



# **NORTHSIDE RESILIENCE FUND:**

**Lessons from a Community-Centered,  
Rapid-Response Direct Cash Assistance Program**



**I N V E S T S T L**

people | power | place | systems

## EXECUTIVE SUMMARY

- 3** Standing in the Gap
- 5** What Happened

## WHAT WE DID

- 6** The Urgency Gap
- 8** Our Approach
- 9** Step One: Convene Partners
- 10** Step Two: Develop Direct Cash Proposal
- 11** Step Three: Building the Infrastructure
- 12** Step Four: Work the Process
- 14** Step Five: Monitor + Adapt

## WHAT WE LEARNED

- 16** What Worked Well
- 17** Hurdles We Encountered
- 18** Key Decisions + Tradeoffs
- 19** Before the Next Disaster
- 20** During the Response
- 21** Collaboration + Shared Resources
- 22** What Comes Next

# CONTENTS

# STANDING IN THE GAP

## How the Northside Resilience Fund Came Together

**On May 16, 2025, an EF3 tornado cut a 23-mile path through St. Louis City and County.** The ensuing devastation left thousands of residents displaced, destroying more than 5,000 homes and businesses. The brunt of the destruction hit 19 North St. Louis City neighborhoods — Legacy Black communities from which investment and opportunity have historically been withheld. In the weeks that followed, federal, state, and municipal systems slowly mobilized — but, as is often the case after large-scale disasters, a gap emerged between the impact and the relief.

### Direct Cash Assistance, Designed for Urgency, Flexibility, and Agency

Launched by Invest STL in partnership with community organizations and funders, the Northside Resilience Fund (NRF) provided direct, flexible cash assistance to households in North St. Louis, our neighbors most severely impacted by the tornado. The goal was not to replace long-term recovery resources, but to meet urgent, immediate needs as residents waited for insurance, the Federal Emergency Management Agency (FEMA), and other relief to become available. This required building a program — intake, review, verification, distribution, and support — in real time. This work was based on past experiences launching direct cash assistance initiatives, including a COVID-19 aid fund, *Rooted: Cultivating Black Wealth in Place*, and Small Dollars Action Fund.

In just two weeks, we and our partners created and raised enough initial funding to launch a direct cash assistance program. On a rolling basis over the course of four months, 1,378 North St. Louis households received \$3,000 grants to begin their recovery on their own terms — for housing, transportation, utilities, repairs, medical needs, and much more to create a path toward recovery.



### AT A GLANCE

**\$4,134,000**  
disbursed

**1,378**  
households served

**\$3,000**  
per household

## This Powerbook Documents What It Took to Do That Work.

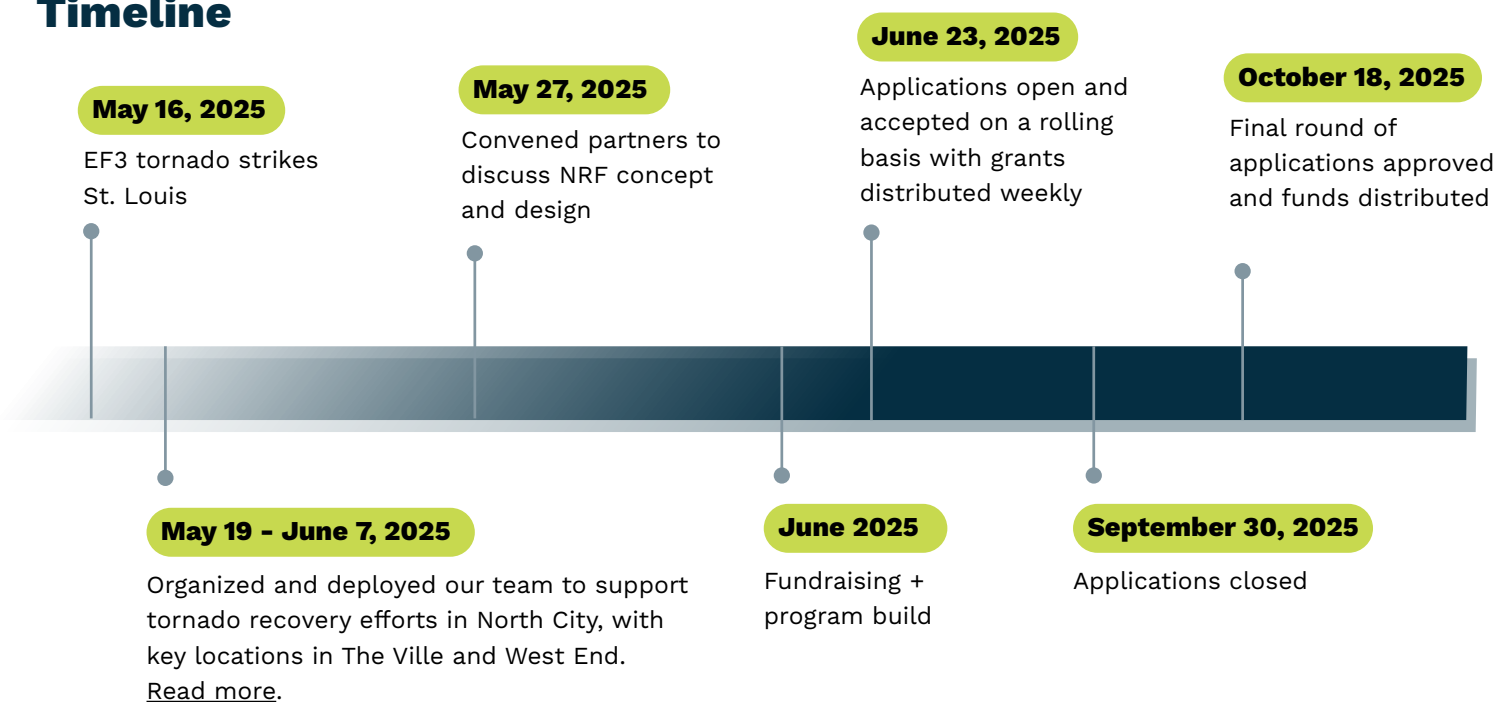
This Powerbook captures how NRF came together, how decisions were made under pressure, what worked well, what did not, and what we could — as well as the broader region could — do differently next time. It draws directly from listening sessions with the people who made NRF possible: project leads, volunteers, phone helpline members, and application review staff who shouldered the work daily.

