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Joplin, Missouri hit by EF-5 Tornado on May 22, 2011

May 2021

GENERAL INFORMATION

- Joplin population has grown to approximately 51,000 (2019) from 50,100 (2010 Census)
- Daytime population approximately 240,000
- Located in Southwest Missouri along I-44 and I-49 (formerly U.S. Highway 71)
- EF-5 Tornado initially ½ mile, expanding to ¾ mile wide, traveled on ground approximately 13 miles
- Tornado touched down at edge of western city limits, traveled on the ground 6 miles throughout all of City to eastern city limits and continuing into the City of Duquesne and rural Jasper and Newton Counties
- Tornado winds estimated at 200 mph + ; NWS indicates it moved as slowly at 10 mph in some places
- Storm affected homes and businesses in both Jasper and Newton Counties in Missouri
- 161 lives lost due to tornado

Recovery Efforts & Statistics: Joplin Recovery – Building Permits:

Building Permits through the Years - City of Joplin, Missouri

Fiscal Year	Number of Residential Permits	Construction Value	Number of Commercial Permits	Construction Value	Total Number of Building Permits	Total Construction Value
2011	4,100	\$115,000,000	739	\$91,193,215	4,839	\$206,193,215
2012	2,125	\$74,174,662	383	\$482,550,677	2,508	\$556,725,339
2013	1,023	\$31,608,284	257	\$219,237,801	1,280	\$250,846,085
2014	988	\$26,745,810	284	\$68,708,135	1,272	\$95,453,945
2015	968	\$29,495,921	253	\$63,307,772	1,224	\$92,803,693
2016	1,061	\$28,463,709	283	\$116,503,618	1,344	\$144,967,327
2017	1,136	\$34,533,871	252	\$142,386,759	1,388	\$176,920,630
2018	1,268	\$35,326,096	430	\$80,835,995	1,698	\$116,162,091
2019	1,278	\$45,002,451	344	\$46,199,823	1,622	\$91,202,274
2020	1,395	\$45,253,269	323	\$200,533,698	1,718	\$245,786,967
2021 YTD	702	\$19,192,615	134	\$65,047,871	836	\$84,240,486

Recovery Efforts & Statistics:

- *Joplin’s federal, state and local partners provided our community more than \$321 million for clean-up efforts, debris removal, and rebuilding and recovery projects, contributing to the continued growth we are experiencing today. We thank everyone who has been a part of our rebuilding and recovery.*
- The projects listed below are highlights of the recovery efforts since 2011. For a full listing of Recovery projects funded through U.S. Housing and Urban Development’s (HUD) Community Development Block Grant – Disaster Recovery Program, go to <http://mo-joplincdbgdr.civicplus.com/>
- *Current - July 2015: Council and City staff complete the **capital project prioritization process of the \$158 million** awarded by **HUD through the Community Development Block Grant – Disaster Recovery program**, 54 Projects focus on: Infrastructure & Environment; Housing & Neighborhoods; Schools & Community Facilities; and Economic Development. In reviewing critical needs of the community, consideration also was given to funding criteria that had to be met according to CDBG-DR regulations. Some projects listed below. *For more projects & details, see <http://Joplingis.org/Dashboard>**
- *May 17, 2021: **NEW houses** – Joplin has averaged building nearly **FIVE NEW HOUSES PER WEEK** since May 22, 2011, with a total of 2,524 new single-family home permits to date.*
- *May 2021: **Joplin Area Habitat for Humanity** has completed 138 new houses following the tornado, with 11 planned for 2021. Through “*A Brush With Kindness*” program started in 2013, Joplin Habitat is approaching 300 light, exterior repairs that are completed for homeowners who cannot do the work themselves. Joplin Habitat started completing major repairs for homeowners in need through their *Critical Home Repair Program* in 2018 and has completed 22 large scale repair projects.*
- *September 2020 - **Smart Cities** Steering Committee created to collaborate and develop processes and plans for efficiencies in resiliency and technology for community growth. CDBG-DR funded.*
- *November 2019 – **Mohaska Trail Groundbreaking**. Trail of 1.15 miles begins near Mercy Park and winds through neighborhoods to the east before connecting with 26th Street and Main. This provides access to both the Midtown and Southtown mixed use districts. CDBG-DR funded*
- *September 2019 - Disaster resiliency development continues with **Smart Cities** initiative; **Smarter Joplin Roadmap** created. CDBG-DR funded.*
- *March 2019 – Groundbreaking for **Joplin Bungalows, LLC**. Project provided 20 bungalow-style homes to both fill the void of affordable, permanent senior housing within the Joplin area and address the *Mayor’s Challenge to Address Veteran Homelessness*. Residents moved into homes Spring 2020. Bungalows are located at 2617 McCoy Avenue. Project included a large and diverse partnership of community agencies and agencies, including the City of Joplin, Economic Security Corporation, the U.S. Department of Housing and Urban Development (HUD), Vecino Group, Southwest Missouri Bank (SMB), Joplin Housing Authority and The Homeless Coalition. CDBG-DR funded.*
- *April 2019 – City launches **Smart Cities** initiative as a proactive approach to create a viable community that is adaptable and prepared for the future. With infrastructures and technology in place for growth, a smart city has efficiencies and are resilient because of the collaboration and relationship-building among organizations and businesses that occurs within the community. They also create plans for natural disasters that might affect their community. CDBG-DR funded.*
- *December 2018: **Reconstruction of East 20th Street (2 miles)** including new pavement, sidewalks, curbs and gutters, streetlighting, shared bike/pedestrian path, decorative intersections and signaled crosswalk for pedestrian safety. CDBG-DR funded.*
- *2020 – March 2017: **Neighborhood Projects in recovery area** including replacement of damaged sidewalks, curb & gutters, storm water inlets & pipes, ADA ramps at corners, and street pavement. CDBG-DR funded.*

