an operating base**, through the business incubator, for up to 11 businesses creating at least 20 jobs and an additional 10 the second year; and provide a virtual incubator for as many businesses as needed to establish startups. *(The incubator tenants can only remain for three years, creating a perpetual source of new business start-ups for job creation.)*
- **Establish an on line virtual incubator** to sell products and services to establish new markets outside the Gulf Coast region for entrepreneurs.
- **Service a network of referrals** from such sources as Stennis Space Center, tourism commission, economic development commission, financial institutions, universities and colleges serving the region, business organizations, and other organizations and institutions.
- **Market existing financial programs** of the South Mississippi Planning and Development District, SBA, SBA Disaster Program, financial institutions and non-traditional financing programs concentrating support for niche growth entrepreneurs.
- **Capitalize a revolving loan fund** at \$750,000 and facilitate lending to targeted businesses annually. Once capitalized, these funds can be leveraged to secure federal funding from the US Department of Treasury for up to \$ 2 million.
- **Market training programs of partner organizations** to include resources at Stennis Space Center, universities, community colleges, South Mississippi Planning and Development District, local Small Business Development Center, Mississippi Contract Procurement Center, SBA, and SBA Disaster Programs.
- **Establish resource centers with partner organizations and libraries** to provide kiosks and resource materials plus access to computers at accessible locations (the Chamber Office and area libraries) for business owners. Materials could include CD's, DVD's and books and materials on how to establish an accounting system and client management system for your business, business planning with sample business plans by industry segment, marketing plans,

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area demographic data and more.

- **Capitalize a grant program for small businesses** (working with the Twin Districts Workforce Program as was offered after Katrina) to establish \$5,000 reimbursement grants for as many businesses as funding allows. Following Katrina, 500 businesses in Hancock and Harrison Counties received \$5,000 reimbursement grants for operating capital.

Target Markets

Job Generation Fund: The Hancock County Job Generation Fund application process will initially provide the client base for the business counseling and support services. 236 business owners submitted pre-applications for a Job Generation Fund loan. Of these businesses, 128 owners submitted full applications. There was only enough funding to fund 42 loan applicants. The applicants selected for funding were the businesses that had the strongest business plans. Many of the businesses that were not funded are desperately in need of business support services. These are all existing businesses that were in business before Hurricane Katrina.

Referrals from Other Partner Organizations: An equally important resource will be referrals from partner organizations such as the Mississippi Small Business Development Center, South Mississippi Planning and Development District (Twin Districts Workforce Area), financial institutions serving the region, business organizations including merchant associations, Partners for Stennis, Mississippi Enterprise for Technology, the Magnolia Business Alliance, the County Economic Development Commissions, County Tourism Development Commissions, SCORE, Mississippi Department of Employment Security (WIN Job Centers/Workforce Training), the Mississippi Development Authority, SBA, SBA Disaster Program, Mississippi Contract Procurement Center and area institutions of higher education.