NRF was not perfect. No rapid-response program ever is. But it demonstrated what is possible when community-based organizations are trusted, resourced, and equipped to act quickly, with care for neighbors and their dignity.

The speed and scale of this work exposed both strengths and strains — lessons that inform how we, and our region, can respond more quickly and equitably with direct cash assistance during future disasters and crises.

**NRF was created to meet urgent needs quickly — and to trust residents to decide what came next.**

## Timeline



## Preparing for What Comes Next

Extreme weather does not affect all communities in the same way. Predominantly Black neighborhoods are often hit hardest, as climate-related disasters compound the injustices of historic housing discrimination and systemic racism.<sup>1</sup> Research has shown that formerly redlined neighborhoods experience greater vulnerability to extreme weather than non-redlined areas. We see this nationwide, as Black neighborhoods denied investment are hotter and more flood-prone than wealthier, whiter neighborhoods.<sup>2</sup>

We are dedicated to untethering the past from what's possible in the future by refusing to accept the restraints of generations of systemic anti-Black racism. As extreme weather events become more frequent and severe, the lessons from NRF are not just retrospective. They are preparatory. This Powerbook is intended to serve as a practical resource for our Invest STL team, community organizations, funders, and government leaders working to ensure the next direct cash assistance response is faster, more equitable, and better coordinated.

1: The Effects of Historical Housing Policies on Resident Exposure to Intra-Urban Heat: A Study of 108 US Urban Areas," published in Climate (2020).

2: "A Racist Past, a Flooded Future: Formerly Redlined Areas Have \$107 Billion Worth of Homes Facing High Flood Risk—25% More Than Non-Redlined Areas," Redfin News (2021)

# WHAT HAPPENED

On May 16, 2025, an EF3 tornado ripped through St. Louis City and County. It touched down near the eastern edge of Clayton, then tore east across the city-county line before roaring northeast into 19 North St. Louis City neighborhoods.

The storm traveled 23 miles in just 26 minutes — an uncommon path for a tornado through a dense urban center. The tornado killed five people, injured 30, and left more than 10,000 properties damaged or destroyed as it devastated neighborhoods. This was the first deadly tornado in St. Louis since 1959.<sup>3</sup>

## Why Was This Different?

The tornado did not strike neutral ground.

The neighborhoods north of Delmar Boulevard bore the brunt of the destruction. Home to mostly Black residents, the neighborhoods sit on the side of the city's dividing line between where investment and opportunity are abundant and where they have been withheld for generations. These are Legacy Black communities that have long experienced intentional disinvestment, aging housing stock, and minimal access to capital.

The storm did not create inequity. It exposed and intensified it.

**Three of the most heavily impacted zip codes (63115, 63107, and 63113)**<sup>4</sup> are also among the most severely uninsured and underinsured. Communities across the country are seeing rising insurance premiums and higher rates of dropped coverage as climate change increases the likelihood of devastating storms and insurance companies deem some communities too risky or too expensive to insure. St. Louis is not immune to this issue, according to *The New York Times*.<sup>5</sup>

State estimates show that as many as

**90%**  
of renters in  
these areas lack  
insurance, and

**67%**  
of homeowners may  
be uninsured.<sup>4</sup>

In the City of St. Louis,

**1 in 71**  
policies were not  
renewed in 2023,<sup>5</sup> a

**29.6%**  
increase from 2018.  
renewed in 2023

Specifically, in the tornado-impacted neighborhoods, higher housing density, a greater proportion of renters, and longstanding inequities compound the pace and complexity of rebuilding. When the storm ended, thousands of households were left not only with physical damage — but with limited financial buffers and few formal protections.

Reporting in the months following the storm captured the uncertainty residents felt.

“Neighbors I spoke with say they’re worried about whether there will be reinvestment in the area, when it might come and what it could look like.

‘I hope they don’t forget about this area,’ Joe Wood told me from the stoop on Deer Street. ‘We do have a lot of residents here who are still displaced. We just can’t forget about those people.’”

— excerpted from **“Walking the Tornado’s Path 100 Days Later Reveals a Divided St. Louis,”** reported by Kavahn Mansouri for St. Louis Public Radio<sup>6</sup>

3: “Storm Data Publication | IPS | National Climatic Data Center (NCDC)”, [www.ncdc.noaa.gov](http://www.ncdc.noaa.gov). Archived from the original on 3 May 2011. Retrieved 21 July 2020.

4: “Missouri Department of Commerce and Insurance provides preliminary estimates for uninsured homes following St. Louis EF3 tornado” <https://dci.mo.gov/node/2176> (2025)

5: “See Where Home Insurance Policy Were Dropped In Your State,” published in *The New York Times* (2024)

6: “Walking the Tornado’s Path 100 Days Later Reveals a Divided St. Louis,” published by St. Louis Public Radio (2025)

## WHAT WE DID

# THE URGENCY GAP

Between Disaster and Long-term Recovery, Residents Needed Immediate Relief

## AT A GLANCE

5

fatalities

30+

injuries

20+

neighborhoods impacted

48,000

residents affected

10,000+

damaged structures

\$1.6+ Billion

in estimated property loss

1 Million

metric tons of debris

The tornado's destruction was immediate. The vulnerabilities it revealed were not.

Eventually, federal and state disaster systems did mobilize. Damage assessments were initiated. FEMA processes were activated. Insurance claims were filed. Debris removal contracts were issued.