- *August 2018: **New Senior Center opens.*** Larger kitchen, prep area, designated exercise room, computer lab, reading area, billiards room, and private health screening within 14,400 sq.ft. facility. Also serves as Sunshine Lamp Trolley stop. CDBG-DR funded.
- *April 2018: **Early Childhood Center*** opens providing educational services for special needs and low to moderate income households with pre-K children. City partnered with State of Missouri to build \$10 million center, both using CDBG-DR funding. The 38,000 square-foot Center can accommodate approximately 400 children.
- *Winter 2017 **Community Clinic*** reopens with a renovated interior with a more efficient floor plan for assisting clients and receiving and organizing donations. CDBG-DR funded.
- *March – Dec. 2017: **Rebuilt 1 ½ miles of Main Street (4 lanes) in one construction season,*** with new pavement, sidewalks, curbs, and gutters, along with additional new streetlighting, benches, planters, trees (up-lighting) decorative intersections, bike lanes, location plaques and bump outs. 15-block streetscaping project makes Main Street not only functional, but more visually appealing and welcoming than previous corridor. CDBG-DR funded.
- *Spring 2017: Opening of **new Joplin Public Library relocated to 20th & Connecticut,*** made possible with support of \$20 million grant awarded by the Economic Development Administration in May 2012, to assist in redevelopment of 20th Street area following the disaster. As an 80/20 matching grant from EDA, City will fund an additional \$5 million for the project, which includes the land value of property that the City owns at 20th and Connecticut. Groundbreaking event was held in September 2015.
- *Jan. 2017: **Joplin Homeowners Assistance Program (J-HAP) has provided \$17.5 million*** of assistance for down-payment and/or closing costs to homebuyers of 578 homes since program's inception in August 2013. Of these homebuyers, 31% or 183 of them are from outside Joplin, and 82% or 475 were renting prior to this home purchase. **J-HAP** offers funding to individuals and families pursuing a home purchase in the recovery area. By assisting eligible homebuyers with down-payment and/or closing costs while supporting single-family housing recovery. Funding assistance provided by U.S. Department of Housing and Urban Development, through a Community Development Block Grant – Disaster Recovery (CDBG-DR) award.
- *2017: **Advanced Training & Technical Center*** opens to assist our community with education, business assistance and job creation. Work will focus on targeted audiences of lower to moderate income residents who may also be veterans, unemployed or underemployed individuals in need of expanded skills and technical training. \$5.5 million of CDBG-DR funds used for property and program resources.
- *October 2016: **20th Street Overpass*** completed and opens 20th Street to traffic since closure in May '16. Provides safer and more efficient travel for traffic traveling over railroad crossing. Project costs = \$5.5 million. Funded through the Transportation Investment Generating Economic Recovery, or **TIGER Discretionary Grant** program offered by the U.S. Department of Transportation. Was the final project of five projects focusing on vehicular and pedestrian safety in Joplin completed with 2012 TIGER grant.
- *August 2016: **Mercy Park opens!*** Built on 16 acres donated to City by Mercy Hospital, this passive park is located on the southeast corner of 26th & Cunningham Avenue. Construction began in August 2015. HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program funded approximately \$4.7 million to build trails, a small lake, a pavilion, restrooms, and educational signage of natural plantings. CDBG-DR funded.
- *March 2016: **Groundbreaking for Kansas City University of Medicine and Biosciences (KCU) College of Osteopathic Medicine.*** In March 2015, University officials announced opening a medical school at the former location of Mercy Joplin's temporary facility. Scheduled to open in Fall 2017, the University is estimated to have 150 students per class, with a total of 600+ for the Joplin Campus by 2020, with indications of significant economic impact and future development in the area. This campus will be the first new medical school location in Missouri to open in 44 years. The College of Osteopathic Medicine is the largest medical school in Missouri and 10th largest medical school in the country.

