

You can help disrupt generational poverty



Laura Mercer



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On Memorial Day evening 2019, 19 tornadoes ripped through our region damaging nearly 6,000 homes.

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

The Miami Valley Long Term Recovery Operations Group, made up of dozens of the region's non-profit organizations, was created to manage the recovery of tornado-impacted individuals and households who did not have the resources to recover on their own. The LTRG leveraged centralized intake, comprehensive disaster case management, and a robust repair/rebuild process that was supported by Voluntary Organizations Active in Disaster and local partners.

As a result of this work, over 2,100 families were assisted, more than \$5.3M was invested in our community's recovery, and we leveraged more than 120,000 volunteer hours. The LTRG completed recovery work and formally dissolved in October 2021. Disaster Case Management assistance is still available through Catholic Social Services.

Work related to an innovative spinoff of the recovery efforts, The Tornado Survivor Pathway to Homeownership Program, continues today. The tornadoes had a tremendous impact on the availability of affordable rental housing. More than 1,500 apartment units were condemned post-tornadoes and over half of the survivors seeking assistance were renters.

Many of those displaced were forced to accept substandard housing or to relocate out of their home communities due to a lack of affordable housing.

The Pathway Program resulted from the synergy that emerged from tornado recovery efforts — the leadership of the LTRG, impacted jurisdictions, community non-profits and volunteer rebuild teams. It fosters both affordable housing and neighborhood stabilization, transforming survivors' lives by offering qualified tornado survivors an opportunity to become first-time homeowners and investing in our tornado-impacted communities. This program has been lauded by both National VOAD and FEMA for its innovative approach and muchneeded focus on the traditionally underserved disaster-impacted renter population.

Properties are donated to the program by the jurisdictions or the Montgomery County Land Bank. The non-profit County Corp manages property acquisition and construction. Skilled volunteer build teams, including faith-based, Sinclair, Americorp/YouthBuild and CTCs, build new, and renovate existing, homes. More than 30 organizations are involved.

Survivors apply for the program through the HomeOwnership Center of Great Dayton.

Individuals must be tornado-impacted, non-homeowners, income eligible and able to become mortgage-ready.

The HOC assists survivors with financial counseling and delivers a variety of homeownership preparation classes. Qualified, mortgage-ready survivors can select and purchase their Pathway home. Mortgages are secured through traditional lenders and closing cost assistance is provided. Sales proceeds are invested into the next Pathway home build.

Fifty-two families, all tornado-impacted renters, have applied so far and we continue to receive applications for the program. Of the current applicants: 92% are people of color, 79% are female head of household, and 69% have children in the home. Our first three homeowners in this program are women that lived in properties that were condemned post-tornadoes. One was homeless for 10 months because she couldn't find affordable housing, one found housing but was facing a 40% rent increase, and the third is one of nine children and the first in her family to own a home.

In the wake of this disaster, we've created opportunities for families to become first-time homeowners, disrupting generational poverty cycles through the wealth-building that homeownership provides. You can help! Leveraging current resources, we have undertaken the construction of 16 homes and intend to keep building for our community. Scaling the program to meet the need will require additional investment.

Organizations and individuals can help by donating or volunteering.

Laura Mercer is the former executive director of the Miami Valley Long Term Recovery Operations Group. Adam Blake is the vice president of Affordable Housing for County Corp.

HOW TO GET HELP

■ Survivors interested in the Pathway Program can get more information and apply at HomeownershipDayton.org

- Survivors needing assistance with tornado recovery can call Catholic Social Services at 937-223- 7217, ext. 1137

HOW YOU CAN HELP

- Donate to the Pathway Fund at The Dayton Foundation (#8561): www.daytonfoundation.org/ccgift.html
- Donate professional services: Contact [Laura@ NautilusSG.com](mailto:Laura@NautilusSG.com)
- Volunteer (3 day minimum): contact [volunteer@ weekofcompassion.org](mailto:volunteer@weekofcompassion.org)