But these systems operate on rigid, unreliable timelines.

When homes are uninhabitable, and workplaces are disrupted, residents' focus shifts to where to sleep, how to replace essential belongings, and how to keep children in school. This period — the stretch between disaster and long-term recovery — is what we and our partners came to understand as the “urgency gap.”

In that gap, community-based organizations often serve as the first and primary responders.

Within days of the storm, Invest STL joined **4theVille** and **Dream Builders 4 Equity** to establish the **4theVille Emergency Hub**. We also worked with a coalition of civic, nonprofit, and grassroots partners including **The Bullet Related Injury Clinic (BRIC)** and **The People's Response via Action St. Louis** and **ForTheCultureSTL** who also established rapid-response hubs in North St. Louis. Over the course of three weeks, 4theVille Emergency Hub alone served more than **4,500 families** with construction

materials, cleaning and hygiene supplies, food, and water. Volunteers tarped roofs, boarded windows, and provided light structural stabilization to more than **360 homes**. More than **660 volunteers** mobilized across the region.

This was essential work. As days passed, another reality became clear. Supplies could temporarily

stabilize a home and prevent further harm to the structure. They could not pay a security deposit for the family seeking interim housing until their home was habitable again.

This realization led us to develop the Northside Resilience Fund, which provided direct cash assistance to people living north of Delmar Boulevard who were displaced or at risk of displacement by tornado damage.

Eligible households received \$3,000 to assist with their immediate and emergent needs. This flexible emergency funding gave families most impacted by the tornado the flexibility to cover urgent needs and begin their recovery — on their terms.

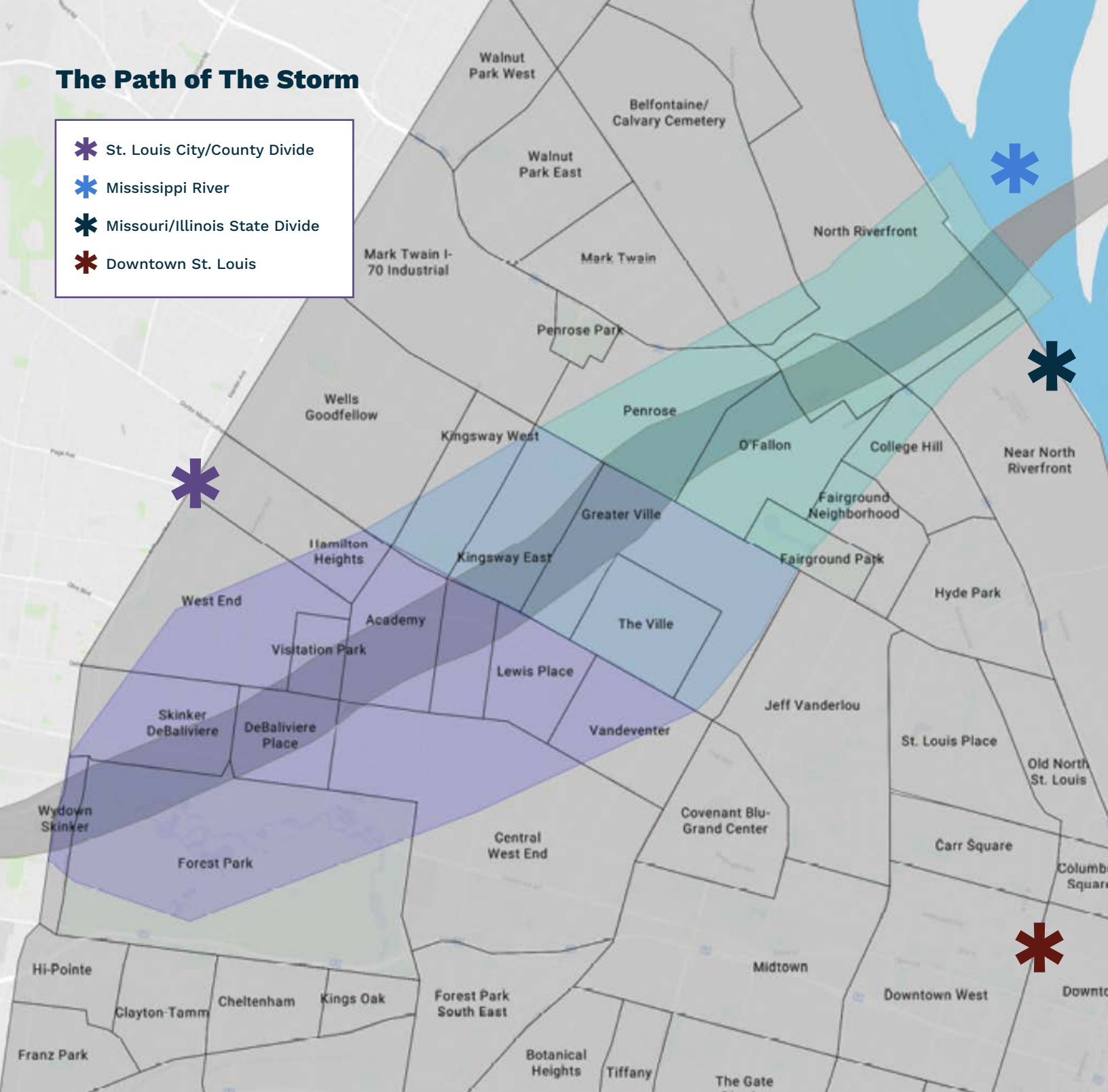
We distributed \$4,134,000 in direct, unrestricted cash assistance to 1,378 North St. Louis households through NRF. Our North St. Louis neighbors used the funds to secure temporary housing, restore transportation to get to work and school, make critical repairs to their homes as they awaited full stabilization support, and more.



Photo courtesy of Tyler Small.

