

# The Pathway to Homeownership Program

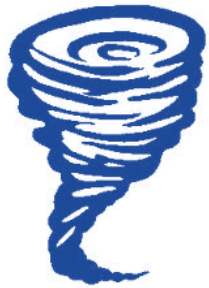
Advancing equity and family and  
neighborhood stability through  
homeownership

OCCD Summer Meeting – July  
2023

**Adam Blake**, VP Housing, County Corp



# 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 because of the storm.



# Survivors – Affordable Housing Impact on Renters

- 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
- One still lies in complete disrepair
- Some were not rebuilt by the property owners







## Tornado Survivor Pathway to Homeownership Program



# Pathway to Homeownership Program



- 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



# Pathway Overview

Addressing the need for survivor housing by:

- Leveraging the breadth of available resources to build and rehab houses on donated properties
- Preparing prospective homeowners for homeownership
- Stabilizing disaster impacted families and communities (both by new investment and putting nuisance properties back into productive reuse)

# Pathway Program 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





# 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





# Pathway Program from Community Perspective





# Supporting the Attainment of Homeownership Goals

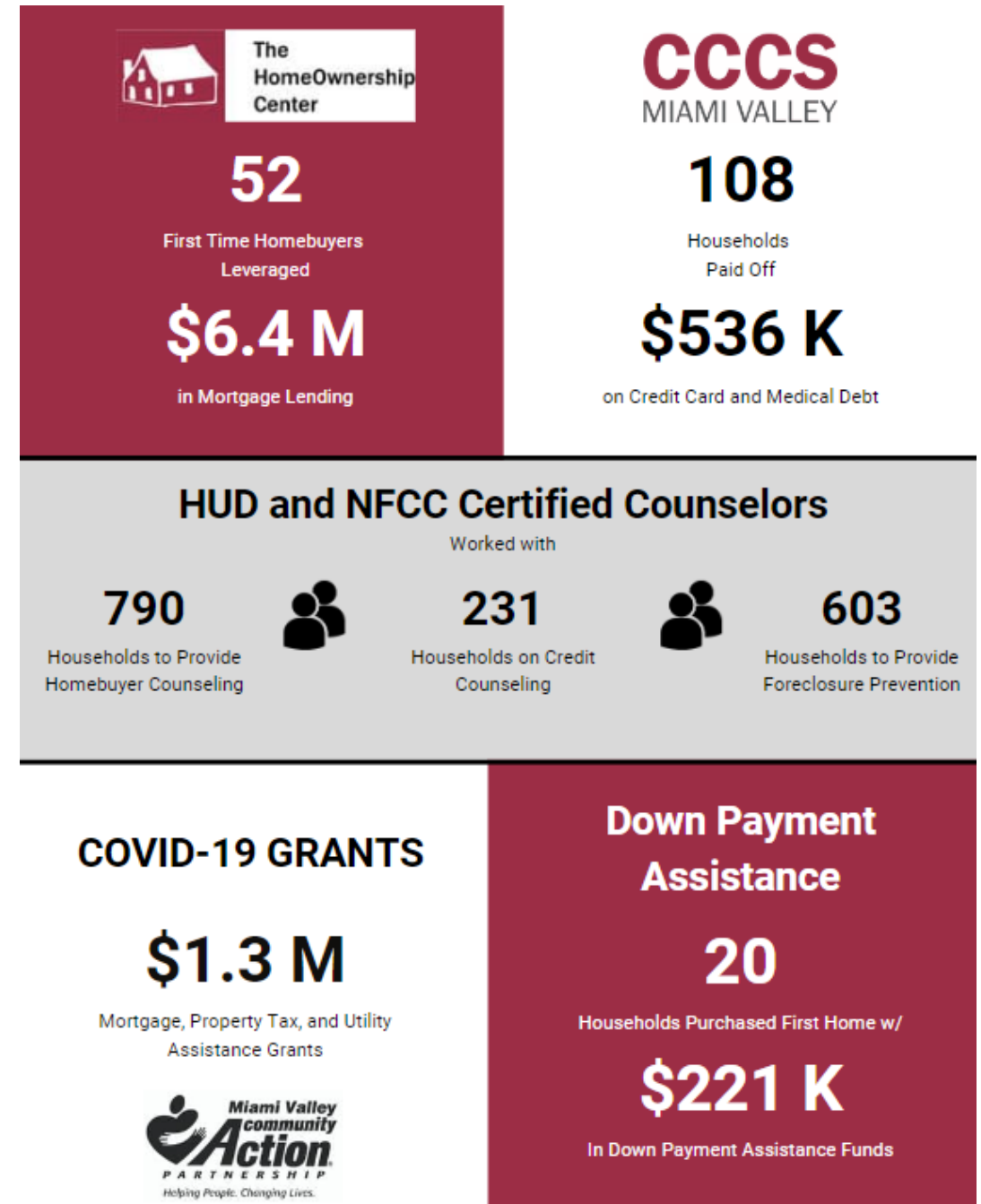


# What is the Homeownership Center of Greater Dayton?

Mission: Empower area residents to achieve sustainable homeownership and financial success