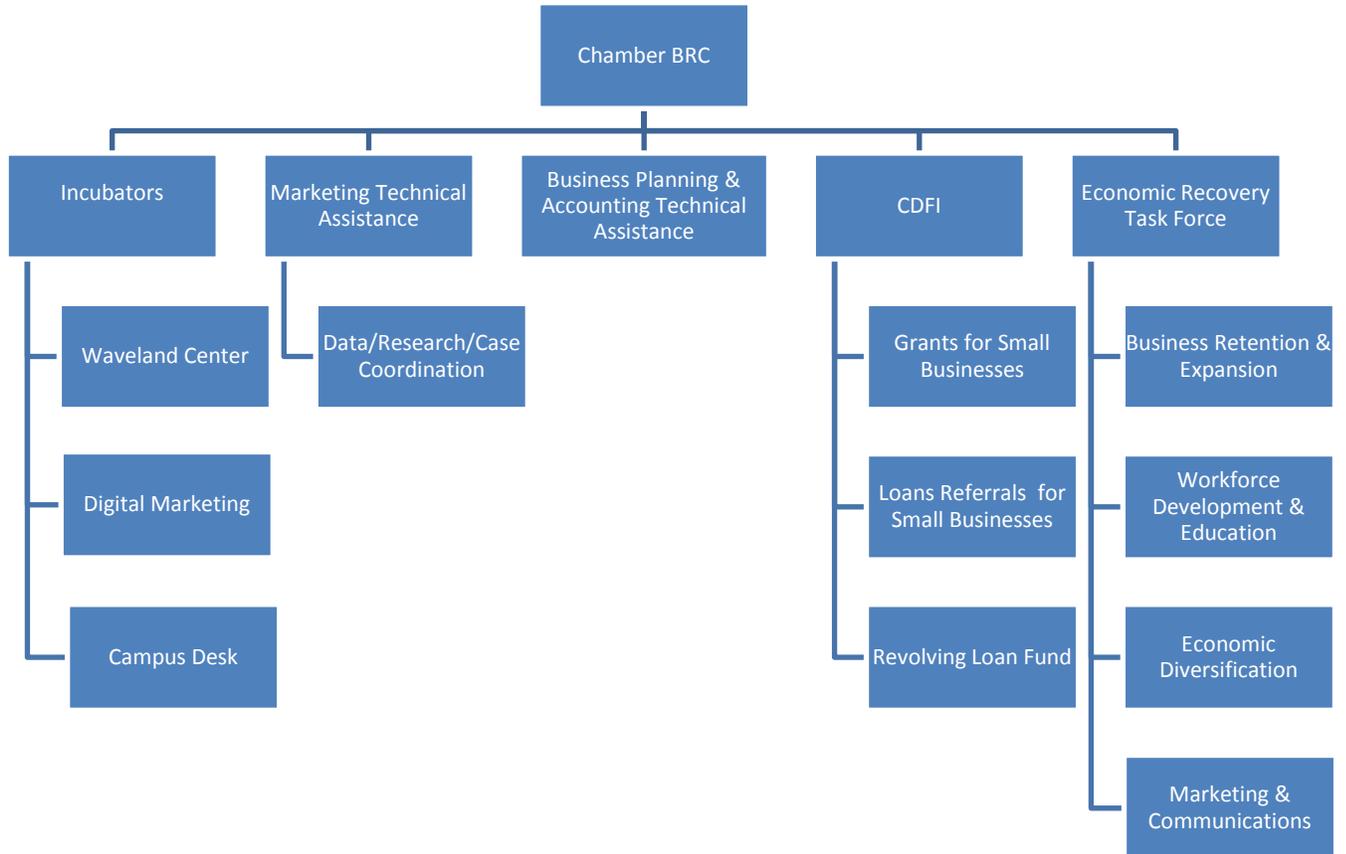
Chamber Membership Base: The membership of Chambers of Commerce will provide a potential client resource. Although targets will not be limited to members of the Chamber, the businesses that are dropping their membership due to economic reasons will provide another source. In response to the demand for assistance, the Hancock Chamber recently sponsored a workshop entitled 'How to Start A Small Business', led by area business leaders. The Hancock Chamber Business Recovery Center will continue these workshops and those attendees will provide a continuous flow of clients. Most will be either new business owners or individuals interested in starting or expanding a business. This client base will provide prospects for the business incubators as well as for continued business support services.

Home Based Businesses: 50% of the 3,000 businesses in Hancock County are home based businesses. Through the Edward Lowe Foundation, this core group of businesses will be tapped to utilize the services of the Center to expand their businesses and hire more workers.

County Business Incubators: will provide the fourth target market. There will be an initial recruiting effort to select the first 11 tenants to the Business Incubator in Waveland, who will be in need of technical assistance and training.

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Proposed Organizational Structure



The services offered by the Hancock Chamber Business Recovery Center will be efficiently developed by utilizing consulting services to provide services needed by business owners. The Hancock Community Development Foundation (HCDF) will be used as a 501 (c) 3 funding conduit to build capacity and sustainability for the BRC. The services that will be provided through these consultants are outlined below. The HCDF will contract with the Hancock Chamber of Commerce to provide oversight and management of the BRC.

Business Recovery Center Management: Consultants will be needed to manage the activities of the business counselors and serve as overall coordinator of training activities in all areas of technical assistance. Coordinates with community colleges, universities and Job Centers, MS Small Business Development Centers, SBA, SCORE, MS Contract Procurement Center, and other sources to inventory resources, provide outreach and marketing to businesses to tap in to existing services to benefit businesses. These consultants will also be needed to provide overall management to insure accountability and results; and, to provide technical support to the business counselors to establish a

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computerized client management system. Records will be kept to track business owners cases to determine results.