# The Path of The Storm

- ✳ St. Louis City/County Divide
- ✳ Mississippi River
- ✳ Missouri/Illinois State Divide
- ✳ Downtown St. Louis



**“For so many families and communities alike, plans and dreams were shaken loose and scattered with no roadmap for what was next. But the years of forged relationships, shared memories, kind gestures, and aligned purpose remained in the soil. And like those families, thousands of neighbors, and countless organizations, we put it all to work.”**

— DARA ESKRIDGE, CEO, INVEST STL

# OUR APPROACH:

## HOW THE NORTHSIDE RESILIENCE FUND WAS DESIGNED

The Northside Resilience Fund moved quickly from concept to implementation.

The steps on the next few pages reflect the operational sequence that Invest STL and our partners followed.

### Urgency with Care

The design of the Northside Resilience Fund was shaped by urgency, lived experience, and a clear understanding of what residents needed in the immediate aftermath of the tornado: speed, flexibility, and agency.

Invest STL and our partners began with a simple premise: **people know what they need.** Rather than prescribing how assistance could be used, NRF was designed as a direct cash assistance program so that people could decide how best to use funds based on their own circumstances. The program intentionally avoided requiring residents to justify their needs or fit their experiences into predefined categories, reinforcing dignity and agency.

From the beginning, NRF was designed under real constraints: limited time, incomplete data, and systems not built for speed. Decisions had to balance urgency with accountability, inclusion with feasibility, and flexibility with fairness. The goal was not perfection — it was to get meaningful support to residents as quickly and responsibly as possible.



# STEP 1: CONVENE PARTNERS

Within days of the tornado, community organizations, funders, and local leaders began meeting to discuss how best to support residents whose homes had been damaged or destroyed.

Early conversations focused on identifying immediate needs and determining whether direct cash assistance could provide a faster and more flexible solution than traditional aid programs.

## KEY ACTIONS

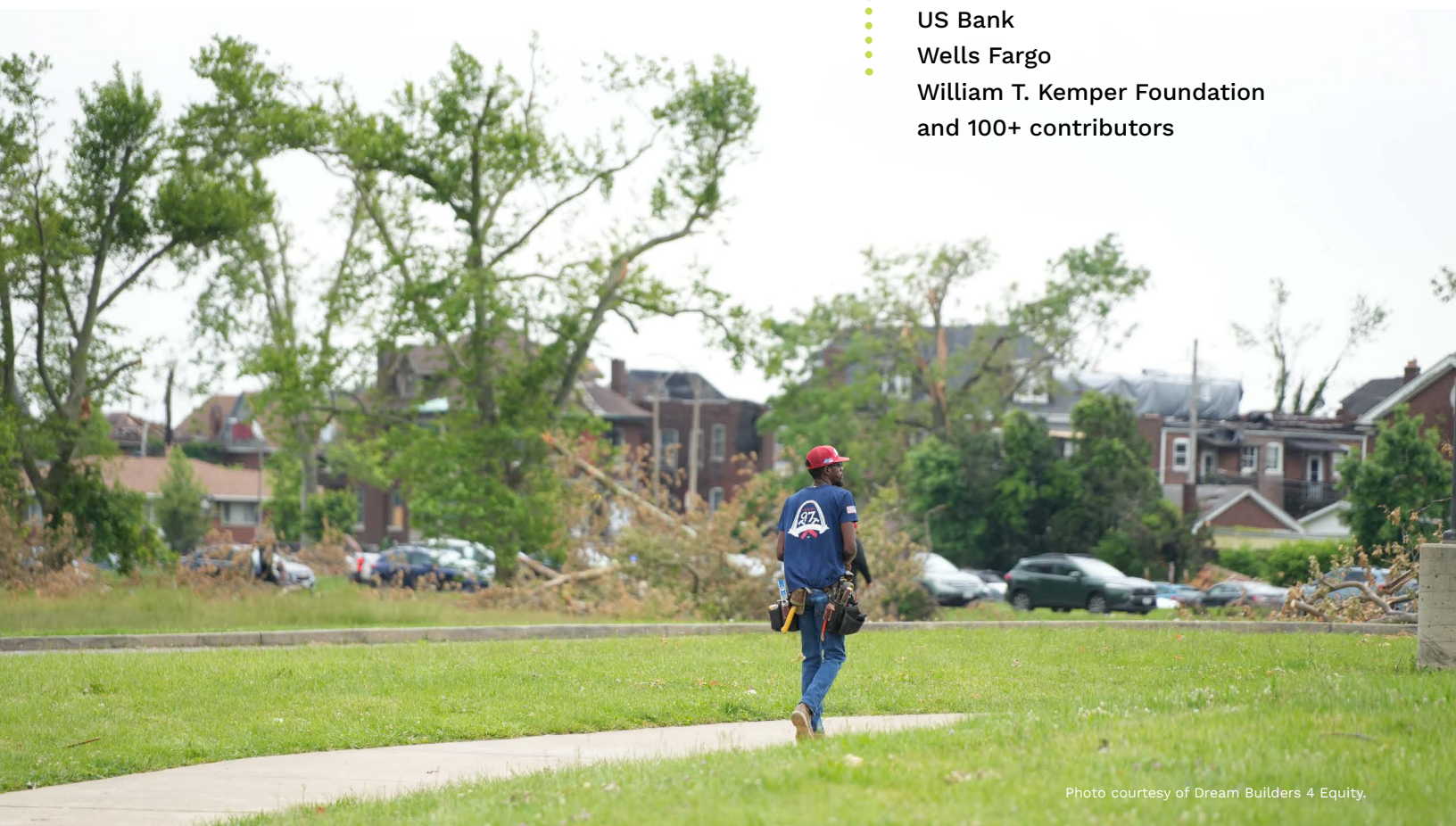
### The group focused on:

- Determining interest in the fund
- Defining the purpose of the fund
- Assessing the current landscape of recovery efforts
- Proposing operational roles for participating organizations

These discussions ensured that the direct cash program reflected the priorities and capacities of organizations already working in the affected neighborhoods.

