2019 MEMORIAL DAY TORNADO IMPACT

- Tornadoes’ path disproportionately impacted low-income neighborhoods where many residents were un- or underinsured
- Thousands of homeowners will require assistance to repair or rebuild
- Approximately 1,300 households may still currently be at risk in terms of having safe, secure, sanitary, and functional housing
2017 POVERTY RATES IN PRIMARY TORNADO AFFECTED AREAS

- Montgomery County (overall): 17.1%
- Dayton: 34.5%
- Harrison: 27.9%
- Trotwood: 25.9%
4,434 Damaged Parcels
# Damaged Properties by Jurisdiction

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Parcels</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Harrison Township</td>
<td>1,850</td>
<td>42%</td>
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<tr>
<td>Trotwood</td>
<td>1,106</td>
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<td>Dayton</td>
<td>825</td>
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<tr>
<td>Brookville</td>
<td>212</td>
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<tr>
<td>Butler Township</td>
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<tr>
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<td>Perry Township</td>
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<td>Vandalia</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>4,434</strong></td>
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# Affected Properties by Jurisdiction

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<tr>
<th>Affected Properties</th>
<th>Damage Assessment</th>
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<td>1177</td>
<td>8</td>
<td>1060</td>
<td>1627</td>
<td>5663</td>
</tr>
</tbody>
</table>

- **Brookville**: 6%
- **Butler TWP**: 4%
- **Clayton**: 32%
- **Dayton**: 17%
- **Harrison TWP**: 28%
- **Riverside**: 10%
- **Trotwood**: 10%
- **Vandalia**: 3%
## Affected Properties Summary

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Affected</th>
<th>Destroyed</th>
<th>Inaccessible</th>
<th>Major</th>
<th>Minor</th>
<th>Grand Total</th>
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</thead>
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<tr>
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<td>567</td>
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<tr>
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<td>487</td>
<td>986</td>
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<tr>
<td><strong>Grand Total</strong></td>
<td><strong>1791</strong></td>
<td><strong>1177</strong></td>
<td><strong>8</strong></td>
<td><strong>1060</strong></td>
<td><strong>1627</strong></td>
<td><strong>5663</strong></td>
</tr>
</tbody>
</table>

- **Affected Properties:** Apartment (46%), Mobile Home/ Trailer (2%), Single Family Dwelling (52%).

![Pie Chart showing the distribution of affected properties by housing type.](chart.png)
DISASTER CASE MANAGEMENT

Work one-on-one work with survivors to:

• Understand and triage their disaster-related needs
• Help them build their individualized recovery plan
• Help them access resources and services
• Assist survivors as they execute their recovery plan to return to their new normal
DISASTER CASE MANAGEMENT UPDATES

1283 total cases

• 889 – Closed
• 394 – Open
  o Of the open cases, 213 are homeowners
  o 147 have requested assistance with home repair/reconstruction

Homeowners’ Insurance

- Uninsured
- Underinsured
- Insured*

256
169
72

Many “insured” survivors are encountering challenges that are impacting their ability to recover and may require MVLTROG assistance to repair/rebuild.
Cases by County

- Greene: 871 cases
- Miami: 27 cases
- Mercer: 7 cases
- Montgomery: 10 cases
DRIVING SURVIVOR ENGAGEMENT

August 1\textsuperscript{st} Intake Deadline

Driving awareness and action

• Media – on-air and online

• Leveraging GIS tools and data sets to target outreach

• Canvassing neighborhoods

• Signs on construction sites

• Billboards up
Strategy is Working!

