Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The PY 2026 Action Plan identifies projects and activities meant to address the needs and goals of the 2025-2026 Consolidated Plan. The plan guides the direction of the CDBG and HOME programs for the next program year. This is the second Action Plan under the current consolidated plan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

- Public Services Activities (HMIS funding, Coordinated Entry Program, Neighborhood Clean Up & Tool Lending library)
- Homeowner Rehabilitation (Substantial and Emergency Repair)
- CHDO Homebuyer & Rental New Construction
- Façade Grants – Slum & Blight removal

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

All programs funded with CDBG and HOME are monitored by City staff and by HUD to ensure compliance. Since the 2020 Consolidated Plan the Entitlement Program has been monitored twice by HUD and reviewed by the City Audit three out of five years with no findings. The most recent Consolidated Annual Performance Evaluation Report is currently in review. The city's past programs have focused on community needs that continue to exist including aging housing and infrastructure, neighborhood and public improvements. Since the period of the last Consolidated Plan the City has made significant progress to expand Community Housing Development Organization (CHDO) capacity, improved public service grant delivery, and continues to formulate a long-term neighborhood plan approach for target areas, particularly multi-year planning for infrastructure projects in target neighborhood. Existing housing condition was addressed under previous plans through home repair

programs that ended due to infeasibility, however home rehab is a present need that has not been met through the entitlement for several past plans. Neighborhood Cleanup activities are undertaken annually, and the Tool Lending Library continues to operate for income qualifying residents of the City.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The participation process for developing this One Year Action Plan included:

- Two advertised public meetings in the publication of record for Jasper County, the Joplin Globe (January 22, 2026 at the Joplin City Hall; and March 5, 2026 at Joplin Public Housing Authority for in person attendance.
- Online presentation to the Homeless Coalition January 12, 2026
- Two 30-day public comment period (January 1st, 2026 - February 22, 2026 & March 6th, 2026 – April 5, 2026)
- Meetings with community partners and stakeholders to discuss previous projects, community needs, and potential for additional partnerships.
- Public Hearing at the May 4, 2026 City Council Meeting; Council approved the plan via resolution at this meeting.

Attendance registers and proof of public notice are included in Attachment A.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Email comment and public meeting at PHA

Further request to use public service dollars for cold weather shelters for homeless populations.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were not accepted due to ineligibility as in previous years.

7. Summary

Need for public service dollars exceeds the cap of 15% of the grant. Alternative sources for current public service programs would allow more availability for public service dollars to be spent on additional community needs, however, alternative sources must be obtained first for current activities funded are required activities by HUD to receive substantial Continuum of Care dollars, those activities are already underfunded, and at present there are no alternative sources.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Joplin	Planning, Development and Neighborhood Services
HOME Administrator	Joplin	Planning, Development and Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Joplin acts as administrator for all Community Development Block Grant funded projects within the jurisdiction of the City of Joplin and administers all HOME funded projects throughout the jurisdiction of the Joplin HOME Consortia on behalf of all members.

Consolidated Plan Public Contact Information

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Joplin's Public Housing Authority is a separate entity who develops their own plans and receives their own funding. The highest public participation was the public meeting held at the PHA in the formulation of this Action Plan. However, the City does utilize the Housing Authority as a valuable resource in developing plans and identifying at-needs populations. One such growing population in the city is the elderly. Our Housing Authority has identified this as a need area, and we will be partnering with them to develop strategies by which to remedy this and other problems. The public housing authority was recently added to have a default position on the Homeless Coalition Executive Board. City staff and Public Housing Authority staff serve on the Community Housing Resource Board to promote fair housing and to ensure regular contact and awareness of activities performed by both entities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Joplin assists the area's Homeless Coalition with the administration of their HMIS system through reimbursement through an annual public service grant. Furthermore, City department staff serve on the Homeless Coalition Board and committees including the Vice-Chair for the Homeless Coalition and chair of the Prioritization Committee. The City also serves as a consultant for the Coalition and will work with the Coalition to develop strategies for combating homelessness. In the development of the Consolidated Plan, we met with Homeless Coalition members to discuss the homeless needs of the area.

