Enterprise is a leading advocate for the Section 4 Capacity Building for Community Development and Affordable Housing (Section 4) program. Over the past 10 years, Enterprise has distributed approximately $80 million in Section 4 grants and loans to more than 900 local nonprofit organizations across 48 states and Puerto Rico. These organizations develop affordable housing, finance small businesses, revitalize commercial corridors, and help address local health care, child care, education and safety needs.

Section 4 is the only federal program that is exclusively focused on increasing the effectiveness of these organizations. Through grants, loans, training and guidance, Section 4 provides local organizations with the staffing, program development and financial resources to maximize the impact of the services they provide and ensure the long-term sustainability of their investments.

With Section 4, organizations develop core skills that strengthen their ability to implement HUD programs, raise capital for community development and affordable housing, coordinate on cross-programmatic, place-based approaches, and facilitate knowledge sharing.

**Spotlight on Section 4 Grantee: Habitat for Humanity Bay-Waveland**

After Hurricane Katrina devastated the Mississippi Gulf Coast in 2005, the hard-hit area of Hancock County was in critical need of organizations to assist in the rebuilding effort. In early 2006, the Metro Jackson affiliate of Habitat for Humanity established an office 175 miles south in Hancock County to address the housing crisis. The office grew and established itself as its own Habitat affiliate, Habitat for Humanity Bay-Waveland (Habitat Bay-Waveland), in January 2008.

Since that time, Habitat Bay-Waveland has hosted more than 10,000 volunteers in rebuilding 200 new homes and rehabbing and weatherizing more than 450 homes in the area. Furthermore, Habitat Bay-Waveland has established itself as a leader in green building, becoming one of the first Habitat chapters in the country to incorporate green building practices into all of its new homes.

**Local challenge**

Hancock County has often been called “ground zero” for Hurricane Katrina in Mississippi. Nearly three-quarters of the county’s housing stock was either lost or substantially destroyed when the community took a direct hit from the massive hurricane.

Hancock County is a largely rural area, made up of two small cities, Bay St. Louis and Waveland, and smaller surrounding communities. Few affordable housing organizations worked in the area before Katrina and even fewer had the capacity to help support the large-scale rebuilding effort.

Habitat Bay-Waveland formed from the ground up and stepped into this void. But the organization sought to do more than build houses for selected applicants; it wanted to serve the community as a whole by developing model environmentally sustainable homes and offering a range of community services.
How Section 4 funds were used

Section 4 funds from Enterprise have been critical in supporting Habitat Bay-Waveland’s operations and larger vision. While the outpouring of nonprofit and federal disaster resources helped fund the materials and labor needed for the construction effort, Section 4 was needed to help Habitat Bay-Waveland build the organizational infrastructure to manage a large number of construction projects. Additionally, Section 4 gave the organization the ability to showcase green building methods and serve as a resource for the larger community.

Since 2009, Habitat Bay-Waveland has received $140,000 in Section 4 grants. This investment was used to build staffing capacity, incorporate advanced building practices and offer a fuller range of services to the community.

- Funds were used for the fledgling organization to hire and train staff, providing the organizational capacity and skills to build more homes.

- Section 4 helped the organization build its green capabilities. Through a Section 4 grant, Habitat Bay-Waveland was able to hire certified home energy raters to ensure all new homes met energy-efficiency standards. The organization also provided training to staff to better understand sustainable building practices.

- As Habitat Bay-Waveland grew, the organization recognized the need to consolidate operations under one roof. It renovated its 6,000-square foot warehouse to include office space, storage space and a woodworking shop. Enterprise grant funds were used to purchase new computers and equipment to fully furnish the facility’s Computer and Training Center, which serves not only Habitat clients, but the larger community as well.

How Section 4 funds enhanced capacity of organization

Through assistance from Section 4, Habitat Bay-Waveland has become a leader for green building in Mississippi. The training and travel supported by Section 4 allowed staff to become experts in green home building, leading to several milestones and accolades:

- In 2009, Habitat Bay-Waveland became the first Habitat affiliate in Mississippi, and one of the first in the country to build all new homes to a third-party-certified, green standard.

- To date, more than 60 of the affiliate’s homes have either received green certifications or are in the process of being certified through the U.S. Green Building Council LEED program, the National Association of Home Builders (NAHB) Research Center or Enterprise Green Communities Criteria. This includes the Seal Pointe project, a 54-unit development of single-family and duplex homes, featuring some of the greenest housing available on the Mississippi Gulf Coast.

- Habitat Bay-Waveland was racked up numerous honors, including:
  - 2011 NAHB National Green Building Awards for Green Project of the Year, Affordable Single-Family
  - 2011 Hancock County Chamber of Commerce Community Award of Excellence
  - NAHB Research Center 2011 Green Partner of the Year in recognition of leadership excellence and innovation in promoting third-party certification to the national green building standard
  - 2011 Habitat for Humanity Affiliate of the Year
  - 2011 AmeriCorps Southern Region Sponsor of the Year

The Computer and Training Center allows Habitat Bay-Waveland to provide in-house staff training and supportive post-purchase homeowner training programs and to pilot a new family services model. This center also hosts training, workshops and education programs for organizations, businesses and members of the surrounding community.

Habitat Bay-Waveland has grown from its beginning as a satellite affiliate office into a leader in affordable, green building and an important asset serving all of Hancock County.

For more information about this project, please contact: Monica Gonzalez, 504.335.2307, mgonzalez@enterprisecommunity.org.

For more information about the Section 4 program, please contact: Sarah Mickelson, 202.649.3903, smickelson@enterprisecommunity.org.