



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name Jumpstart Joplin

Missouri Housing Development Commission

HFA Fill out the entry name *exactly* as you want it listed in the awards program.

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013.**

Use this header on the upper right corner of each page.

HFA Missouri Housing Development Commission _____

Entry Name Jumpstart Joplin _____

| Communications | Homeownership | Legislative Advocacy | Management Innovation |
|--|---|--|--|
| <input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media | <input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production | <input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy | <input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology |
| Rental Housing | Special Needs Housing | Special Achievement | Are you providing visual aids? |
| <input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production | <input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs | <input checked="" type="checkbox"/> Special Achievement | <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO |

Jumpstart Joplin

2013 NCSHA Annual Awards for Program Excellence Special Achievement Category

Overview

Joplin, Missouri was devastated by the 7th deadliest tornado in United States history. More than 2,000 buildings and nearly 7,000 houses were completely destroyed, but Joplin's EF-5 tornado shattered much more than just sticks and bricks. The tornado resulted in 161 fatalities and over 1,000 serious injuries, and left thousands of people with no place to call home.

When rescue crews began searching piles of debris for survivors and medical providers manned makeshift facilities overflowing with the injured and the dying, MHDC crews hit the ground seeking out shelter for the masses of citizens who suddenly found themselves homeless.

MHDC's efforts in Joplin have been quite diverse, ranging from finding a place to sleep for the night for a single citizen to researching long-range intensive community recovery planning alternatives.

Joplin Resource, Recovery & Rebuilding Center

The day after the EF-5 tornado hit Joplin, MHDC staff was on the ground. The Multi-Agency Resource Center (MARC) center was set up in Joplin. The MARC center was a one-stop shop for any survivor of the disaster, including, but not limited to, food, clothing, disaster response, FEMA, medical services, and MHDC. MHDC staff provided assistance in finding emergency housing, rental assistance, utility assistance, mortgage assistance, and hotel/motel vouchers.

Three weeks after the disaster and after the MARC center closed its doors, Governor Nixon called upon all agencies in the State of Missouri to commit to rebuilding Joplin and helping the community move forward. From that call to action, the Resource, Recovery & Rebuilding Center was born. It was designed to be a one-stop shop for help where citizens could obtain assistance, items or services such as a driver's license, social security card, housing, help with insurance, food assistance, unemployment benefits and grief counseling.

MHDC employees worked 12-hour days from May 23, 2011 to December 31, 2011. From January 2, 2012 to June 27, 2013, MHDC employees continued to work at the Resource & Recovery office three days a week. MHDC employees provided 536 households with direct case management over two years at the Resource and Recovery office. At the peak of the recovery, 586 households were housed in Temporary Housing Units (FEMA trailers). In a "typical" disaster, FEMA expects 10% of FEMA residents to complete the program without a permanent housing planning. On June 10, 2013, the FEMA trailers left Joplin and only one household

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remained without a permanent housing plan. MHDC employees provided all necessary staffing to permanently house these 586 households.

Emergency Shelter

MHDC allocated \$1.16 million in Emergency Assistance to Joplin. Through a screening process completed by the local community action agency, assistance was provided to any income-qualifying victim of the disaster who was homeless or in imminent danger of becoming homeless. While MHDC's first priority was to provide shelter to citizens who were homeless, it became quickly apparent that providing assistance to people who were nearly homeless was just as important. It was not uncommon to see a citizen who didn't lose their home, but who did lose their job because their employer's business was destroyed. The citizen, living from check to check, was faced with the danger of becoming homeless unless they received rental or mortgage assistance. The severe shortage of housing inventory intensified the problem. If a person became homeless because of non-payment of rent from loss of a job (as opposed to the house being blown away in the storm), the person very likely would not qualify for any available temporary housing solutions. It was therefore a very real concern that new housing simply would not be available, thus adding to the already overwhelming count of persons who were homeless. MHDC provided 4,594 people with emergency housing assistance from May 2011 to June 2013, from the Missouri Housing Trust Fund.

Near-Term Housing Recovery

Jumpstart Joplin's objective of providing near-term housing recovery involved providing rapid deployment of resources to support new construction and rehabilitation of single-family, owner-occupied homes in critical areas within the tornado's path and surrounding areas. MHDC established several programs to help with near-term housing recovery.

MHDC established a fund providing \$10 million in low-interest construction financing assistance for developers aimed at encouraging new construction of owner-occupied, single-family housing with the specific goal of reducing the sale price of the home. The program was intended to provide in-fill owner-occupied housing in existing neighborhoods or the development of new housing in larger tracts.

MHDC dedicated \$1 million in down-payment assistance through MHDC's Mo-AID program to assist homebuyers. While MHDC provides a down-payment assistance program in the normal course of business, that program is normally only available to first time homebuyers. MHDC's Mo-AID program expands the program to include any income-qualifying victim of the disaster so that re-purchase of a home is also allowed. This program assisted 65 households in purchasing a home.

MHDC dedicated over \$950 thousand in HOME funds to Joplin for use in making home repairs through the Home Repair Opportunity (HeRO) Program, a program dedicated to providing funding for home repair for low- and moderate-income homeowners.

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Long-Term Permanent Housing Development

MHDC modified its 2011 Qualified Allocation Plan to set aside \$90 million in state and federal Low Income Housing Tax Credits to the Joplin area to support long-term permanent housing development. An expedited application process generated an abundance of applications which were quickly underwritten to allow the selection of developments to occur in December of 2011. Eight developments with 340 affordable units were built and are providing permanent housing for Joplin citizens who are disaster survivors.

Conclusion

MHDC dedicated over \$103 million in various funding opportunities to rebuilding and recovery in Joplin. Thousands of labor hours have been expended by MHDC staff assisting citizens, analyzing needs, coordinating services, meeting with community officials, making presentations, teaching OSHA classes, making site visits, seeking out subcontractors, and lending a hand anywhere it has been needed. It is truly impossible to describe all of the work in just three pages, but MHDC has been there every step of the way. The disaster has forever changed the lives of Joplin residents, but has also forever changed the lives of the MHDC crew. Beyond any doubt, the Joplin disaster has been both the most difficult and the most rewarding work our agency has ever done.