

# 2019 Memorial Day Tornadoes – Recovery Recap

---



# 2019 Memorial Day Tornadoes - Impact



**19** tornadoes



**Nearly 6,000** homes  
damaged

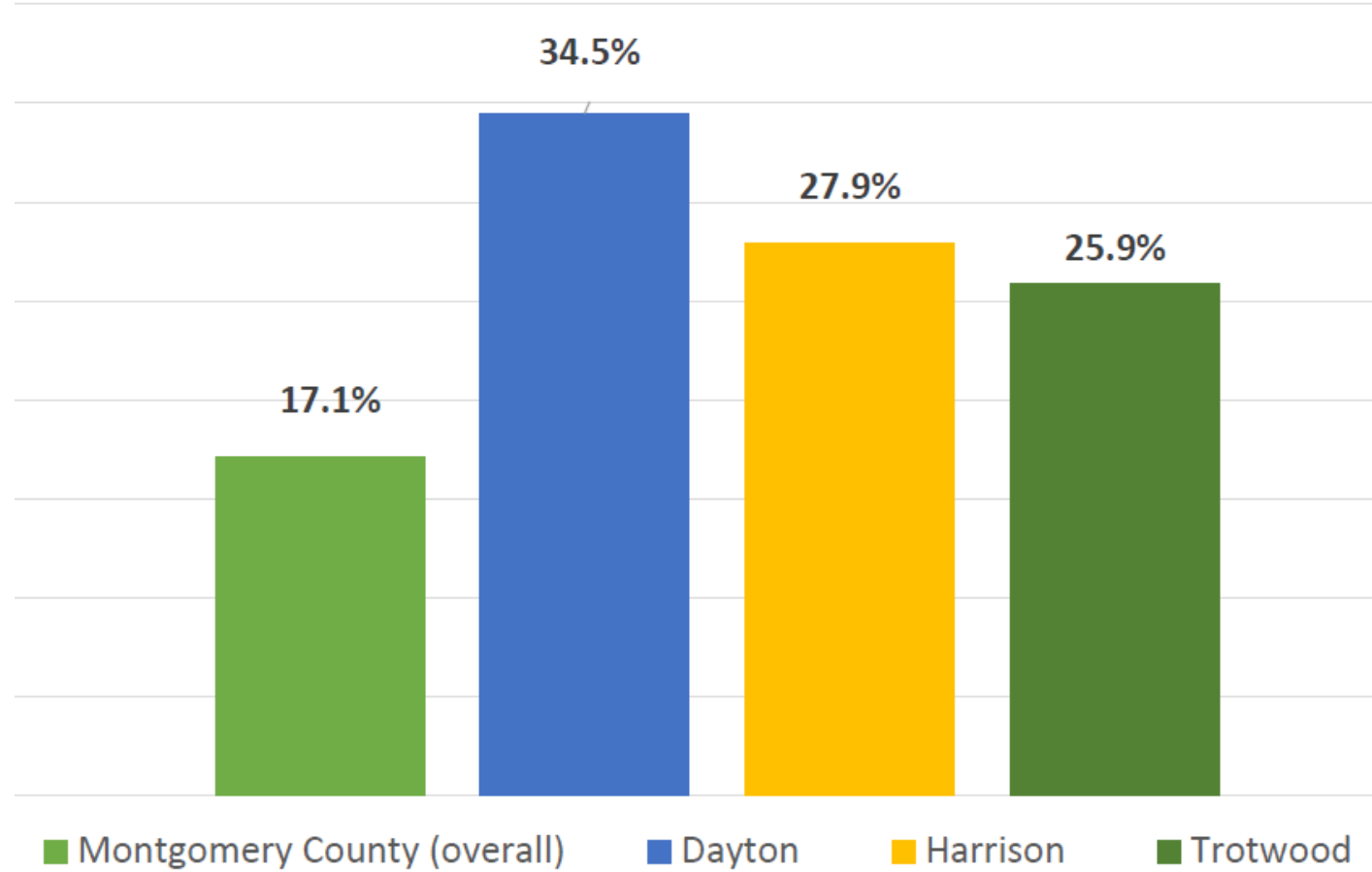


**Nearly 1,200** homes with  
major damage/destroyed

Tornadoes' path disproportionately impacted low-income neighborhoods where many residents were un- or underinsured.

Additionally, more than 1,500 apartment units, including those in several large complexes in Dayton and Trotwood, were condemned as a result of the storm.

## 2017 POVERTY RATES IN PRIMARY TORNADO AFFECTED AREAS



# Individual Recovery Fast Facts

- **2,109** families assisted through disaster case management
- **100%** of eligible cases funded
- **\$5.3M** Invested in our community's recovery
- **118,515** volunteer hours - An investment equivalent to \$3.3M!