- *Feb. 2016:* According to the **Joplin Area Chamber of Commerce**, **more than 300 new businesses have opened** since May 2011. As of May 2015, these businesses provided new jobs* for 960 full-time employees and 717 part-time employees. (*waiting for updated employee numbers)
- *July 2015:* **U.S. Census Bureau** provides data that shows **Joplin has surpassed its previous population** of 2011 (51,142) and now has a population of 51,316.
- *March 2015:* **Mercy Hospital Joplin** opens new medical center and offices in new location of 50th Street and Hearn Boulevard. The hospital and temporary offices held during construction cost nearly \$1 billion.
- *December 2015:* Walmart Neighborhood Market opens in area of 26th Street & Maiden Lane.
- *September 2014:* **Joplin Schools** reach goal of returning students to permanent facilities by September 2014 with the opening of Joplin High School / Franklin Technology Center.
- *August 2014:* **St. Mary's Elementary** opens in new location of 32nd Street & Central City Road; original structure at 25th & Moffet was destroyed, as was St. Mary's Church; their large cross remains standing.
- *April 2014:* **Joplin Homeowners Rehabilitation Program (J-HRP)** initiated to provide \$775,000 funding to support single-family housing recovery. The program assists eligible homeowners located in the recovery area in repairing damage not covered by FEMA or insurance and to correct any other deficiencies in the home.
- *March 2014:* **Joplin Tornado First Response Fund** allocated **nearly \$1 million** since disaster. Includes 41 grants to 27 various agencies for diverse needs, including home construction and repairs, housing, furnishings and appliances, emergency weather radios, wheelchairs, storm shelters, playground equipment, children's services addressing behavioral and emotional disorders from trauma of tornado, and staffing of growing services needed by survivor.
- *December 2013 to date:* **Environmental Protection Agency (EPA) Region 7** has provided funds to allow for lead and cadmium testing of residential yards and city parks that were heavily affected by the May 2011 tornado. In these areas where soil disturbance occurred due to property destruction, and lead or cadmium levels are found above recommended levels, EPA funds can be utilized to excavate the contaminated yards and replace the soil with soil free of these contaminants. To date, EPA has awarded \$8.5 million toward this effort.
- *December 2013:* **Joplin Fire Department Station #2 and #4 opens in new locations.**
- *December 2013:* **Joplin Schools** - new Irving Elementary School, East Middle School & Soaring Heights Elementary School open
- *September, 2013:* **Parr Hill Park** reopens after a major post tornado renovation
- *August 2013:* City launched **Joplin Homeowners Assistance Program (J-HAP)** to offer funding to individuals and families pursuing a home purchase in the recovery area. Details provided above in May 2016 listing.
- *June, 2013:* **Missouri Department of Natural Resources** awards \$500,000 toward stormwater improvements & planting of over 1,500 trees, helping offset the estimated 25,000 that were lost.
- *May 22, 2013:* **Economic Development Administration** awarded a \$20 million grant to help revitalize the 20th Street commercial corridor, an area that was severely impacted by the tornado. This includes the relocation of the Public Library.
- *May 22, 2013:* TKF Foundation provides a portion of \$585,000 grant to Joplin for creation of open space in recovery & healing, aka **Butterfly Garden & Overlook Project**, Cunningham Park.
- *March 27, 2013:* HUD announced an additional \$113 million has been allocated to the City of Joplin to help the community recover. This grant was part of \$514 million allocated among nine states nationwide and provided through HUD's **Community Development Block Grant (CDBG) Program** to support long-term disaster recovery efforts in areas with the greatest extent of 'unmet need.'