The City has recently completed a homelessness strategic plan. The focus of the is creating a regional commission on homelessness to better engage with surrounding jurisdictions and agencies, as well as system of care team to enhance coordination between providers and develop key initiatives for implementation to be utilized by all providers. In the furtherance of this plan the Homeless Coalition has recently updated the Charter, and formalized the reams and expanded the Executive Board.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Joplin serves as an environmental oversight body for all of the Continuum of Care Organizations Operating in our area; However the involvement over the allocation of ESG funds is limited to staff serving as chair on the prioritization committee as a member of the coalition who does not apply for ESG. However, the City does provide CDBG funds towards the reimbursement of the Homeless Coalition's HMIS use. The system allows the Coalition to identify the shortfalls in our service of homeless populations.

2. Agencies, groups, organizations and others who participated in the process and consultations

1	**Agency/Group/Organization**	ECONOMIC SECURITY CORPORATION OF THE SOUTHWEST AREA
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Economic Security Corporation of the Southwest Area provides a number of services to the Joplin Consortium Area. They preside over the area's Homeless Coalition, are a CHDO, and they provide a number of other services to low-income individuals. ESC was consulted throughout the process in order to develop a better plan in regards to housing and homelessness strategies.
2	**Agency/Group/Organization**	JOPLIN AREA HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Joplin Area Habitat for Humanity is a valuable housing resource for the City of Joplin; the City has partnered with them numerous times in the past to provide housing opportunities for low-moderate income families. With their housing expertise, JAHFH was consulted in regards to housing needs of the area specifically. They provided guidance on housing and market needs.
3	**Agency/Group/Organization**	One Joplin
	Agency/Group/Organization Type	Regional organization Planning organization Coalition
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	One Joplin is a coalition, collaborative effort to bring together service agencies from across the Joplin Area. The effort currently has three work groups, which focus on health, human services, and poverty. The City has representatives on all three teams, but the Community Development Division works primarily with the Poverty work team. The Poverty team has afforded the opportunity to discuss and design methods to "move the needle" on poverty. The group has provided input on the proposed Action Plan, and will continue to help guide program resources where they are needed.
4	**Agency/Group/Organization**	Community Housing Resource Board
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Housing Resource Board serves as a Fair Housing outreach and advocacy group within the City of Joplin. Their input is valuable in identifying housing need areas and needed policy changes. The group will be especially important as the City begins the Assessment of Fair Housing Process in the 2017 Program Year.
5	**Agency/Group/Organization**	Legal Aid of Western Missouri - Joplin Office
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Service-Fair Housing Regional organization LMI Legal Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Aid of Western Missouri has entered into agreement to provide legal services to non-profit housing organizations to further affordable housing. Legal Aid also is working with One Joplin and the City on Landlord/Tenant education.
6	**Agency/Group/Organization**	US Ignite, INC
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Joplin is a member of US Ignite as part of the Smart Cities resiliency program. Currently the City is conducting a broadband gap analysis as part of this partnership. Link to surveys are on the Joplin Website https://www.joplinmo.org/1124/Smarter-Joplin. Smarter Joplin is also part of the resiliency component of the Disaster Recovery Program.
7	**Agency/Group/Organization**	Joplin Economic Housing Development Initiative
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Service-Fair Housing Regional organization Community Housing Development Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Currently the most active CHDO in the Consortium and was key to planning to meet expenditure needs for the Consortium.
	Agency/Group/Organization	Missouri Stat Public Defender's Office