Business / Virtual On-line Incubators: A consultant will be needed to provide technical support to the business incubator (a center located in Waveland), virtual and online incubators. The business incubator will have two offices, four retail or workshop spaces, one food/café, two commercial spaces, one anchor tenant, one commercial kitchen, one conference room and two staff offices. The virtual and on line incubators will provide businesses with the opportunity to establish a business using the virtual incubator and export products and services to new markets beyond the Mississippi Coast using the on-line incubator. This consultant will also work with businesses to expedite the business permitting processes. This consultant will consider utilizing the value stream mapping system to remove unnecessary steps and create certainty in permit and licensing processes. The consultant will work with local governments and the University of Southern Mississippi's Lean Enterprise Center to improve efficiencies in building and licenses processes.

Marketing Technical Assistance, Training & Outreach: This consultant will work with Community Colleges and Universities to provide one on one technical training to enable business owners to effectively seek new markets and market their businesses using all available tools with a focus on technology, web development and social media. Also works with agencies and organizations to focus available marketing funds toward generating new business income for businesses. And, works with businesses to develop web sites and web based marketing, co-op advertising programs and promotions to generate sales. This consultant will also be needed to conduct outreach to promote the services of the business recovery center and that of referral partners. Consultant will develop materials, issue press releases and conduct outreach meetings and events to generate appointments for the business counselors. And, will market the improved and streamlined permitting process as part of the county's overall marketing as an incentive to attract and develop new business.

Data / Research / Case Coordination: This consultant will coordinate all data for the center to include the business inventory, local market data and surveys, BRC data, and business planning tools to insure that a case management system is in place to manage the needs of business owners to create jobs. BRC progress reports will be generated as needed to track results.

Business Counselor – Business Planning & Accounting Technical Assistance & Training: This consultant will work with the Small Business Development Centers (SBDC). The position will have direct experience in these two critical areas of business planning and accounting and will be trained to use the technical resources of the SBDC to facilitate reports and assistance back to the business clients. They will also connect SCORE (Senior Core of Retired Executives) and other business mentors to business owner clients. The consultant will devise a business mentoring system to match new and emerging business owners with local successful entrepreneurs to promote success. This position will work with the Community Colleges and Universities to provide one on one technical training to enable business owners to computerize their office operations and client management systems; and to design and promote training needed by business owners in this area.

Access to Capital – Community Development Financial Institution: The Loan Officer for the Hancock County Job Generation Fund will expand his consulting role to serve more businesses and offer Technical Assistance and Training for credit, collateral and financing options. This person will work directly with existing resources (SBA, SBA Disaster Loans, South MS Planning & Development District, and Financial Institutions) to assist them in marketing loan programs to business owners to promote access to capital. This consultant will also, through a grant from the US Dept of Treasury, develop the portfolio for an emerging Community Development Financial Institution. The consultant will work with local financial institutions to capitalize a regional revolving loan fund; and, once capitalized, will work with the US Dept of Treasury to obtain up to \$2 million in funds to expand the loan fund to create more access to capital for businesses. This consultant will also serve as a liaison to technology companies to further the development of a venture capital fund. This consultant is funded through US Department of Treasury, the Revolving Loan Fund, the Job Generation Fund and financial institutions.

Experienced Team with a Proven Track Record

Non-Profit Resource Tools: The Hancock Chamber of Commerce together with the Hancock County Community Development Foundation (HCCDF) has a proven track record of establishing community and economic development programs.

The Hancock Chamber was established in 1925 and in May 2006, the Chamber established the Hancock County Community Development Foundations a 501 (c) 3 public charity to act as a funding conduit for Katrina recovery projects with a broad community focus. The specific purposes of incorporation are to sponsor and support:

1. Educational and community programs that stimulate job creation, foster small business growth and support workforce development;
2. Scholarships for the purpose of youth in Hancock County attaining a college education;
3. Hancock Chamber programs that further the purpose of the foundation and economic development and business growth in Hancock County; and,
4. Grants, as well as to coordinate charitable fundraising to support qualified educational and community programs.