- *December, 2012:* Joplin City Council approves plan to form Missouri’s largest Tax Increment Financing (TIF) district that includes 19 major projects over 3,000 acres within Joplin including disaster area. Each project will follow standard process of development, allowing public to comment prior to Council’s consideration.
- *October, 2012:* U.S. Department of Housing and Urban Development (HUD) formally presents the City of Joplin \$45 million in **Community Development Block Grant** funding. City’s proposed budget for these funds includes more than \$31 million for housing; and \$6.5 million for infrastructure needs within the disaster area.
- *April, 2012:* City provides 4,000 NOAA Weather Radios to citizens in Joplin.
- **Economic Development Administration** awarded funds to the City of Joplin for a disaster recovery coordinator position.
- The **Joplin Redevelopment Corporation**, a Missouri Chapter 353, has aggregated over 50 acres of vacant parcels targeted for major redevelopment projects
- More details of recovery projects are listed on City’s website, www.joplinmo.org/thrivein5

History of Building Permits

- On June 20, 2011, City Council passed a building hiatus in the EDR area to allow for a safe operation of debris removal that required large trucks to move through the area efficiently.
- Prior to completion of debris removal, on July 28, 2011 City announced Building Permits available for entire storm-damaged area (rolled out two areas prior to entire area being opened for building: West of Picher Ave opened July 8, 2011; West of Main Street opened July 22, 2011)

Changes to Residential Building Codes: (no changes made to Commercial Building Codes)

- Sill plate anchor bolts now need to be placed at 4 feet apart maximum – code requires 6 foot maximum.
- Masonry foundation walls, no matter the height, require a #4 vertical reinforcing bar every 4 feet anchored into the footings. Anchor bolts and vertical reinforcing bars need to be in the same block cell.
- Rafter to wall ties, commonly known as “hurricane clips”, are required at every rafter to wall connection, and at every truss to wall connection.
- Council also passed regulations to allow a home to be rebuilt on the footprint of the former home that was destroyed even though setbacks may not have been in compliance with current setback requirements. This ensured property owners could rebuild their homes in same location without having to change their home design to meet current setback requirements.

Joplin Recovery – Temporary Housing:

- *As of June 9, 2013 - 586 households (100%) have moved out* of FEMA temporary housing and into longer term or permanent housing.

Volunteers, through January 2014:

- 182,044 volunteers, including those registered through AmeriCorps and from other organizations who have reported hours to them.
- Over 1.5 MILLION hours of service from all reporting organizations/agencies with a total of 1,542,353 hours. This equals more than 176 years’ worth of service at a 24/7 pace since 5/22/11.
- Volunteer Information Line established for those interested in volunteering during disaster.

Residential Structures Damaged in Tornado:

- Total of 7,500 residential dwellings in the City were damaged or destroyed by storm
- More than 17,000 people affected by tornado
- Of the 7,500 dwellings, approximately 4,000 homes were destroyed , causing an estimated 9,200 people to be displaced

Debris stats:

- Tornado generated nearly 3 million cubic yards of residential debris throughout the disaster area
- FEMA managed the Expedited Debris Removal initiative (EDR) that addressed debris removal in areas of extensive and catastrophic damage. This initiative allowed government-funded contractors to remove loose tornado debris from private property within a designated tornado-damaged area, and offered 90% federal match to a 10 % local and state match for costs incurred. Missouri Gov. Nixon announced state would pick up the 10% match.
- FEMA mission-assigned the U.S. Army Corps of Engineers to execute the debris removal for the City. The Missouri National Guard proved state oversight to the process.
- EDR area was cleared by August 7, 2011. City worked toward this deadline to ensure a quick and efficient cleanup of the disaster.
- Many property owners used insurance proceeds to hire contractors for debris removal; and/or utilized the 100,000 + volunteers who have been active in the cleanup of the City.

Demolition Process:

- City rolled out Demolition Plan with 3 options for property owners on, August 8, 2011:
 - Do It Yourself – if owner has insurance
 - Skilled volunteers affiliated with the Voluntary Organizations Active in Disaster (VOAD) carry out the demolition of residential structures and/or foundations on behalf of home or property owners.
 - Dangerous, tornado-damaged structures and/or foundations that are *not* removed another way will be processed through the dangerous structures provision of the Joplin City Code, starting with the Building Board of Appeals process.