8	**Agency/Group/Organization Type**	Regional organization LMI Legal Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the CoC meeting to coordinate services with the CoC and provide a presentation
9	**Agency/Group/Organization**	Missouri Department of Mental Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Behavioral Heath Services-Elderly Persons Service-Veterans Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Homeless Coalition and primary provider of shelter care+
10	**Agency/Group/Organization**	Veterans Administration
	Agency/Group/Organization Type	Housing Services - Housing Services-Veterans Services-Elderly Persons Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the CoC meeting
11	**Agency/Group/Organization**	Joplin Job Center
	Agency/Group/Organization Type	Services – Job Training Services-Youth
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The principle provider of LMI job training in the area, hope to coordinate in the future

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City does not identify any agencies which there would be a rational for not consulting. Some agencies might not be directly listed, but only due to their participation being achieved through program administration of other organizations and coalitions. For example, Jasper County is not listed as an agency consulted but Economic Security Corporation operates the Jasper County Public Housing Authority and Unincorporated Jasper County is a member of the Joplin HOME Consortium, and therefore is consulted through other means. Further enhancement to ensure agencies are not missed in consultation is the creation of the Regional Commission on Homelessness brining many stakeholders together in a single body to streamline consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Homeless Coalition of SWMO	Concurrence
2012 Comprehensive Plan	City of Joplin	Housing
2021 Comprehensive Housing Study	City of Joplin	Housing
2024 Strategic Homelessness Plan	City of Joplin	Homelessness/Housing

Table 3 – Other local / regional / federal planning efforts

Narrative

The City of Joplin Engineering department is responsible for floodplain management with the Director of Engineering being the designated floodplain manager. Currently the department has completed a multi-year flood plain FIRM update in coordination with MO DNR and has

identified eight flood control projects that was to be completed in the next 10 years, however many have been addressed with ARPA funds received and will be finished by the end of 2026.

Further the Emergency Management Department of the City of Joplin is responsible for response and resiliency to disasters. Feedback and regional consultation is regularly conducted through partnerships and committees such and the Local Emergency Planning Committee, the Jasper/Newton County Emergency Healthcare Coalition, the Community Organizations Active in Disaster Coalition, and the Four Corners Emergency management group form all four states in this region. Public education and training are provided by the department to improve local resiliency to disasters and are regularly located in LMI areas. https://www.joplinmo.org/221/Plan-Prepare

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Currently the City of Joplin solicits feedback from the public in accordance with the Citizen Participation plan including two public meetings, two comment periods, Council meetings, newspaper adds and internet outreach. Further stakeholder engagement is held with discussion with current participant and subrecipients in the program reviewing program performance. Community Development activities funded by Housing and Urban Development are also included in the framework for discussion for any activities taking place in target areas identified in current action plans. For example, Historic Preservation efforts such as nomination of National Register Districts in LMI neighborhoods involve public engagement with respect to ongoing Community Development efforts and not solely those related to Historic Preservation.

At present the Communication and Marketing Department is developing platforms that will greatly enhance participation, which has been a need identified for many years.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Advertisement to encourage public attendance at public meetings. Resulted in no attendance other than participating non-profits.	The Homeless Coalition provided feedback at the positive effect of funding to Coordinated Entry		http://www.joplinglobe.com/
2	Internet Outreach	Non-targeted/broad community				https://www.joplinmo.org/992/HUD-Documents-and-Program-Applications
3	Public Meeting	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Allocations have been announced and the table below represents final allocation

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Homeowner Rehab	529,012			529,012	2,116,048	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	553,383			553,383	2,213,533	
Other	public - federal	Public Improvements Other	3,600,000			3,600,000	3,600,000	This is an estimated amount of CDBG-DR I funds available during the reporting period. CDBG-DR II is closed.