### Partners + Contributors:

Berges  
Boniface Foundation  
Deaconess Foundation  
Community Health Workers Coalition  
Fitz's  
Franciscan Sisters of Mary  
Illinois Community Power Fund  
James S. McDonnell Foundation  
LeadBlack  
Marillac Mission Fund  
Rio Vista Foundation  
Soy Joy Peoples Fund  
St. Louis Realtors Fund  
St. Louis Community Foundation  
The People's Response via Action  
St. Louis and ForTheCultureSTL  
Urban League of Metropolitan St. Louis  
US Bank  
Wells Fargo  
William T. Kemper Foundation  
and 100+ contributors



# STEP 2: DEVELOP DIRECT CASH PROPOSAL

## KEY ACTIONS

A smaller working group met over several days to design a direct cash assistance proposal that could be presented to the broader group of partners.

The group focused on answering several core questions:

- Who should be eligible for assistance?
- How much should households receive?
- How quickly could funds be distributed?
- Which organization would administer the program?

These discussions resulted in a proposal for a direct cash assistance fund serving households north of Delmar Boulevard whose homes had sustained significant tornado damage.

The proposal also outlined operational roles and anticipated timelines for implementation.

## Why \$3,000?

The \$3,000 grant was designed to provide meaningful, immediate relief — calibrated to the real costs North St. Louis households faced in the weeks after the tornado. In practice, this amount was intended to align with the cost of rental security deposits or other upfront housing expenses, acting as a critical bridge to stability while long-term recovery resources remained unavailable.

While no single grant could meet the full scope of need, \$3,000 was intentionally designed to address the most immediate barriers residents faced. For a number of households, the grant represented the difference between remaining housed and being displaced, between repairing a vehicle and losing access to work, or between stabilizing a household and mitigating additional home damage.

NRF also had to deal with complex federal and tax considerations. Drawing on lessons from other disaster responses, the fund was structured as a general relief program using language aligned with IRS Code Section 139, informed by guidance from organizations that had administered similar funds following other major disasters. This approach guaranteed that grants would not jeopardize FEMA eligibility or be treated as taxable income.



Invest STL drew on prior COVID-19 aid fund with **Routed: Cultivating Black Wealth in Place** and **Small Dollars Action Fund**; while they were not disaster-response initiatives, they provided critical operational learning about creating and administering direct cash assistance, as well as community-centered distribution models.

## Principles, Not Formulas

Throughout the design process, Invest STL's guiding principles served as an anchor. Acting with urgency, centering equity, and honoring the dignity of North St. Louis residents were not abstract values — they were operational decisions that shaped how NRF was built and how it evolved. These principles guided our work:

- \* We are motivated by the belief that every person deserves to live in a neighborhood in which they can create the life they want, and we are grounded in the conviction that anything less is unacceptable.
- \* We are dedicated to untethering the past from what's possible in the future by refusing to accept the restraints of generations of systemic anti-Black racism.
- \* We act with urgency, because the unfronted injustices of generations of anti-Black systemic racism continue to compound with time.
- \* We are guided by an activist spirit while mobilizing institutional resources.
- \* We elevate lived experience and use evidence-based learning without being bound by it.
- \* We measure success in multiple ways that reflect the complexity of this work.

# STEP 3: BUILDING THE INFRASTRUCTURE

## KEY ACTIONS

### Launching a Program in Real Time

NRF was launched under extraordinary conditions. Planning, fundraising, communications, and implementation unfolded simultaneously — often within the same week, and sometimes within the same day. Decisions that would typically take months were made in hours, informed by incomplete data and rapidly changing conditions on the ground. But this was necessary.

Rather than waiting for a fully perfected system, we intentionally launched NRF as a minimally viable product, valuing speed and care over perfection. This approach allowed assistance to reach residents quickly while leaving room for daily refinement and course correction. It also required a tolerance for ambiguity — and a shared understanding that adjustments would be made in real time.



Photo courtesy of Dream Builders 4 Equity

## Key Dates

**MAY 16**  
Tornado strikes

**JUNE 23**  
NRF applications open

**SEPTEMBER 30**  
NRF application closes

**MAY 19 - JUNE 7**  
Emergency hubs activation

**SEPTEMBER 5**  
Eligibility expanded to include yellow tags

# STEP 4: WORK THE PROCESS

## KEY ACTIONS



### Intake

Implementation depended on the coordination of multiple, interdependent functions: an online application portal, a dedicated phone line and email inbox, staff-led and volunteer-run application assistance, internal review and verification processes, and on-the-ground distribution of gift cards at community hubs.

A dedicated phone line and email inbox allowed applicants to receive assistance completing the application, clarifying eligibility requirements, and resolving missing documentation.

Many of these systems were built while they were already in use.

Functions relied on people stepping into unfamiliar roles. Staff and volunteers learned new tools,

responded to questions they had not anticipated, and adapted workflows as volume increased. Processes were supported by both formal and informal communication — quick check-ins, shared notes, and immediate updates that allowed teams to surface challenges and adjust quickly.

As applications came in, patterns began to emerge. Some residents lacked consistent access to email or struggled with multi-factor authentication. Others arrived without required documentation, had their paperwork lost or destroyed in the storm, or needed additional time and one-on-one support to complete the process. Accessibility needs and transportation challenges further shaped how residents engaged with the program.

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### Patterns surfaced

- Limited email access
- Multi-factor authentication challenges
- Lost or destroyed documentation
- Accessibility and transportation barriers

Staff and volunteers responded by adjusting workflows rather than enforcing rigid procedures. Roles shifted. Instructions were clarified. Application assistance expanded. Feedback loops — often informal, although effective — allowed frontline insights to reach decision-makers quickly.