Medical Services:

- By 5-23-2011 Joplin and Jasper County Health Dept. medical services staff worked with local health partners to administer tetanus vaccines to residents and workers in the debris area to provide protection from this disease often associated with debris injuries. The plan included stationary and roving vaccine distribution locations moving throughout tornado affected neighborhoods.
- On 5-24-2011 tetanus vaccinations began and in following weeks over 17,000 tetanus vaccinations were administered by many medical partners in community.
- 14 area health departments along with other local medical partners aided the local tetanus administration effort including over 125 staff.

Animal Control statistics:

- 1,308 pets displaced by tornado picked up and taken to emergency pet shelter by animal control staff
- 529 pets returned to owners from emergency pet shelter operated by ASPCA & Joplin Humane Society
- ASPCA placed remaining tornado displaced animals at end of emergency sheltering operation in new homes through an “Adopt-a-thon” and other placement activities.
- Pet “co-location” shelter with human American Red Cross shelter opened by Joplin Animal Control within few hours of tornado.
- Within hours of the tornado, Joplin Animal Control and Joplin Humane Society opened temporary pet triage clinic to provide emergency medical care for animals transported to the emergency pet shelter.
- Within 24 hours, Humane Society of Missouri was on scene working with Joplin Animal Control for planning animal rescue operations. Within 2 days these operations began.
- ASPCA arrived the day after the storm to handle the emergency pet sheltering operation, working with the Joplin Humane Society.

FEMA Assistance (as of May 15, 2013 unless otherwise noted):

Information represents Jasper and Newton counties as a whole, including cities of Joplin and Duquesne.

- ◆ **More than 13 federal agencies supported critical emergency needs** and functions for Jasper and Newton counties. At peak staffing, **more than 820 FEMA employees** worked the Joplin response and recovery efforts.
- ◆ **FEMA and state officials immediately established four joint task forces** to manage the largest recovery priorities – Housing, Debris Removal, Schools and Critical Infrastructure. These task forces included numerous other local, state and federal agencies – all with the goal of bringing an experienced, comprehensive approach to recovery in these key areas.

Information represents Jasper and Newton counties as a whole, including cities of Joplin and Duquesne.

Individuals and Businesses:

10,746 Missouriians in Jasper and Newton counties registered for state and federal disaster assistance.

- ◆ **More than \$21 million in grants** has been approved for eligible Missouriians in the two counties to help pay for home repairs, temporary housing and other critical disaster-related needs through FEMA's Individuals and Households Program.
- ◆ FEMA provided direct, temporary housing to **586 households** occupying temporary housing units, among **15 sites** throughout the metro Joplin area. *As of June 9, 2013 - 586 households (100%) have moved out* of FEMA temporary housing and into longer term or permanent housing.
- ◆ Disaster Unemployment Assistance was provided to help workers whose employment was impacted by the tornado but who did not qualify for regular unemployment aid. In the two counties, **541 claims totaling \$353,943** were paid.
- ◆ A grant of **more than \$5.3 million** from the FEMA Disaster Case Management Program was awarded to the Missouri Department of Economic Development to fund disaster case managers to work directly with survivors. The case managers, from agencies such as Catholic Charities of Southern Missouri, American Red Cross, Salvation Army and Lutheran Social Services, also have been assisting with developing individual disaster recovery plans that may include referrals, monitoring of services and advocacy, as needed.
- ◆ FEMA has provided more than **\$4.8 million** to help fund crisis counseling services through community-based outreach and short-term interventions. The services help disaster survivors review their recovery options, discuss their reactions and learn coping strategies.
- ◆ The U.S. Small Business Administration (SBA) has approved more than **\$43.4 million** in low-interest disaster loans for **521** tornado-impacted individuals, businesses and not-for-profits. SBA provides these loans to help cover property losses. In addition, SBA provides economic injury loans (working capital) for eligible businesses.
 - 417 low-interest disaster loans to homeowners for \$26.8 million
 - 100 low-interest disaster loans to businesses for \$16.4 million
 - low-interest disaster loans to not-for-profits for \$256,400
- ◆ **FEMA recovery specialists** helped the Joplin community establish a citizen-based, long-term recovery effort known as the Joplin Area Citizens Advisory Recovery Team (CART). With input from a broad cross-section of the community, CART developed a long-term recovery strategy, the implementation of which is underway.
- ◆ FEMA continues to work with a **local Long-Term Recovery Committee**, representing more than 50 voluntary agencies. To date, the committee has handled more than **1,500 cases** of unmet, disaster-related needs.