Other	public - federal	Acquisition Housing Supportive Services	1,600,000			1,600,000	1,600,000	The Amount of HOME-ARP Funds

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Joplin's CDBG and HOME allocations compliment a number of other federal, state and local resources. There is the potential for layering and coordinating with local non-profits in order to do more impactful projects. Examples might include revitalizing neighborhoods with the help of our CHDO who could also do projects with MHDC funds. The CHDO is already partnering with for-profits on LIHTC projects. Other examples are assisting Public Works infrastructure projects, incentivizing the prioritization of neighborhood infrastructure and scaling the size of the same project compared to it just being funded with entitlement funds. The City currently has a balance of HOME match. To maintain the balance the City regular waives permit fees for HOME eligible projects.

The City intends to encourage use of private financing with HOME funds, and has successfully done so with the first rental units constructed with substantial investment from the developer being included along with the HOME assistance. More program options in offering CHDO homebuyer assistance, in addition to subsidizing construction, can help incentivize homebuilders to adjust to program changes and help difficult to qualify homebuyers. Partial subsidy of construction and homebuyer assistance will spare more funds for other projects, while simultaneously improving a significant difficulty of program participants by qualifying homebuyers.

Following the Joplin Tornado, there was a large amount of non-federal assistance in the form of donated dollars to area housing non-profits. Non-profits that work with the Joplin HOME program used these dollars produce a number of HOME eligible projects that were claimed as HOME match. Currently the City of Joplin has a large match credit balance of over $1.6 million. The City continues to earn a limited amount of HOME match through waived permits and parts of HOME projects that are not Federally funded, but relies on match credit to ensure that the program meets match requirements.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Community Development has previously funded clean title activities for housing agencies. The division also coordinates the identification of Jasper County Trust properties for housing partners.

Discussion

Using the City's annual allocations over the course of the next four years, the City's goal will be to develop and revitalize the low-moderate income areas of the community. Neighborhood infrastructure in East Town has been significantly improved and priority can now be shifted to home rehab one again if CDBG is reallocated.

The City of Joplin HOME program largely benefits the Low/Moderate and low-income household. Extremely low-income household are difficult to quality for homeownership. When an extremely low-income household applies to the homeowner new construction program, they heavily subsidized if the household is determined to have the minimum incomes to sustain the maintenance of the property. Most extremely low-income household benefit is achieved through the CDBG public service activities, specifically homelessness prevention. In an average year, approximately 200 households are served through coordinated entry and through the Housing Connect program are sheltered or permanently housed.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Safe, decent affordable housing	2025	2029	Affordable Housing	Citywide	Safe Decent Affordable Housing	CDBG: $355,209.60 HOME: $498,045.04	Rehab: 14 Rental Units: 6 Homebuyer: 2
2	Improve infrastructure and Encourage economic Dev	2025	2029	Non-Housing Community Development	SUNSHINE LAMP DISTRICT Census Tract 101	Public Infrastructure and Facility Improvements		Facade treatment/business building rehabilitation: 2 Business
3	Improve livelihood through Public Service Activity	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services for Low income and Special Needs	$68,000	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	**Goal Name**	Provide Safe, decent affordable housing
	Goal Description	New Construction and rehabilitation projects to be completed through coordination with local non-profit organizations such as Habitat for Humanity and Economic Security Corporation in the East Town Neighborhood, a Low-Mod area. Due to the low property values of the area and low area median income, homeownership is difficult to qualify for any but low-income households. If the goal of 6 new home owner households to benefit, it is likely that 5 will be low/moderate income and hopefully at least one be a low-income household.
2	**Goal Name**	Improve infrastructure and Encourage economic Dev
	Goal Description	Providing for the repair and rehabilitation of infrastructure in the East Town Neighborhood. These infrastructure projects will seek to add sidewalks, improve road conditions, and repair and add sanitary sewer systems. Furthermore, there is a planned economic development activity this action plan to create/retain jobs.
3	**Goal Name**	Improve livelihood through Public Service Activity
	Goal Description	Assisting the goals of the Homeless Coalition with the purpose of reducing homelessness though reimbursement for the use of their HMIS system and opening dialogues through reimbursement of the Community Housing Resource Board. In addition, funding will be provided to the Homeless Coalition for the Continuance of their Coordinated Entry Program and neighborhood clean-up will receive an allocation to maintain that activity.