Since the establishment of the Foundation, more than \$1 million in total donations have been received. In 2009, another \$3 million was approved by HUD and the Mississippi Development Authority to establish a low interest/forgivable loan program for small businesses. In 2010, the US Department of Treasury approved a \$69,000 grant to develop the portfolio for the Foundation to become a Community Development Financial Institution. In response to the BP Oil Spill, a \$350,000 grant has been obtained to develop the initial BRRC model. This grant will conclude in July 2013. Through the generosity of donors, the Foundation has been able to support the development of:

- Hancock Housing Resource Center;
- Hancock Main Street program for downtown community revitalization;
- Youth programs like the teen center at the Hancock Library;
- Volunteer efforts for disaster recovery;
- Mind, Body, and Spirit Program to support excellence in education;
- 100 Men Hall
- Hancock Leadership
- Excel by 5 & Hancock Chamber Education Programs
- Hancock County Scenic By-ways
- Bay St. Louis Heritage Trust
- Keep Bay St. Louis Beautiful
- Live Oak Alliance of Mississippi
- Regional Business Resource Center
- Regional CDFI
- Hancock High Education Fund to support excellence in education;
- Angel Tree Fund to help children in need at Christmas;
- Waveland Business Incubator;
- Friends of McLeod Park;
- Tiger Athletic Foundation
- The Arts, Hancock County; and,
- Other Chamber sponsored programs that promote the social, civic and economic well-being of Hancock County like the **\$3 million job generation fund for small businesses.**

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Long Term Affordable Housing Program Established: Initially the Foundation secured two small grants totaling \$75,000 from the United Way and Neighborworks. These grants enabled HCCDF, through the Hancock Chamber, to hire a community recovery manager and a housing manager. The managers secured other grants from 2006 to 2009 totaling more than \$772,376. A large part of that effort was focused on the development of the Hancock Housing Resource Center (HHRC) to assist families with housing related issues following Katrina and address the long term affordable housing needs of Hancock County. In November 2008, the program spun off from HCCDF to become a separate self-sustaining program after less than two years of development. In 2009, the HHRC employed 15 people with a total economic impact during 2009 on Hancock County estimated at \$7,314,763.

Downtown Revitalization Program Launched: During 2009, HCCDF secured close to \$310,530 in funds for other community development programs including the Hancock County Main Street Program for downtown revitalization. This program began in 2007 with a \$50,000 grant from Mississippi Power Company. After a manager was hired in November 2008, and the program began to grow, it too spun off from HCCDF in January 2010 as a self-sustaining separate non-profit program. Today, the program is supported through community fund-raising and corporate grants. Since its inception, the program has generated more than \$500,000 in programming for the area at no cost to Hancock County.

The Housing Resource Center and the main Street Program were both sustainable within two to three years, in spite of uncertain economic conditions.

Job Generation Loan Fund Devised: The catalyst for the Hancock County Community Development Foundation's (HCCDF) economic development program occurred when the Mississippi Development Authority (MDA) awarded a \$3 million Katrina Community Development Block Grant (CDBG) to Hancock County to be administered by HCCDF in the form of low interest/forgivable loans to Hancock County small businesses that were impacted by Hurricane Katrina. The program, the Hancock County Job Generation Fund, is a five year program awarded in 2009.

The Foundation received 236 Pre-Applications seeking \$12.38 million. 128 applicants completed applications seeking \$6.6 million dollars. With only \$2.4 million available to loan, only 50 businesses could be funded. 39 direct jobs were created based on approved applications to be in place for five years. If all requests had been funded, seventy-five new jobs would have been created. Several approved projects include construction, which will engage every building trade. Over seventy different NAICS (North American Industry Classification System) Codes are represented, from Architects to Wholesalers and everything in between. Forty additional requests could be funded with an additional \$2 million.

This program also identified at least 50 other entrepreneurs with real potential to be growth oriented small businesses but without access to fundamental technical assistance to assure an opportunity for the enterprises to be sustainable and/or to be eligible to secure needed capital. The Katrina CDBG program, Hancock County Job Generation Fund, is the only program of its kind in the State of Mississippi and could be replicated as a model for other areas.