FEMA Assistance (as of May 15, 2013, unless otherwise noted): *continued from previous page**Information represents Jasper and Newton counties as a whole, including cities of Joplin and Duquesne.***Public Assistance:**

- ◆ FEMA provides grants to local, state and federal governmental entities, tribal nations and certain not-for-profit organizations to help reimburse eligible costs to remove debris, provide emergency protective measures and to repair or replace damaged public infrastructure and facilities.
- ◆ FEMA expects to spend **nearly \$150 million*** in both counties to help remove debris, provide emergency protective measures and to permanently repair or replace public buildings and infrastructure damaged or destroyed by the tornado. **About \$20 million** of this amount will help fund eligible recovery costs for the City of Joplin; about **\$2.5 million** for the City of Duquesne. So far, about **\$97.5 million** has been paid to the State of Missouri for disbursement to **25** eligible entities, including local governments, school districts and critical facilities such as hospitals.

** Funding subject to change based eligibility review process and potential insurance proceeds. Does not include costs for U.S. Army Corps of Engineers Debris Removal operations.*

- ◆ FEMA provided **more than \$341,000** to the Corporation for National and Community Service for assistance from AmeriCorps to support local and state authorities. About **350 AmeriCorps** members from seven states worked **more than 76,000 hours** in Joplin on various recovery projects, including **2,723** homeowner assistance requests, coordinating donations, removing volumes of debris, including damaged trees and stumps, building a recreational trail at FEMA's community housing sites, planting more than 900 new, donated trees for homeowners and helping more than 150 Joplin homeowners and renters in moving from temporary living situations to more permanent housing. AmeriCorps' efforts, which lasted **18 months**, also helped Joplin earn an offset towards the cost-share of some of its local recovery costs.
- ◆ Federal, state and local officials teamed up with **The Independent Living Center** in Joplin and other disability organizations to serve as a resource for individuals with disabilities, access and other functional needs -ensuring that people with disabilities, seniors and those with low English proficiency had the same opportunity as others to access and understand disaster assistance.

City Property Receiving Damage:

- Emergency Management Emergency Sirens
- Fire Two Fire Stations - No. 2 & No. 4 completely destroyed
Permanent facilities completed in December 2013.
Fire Station #2 relocated to 2825 West Junge Boulevard – Opened in December 2013
Fire Station #4 relocated to 3402 South Hearnese Boulevard – Opened in December 2013
- Fire Fire Apparatus
Permanent replacement vehicles in place
- Parks Senior Citizens Center
- Parks Cunningham Aquatic Center & Park
- Parks Parr Hill Park
- Parks Garvin Park
- Parks Mohaska Park
- Parks Ewert Park
- Police South Police Branch (minor damage)
- Public Works MAPS Trolley shelters (multiple)
- Public Works Curb, Streets and Sidewalk, Lights, Signs and Signals
- Public Works Building structure located at 20th & Connecticut
- Information Systems CISCO Aironet blown off

Information from Joplin Area Chamber of Commerce, as of April 1, 2014

- 553 businesses destroyed or severely damaged
- 4,500-5,000 employees affected
- Approximately 3,000 were kept on payroll in some capacity
- 500 businesses have reopened or are in the process of reopening
- 30 businesses have indicated that they will not rebuild/reopen
- Approximately 150 new businesses have opened since May 22, 2011*

*This count does NOT include contractors/builders that have set up local offices since tornado

Cost of Disaster*:

Provided by Missouri Department of Insurance, Financial Institutions, and Professional Registration

Line of Business	Claims Received	Claims Expected	Losses Paid	Losses Incurred
Commercial Property	2,142	2,159	\$986,829,440	\$1,320,220,325
Residential Property	8,647	8,784	\$535,724,886	\$554,388,779
Commercial Auto	309	309	\$4,377,076	\$4,783,049
Private Auto	6,982	7,117	\$47,898,047	\$51,084,766
Other Commercial	313	315	\$15,031,287	\$19,210,900
Total	18,393	18,683	\$1,589,860,736	\$1,949,687,819
County Mutuals	1,477	1,516	\$61,789,887	\$67,876,781
Total	19,870	20,199	\$1,651,650,623	\$2,017,564,600

*Figures as of October 31, 2012