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	2026 CDBG Planning and Admin
2	2026 HOME Planning and Admin
3	2026 CHDO Activities
4	2026 Rehab
5	2026 Public Service Activities

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Coordinated Entry program continues to assist the Homeless Coalition provide services to current needs. Funding will remain at current levels while the observed increase in demand of services is observed HOME funds have been allocated based on past performance and production has increased significantly as a form homebuyer new construction. Lack of funding is the most significant obstacle to serving underserved needs. Slum and Blight funds have been expended. The new target area for slum and blight renewal is still in the Sunshine lamp District, however further south than before, one the area received designation. The most significant change in this action plan is the move of infrastructure dollars to home rehab. The proposed program will operate in two parts with an emergency repair and more substantial repair component.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	2026 Public Service Activities
	Target Area	Citywide
	Goals Supported	Improve livelihood through Public Service Activity
	Needs Addressed	Public Services for Low income and Special Needs
	Funding	CDBG: $68,000 under this plan.
	Description	Public services provided through the Homeless Coalition including funding for HMIS and Coordinated Entry. Further programs include Tool Lending Library and Neighborhood Cleanup funded under this plan
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	200 select clientele individuals. Tool Lending Library/approximately 20 income qualifying individuals
	Location Description	
	Planned Activities	
2	**Project Name**	2026 CHDO Activities
	Target Area	Citywide
	Goals Supported	Provide Safe, decent affordable housing
	Needs Addressed	Safe Decent Affordable Housing
	Funding	HOME: $498,045.04
	Description	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Area is throughout the HOME Consortium. Activities include all provision of new housing received from a designated CHDO that meet HOME eligibility, however, and will included single family and rental construction.
3	**Project Name**	2026 Rehab
	Target Area	Citywide
	Goals Supported	Safe Decent and Affordable Housing
	Needs Addressed	Safe Decent and Affordable Housing
	Funding	CDBG: $355,209.60
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	14 Homes Citywide
	Location Description	Citywide
	Planned Activities	
4	**Project Name**	2026 CDBG Planning and Admin
	Target Area	Citywide

	Goals Supported	Provide Safe, decent affordable housing Improve infrastructure and Encourage economic Dev Improve livelihood through Public Service Activity
	Needs Addressed	Safe Decent Affordable Housing Public Infrastructure and Facility Improvements Public Services for Low income and Special Needs
	Funding	CDBG: $105,802.40
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	**Project Name**	2026 HOME Planning and Admin
	Target Area	Citywide
	Goals Supported	Provide Safe, decent affordable housing Improve infrastructure and Encourage economic Dev Improve livelihood through Public Service Activity
	Needs Addressed	Safe Decent Affordable Housing Public Infrastructure and Facility Improvements Public Services for Low income and Special Needs
	Funding	HOME: $55,338.34
	Description	

	Target Date	

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City has a few census tracts that are identified as to having 51% Low-Moderate Income households. These census tracts are 101, 106.1, 108, and 110 have been the traditional LMI tract in the City. Census tract 106.2 has since been reclassified since the 2020 Census. Public improvements for FY 2023 will be concentrated in tract 101, more specifically in the East Town neighborhood. Additionally, HOME projects will be located within the Consortia area with hopes to serve unserved Consortium members.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	**100**

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

By concentrating a large portion of our funds on a specific area, we can make a more profound impact. East Town is an area that has been identified as high need by city staff and residents who currently reside in the area. It is also a very large neighborhood and has been a multi-year effort to improve the neighborhood Infrastructure.