Community Development Financial Institution Emerging: Now emerging from the Job Generation Loan Fund is the Hancock Region Community Development Financial Institution (CDFI), a revolving loan fund, to be based in Hancock County. The revolving loan fund will provide a non-traditional financing source for Hancock County businesses, and a mechanism to partner with local banks to fund larger projects. It will provide financing for many small business owners who might not be able to get traditional funding and may qualify under this program. Income from the Hancock County Job Generation Fund will

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be deposited in the revolving loan fund, but it is not enough to capitalize the CDFI. \$750,000 will be raised from private sector sources to initially capitalize the CDFI revolving loan fund.

Katrina Business Assistance Center Nationally Recognized: Only two weeks following Katrina, a short term recovery oriented Business Assistance Center was established by the Hancock Chamber of Commerce and funded through an EDA grant through the Mississippi Development Authority. It was supported by numerous other partners: MS Small Business Development Center, the WIN Job Center, the MS Bar Association, The Arts-Hancock County, Hancock County Citizens in Action, SBA Disaster Assistance Program, South Mississippi Planning and Development District, and the MS Contract Procurement Center. Business owners utilized the Center to access assistance from partner organizations to prepare financial records and file loan applications. They also accessed the services of the Job Center for unemployment claims and to hire more workers. Training assistance was provided through one on one counseling and group seminars. They had access to land-based telephones, access to the Internet and use of copy/fax machines. There was no other place in the county or coast –wide that provided all of these services under one roof. During that first ten days, 236 people visited the Center. Each month, visitation to the Center grew to average well over 1000 visits per month. The Center was a catalyst for business and community recovery in Hancock County. There were 8,000 visits through the end of June 2006. The Small Business Administration and the Mississippi Small Business Administration recognized the work of the Center as a national model for disaster recovery. The Small Business Administration in Washington hailed the efforts of the Chamber Director, Tish Haas Williams, for this very important initiative by honoring her with their highest honor, The Phoenix Award in April of 2006 for Outstanding Contribution to Disaster Recovery by a Public Official. She was also presented the award from the MS SBA for Outstanding Contribution to Disaster Recovery in 2006.

The experience in establishing and operating the Katrina Business Assistance Center provides the Foundation with institutional retained experience and knowledge that will be used effectively in establishing the sustained, long term Business Recovery & Resource Center.

Management Team

The HCCDF and Hancock Chamber Board of Directors will be the advisory boards to the Hancock County Business Recovery Center. Their role shall be to approve policy and act in an advisory capacity. Although the Board acts in an advisory role, the members are very hands on and will be key business and community leaders as the Center is developed.

Tish Haas Williams is Executive Director Hancock County Chamber of Commerce & the Hancock Community Development Foundation, 501 (c) 3 nonprofit corporations with a focus on economic and community development in the post Katrina environment. She has 30 years' experience in non-profit management and economic development. Williams is recognized as one of the leading forces in producing solutions and strategies to address serious capacity delivery needs caused by and exposed by disasters to support existing businesses as well as sustain long term growth in the county and region.

Ms. Williams, only weeks following Katrina, with the support of state partners, launched an innovative effort to contend with the storm's devastation and challenges beginning with the Chamber re-emerging as the first Business Recovery & Assistance Center on the Mississippi Coast, funded through creative leveraged partnering of the Mississippi Development Authority with a grant from the Economic Development Administration. This effort was recognized as a national model for disaster recovery. In 2006, she was the recipient of the prestigious Phoenix Award for Outstanding Contribution to Disaster

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Recovery by a Public Official by the US Small Business Administration. She was also recognized during that same year by the Mississippi District Office of the US Small business Administration as Mississippi's Outstanding Official for Disaster Recovery. The Sun Herald named her one of the region's Top Ten Community Leaders in South Mississippi during 2005.

With the business recovery effort stabilized, Ms. Williams then worked to establish needed new delivery capacity for the county and region by the creation of a new 501c3 nonprofit as an economic and community development corporation which is the Hancock Community Development Foundation. This successful endeavor resulted in 2009 in being able to establish the HUD funded Katrina CDBG \$3 million low interest/forgivable loan program, the only program of its kind, now a model for other communities in the region to assist small businesses still struggling to recover from the storms. It also led to the establishment of two other non-profits focused on housing and downtown revitalization strategies.