Over time, the script became instinctual. It continued to guide what we could and couldn't say, and it helped ground our conversations with residents. But there were moments when people simply needed to lean on hope, and in those moments we sometimes went beyond the script and brought our full, compassionate selves to the conversation. Sometimes what people needed was beyond what we could provide, and sometimes the conversation shifted entirely from where it began. There were other callings that showed up in this work.

## Property Eligibility

A review team assessed applications against eligibility criteria while balancing consistency with discretion. Verification focused on storm impact and whether a building had enough damage to qualify. Reviewers used satellite imagery and other available data sources to assess structural damage when official designations were unclear.

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## Residency Verification

Once an application was reviewed to determine if the property was eligible, it moved to the residency verification stage. At this stage, staff confirmed residency, documented the decision, and scheduled the household for fund distribution.

Approval decisions required balancing clear program guidelines with the realities residents were facing. When documentation had been lost in the storm or damage classifications were unclear, the review team applied discretion within defined guardrails to ensure that households experiencing severe hardship were not excluded due to technical barriers.

Approved applicants were then contacted directly with instructions for receiving their funds and scheduling a pickup time at a designated distribution hub.

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## Distribution

**Approved applicants received \$3,000 in gift card disbursements through coordinated, scheduled distribution windows.**

Gift cards were selected as the primary disbursement because they allowed for rapid deployment without:

- ✓ Requiring bank accounts
- ✓ ACH setup
- ✓ Digital transfer verification

Establishing in-person distribution reduced delays often associated with digital transfers, minimized fraud risk, and allowed the team to offer real-time assistance when needed.

Fraud protocols included identity verification at pick-up, application cross-checking, and reconciliation between intake and distribution teams. (Cards were not loaded until approved applicants came to pick them up and showed their ID.) While no rapid-response system is immune to risk, these safeguards balanced speed with accountability.

During peak distribution, we processed hundreds of applications and distributed hundreds of gift cards each week.

As volume increased, distribution capacity expanded through:

- ✓ Additional gift card distribution days
- ✓ Streamlined check-in processes
- ✓ Clearer communication with approved applicants before arrival

### Distribution Snapshot

**2 Weeks**

**AVERAGE TURNAROUND TIME**

**\$4,134,000**

**TOTAL DISTRIBUTED**

# STEP 5: MONITOR + ADAPT

## KEY ACTIONS

### Adaptation Was the Design

Eligibility criteria expanded as gaps in official damage assessments became clear. Messaging was refined to reduce confusion and misinformation. Review processes were adjusted to balance consistency with human judgment — recognizing when a situation required flexibility rather than strict adherence to policy.



#### Red Tag (Launch)

Severe Structural Damage,  
Danger: Entry Prohibited



#### Yellow Tag (Adaptation)

Moderate Structural Damage,  
Caution: Limited Entry

### Listening, Learning, and Adjusting in Real Time

Eligibility criteria were intentionally narrow at launch, focusing on households north of Delmar Boulevard whose homes had received a red tag indicating severe structural damage from a volunteer assessment team deployed by local government. As implementation unfolded, feedback from residents, volunteers, and partners revealed inconsistencies in the assessment process and the extent of damage experienced by households without a red tag, especially over time.

In response, NRF expanded eligibility to accept applications from residents who lived north of Delmar and received a yellow tag as well — not as a correction of a mistake, but as an affirmation of one of Invest STL's guiding principles: we elevate lived experience and use evidence-based learning without being bound by it. Adaptation was not a failure of design. It was a demonstration of how to make responsive adjustments in real time.

### Staff Learned When to Move Quickly — and When to Slow Down and Listen.

Throughout this period, one tenet remained constant: dignity over efficiency. Even as demand increased and capacity was stretched, the program resisted becoming transactional.

This human-centered approach came with real costs. Rapid-response work required sustained emotional labor, long hours, and constant decision-making under pressure. It also depended heavily on a core group of trained, repeat staff and volunteers who carried institutional knowledge forward as the program evolved.

The early weeks of NRF revealed both the power and the limits of rapid-response systems. They stressed the value of flexible infrastructure, trusted decision-making, and clear communication across roles. These lessons shaped the remainder of the program — and inform how we and our partners would approach direct cash assistance preparedness, staffing, and coordination in future disaster responses.

## What the Work Required Emotionally

Rapid-response programs are rife with operational terms: intake systems, review workflows, and compliance. But the effectiveness of these operations often depends on something less visible: the emotional capacity of the people doing the work. Quickly launching a direct cash assistance program required more than systems. It required emotional steadiness and care.

Our staff and volunteers were a consistent point of contact after days of navigating fragmented systems. We held space for residents navigating loss and absorbed frustration and uncertainty. Patience created calm, as our staff and repeat volunteers listened and understood the history of neglect and distrust in systems.

### **Emotional steadiness was what the work required.**

If not structured intentionally, sustained urgency can lead to burnout. Our experience leads us to recommend the following “next practice”: cross-training that allows team members to rotate roles and take breaks, ensuring that no single person carries disproportionate weight. Preparedness is not only about materials and funding. It is about building teams capable of carrying urgency with dignity.



## WHAT WE LEARNED

No rapid-response effort is seamless. NRF was built under urgency and refined in motion. The lessons that follow are not a measure of success or failure, but insights drawn from listening sessions with volunteers, phone team members, review staff, and project leads.

