

TO: The Subcommittee on Housing and Community Opportunity
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UNITY HOMES PROJECT

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Good Morning. I would like to extend a warm welcome to Chairwoman Maxine Waters, Ranking Member Judy Biggert, and other esteemed members of the Subcommittee on Housing and Community Opportunity. I thank all of you for coming to the Gulf Coast in order to see our affordable housing needs and hear about our solutions.

I am Lillie Bender, a native Mississippian, and it is indeed an honor to represent the Unity Homes Project as its Mississippi Operations Director. Thank you for inviting me to testify.

Our project is an innovative program to build and install houses that are more energy efficient and use healthier building materials than have ever been offered in affordable and workforce housing.

I'd like to focus on three aspects of the Unity Homes approach that set us apart from other efforts.

First, community-based rebuilding: Unity Homes is developing a modular housing production factory and installation operation in Mississippi. As a non-profit, Mississippi-based corporation, Unity Homes will invest in our most valued assets: our employees and communities. These efforts will produce not only beautiful homes, but also over 100 high-quality jobs.

The benefits of this effort will radiate far beyond our operations. Our organizational imperative — to use environmentally-friendly, locally-produced materials whenever possible — will benefit local businesses. And through partnerships with worker training programs, we will be a vehicle for adding badly-needed construction workers to wider rebuilding efforts.

Second, healthy affordability: Our non-profit approach allows us to avoid many traps that drive affordable housing to the lowest common denominators of quality. Healthy and inexpensive housing are not mutually exclusive.

As a non-profit organization, we do not mark up our costs at the expense of our homeowners. And we are able to raise private grants and donations that offset the thin margins that are common in this industry. Further, by integrating both the construction and installation components of modular housing, we will operate with maximum efficiency and care.

A Unity Home builds equity in every sense: it minimizes the use of unhealthy materials like resins, insulation, and particle board that are laden with

formaldehyde; paints that emit volatile organic compounds; and, toxic flooring and siding that are made of vinyl.

Better indoor air means less asthma and other illnesses, which enhances productivity and reduces health care costs. Overall energy efficiency cuts utility bills in half by incorporating many energy saving components, such as Energy Star™ appliances, and highly efficient HVAC systems. Our quality materials and construction techniques protect homeowners' investments over many decades, saving money on maintenance and repairs.

Third, strategic partnerships: Unity Homes is a fusion of strong partnerships with community groups, affordable housing organizations, leading legal advocates and national law firms, and some of the country's best green architects, engineers, and manufacturers. With their expertise, we have developed an organizational framework that includes public and private sector workforce development programs, affordable housing organizations, faith based initiatives, legal aid organizations, financial, construction and employment counseling programs, land trusts and Community Development Corporations.

This new approach counteracts unhealthy housing conditions, unjust financing, and entrenched cycles of sickness and poverty for many families and communities. By replacing these industry standard materials with green building practices, we are building healthy homes that generate long-term equity for their owners.

In fact, we are so dedicated to the mission of providing healthy affordable homes to this area that we have donated a prototype home to the North Gulfport Community Land Trust. We held a ribbon cutting and open house on January 27, 2007, when over 250 people came out on the rainiest day of the year to support this effort. We are proud that the first Unity Home is located less than a mile from here on the corner of Dr. Martin Luther King, Jr. Drive and Ohio Street.

In Conclusion: Our prototype is a symbol of many other private efforts to fill the gap in affordable housing that grew larger after Hurricane Katrina roared through here. Over the past 18 long months, private, non-profit, organizations and volunteers have taken the lead in tackling unmet needs on the Gulf Coast. We hope the federal government has taken notice of what works, and can see that this project, and others like it, are worthwhile investments through initiatives like the special CDBG program. As innovative stewards of our communities and the environment, we can help implement federal and state efforts to serve the thousands of people for whom affordable housing has not yet been rebuilt.

Chairwoman Waters and Committee Members, I urge you to come and see the Unity Homes advantage for yourselves. I invite you all to come and tour the Unity Home immediately following the hearing and we will be glad to answer any questions you may have. Thank you.