# Recap on Outreach to Survivors

The LTRG worked hand-in-glove with the impacted jurisdictions and leveraged a professional marketing firm's expertise to ensure that survivors were aware that help was available.

Outreach included:

- Print, on-air, and social media stories and ads
- Billboards
- Door-to-door canvassing
- Signage on repair/rebuild sites
- Outreach calls (3 attempts!) to every individual that sought FEMA and/or Red Cross assistance

# Recap on Outreach to Survivors

- The impacted jurisdictions, with assistance from MVRPC and the LTRG, periodically reassessed all of the county damaged-assessed properties' status.
- The LTRG subsequently reached out directly to those that were owner-occupied and deemed by the jurisdictions to still have a recovery status of “in-progress” or “no progress” to see if the homeowners needed assistance.
- Any remaining damaged properties were likely not owner-occupied at the time of the tornadoes, have changed ownership since the storms, or are on the jurisdiction's FEMA demo lists awaiting demo.

# Dissolution

- The LTRG worked diligently over the last 2+ years to assist all families impacted by the Memorial Day tornadoes in defining and addressing their recovery needs.
- The LTRG, the impacted jurisdictions and the Disaster Recovery Leadership Board members are confident that our approach was comprehensive and that needs have been met.
- Thus, as was planned in its inception, the LTRG, a temporary entity, was disbanded on October 31, 2021.
- This operational timeframe corresponds to NVOAD standards for individual recovery efforts.

# Individual recovery needs that emerge post-dissolution

- Referred to Catholic Social Services (served as Disaster Case Management lead for recovery work) for assessment and referrals
  - 937-223-7217, extension 1137
- Very few have emerged



Continuing Individual-  
Focused Work

Creating Pathways to  
Homeownership for Rental  
Survivors - The Pathway to  
Homeownership Program



# Survivors – Affordable Housing Impact

- More than 2,100 families were served through disaster case management
- 53% of them were renters
- There was a lack of affordable rental housing pre-tornadoes

- More than 1,500 apartment units were condemned as a result of the tornadoes
- These included several large complexes
- Several still lie in complete disrepair
- Some are not being rebuilt by the property owners





# Tornado Survivor Pathway to Homeownership Project



Groundbreaking – Marlin 4/2021



# Pathway to Homeownership Project



- Opportunity for synergy as a result of tornado recovery efforts and engagement
- Provide qualified tornado-impacted renters with opportunities to become homeowners
- Affordable housing + neighborhood stabilization

# Transforming Lives and Communities

**Before:** Empty Lot on the left next to a vacant property



**After:** New build raised on the left by Mennonite Disaster Service and rehab on the right completed by Brethren Disaster Ministries





# Miami Valley Project Resources

## Leadership (Non-Profits)

- County Corp
- HomeOwnership Center of Greater Dayton

## Funding

- Organizational and private donations (TDF Pathways Fund)
- Federal grants
- Montgomery County
- City of Dayton

## Properties

- Jurisdictions & County Land Bank

## Build Partners

- Faith Based
- Sinclair College
- AmeriCorps/Youth Build
- Career Tech Centers



# Current Pathways Project Partners

City of Dayton

City of Trotwood/Trotwood CIC

County Corp

Crossroads Church

Dayton Foundation

Disaster Aid Ohio

Harrison Township

HomeOwnership Center

Miami Valley Long Term Recovery Ops Group

Miami Valley Regional Planning Commission

Mike Battaglia, Residential Design

Montgomery County

Montgomery County Land Bank

Old North Dayton Neighborhood Assoc.

Presbytery of the Miami Valley

Sinclair College

SouthBrook Disaster Response Ministry



Brethren Disaster Ministries\*

Catholic Charities\*

Christian Church (Disciples of Christ)\*

Habitat for Humanity of Greater Dayton\*

Lutheran Disaster Response\*

Mennonite Disaster Service\*

Presbyterian Disaster Assistance\*

United Church of Christ\*



\* Indicates a relationship with a National VOAD Member.



# Home Sweet Affordable Home

*The Tornado Survivor Pathway to Homeownership Program*

Affordable Houses for  
Tornado Impacted,  
First Time Homebuyers





# Building Houses. Building Opportunities.

The May 27, 2019 tornadoes were devastating for many Miami Valley renters. We built the Pathway To Home Ownership (PTHO) program to create **affordable, homeownership opportunities** in the cities of Dayton and Trotwood and in Harrison Township for tornado-impacted renters. New homes are available now. Let us help you build your future.

