

Jumpstart Joplin

2012 NCSHA Annual Awards for Program Excellence Special Achievement Category

Overview

Joplin was devastated by the 8th 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 160 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. Governor Nixon dispatched MHDC staff members to Joplin within 24 hours of the disaster with a directive to provide immediate assistance to those in dire need.

Governor Nixon's directive was clear: Do whatever it takes! As a result, 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. On July 19, 2011, MHDC joined into a collaborative effort with the Missouri Department of Economic Development to undertake a new initiative to address the pressing housing needs of families in the Joplin region due to the devastating tornado. Governor Nixon's Jumpstart Joplin program deployed targeted resources to support the immediate needs of citizens including construction and rehabilitation of single-family owner-occupied homes as well as the long-term development of both single- and multi-family homes for the city's working families.

Joplin Resource, Recovery & Rebuilding Center

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. As soon as the recovery center opened, MHDC – along with many other state agencies – began providing products and services to the citizens of Joplin.

Governor Nixon's vision resulted in a collaborative effort that produced amazing results. Multiple agencies worked in partnership to help citizens who had nothing – no home, no car, no identification, no money, no food, and sometimes not even shoes. In normal circumstances, a person would need to travel to one location to get a driver's license, another to get a social

HFA: Missouri Housing Development Commission

Entry Name: Jumpstart Joplin

security card, another to get unemployment benefits, and yet another to get shelter, diapers or food. In Joplin, that typical process was impractical if not impossible. Thousands of citizens lost their cars and trucks in the tornado. Most who were lucky enough to salvage an operational vehicle still couldn't use it because roads were inaccessible and unsafe. The Resource, Recovery and Rebuilding Center tossed aside the conventional model and provided all that was needed in a single location without the requirement to travel from one agency site to another. MHDC played a primary role in operation of the recovery center by providing full-time staffing to meet with citizens to assist with housing opportunities as well as referrals to other services.

Most agencies have completed their work at the resource center, but MHDC continues to provide staffing three days per week in order to continue serving those still in need of housing and other services. MHDC staff members have spent thousands of man hours providing alternatives for shelter, assisting with home purchases, locating long-term housing, and making referrals. From the beginning, MHDC staff has been available to simply lend an ear to hear one citizen's heartbreaking story of loss or to hear another citizen's triumphant story of survival. One of the most important undertakings at the resource center has truly been to just listen and help people heal. MHDC is committed to following Governor Nixon's directive to "do whatever it takes" by providing operational support and staffing to the resource center.

Emergency Shelter

MHDC deployed more than \$580 thousand and entered into agreements with a local community action agency to provide hotel vouchers and assistance with rent and security deposits for immediate shelter needs. Through a screening process completed by the 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 our 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 his home, but who did lose his job because his employer's business was destroyed. The citizen, living from check to check, was faced with the danger of becoming homeless unless he 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 has been able to provide emergency housing assistance to over 1900 households.

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,

HFA: Missouri Housing Development Commission

Entry Name: Jumpstart Joplin

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 is intended to provide in-fill owner-occupied housing in existing neighborhoods or the development of new housing in larger tracts.

MHDC also 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.

MHDC also 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. Eligible homeowners are able to receive cash assistance up to \$20,000 for repairs.

Long-Term Permanent Housing Development

Jumpstart Joplin's long-term permanent housing development included support for new construction and rehabilitation to facilitate community-identified long-term housing needs. MHDC participated in numerous committees, panels and outreach programs in efforts to analyze not only the needs of the community, but also the wishes of the citizens who live there as it related to the style or type of housing desired. MHDC modified its 2012 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 last December. Eight developments with 340 affordable units were chosen and are in the process of being built.

Conclusion

MHDC has dedicated over \$100 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.

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