



## Appleseed This Week

### **New Louisiana Appleseed Program Will Help Low-income New Orleans Residents Gain Financial Footing**

*Two years after Hurricane Katrina struck the Gulf Coast on August 29, 2005, victims of the storm continue to struggle to rebuild their lives. What follows is the second in a series of reports on Appleseed's ongoing work to address the problems caused and revealed by the devastating storm.*

**September 6, 2007 - Louisiana Appleseed's** new **Financial Access** program has a special mandate: To open up financial opportunities for the exploding immigrant Hispanic population in New Orleans, while also helping members of the low-income African American community rebuild their lives two years after Hurricane Katrina.

Although modeled after similar financial access programs at **Appleseed Centers in Georgia, Nebraska and Texas**, the problems confronting low-income communities in New Orleans are unique. A huge need for workers to come to the city and help rebuild homes and businesses resulted in thousands of Hispanic immigrants relocating to New Orleans after Hurricane Katrina. Recent estimates put the number of Hispanic immigrants in New Orleans at as many as 100,000 compared with 60,000 before the storm. These workers, who are typically paid in cash and don't have bank accounts, have increasingly become victims of crimes.

Unlike other Appleseed financial access work, the Louisiana program will not focus exclusively on the immigrant population. When the Center's team of volunteer lawyers from **Adams and Reese** started talking to people in the community about their needs, it quickly became clear that low-income African American residents, left with so little after Katrina, were also struggling to understand their financial options, clean up credit histories, apply for loans and purchase homes for the first time.

In partnership with the **Urban League, Catholic Charities/Hispanic Apostolate and Puentes New Orleans**, the Center has been conducting surveys of local banks and credit unions to determine which products and services are already offered to low income residents. **Jeannine Sullivan**, legal fellow for Louisiana Appleseed, said some of the smaller banks and credit unions have started to put together programs, but want help figuring out how to reach those who need the services. In the next month, the Center will hold focus groups to determine what low-income communities need and will then present the banks with concrete recommendations.

Interest in the Center's financial access program, which was announced in July, has been enormous, resulting in eight major stories on local television and radio news programs and in local newspapers and magazines, including *The Times-Picayune* of New Orleans and *New Orleans Magazine*. "No one in this area is approaching this problem the way we are," said **Christy Kane**, executive director, of Louisiana Appleseed. "I don't know of any other group who

is talking to banks and credit unions and getting real information about what happens when you walk in the door and what is needed to help bring these residents into the financial mainstream."

**For more information on Appleseed, visit [www.appleseednetwork.org](http://www.appleseednetwork.org). To support the work of Appleseed, donate [here](#).**

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