## WHAT WORKED WELL

The approach demonstrated the strengths of building quickly and operating in real time, showing how urgency and coordination can deliver meaningful support when it is needed most.

|   | Why It Worked   | Conditions That Enabled It   |
|---|---|--|
| <b>Flexible Direct Cash via Gift Cards</b>  | <p>Direct cash gift cards trusted residents to make decisions based on their own circumstances.</p> <p>It eliminated restrictive spending, and allowed residents to move quickly to stabilize urgent needs – on their own terms.</p>                  | <ul style="list-style-type: none"> <li>• Establishing eligibility guardrails</li> <li>• IRS-aligned compliance</li> <li>• Trust in resident decision-making</li> </ul>   |
| <b>Core Volunteers</b>                      | <p>Having the same core volunteers developed familiarity with intake, documentation, and distribution workflows.</p>  | <ul style="list-style-type: none"> <li>• A strong volunteer base</li> </ul>  |
| <b>Feedback Loops</b>                       | <p>Holding regular check-ins allowed for frontline observations and feedback that could influence future decision-making.</p>   | <ul style="list-style-type: none"> <li>• Frequent and candid communication across all distribution roles</li> <li>• Openness to adapt</li> </ul>   |
| <b>In-Person Assistance + Distribution</b>  | <p>In-person intake and distribution reduced digital barriers, clarified documentation requirements, reduced the risk of fraud, and reinforced dignity.</p>   | <ul style="list-style-type: none"> <li>• Trusted community hubs for assistance</li> <li>• Staffing with qualified and empathic team members</li> <li>• Set verification protocols</li> <li>• On-site application assistance</li> </ul> |
| <b>Partner Collaboration</b>                | <p>Existing relationships enabled quick coordination between volunteer recruitment, distribution site selection, data sharing agreements, and outreach support. Organizations operated within complementary roles rather than duplicating effort.</p> | <ul style="list-style-type: none"> <li>• Trusted and respected relationships among organizations</li> <li>• Understanding of the purpose and dedication of each organization</li> </ul>  |
| <b>Enough Trust Was Already Established</b> | <p>Invest STL's presence in the impacted communities enabled immediate mobilization. The work did not begin on May 16.</p>  | <ul style="list-style-type: none"> <li>• Long-term neighborhood investment</li> <li>• Enough credibility and trust were earned before the crisis</li> </ul>  |

# HURDLES WE ENCOUNTERED

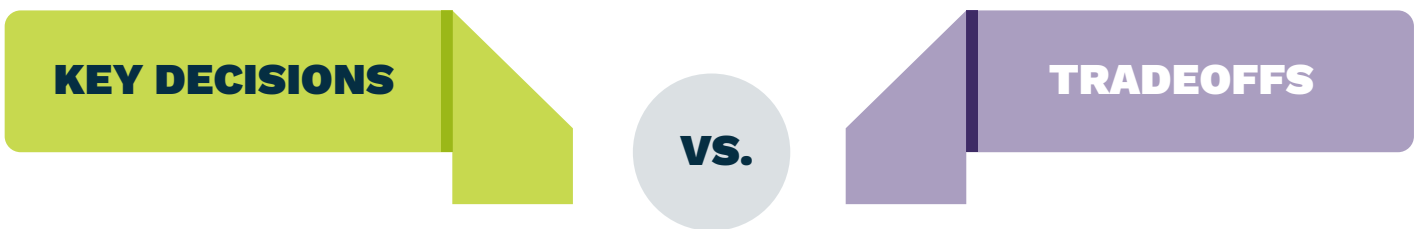
Operating under urgency exposed the constraints of real-time implementation, requiring the team to continuously adjust in response to system limitations, evolving needs, and on-the-ground realities.

|  | Why It Did Not Work Well  | Constraints   |
|--|---|---|
| <b>Technology Barriers</b>             | To move quickly, the team utilized an existing platform rather than building a new one. While this decision supported rapid launch, the system was not fully equipped for the needs of a disaster-response program and lacked certain features. These limitations, combined with limited email access, multi-factor authentication challenges, and varying levels of digital literacy, created additional hurdles for applicants and staff alike. | <ul style="list-style-type: none"> <li>• Digital systems assumed internet access, device availability, and ability to use technology.</li> </ul>  |
| <b>Residency Verification Barriers</b> | <p>People didn't always have access to the proof of residency we required.</p> <p>Instructions were sometimes misinterpreted or inconsistently communicated.</p>  | <ul style="list-style-type: none"> <li>• Compliance requirements met with post-disaster conditions.</li> <li>• Attempting to set a standard application with the assumption it would apply to most people.</li> </ul> |
| <b>Capacity Limits</b>                 | Sustained urgency created emotional and administrative strain for staff and volunteers.   | <ul style="list-style-type: none"> <li>• High volume, long hours, and constant decision-making requires concentration of labor.</li> </ul>  |
| <b>Feedback Loop Breakdowns</b>        | As volume increased, maintaining informal and formal communication became harder.   | <ul style="list-style-type: none"> <li>• Scaling strained early-stage coordination practices.</li> <li>• Growth outpaced documentation of evolving processes.</li> </ul>  |

# KEY DECISIONS + TRADEOFFS

Tradeoffs define rapid-response work. In moments of crisis, leaders do not get ideal conditions — they get imperfect information, compressed timelines, and urgent needs. The strength of NRF was not that it avoided hard decisions. It is that we made those decisions clearly, transparently, and in alignment with our guiding principles.

This highlights the key tensions navigated throughout NRF’s design and implementation.



## **Speed vs. Perfection**

NRF launched as a minimally viable program. Systems were functional, if not finalized. Refinement occurred daily. Speed was prioritized for stabilization without abandoning accountability.



## **Inclusion vs. Precision**

NRF began by using red tags for eligibility. As inconsistencies in tagging emerged, the criteria expanded to include households with yellow tags north of Delmar Boulevard. Inclusion was adjusted deliberately, not reactively, and required flexibility.



## **Listening vs. Capacity**

Our staff and volunteers were encouraged to pause and listen when needed. In-person assistance, documentation clarification, and human discretion were preserved even as volume increased because listening to neighbors in crisis creates trust and understanding.



## **Flexibility vs. Structure**

NRF’s eligibility and verification parameters were created to be flexible; systems can still be maintained, while discretion allows for adaptation within defined boundaries.

# BEFORE THE NEXT DISASTER

Disaster response is not defined only by what happens in the initial days after impact.