## HOC Services:

- Homebuyer Counseling and Education
- Foreclosure Prevention Counseling
- Credit Counseling
- Debt Management



# State of Homeownership in the Region - Availability

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## **2021 Housing Needs Assessment commissioned by the Miami Valley Nonprofit Housing Collaborative:**

- The Dayton region has an affordable housing crisis.
- 43% of renter households are housing cost burdened
- We have a countywide rental occupancy rate of 99% with few vacancies among affordable properties.
- Very limited available inventory to purchase in Montgomery County and the age and condition of lower-priced homes presents financial challenges for lower-income households
- An overall affordable for-sale housing gap of over 4,600 units



# State of Homeownership in the Region -Equity

There are significant equity issues related to homeownership in the region

- Homeownership is a social determinant of health
- 42.4% of the population in the study region was categorized as Black while the Census data suggests that only 13.6% of housing in the region is classified as “owner-occupied Black/AA”.
- Nationally, Americans who are Black, Hispanic or younger are more likely to rent than own



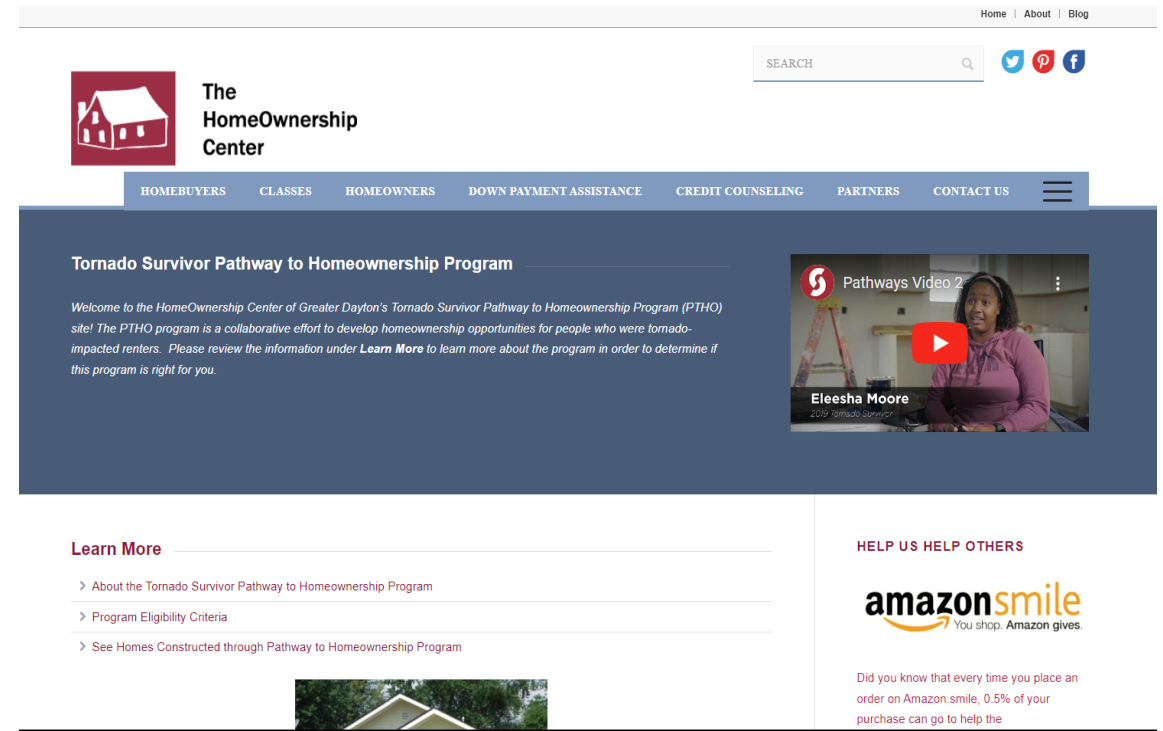
# HomeOwnership Center Role in the Pathway Program

Outreach and marketing of the opportunity –  
Disaster-impacted DCM and FEMA clients, social  
media, jurisdictions