Discussion

The City of Joplin's target areas are those areas of the City that are generally considered to be low-income or difficult to develop. The City is also coordinating the efforts of area non-profits in the same target area both in terms of housing and services. Non-entitlement funded community projects, including historic preservation activities, are underway and are meant to stabilize the target area on a long-term horizon. Further opportunity will be available for the target areas contingent on the Use Tax funded activities that are selected for implementation, especially the neighborhood and hosing related programs.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless - 200
Non-Homeless - 20
Special-Needs
Total - 220

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units - 6
Rehab of Existing Units - 14
Acquisition of Existing Units
Total - 20

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The yearly goal for the City of Joplin is to be able to provide housing assistance to as many families as possible. Through the construction of new housing inventory, we hope to further affordable housing for citizens.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Joplin Public Housing Authority currently manages 168 public housing units and oversees 435 Section 8 Vouchers. The Housing Authority upkeeps their units to an exceptional standard and ensures Section 8 landlord's compliance. The City of Joplin does not directly oversee or manage the Housing Authority.

Actions planned during the next year to address the needs to public housing

The Joplin Public Housing Authority has identified the following goals during the upcoming year: expand the supply of affordable housing; reduce public housing vacancies; leverage private or other public funds to create additional housing opportunities; improve the quality of affordable housing; increase customer satisfaction; conduct outreach efforts to potential voucher landlords; continue to implement voucher homeownership program; promotion of self-sufficiency of residents. Further, the PHA is currently in the process of implementing a Rental Assistance Demonstration to create greater flexibility and cost efficiency in program delivery.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

First, the Housing Authority of Joplin regularly has resident representation on the governing Board. One of the major goals of the housing authority is the promotion of self-sufficiency for their residents. While there are no formal programs for home ownership or assistance within the housing authority, residents do have resources available to them through the City or other area non-profits. The Housing Authority and the Community Development division hope to refer one to two Housing Authority residents to become homeowners through CHDO activities within the next reporting period. This intention to provide CR homebuyer assistance as part of CHDO activity underwriting should help qualify least-well off public housing residents that are determined to be good candidates for homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

No

Discussion

The Joplin Public Housing Authority Director meets quarterly with the Community Development Office to inform both organization on ongoing operations. This is achieved through both the Community Development Planner and the Public Housing Director serving on the Community Housing Resource Board.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The Homeless Coalition has been making improvements to permanently house the homeless and address special needs annually. This years point in time count was a departure from previous years. Total homeless individuals decreased by 4% but unsheltered increased by 18%. Weather was good for the count however overall numbers were still down.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Homeless Coalition, which is composed of Joplin area homeless shelter providers, requested funds through the public service grant process to provide assistance with the maintenance of the Homeless Management Information System (HMIS). The system is required by HUD to receive ESG assistance. Through use of the system, the coalition was successful in obtaining funding from ESG program in the previous years. The subcommittee decided that due to the importance of this system, it should be funded on an annual basis, rather than making the coalition re-apply through the public service competition each year. The Coordinated Entry Program is the point of contact with the homeless in assessing need. Due to the importance of this service, the program is also to be funded annually.

In the last year, the Coalition street outreach team has doubled street outreach from one a month to every other week. The City has also recently completed a Homelessness strategic plan. Parallel to the finalization of the pan the City of Joplin Police Department has been exploring the staffing of social workers as part of the department to conduct outreach with the homeless at the recommendation of the Chief of Police.

The Homeless Coalition provided the following information regarding their services:

Prevention

Emergency Shelter

Transitional Housing

Rapid Re-Housing

Permanent Subsidized Supportive Housing

Permeant Housing – Rental and Homeownership

Coordinated Entry assesses homeless need and refers homeless or at risk homeless to appropriate

service providers.

Notes: The Homeless Coalition's outreach efforts will include a variety of strategies to reach people who are living unsheltered. One method will be to host two Project Homeless Connect events per year. (January and July) The events will be advertised through local social service agencies and meal sites. They are set up as a one stop shop event offering information, resources, giveaways, and services on site. All people attending Project Homeless Connect events will be surveyed. The survey collects information about length of homelessness, reasons for homelessness, and tracks a number of indicators.