Williams also serves as Secretary and Executive Director for a two state regional nonprofit organization, Partners for Tennis, promoting growth and jobs for NASA-Tennis Space Center. Following Katrina, she managed the Governor's Commission on Recovery, Rebuilding and Renewal for Hancock County. Over the years, she has served on numerous panels on disaster recovery for the EDA, International Economic Development Council, and the US Chamber. She is a member of the Mississippi Governor's Oil Spill Commission and a member of the economic development committee. In 2009, she was named as the Inaugural recipient of the Jody Compretta Person of Passion Award for her persistence and leadership to rebuild Hancock County.

Mike Chapoton will provide business planning, accounting services, management assistance and financial counseling for the Hancock Business Recovery Center. Chapoton is an astute, results-oriented leader with proven success in managing commercial and consumer loan operations for a multi-state bank environment. He is a critical thinker and adept negotiator who can apply extensive knowledge of industry to provide outstanding operations, productivity and efficiency. He is skilled in developing and implementing standardized policies and procedures in lending. He most recently was the Vice-President and Manager, Commercial Loan Operations for Whitney National Bank, New Orleans, LA. He worked closely with the lending staff to create new products and procedures to adapt operations to the changing environment. Chapoton has an M.B.A. in Economics and Finance and a B.S. in Economics from Nicholls State University. Chapoton is serving as the Loan Officer for the HCJGF.

ATTACHEMENT A

Mississippi Governor's Oil Spill Commission Actions Needed to Provide a Healthy and Resilient Gulf Ecosystem and Economy:

Economic Development Working Group

Tier 1 Priorities

- **Remove the Moratorium on Offshore Drilling**
- **Implement Early NRDA economic recovery projects** - Focused on making the MS Gulf Coast a "Destination Travel" location, projects like the Infinity Science Center, the Institute for Marine Mammal Studies Aquarium, the Seafood Industry Museum, and the Ohr - O'Keefe Museum.
- **Congress to provide Financial Incentive Programs to promote development and restore the Mississippi Gulf Coast economy** – These incentives may include extending GOZone benefits, bonus depreciations, tax exempt bonds, and extending the bank eligibility status to enhance marketability of tax exempt bonds and other development incentives.
- **FEMA to provide economic recovery for coast communities by forgiving Community Disaster Loans.**
- **Protecting and promoting nature tourism:** The nature tourism industry continues to be a fast-growing enterprise; the protection and promotion of nature tourism opportunities will build and strengthen the Mississippi Gulf Coast's reputation as clean, beautiful and desirable by providing long term support of existing natural resource assets such as:
 - Gulf Islands National Seashore
 - Grand Bay National Estuarine Research Reserve
 - Pascagoula River Audubon Center
 - Mississippi Sandhill Crane National Wildlife Refuge
 - Pascagoula River State Wildlife Management Area
 - Land Trust for the Mississippi Coastal Plain lands
 - The Nature Conservancy lands
 - Wolf River Conservation Society lands
 - Mississippi Coast Scenic By-ways
 - Mississippi Coast State ParksExpansion of existing nature tourism assets and development of new assets is a critical piece of this Vision Plan.
- **Provide short term financial support for coastal county tourism agencies** such that their annual operating budgets through 2013 are enhanced to 150% of their 2009 operating budgets. This degree of budgetary support provides the ability to recapture lost tourism market share over a several year time span.
- **Provide funds to Chambers of Commerce on the Coast for marketing campaigns and incentives to be utilized over a three year period to re-establish the quality of life of living on the Mississippi Gulf Coast, with an emphasis on locating workforce, second home and retirement markets.**
- **Provide funds to be utilized over a three year period to maintain and/or re-establish the safety, quality, and availability of Gulf of Mexico seafood.**
- **The BP Oil Spill further complicated the Katrina insurance crisis and demonstrates a need for a national approach to dealing with disasters. The Coastal region will be unable to**

recover from the Oil Spill until a solution is found.