## Application

- Online and paper application process
- Intake and eligibility determination
- Collect documents and process application
- Homebuyer counseling and education
- Develop personalized action plan to mortgage readiness

Shepherding through process of becoming a  
homeowner



The screenshot displays the website for The HomeOwnership Center. The header includes a search bar, social media icons for Twitter, Pinterest, and Facebook, and a navigation menu with links to HOME BUYERS, CLASSES, HOME OWNERS, DOWN PAYMENT ASSISTANCE, CREDIT COUNSELING, PARTNERS, and CONTACT US. The main content area features a section titled "Tornado Survivor Pathway to Homeownership Program" with a welcome message and a "Learn More" link. To the right of this section is a video player titled "Pathways Video 2" featuring Eleesha Moore, a 2019 Tornado Survivor. Below the "Learn More" link is a list of links: "About the Tornado Survivor Pathway to Homeownership Program", "Program Eligibility Criteria", and "See Homes Constructed through Pathway to Homeownership Program". On the right side of the page, there is a section titled "HELP US HELP OTHERS" featuring the Amazon Smile logo and a message about how purchases on Amazon Smile can help the program.

Home | About | Blog

SEARCH

The HomeOwnership Center

HOME BUYERS CLASSES HOME OWNERS DOWN PAYMENT ASSISTANCE CREDIT COUNSELING PARTNERS CONTACT US

### Tornado Survivor Pathway to Homeownership Program

Welcome to the HomeOwnership Center of Greater Dayton's Tornado Survivor Pathway to Homeownership Program (PTHO) site! The PTHO program is a collaborative effort to develop homeownership opportunities for people who were tornado-impacted renters. Please review the information under [Learn More](#) to learn more about the program in order to determine if this program is right for you.

[Learn More](#)

- > About the Tornado Survivor Pathway to Homeownership Program
- > Program Eligibility Criteria
- > See Homes Constructed through Pathway to Homeownership Program

Pathways Video 2

Eleesha Moore  
2019 Tornado Survivor

HELP US HELP OTHERS

**amazon smile**  
You shop. Amazon gives.

Did you know that every time you place an order on Amazon smile, 0.5% of your purchase can go to help the



# Pathway Program Applicants

Race	Gender	Have Children in the Household
<b>76% Black</b>	<b>71% Female</b> (primary applicant)	<b>29%</b>
Income	Age	Converted Sec 8 Housing Choice Vouchers
<b>&lt; 80% AMI - 10 buyers 80-120% AMI - 7 buyers</b>	<b>22 - 64</b> <b>18% are seniors</b>	<b>4 buyers</b>