## To be eligible for the PTHO program:

- 1) You must have been residing in a tornado-impacted residence on May 27, 2019.
- 2) Your household income should be at or below 120% AMI (Average Median Income.)
- 3) You must be a "first-time" homebuyer – Individuals who currently own, or have owned a home in the past three years, are not eligible for this program.
- 4) You must have the ability to become mortgage ready within one year.

SCAN TO LEARN MORE  
AND **APPLY NOW**

[homeownershipdayton.org/  
pathway-to-homeownership-  
program/](http://homeownershipdayton.org/pathway-to-homeownership-program/)



PTHO Partners:



CountyCorp

DAYTON



TROTWOOD  
+ GROWING TOGETHER +



# Vetting

Verification of tornado impact - Whether a specific address was deemed 'tornado impacted'

Verified through county damage assessment data

FEMA verified loss



Proof of residency – lease, utility service, FEMA letter, tax return, state or fed identification

# Survivor Process Overview

## Interested Survivor

- Verified tornado-impacted
- Non-homeowner
- Ability to become mortgage-ready
- Income eligible



- 1. Survivor Applies for Program**
- 2. Survivor Meets with HomeOwnership Center Counselor**
  - Identifies barriers to mortgage readiness
  - Determines affordability
  - Receives coaching and classes
- 3. Survivor Works to Become Homeownership/Mortgage Ready**
- 4. County Corp Shares Available Home Information**
- 5. Survivor Can Select and Execute a Purchase Option for a Particular Property**
- 6. Home Construction is Completed**
- 7. Survivor Executes Purchase**
  - Survivor secures mortgage and may receive financial assistance to ensure affordability

## **Tornado Survivor Pathway to Homeownership Program**

### **2021 Program Income Limit Per Household Size**

The Pathway to Homeownership Program has been developed to serve low to moderate income households. The table below indicates the 120% Average Median Income thresholds based on household size. Eligible applicants will typically have income at or below 120% AMI.

	<b>Number of People in Household</b>							
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Priority Income Threshold (80% AMI)</b>	<b>\$42,400</b>	<b>\$48,450</b>	<b>\$54,500</b>	<b>\$60,550</b>	<b>\$65,400</b>	<b>\$70,250</b>	<b>\$75,100</b>	<b>\$79,950</b>
<b>Household Income Threshold (120% AMI)</b>	<b>\$63,600</b>	<b>\$72,720</b>	<b>\$81,840</b>	<b>\$90,840</b>	<b>\$98,160</b>	<b>\$105,480</b>	<b>\$112,680</b>	<b>\$120,000</b>

# Pathway Project Applicants

- 52 families have applied so far
- 16 are, or are close, to mortgage ready
- 36 have work to do
- 1 new homeowner and 6 more have homes under contract!