Outreach also happens once per year when the Point-In-Time count is conducted. (January) Teams of volunteers divide up the communities and known locations in search of people living unsheltered. Volunteers survey people they encounter and offer resource information.

Addressing the emergency shelter and transitional housing needs of homeless persons

As part of the Continuum of Care the Homeless Coalition regularly analyses gaps in homeless need and services. One area needing increased level of service is emergency shelter and transitional housing. To that end Watered Gardens (Coalition Shelter) has established a new facility in the former Washington Elementary School for women with children, and is looking to build a tiny home community. Vita Nova Village in also in the process of developing a tiny home transitional housing community.

The current emergency shelter providers are:

Restoration Life, Souls Harbor, Watered Gardens, Carthage Crisis Center

The current transitional housing providers are:

The H.O.U.S.E. Inc., Economic Security Corporation, Lafayette House, Carthage Crisis Center

Homeless persons receive referral to providers through Coordinated Entry.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

As part of the established Continuum of Care, the Homeless Coalition employs a Point in Time count, and a Housing Inventory Count to specially identify and house/shelter the chronically homeless, families with children, veterans and unaccompanied youth. Veterans, families with children and unaccompanied

youth are tracked monthly and prioritized.

The Homeless Coalition established committees to address chronically homeless, families with children, veterans and unaccompanied youth:

- Services for Homeless Veterans
- Monitoring Committee
- Prioritization Committee

Economic Security Corporation also operates the Chronically Homeless Program as part of the Permeant Subsidized Supportive Service implementation of the Homeless Coalition.

Notes: The Homeless Coalition maintains a Coordinated Entry process abiding by **Policy 5.00 Order of Priority for Permanent Supportive Housing Projects** which outlines how persons experiencing homelessness will be prioritized for housing services in our community. The policy states that the most vulnerable will be prioritized first which would include the chronically homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Coalition Members and area service providers refer at risk of homelessness households to Coordinated Entry. Area service providers include non-profit thrift stores, local hospitals, MO Career Center, Veterans Affairs, the Joplin Health Department and Community Development Office, Preferred Family Healthcare providers and Legal Aid of Western Missouri.

Current homeless prevention service providers include Catholic Charities, Economic Security Corporation, Legal Aid, Bright School District, Futures, Children's Haven, Lafayette House, the Salvation Army and Crosslines.

Legal Aid is instrumental in providing legal services to prevent homelessness due to eviction. This role has been greatly increased in the last year due to the pandemic and pending evictions once the moratorium is no longer in affect.

Discussion

The Homeless Coalition has adopted a new charter to hopefully increase area participation and collaboration. The new framework includes workgroups to continually work on improving the system of care, coalition data and information sharing and public education and outreach to enhance service

delivery.

Non-housing, special needs populations are at the most risk of becoming homeless. In the upcoming year, the City will provide funding towards the Homeless Coalition's HMIS and Coordinated Entry Programs. Coordinated Entry will help those who are risk of becoming homeless be diverted into stable housing or referred to proper service providers.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The Continuum of Care reports a shortage of one bedroom or single occupant rentals. Further, many providers that do provide affordable units might not provide accessible units. The largest supplier of accessible units in the area is the PHA and the waitlist is often highly populated by those with a disability requiring an accessible unit.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Analysis of Impediments to Fair Housing was suspended due to Executive Order. The City will certify that it will not create barriers through policies as part of the submission of this plan.

Discussion

HOME funded activities have, particularly CHDO activities, have made great improvement in modifying building plans to create accessible units including, slab on grade foundations and budgeting for on site alterations prior to move in for applicants that require accommodation.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City is continuously conducting a prioritization process for a number of action plans to address neighborhood needs, neighborhood revitalization, housing and homelessness.

Actions planned to address obstacles to meeting underserved needs

FY2026 activities that will address underserved needs of the community will consist of the following Public Service activities. The City of Joplin will help assist with homeless needs (HMIS Reimbursement and Coordinated Entry Program).