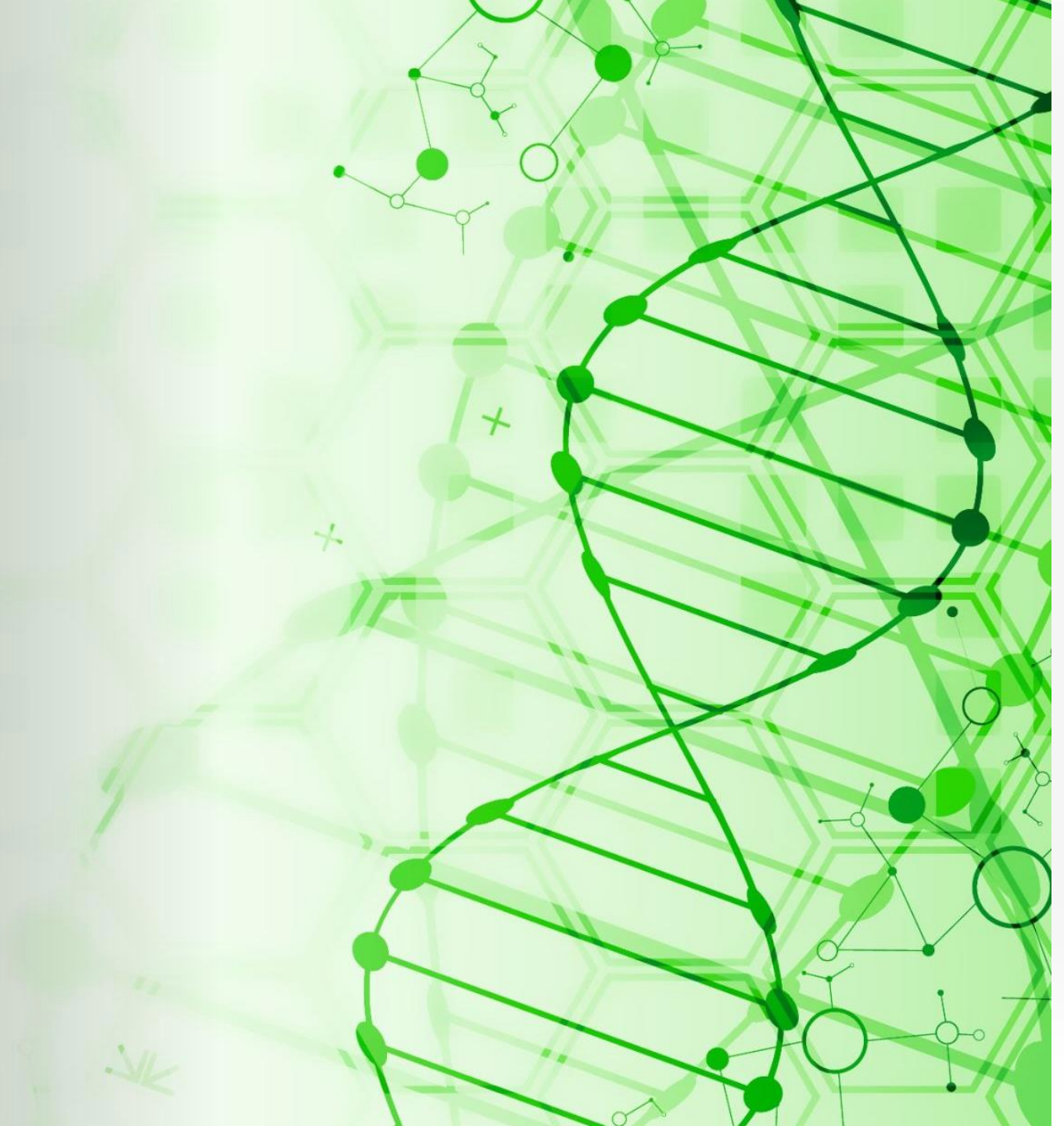


## Sonya's Story





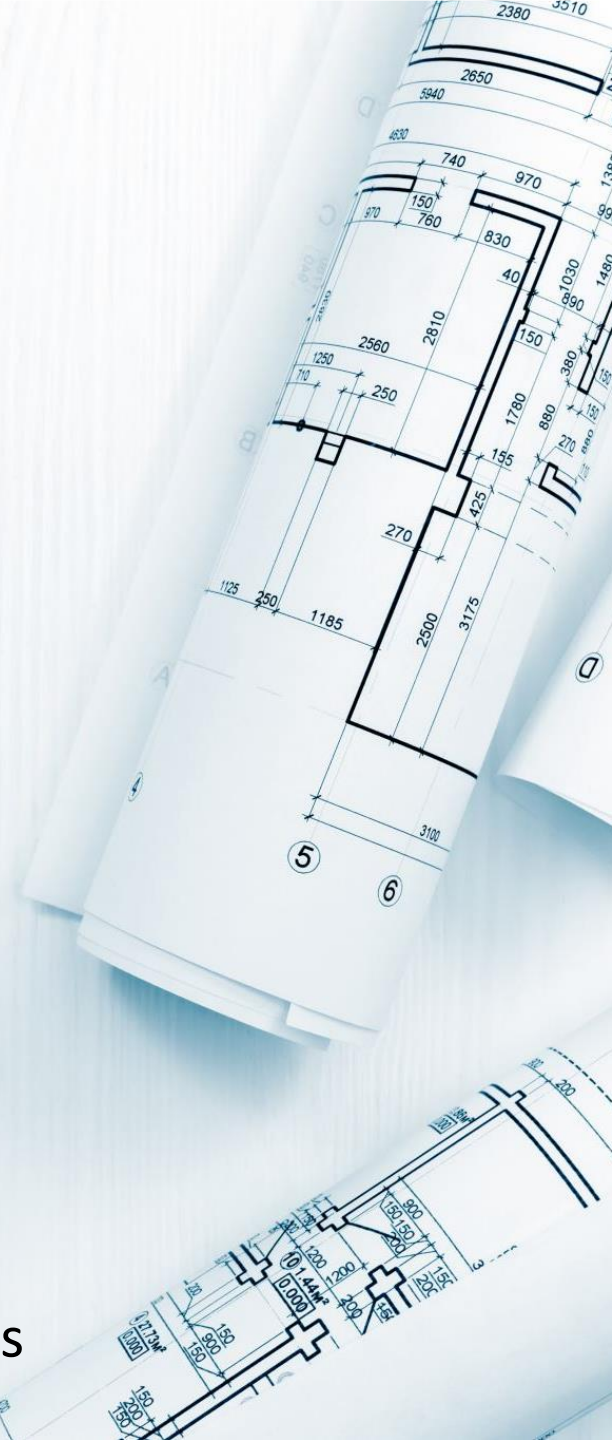
# Synergy – Building Affordable Housing Opportunities



