Housing



One Year.

One Community.

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One Direction. One of the tornado's greatest impacts was to homes and neighborhoods. The City of Joplin estimates that more than 7,000 homes were affected; about 4,000 of which were destroyed.

Numerous efforts have been underway to restore housing throughout the impacted areas using the combined resources of individuals, insurance proceeds, state and federal disaster assistance, voluntary organizations, the private sector, donations, grants and volunteers. Here's a glimpse at some of what's been done:

The City of Joplin has been working with property owners since the tornado to help restore and rebuild neighborhoods and commercial businesses. These efforts have included: assisting with debris removal, issuing permits for repair, reconstruction and new construction, and conducting safety code inspections.



As of May 15, 2012 the city has issued:

- **4,015 building permits** since the tornado for residential repairs, reconstruction and new construction
- 423 permits for rebuild/repair/new commercial construction, including apartment complexes
- 1,615 demolition permits.

The Federal Emergency Management Agency (FEMA) has supported local housing efforts by providing:

Direct Financial Assistance

- More than **\$8.2 million in grants** for **2,980 eligible applicants** has been provided to repair disaster damage to their residences in order to make their homes safe, sanitary and functional.
- Provided more than **\$12.7 million** for **2,652 applicants** who cannot qualify for low-interest disaster loans, to replace personal property.

Direct Temporary Housing

 FEMA provides temporary housing units (predominantly mobile homes) for eligible individuals and families who need a short-term place to live while they work to find a permanent home. These FEMA units are placed in 13 existing commercial mobile home parks as well as in three temporary housing communities that FEMA had built on land provided by the city in Joplin's north end. The Joplin effort is one of FEMA Region VII's largest direct-housing missions.



• So far, **261 households have moved out** of the FEMA community sites and into longer-term or permanent housing.

• 325 households still live in FEMA-provided units, down from a peak of 586. Currently, 217

households (of the 325) live in the three FEMA sites; the remaining individuals and families are spread among the 13 commercial parks.

Debris Removal Assistance

 FEMA provided oversight and funding for a special Expedited Debris Removal (EDR) initiative authorized by President Obama to clear loose debris from public rights-of-way and private, residential property in the hardest-hit areas. The goal was to help hasten the community's economic recovery and to quicken the rebuilding process for residents. FEMA tasked the U.S. Army Corps of Engineers to

facilitate this debris removal and by the end of the initiative, more than 1.2 million cubic yards of debris had been removed from residential areas. The cost of this effort is estimated to be more than \$60 million.

The Missouri Department of Economic Development, Business and Community Services Division is facilitating and funding a variety of residential rebuilding efforts such as:

 Provided low-interest construction Loans totaling \$10 million to area developers for the purpose of new housing construction.



- Provided financial assistance to 65 homeowners for new construction of owner-occupied housing in the tornado path through an allocation of Neighborhood Preservation Tax Credits
- Provided financial resources to construct two playgrounds for the children housed at Hope Haven and Jeff Taylor community group sites
- Provided \$4 million in DED Community Development Block Grant financial assistance for demolition and debris removal not covered by FEMA
- Provided \$500,000 in DED Community Development Block Grant to Duquesne for housing recovery activities
- Provided \$4,499,500 in Federal 9% Low-Income Housing Tax Credits and \$4,289,500 in State 9% Low-Income Housing Tax Credits, \$600,000 in HOME Funds and \$520,000 in Missouri Housing Development Corporation (MDHC) funds to support eight new multi-family projects with the construction of 340 affordable rental units in the Joplin MSA;
- Provided \$1.6 million in Missouri Housing Trust Funds to meet emergency housing needs, half of which is dedicated to low-income households at or below 50% of MHI and half to very low- income households at or below 25% of MHI. These funds have served 1912 households

Missouri Housing Development Commission (MHDC)

- MHDC has pre-qualified 43 homebuyers for down payment and mortgage assistance
- MHDC made \$958,983 in funding available to assist homeowners with rehab and home repair
- MHDC has provided direct case management to 253 households regarding their housing choice



Joplin Area Habitat for Humanity, through partnerships, collaborations and grants, is building 65 new houses within the community.

In the fall of 2011, Joplin Habitat teamed up with Tulsa (OK) Habitat and several other partners to launch "Ten for Joplin" – a two-week blitz to build 10 homes for families who were affected by the tornado. The homes, built in a heavily impacted neighborhood, were dedicated in November 2011.

- Since then, four more houses have been built; another 16 are under construction with partners that include many area churches – College Heights, St. Paul's, Christ's Community UMC, Christ's Church of Oronogo, and Immanuel Lutheran. Other partners include Joplin Rotary Clubs, United Way, Carl Junction Building Trades, the City of Joplin, the Clark Howard Show (CNN), and Major League Baseball (MLB is funding 5 homes in Joplin and 4 in Tuscaloosa).
- 35 houses will be built through the Governor's Challenge, a collaborative effort among the State of Missouri; major sports teams such as the Kansas City Royals, Kansas City Chiefs, St. Louis Cardinals, St. Louis Rams, St. Louis Blues, Missouri Tigers, the Kansas Motor Speedway, and builders, volunteers and homeowners. The effort is funded by a \$3.6 million Community Development Block Grant to Joplin Habitat by the Missouri Department of Economic Development. Habitat houses are built to Energy Star standards and sold at a 0% interest, 20-year mortgage.
- Extreme Makeover-Home Edition launched "Seven Homes in Seven Days," to build houses in one of the city's heavily impacted areas for seven families. The one-week, 24/7 effort was filmed throughout the process, culminating in a two-hour television special that aired in January 2012. The Joplin rebuild effort was the TV series' final project.
- Convoy of Hope is building at least a dozen storm-resilient "green" homes for Joplin families impacted by the tornado. The new high-tech, low-energy buildings are specially designed with reinforced concrete walls and other innovations to be sturdier and more sustainable than traditional houses. The project is a partnership with the Global Green Building, Project Safe Home, T.F. Concrete Forming Systems and Joyce Meyer Ministries—Hand of Hope. These partners are coordinating efforts with the U.S. Department of Homeland Security and the Federal Emergency Management Agency (FEMA) to provide guidance on other future "resilient" constructions.

Rebuild Joplin

A number of strong partners emerged in the months following the storm to address one of the community's most basic remaining needs: housing. Rebuild Joplin, the construction arm of the Joplin Long Term Recovery Committee (LTRC), was appointed by the LTRC to lead and coordinate the collaborative effort to provide repairs on existing houses and rebuild new homes for uninsured or underinsured residents. Collaborating organizations in the recovery effort include Joplin Area Habitat for Humanity, Catholic Charities of Southern Missouri, Mennonite Disaster Recovery, Samaritan's Purse, Convoy of Hope and Harry S. Truman Coordinating Council.

During 2012, Rebuild Joplin/Joplin LTRC pledged to repair and rebuild 100 homes for individuals and families affected by the tornado. They've finished five houses and have 22 projects underway. Other pledges include 50 homes by Joplin Area Habitat for Humanity and 20 homes by Samaritan's Purse.



Homes continue to be repaired and rebuilt primarily in the tornado devastation zone, but assistance is available to those outside this area who were affected by other facets of the storm, including hail, high winds and water damage.

Housing projects are primarily funded through individual organizations receiving donations. Funding is also provided through a variety of grants, including one received by Rebuild Joplin in collaboration with seven partners in March 2012 for \$1.5 million from the Community Foundation of Southwest Missouri to be used for building materials and supplies. The collaborative grant was the first of its kind.

Commercially, several large apartment complexes have been completed or are under construction.