Actions planned to foster and maintain affordable housing

The housing activities described earlier (homeowner rehabilitation and CHDO activities) will all foster and maintain affordable housing in the area for a total of approximately 8 affordable units assisted. Furthermore, the City is proactively fostering the use of affordable housing tools to increase the productivity of affordable housing providers. The home rehab will be at a scale not seen as part of an action plan in many years.

Actions planned to reduce lead-based paint hazards

Lead testing is required for rehabilitation programs. Participating organizations will follow current HUD lead-based paint regulations with the assistance of City employees certified is lead risk assessment. In addition, the City is launching a sizeable Lead Hazard Reduction Grant funded program in 2026 with potentially 100 homes mitigated.

Actions planned to reduce the number of poverty-level families

The City is currently evaluating possible future economic development activities under the current consolidated plan. The City of Joplin, through support of the Coordinated Entry Program, hopes to increase job placement of those at risk of homelessness and eventually out of poverty. Further, the provision of affordable housing will alleviate those low-income families effectively living in poverty due to housing cost burden.

Actions planned to develop institutional structure

The City has continues involvement with One Joplin, a coalition of non-profits within the City, the Homeless Coalition and the Regional Commission on Homelessness. Partnerships with these group will help with outreach and programming and allow for excellent delivery of services, and hopefully leverage new local sources of funding. City staff has representation to the One Joplin steering team and the Community Development Planner is on the One Joplin Poverty Team, and the City staff representative Housing Sub-Committee. The new Homeless Coalition Charter is specifically developed to enhance

institutional structure and the Regional Commission exists to keep local jurisdictions engaged with respect to homelessness.

Actions planned to enhance coordination between public and private housing and social service agencies

One Joplin is the local coalition of 40 non-profits and a total of 70 organizations. Each organization sends representatives to the facilitating teams of Health, Human Services, Poverty, Literacy, and Transportation relevant to their organizational mission. The Assistant City Manager sits on the steering team of One Joplin. The consortium CHDO is regularly developing relationships with private developers and has partnered on LIHTC applications.

Discussion

As mentioned in other sections in this plan, the Use Tax and ARPA funds are being used to fund activities in addition to the resources available to Community Development activities related to Housing, Homelessness, neighborhood services and neighborhood revitalization.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The consortium CHDO has been very useful in seeing additional sources. Federal Home Loan Bank funds are currently being utilized to build a veterans 10 unit apartment building.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The CITY shall have the right to review and audit all records of any DEVELOPER pertaining to any payment by the CITY. Said records shall be maintained for a period of five years after the project completion date. Except, for documents imposing Resale/Recapture restrictions which must be

retained for Five years after the affordability period terminates [92.508 (c)(2)].

The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion.[92.254 (a)(4)].

The DEVELOPER shall assure that any NOTES and MORTGAGES recorded for homebuyers shall be in compliance with 24 CFR 92.254 and that the DEVELOPER will monitor each unit for principal residency (under 92.254(a)(3)) and resale/recapture (under 92.254 (a)(4) – (5)).

A copy of the City's current Deed Restriction and Covenant is found in the Appendices of this Plan

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   The PJ has structured the CHDO's and Joplin Area Habitat for Humanity's recapture provisions based on the amount of HOME assistance that enables the homebuyer to purchase the unit. The period of affordability will be based upon the total amount of HOME funds subject to recapture [CFR 24 92.254(a)(5)(ii)]. The following chart outlines the funding limits and period of affordability.

   When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs [CFR 24 92.254(a)(5)(ii)(A)]. The program will use a deed restriction to enforce the recapture provisions.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   The City currently has no plans to use HOME funds for such refinancing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   The City currently has no plans to use HOME funds for TBRA.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Rental production will not have a preference unless it is a requirement of another source of funding that is part of the development.