Fund a program that will facilitate the establishment of a multi-state commission that will be charged with finding solution(s) to the lack of obtainable and affordable residential and commercial insurance. Amongst the steps that need to be taken: identifying members of the commission, creating a budget for studies that will take place – these include identifying the positive economic impact of fixing the problem and the negative economic impact of not fixing the problem - and ultimately implementing public awareness campaigns. On the Mississippi Gulf Coast, participation in the state's "wind pool" has tripled since Hurricane Katrina, resulting in home sale volumes that are only at 60% of pre-Katrina levels. As a result, average selling price has fallen for eleven consecutive quarters and, unless insurance is addressed, other programs implemented to expedite the Gulf Coast's economic recovery from the oil spill will be stymied. Notably, the RAND Corporation will likely be publishing a paper that recommends a similar commission be created, and that paper will also point out that currently the existing solutions (that have already been proposed) to solve the problem will ultimately fall short of addressing the problem of unattainable and unaffordable insurance in a sustainable and effective manner.

- **Provide funds over a three year period to establish Small Business Resource Centers in each county**

The engine of job creation is small businesses. There is a need to fuel that engine by giving entrepreneurs and companies the support they need to re-open their doors, recover, expand, and hire more workers. With a severely impacted customer base from the BP Oil Spill, small businesses across the Coast have been slow to show signs of recovering. Using the Chambers of Commerce as existing resources, assist small business owners through the BP claims process and provide the tools for technical assistance, marketing and capital they need to grow and hire. The Centers will also focus on providing other tools to help small businesses meet specific challenges brought on by the oil spill to include: capitalizing revolving loan funds with existing county community development foundations and CDFI's to offer low interest / forgivable loans to create greater access to capital for small businesses; creation of a venture capital fund (Louisiana is requesting \$150 million) to build the technology corridor; creation of business investment incentives (beyond the Go Zone) to facilitate tourism infrastructure reinvestment.

- **Implement long-term and sustainable economic development programs to restore the Mississippi Gulf Coast**, incorporating strategies from the IEDC/EDA County reports (forthcoming on Friday, October 15, 2010).

Tier 2 Priorities

- **Implement long-term and sustainable intermodal transportation programs to restore the Mississippi Gulf Coast economy. Economic Development**

- **Implementation of Urban Agriculture, Animal Husbandry, and Aquaculture** - urban agriculture contributes to food security and safety of Gulf Coast consumers by increasing the amount and quality of food stocks. A program that utilizes land-based recirculation marine aquaculture technologies is needed to develop key marine species for market and stocking and to provide jobs for affected workers in the seafood industries.

- **Implement the Harrison County Sand Beach Master Plan; develop and implement plans for Hancock and Jackson Counties that will protect, enhance, and expand existing sand beaches.**

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- **Implement IHL National Laboratory and Technology Center on the Mississippi Gulf Coast – Multiple disasters (both natural and man-made) have revealed a need for research to drive policy and regulatory action and corporate decisions. The U.S. does not have a national laboratory focused on multi-hazard disaster preparedness, mitigation, response, and recovery. Relevant state agencies (e.g. MDEQ, MEMA, DMR, IHL, MSBCJC) will serve as founding partners/affiliated entities.**
- **Establish a DOE National Laboratory and Technology Center for applied research and commercialization:** to develop and test new hardware, software and systems for “Green Energy”. This may be in the form of Solar, Wind Power, Hydrogen Fuel Cells, Smart Power Distribution Grids, Hydrogen Vehicle System Testing, Bio-mass Fuel Power Plants, Energy Data System Storage. The development & testing would improve the efficiency and safety of such fuel uses for the commercial market; and, to develop and implement new methods of approach, with new hardware on technologies for oil spill containment, removal, separation, recovery. Investigate and develop new tools and systems to improve the response and techniques of oil spills through applied research and testing.

Tier 3 Priorities

- **Implement a workforce development program to be funded and implemented through Mississippi Institutions of Higher Learning and the Mississippi State Board for Community and Junior Colleges.** Areas of career and technical education and workforce training would include the following training areas: renewable energy, nuclear power generation, energy exploration and production, water-borne trades, and other coastal-related study areas. Collaboration with local WIN Job Centers should be expanded
- **Evaluate the possibilities of establishment of a Gulf Coast Wetlands Banking Program.**