2-1-1 Calls

- April: 5 calls
- Mid-May - July 2016: 113 calls
CONNECTION BETWEEN DISASTER CASE MANAGEMENT AND REPAIR & REBUILD
(Under-Resourced Homeowners With Disaster-Caused Damage)

Intake (2-1-1) → Disaster Case Management → Construction Team Assessment / Estimates → Case Manager Presents Resource Gap at Resource Table for Consideration (Muscle, Materials, $) → If Approved, Fully Resourced Job is Ready for Skilled Teams & Partners
RESOURCE TABLE ALLOCATIONS

Formally launched May 13 - 21 cases presented and resourced

- $441,000 estimated total cost of repairs required
- $250,000 estimated resource gap

Resources allocated

- Muscle – Most will leverage volunteers, several have contractors too
- Materials – $20,000 in materials
- Money – $175,000 approved
  - $109,000 expected to be reimbursable via FHLB-DR Program
FEDERAL HOME LOAN BANK
DISASTER RECONSTRUCTION
PROGRAM

• Program out of FHLB Cincinnati
• Grants support repairs on tornado damaged, owner occupied residences
• One of many potential funding sources for repair/rebuild needs
• Member institutions access funds (Banks) and sponsor agencies direct money to specific projects (County Corp, Habitat, MVCAP and Rebuilding Together)
• Sponsor agencies now also doing pass through for LTRG
REPAIR & REBUILD

Service Criteria

• Owner occupied at time of disaster
• Disaster caused damaged
• Uninsured or underinsured

Goal: Safe, Sanitary, Secure and Functional

Leverage all available resources including skilled volunteer teams, donated materials and money
Ensure coordination with local jurisdictions and authorities
REPAIR & REBUILD UPDATES

• 91 disaster caused damage assessments and estimates completed
• Approximately 63 repair/rebuild jobs resourced and underway
• Approximately 24 complete

• Smaller local volunteer teams currently deployed on exterior projects
• Brethren Disaster Ministries’ national group team in place and working
• Working with Team Rubicon to leverage their sawyer (damaged trees) and demolition capabilities (destroyed properties), and jurisdictions to handle debris
• Larger jobs, including the complete rebuild properties, are being handled with the layering of financial, material and work team assets
CDBG-DR | Community Development Block Grant Disaster Recovery
CDBG-DR Program Overview

- Federal funding for long-term recovery after a Presidentially declared disaster
- Flexible program
- Priority: LMI households and geographies
- Funding level based on damage estimates and unmet recovery needs
- 80% funding address Most Impacted and Distressed (MID) areas
CDBG-DR Funding Process

Congress
- Approves appropriation

HUD
1. Calculates & announces allocations
2. Publishes a Notice in the Federal Register (FR)
3. Awards funds

Grantee
1. Submits Certifications and Implementation Plan to HUD
2. Prepares and submits Action Plan based on unmet needs
3. Administers its own programs and/or works with other entities to distribute funds
Action Plan

• Part 1: Assessing the Situation
  • Collecting and Updating Pre-Disaster Baseline Data, Post-Disaster Market Data and Data on Assistance Provided
    • Pre-Disaster Baseline
    • Assistance Provided
    • Current Market Condition

• Part 2: Estimating Unmet Needs
  • Address Broad Disaster Impacts, not just damages
  • Cover needs not identified in other programs
Action Plan

• Part 3: Determining Capacity
  • Identify organizations and agencies that can provide capacity

• Part 4: Prioritizing Needs
  • Rank priorities by Housing, Infrastructure and Economic Sectors
Major Categories of Eligible Activities

- Housing
- Infrastructure
- Economic Development/Revitalization
- Planning

Specific programs and eligible activities will vary, could include:

- Rehab, reconstruction, buyouts
- Support for essential government services, repair of storm-damaged infrastructure
- Business grants and loans, non-federal match for CDBG-eligible activities
Regulations

• ALL CDBG-DR activities must be tied to the disaster(s) covered by the CDBG-DR appropriation

• Duplication of Benefits (DOB)

• All CDBG eligible activities must meet one of the following three national objectives:
  • Benefit to low- and moderate- income (LMI) persons
  • Aid in the prevention or elimination of slums or blight
  • Meet a need having a particular urgency (Urgent Need)

• Procurement: 2 CFR 200
Ohio CDBG-DR Allocation

- FEMA 4447 DR
- $12,305,000
- MID- 45426, Trotwood (Montgomery County)
- Serious Rental Unmet Need
- Partners
  - Ohio Housing Finance Agency (OHFA)
  - Montgomery County