## Applicant Demographics

92% people of color

79% female head of household

69% have children in the home



16  
Affordable  
Homes  
Underway!

---

**4** in City of Dayton

---

**6** in Harrison Township

---

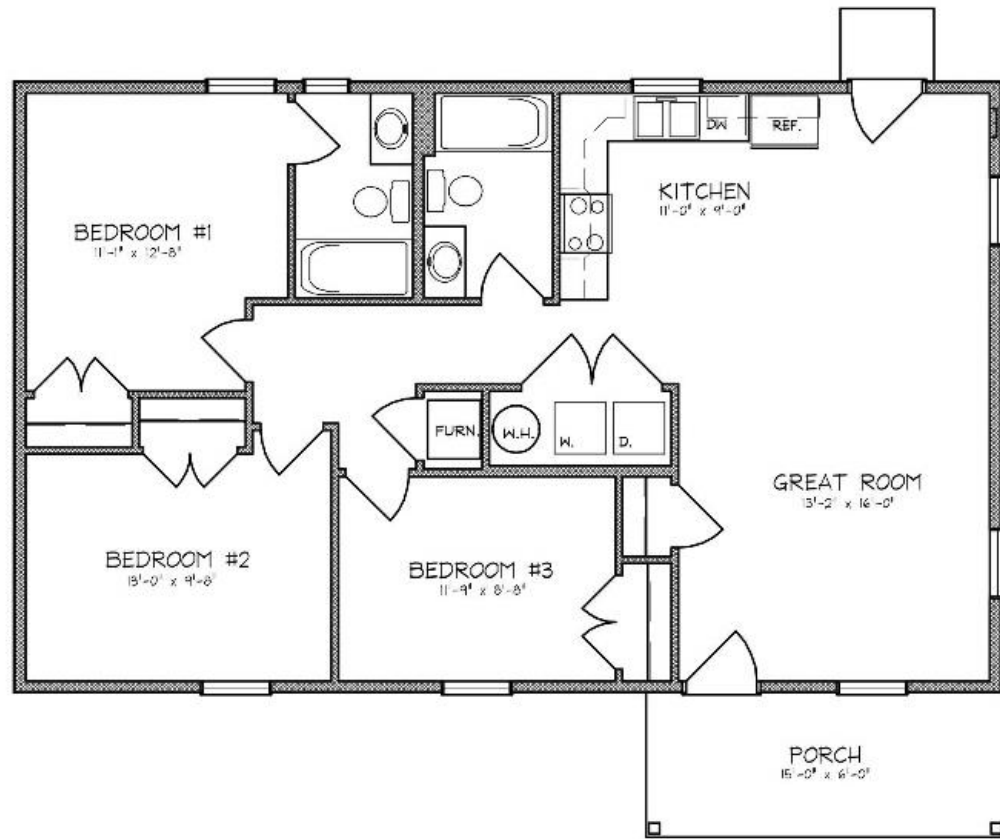
**6** in Trotwood

---

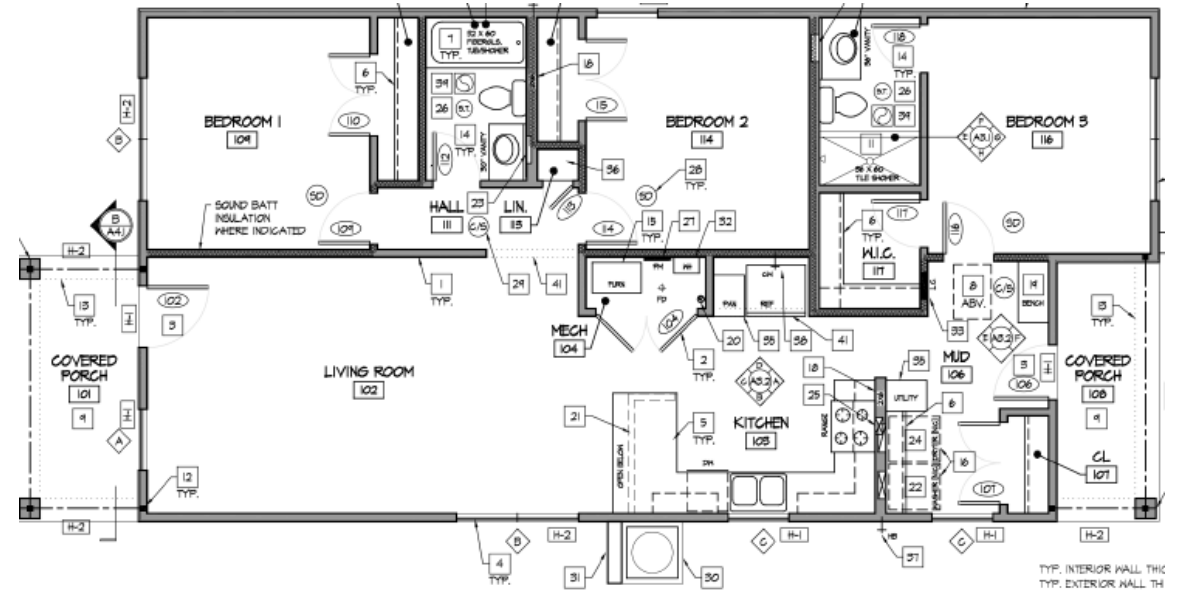
First three properties are complete!

---

New builds are 3-bedroom/2-bathroom homes



# Redbud Model (1,092 Sq Ft)



Dogwood Model (1,187 Sq Ft)



# 4189 Saylor Street Progress Harrison Township – Sinclair, YouthBuild, BDM & Southbrook

---







4646 Marlin Avenue  
Trotwood - Mennonite  
Disaster Services & BDM



4658 Marlin Avenue Rehab  
Trotwood – BDM & PMV/PDA



[Survivor story](#)



# 4125 Natchez Rehab

Trotwood – BDM





# 418 Smith Rehab

BDM, Southbrook, Disciples





# 56 Strader Drive - Mennonite Disaster Service





# How you can help with the pathways project

- 1) **Donate to the Pathway to Homeownership Fund at the Dayton Foundation (#8561) - <https://www.daytonfoundation.org/ccgift.html>**
- 2) **Skilled trades people/businesses in the construction industry – can donate labor and materials – contact [laura@nautilussg.com](mailto:laura@nautilussg.com)**
- 3) **Organizations and individual volunteers that can commit for a minimum of 3 days can join a build team - registration information by emailing [volunteer@weekofcompassion.org](mailto:volunteer@weekofcompassion.org)**

# Important Web Sites and Contact Information

## PTHO Program Information and Application

- [www.homeownershipdayton.org](http://www.homeownershipdayton.org)

## PTHO Available Properties

- [www.countycorhousing.org/properties](http://www.countycorhousing.org/properties)