It is shaped by what existed before the crisis, and by how systems are strengthened afterward.

NRF can offer an applicable direct cash assistance, framework for leaders, funders, and community organizations preparing for future emergencies.

## Build Trust Before Crisis

Invest STL is a part-time funder, part-time convener, and full-time partner to neighborhood groups working to develop communities of justice and opportunity in places that continue to endure the legacy of systemic anti-Black racism.

Because we already had strong enough existing relationships within the neighborhoods impacted by the tornado, NRF was able to — in collaboration with other community-centered nonprofits — respond quickly and nimbly.

Trust cannot be built in the moment of crisis. It must exist before it. Organizations should:

- Invest in neighborhood relationships and presence before disaster strikes
- Establish communication with community leaders
- Build relationships with peer organizations and local government
- Develop shared principles for rapid response
- Have an understanding of which funders in their region are nimble and responsive



# DURING THE RESPONSE

Disaster response requires clarity and adaptability. The goal is progress under pressure. A community-centered, direct cash assistance rapid-response program should be launched when it's functional, and improved upon every day.

## Clarity

For greater clarity following a disaster, organizations should:

- Define what a “minimally viable” direct cash assistance program means to them
- Accept that daily refinement will occur
- Communicate clearly about eligibility and limitations
- Build visible feedback loops

## Adaptability

In prioritizing adaptability, organizations should:

- Weigh eligibility criteria against lived experience
- Make adjustments without abandoning structure

## Protect the Dignity of Recipients

We and our partners started from a clear premise: residents best understand their own needs. NRF was structured as a direct cash assistance program so people could determine how best to use funds based on their circumstances.

To protect the dignity of people impacted by a disaster, organizations should:

- Offer assisted application options, considering equity and accessibility needs (e.g., paper vs. digital, accessibility of technology, paperwork that may have been destroyed)
- Avoid overly burdensome documentation requirements
- Clarify messaging frequently and in accessible ways
- Design distribution processes in the simplest way possible

## Support the Needs of the Team

Rapid-response work requires sustained emotional labor, long hours, and constant decision-making under pressure. If not structured intentionally, sustained urgency can lead to burnout.

To support staff and volunteers on the ground following a disaster, organizations should:

- Rotate roles
- Schedule structured check-ins and breaks
- Monitor capacity and workload
- Encourage feedback
- Treat the sustainability of the team as paramount

When the immediate crisis begins to stabilize, the work does not end — it shifts from “How do we move quickly?” to “What must endure?”

**Adaptation is not a failure of design. It is part of it.**

**NRF was created to meet urgent needs quickly — and to trust residents to decide what came next.**

# COLLABORATION + SHARED RESOURCES

Future disasters will happen.

Our response to this crisis did not end when applications closed and funds were disbursed. The next question is: Did the disruption become displacement — or did the recovery become resilience?

Disaster response and direct cash assistance is not — nor should it be — the responsibility of any single organization. An effective response requires coordinated systems, shared infrastructure, and clarity of roles across public, philanthropic, nonprofit, and private sectors.

## Shared infrastructure: Unifying the response

Collaboration works best when structure exists before urgency. Shared infrastructure reduces start-up time, minimizes duplication, and prevents fracturing under pressure. Organizations should consider:

- A pre-approved framework for direct cash assistance. This could include eligibility models, documentation standards, and IRS-aligned language.
- Shared intake and referral protocols to reduce duplication and ensure households are not bounced between providers
- Standardized documentation checklists to streamline verification
- A shared communications toolkit that combats misinformation, with templated FAQs, eligibility explanations, and updated language

## Role clarity: Aligning to create more equitable outcomes

When responsibilities are defined early, organizations can pivot confidently and collaborate more effectively. In disaster response, coordination is not about centralization — it's about alignment and more equitable outcomes. Regional partners can benefit from answering these questions in advance:

- Which organizations are positioned to distribute direct cash assistance?
- Which organizations can serve as intake and referral hubs?
- Which organizations have the capacity to manage compliance and verification?

- Which organizations can coordinate with local and state governments (or already operate in that role)?
- Which organizations have the deepest relationships in the community and can assist with outreach/trust building?

## Funder preparedness: Enabling speed by building trust

NRF raised \$4,134,000 in a matter of weeks. Speed did not happen by accident. Because funders trusted local leadership and understood the significant need, funders were willing to move quickly and align around a shared objective: stabilizing households before temporary disruption became permanent displacement.

Funders can prepare for future disasters and direct cash assistance initiatives by:

- Pre-authorizing rapid-response funding pools that can be activated immediately
- Allowing flexible, unrestricted use within clearly defined guardrails
- Aligning reporting expectations with crisis timelines rather than traditional grant cycles
- Creating a protocol for approving funds quickly in the event of a disaster

It is important to note that the above forms of preparation can be replicated by both community organizations and local governments. Shared infrastructure is what turns goodwill into coordinated action.

# WHAT COMES NEXT

NRF was created for crisis response, not as a permanent program. But its lessons endure.

The learnings are a blueprint. The next disaster won't wait for us.

The question isn't if we'll respond. The question is whether we'll be ready.



Photo courtesy of Lance Thurman.

## With this Powerbook, Invest STL aims to:

- ❑ Create a blueprint for direct cash assistance that can be quickly activated in the event of future disasters.
- ❑ Document the decisions, processes, and lessons learned so our team and partners can build on this work.
- ❑ Provide practical guidance for groups deploying direct cash aid in crises.
- ❑ Reinforce the need for sustained support as North St. Louis recovers.

Through the Northside Resilience Fund, we documented how to design, launch, and manage emergency direct cash assistance.

We captured decisions and lessons so others can act faster and with clarity in the next crisis.

**Preparedness starts now — together we must act to ensure we are ready for future crises. And the work begins now.**



I N V E S T S T L

people | power | place | systems