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# After storm, flood, frustration and demolition, family finally gets a home

By The Editor, The Lens July 26, 2012 5:20pm

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**By Bob Butler, Fellow, G.W. Williams Center for Independent Journalism, and Danielle Bell, The Lens staff writer |**

Seven years to the day since Jewell and Kisa Holmes moved into their first house in New Orleans, they moved into their second.

What happened in between was a tale of financial confusion, pressure, bureaucracy and frustration that is sadly familiar to the many families still working to rebuild their lives – and sometimes their homes – nearly seven years after Hurricane Katrina. That story, [first told by The Lens](#) in an [award-winning](#) December piece, ultimately led to the family's happy homecoming last week.

“I feel peaceful now. I mean I’m not depressed anymore. I’m just happy,” Kisa Holmes said. “I can’t ask for anything more.”



*The Holmes family's new house. Photo by Danielle Bell*

Getting the keys to her new house gave her a new outlook.

“I knew I didn’t have to sleep at anyone else’s house, go to a fast-food restaurant and change my clothes, or whatever that I was doing at the time,” she said. “I just knew it was all over. I knew it was the start of a new beginning for me and my family.”

And it only gets better: If the Holmeses live in the house for five years, it will be theirs, essentially for free, after swapping their previous property with one rebuilt by a nonprofit.

After reading about the Holmes family and discussing the story with a reporter, Mayor Mitch Landrieu’s office connected the family to **Project Home Again**. The non-profit organization was created after Hurricane Katrina to build homes for low- and moderate-income homeowners who have been unable to rebuild.

Initially, the nonprofit will continue to own the house, requiring the Holmes family to pay only for taxes, insurance and routine maintenance on the property – but not monthly mortgage payments, said Carey Shea, executive director of Project Home Again. For every year they stay in the house, 20 percent of the mortgage is forgiven, she said.

After five years, the property will be signed over to the Holmeses.

Project Home Again is a charitable endeavor started by the Leonard and Louise Riggio Foundation. Riggio is the chairman of the Barnes and Noble bookstores.

The Holmes moved into their first house, on Pauline Drive in the Upper 9th Ward, on July 20, 2005. Katrina and the flooding that followed displaced them six weeks later.

In the months after the storm, their bank convinced them to use flood-insurance proceeds to voluntarily pay off the mortgage, leaving them the free-and-clear owners of a house they could not afford to fix.

That began a confusing journey that eventually led to their home **being demolished** at the end of last year.

Paying off the mortgage voluntarily made them ineligible for any significant recovery aid. They received a disaster loan from the U.S. Small Business Administration. But when they successfully applied for help from the state-run Road Home program, officials insisted the money be used to pay off the SBA loan – again leaving them with almost no rebuilding money.



*Jewel and Kisa Holmes plow through a pile of paperwork with Project Home Again Carey Shea, left, and David Birdsong, president Gulf South Title. Photo by Danielle Bell*

The Holmeses then applied for help from the United Way, the American Red Cross, the Salvation Army, and other local, state and federal programs. None of the programs was able to get them back in their home.

All the while, the family split time living with different relatives, commuting between Kentwood and New Orleans. They never all slept under same roof. Jewell went back to work shortly after Katrina.

“I was raised to take care of my family, so that’s what I did,” he said.

Despite encountering so many obstacles, Jewell said he and Kisa refused to give up. But they admit the ordeal left them stressed, depressed and wondering if they would ever find their own place to live again.

Indeed, after so many defeats, Kisa said she didn’t get her hopes up during the application process, working with Erica Toriello of Project Home Again.

“Time after time, she would ask me if I was happy, and I said ‘no’ because I had

gotten to the point [previously] where I was just weeks away,” only to see things fall apart, she said.

She was able to smile Friday after overcoming one last hindrance that somehow seemed apropos: They slogged through street flooding and torrential rains to get to the closing.

The weather and the to-the-day timing were a bit unsettling, Kisa Holmes said.

“I was nervous just thinking that seven years ago I was doing this same thing before Katrina came,” she said. “I was just nervous saying that it’s happening again for me.”

After a tedious hour of signing paperwork, everyone relaxed with hugs, laughter, thanks and the giving of a house-warming gift.



*Project Home Again's Erica Toriello and Kisa Holmes admire the house-warming gift that Holmes said symbolizes her family's struggle to get back in to a home after Katrina. Photo by Danielle Bell*

Each Project Home Again family gets to pick a framed and signed “Blue Dog” print by artist George Rodrigue to hang in their new home. Kisa picked the print entitled “Cutting Through The Red Tape” in honor of the end of the struggles her family went through to get their home.

Like most new homeowners, the couple left the closing and went to their new house. Kisa’s

door was open before their white pick-up truck rolled to a stop in the driveway.

They’d seen it weeks earlier, but they still weren’t prepared for the finished product. Kisa explored the house speechlessly, hand cupped over her mouth in disbelief.

It came fully furnished, with a washer and dryer, living room set, bedroom sets and a dining room table that seats the whole family.

“I never expected to get all of this,” Kisa Holmes said. “I thought maybe a rebuild, a couple of repairs and patch up on a home, but not a brand new home, not an actual brand new home. So I can’t explain how I feel.”

Jewell laughed excitedly as he walked into every room in his home. He said he wanted to make sure they set up the kids’ rooms to surprise them later. Then he turned pensive.

“It’s been so hard these years, but we just kept our patience,” he said. “Driving into the city every day was so long. Kisa had to be at work at 4:30 in the morning, so that meant we had to get up at 3:00 a.m. to drive from where we were living. It was so tiring and hard on the kids. We would get into town and our kids would have to sleep in the van until it was time to go to school.

“I tell you, our children are so strong. They hardly ever complained. We just continued living. I told Kisa to stop worrying. I knew God would bless us. You know, if you keep walking down the street one foot at a time, you’re finally gonna get somewhere.



*Kisa Holmes goes into her new house for the first time Friday.  
Photo by Danielle Bell*

“When all this started seven years ago, we were doing exactly what we were supposed to doing as a family – everything – and it was like the storm came and just like that, it was gone.”

As Jewell spoke, Kisa sat down and started to tear up.

“You don’t know how many doors I knocked on to try to make this happen,” she said. “God has finally blessed us, this situation is over and we’re going to be all right. I know my family is going to be all right.”

As nice as the amenities are, Kisa said having the family together again is the best feature of the house.

“I don’t have to worry about this one over there, that one over there, I can’t get to this football game or I can’t get to this practice, or you can’t go to that,” she said. “We’re all just in one place and we’re all one family and we can enjoy it again.

“It’s a wonderful feeling, truly, a wonderful feeling.”

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People is the reason that I founded Levees.org with my 15 years old son after the flood. People like Kisa Holmes who were forced to struggle due to no fault of th  
In addition to all the suffering, people like Ms. Holmes could not even be with their c  
family members, and were forced to live apart. This is cruelest of all.

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