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Finally, home in Jackson County

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By **APRIL M. HAVENS**

Denise Baker can finally feel at home, grow roots and settle into Ocean Springs community life, thanks to REACH Mississippi, a Gulf Coast Renaissance Corp. program launched in August that helps local workers become homeowners.

Baker, who had been commuting 110 miles from Mobile to her office manager job at Andover Construction Mississippi in Ocean Springs for a year and a half, was the first person to purchase a home through REACH Regional Employer Assisted Collaboration for Housing.

"I wanted to move over here anyway because I love Jackson County," said Baker, who was renting in Mobile.

"I was going to rent something for a while, but this encouraged me to go ahead and buy something and invest long-term," Baker said. "It gave me the opportunity to be a part of the community instead of just renting and not having real roots.

"Now I feel like I can grow roots and settle in."

Baker, who moved into her Gulf Park Estates home in July with her two children, is part of a tri-county effort to help local workers purchase homes despite a tightening credit market and high home insurance costs, program representatives say.

52 in program

Coast-wide, 52 employers have signed up or are signing up to participate, said Priscilla Loebenberg, community affairs director at the Renaissance Corp.

"We've also had 297 employees referred to us, and we expect a large percentage of those to credit qualify," she said.

Renaissance does not have its participants broken down by county, she said, so she does not know how many Jackson County employers are in the program, but she noted Northrop Grumman Shipbuilding has submitted a large portion of the applications Renaissance has received.

Steve Robinson, director of human resources administration at Northrop, said as of Friday, his office had received 474 applications from employees. A preliminary search for qualified candidates, he said, showed about 1,000 of Northrop's employees had potential to qualify.

"We're going to have three informational meetings between now and the end of the year to get the word out for our employees," he said. "We forecast this as key retention tool, especially for those folks who have shorter seniority with the company, those who have zero to eight years of employment."

The program will also hopefully build dedicated and loyal long-term employees, Robinson said. "Perhaps they'll choose to more strongly affiliate themselves with Northrop Grumman as their employer," he said, noting Northrop Grumman will contribute up to \$7,500 per employee.

Block Grant

REACH, a tri-county program, was created from \$40 million in Community Development Block Grant funds from the Mississippi Development Authority. Under the program, participating employers can contribute \$5,000 to \$10,000, and the Renaissance Corp. will match those funds 3 to 1, for up to \$40,000 in assistance.

For employers that are unable to contribute \$5,000 to \$10,000, there is a \$2 million scholarship that was raised from private donations that can pay the employer's portion. These grants can go to employers that are not able to contribute either because they cannot afford it, or because they are a governmental body that is legally restricted from using taxpayer money to contribute.

Jackson County's Board of Supervisors agreed last week to participate in the program, and all of the cities in Jackson County also plan to participate. Representatives from each city expressed enthusiasm for helping their employees benefit.

Ocean Springs aldermen met at a special meeting Friday morning and voted to officially participate, Mayor Connie Moran said.

"Clearly, it's a tremendous one-time opportunity for our employees to become homeowners," she said.

A preliminary study of employees showed 27 city workers were interested, she said, and aldermen agreed only those who had worked for the city for two years could apply, she said. If awarded a grant, a worker would be required to work for the city another five years.

Gautier plan

Gautier City Manager Sidney Runnels said he will present a participation plan to the Gautier City Council to get the ball rolling at the Oct. 21 meeting. He expects the council will adopt the proposal, he said.

Moss Point Mayor Xavier Bishop said the city has begun soliciting information from employees to gauge how many might be interested and qualified in the program. While aldermen have not yet voted on the program, Bishop expects them to support it once the plan is presented.

"Whether it impacts three or 30 employees," he said, "I think it's a marvelous program."

Like the other cities, Pascagoula City Manager Kay Kell said the city expects to join the program. "The council has approved the concept," she said, but the memo of understanding has not yet been signed.

Once employees are screened for the program, they must go through a course on home management and homeowner's responsibilities. Baker said the eight-hour class "talked about the responsibility of home ownership, how to maintain a home and not bite off more than you can chew."

It, she said, "was a good, informative class that could teach new homeowners a lot."