# What is CountyCorp?

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- 40+ year old CDC and affordable housing provider for Montgomery County and the City of Dayton
- Serves the entire spectrum of income levels but focuses on helping under-resourced and vulnerable populations with affordable housing programs
- Focused capacity on home repair and accessibility modification programming
- Cultivates workforce development opportunities through the YouthBuild DOL grant and a partnership with Sinclair
- Has developed over 500 units of affordable housing in the past 10 years





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## Partner Relationships with Land Bank, local governments and local Community Improvement Corporations

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When siting projects, first places to go are Land Banks and local governments

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Keeps acquisition costs low which allows more resources to flow into community development projects

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Long history of working together – know how to navigate each other's organizations

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Additional synergy as a result of colocation with Land Bank and HOC

# County Corp Role in the Pathway Program

- Nimble 501c3 that can act as a high-capacity fiscal agent with the added experience of leveraging resources for community development
- Experienced property owner
- Experienced construction manager
- Long term strategy and project management



# PTHO Funding Overview

\$2.8M raised

## Major Sources

- CBDG DR funds (10% holdback)  
\$1.14M
- City of Dayton/Citywide
- Individual, Organizational and Foundation Donors

# Project Status



## Phases I & II

19 homes – City of Dayton, Harrison Township, Trotwood

- All completed
- 17 sold, 2 on market now (the completion of last three homes was May 2024)

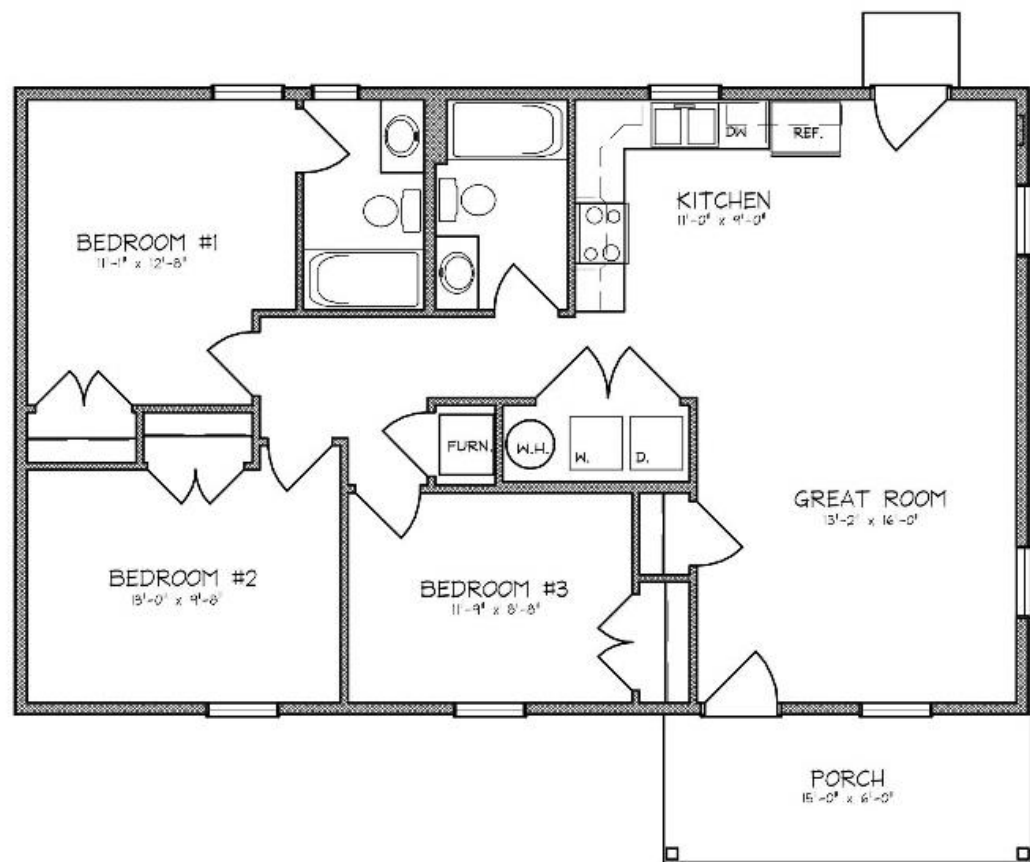


## Phase III

Proposing 30 additional homes over 3 years

# Redbud Model (1,092 Sq Ft)

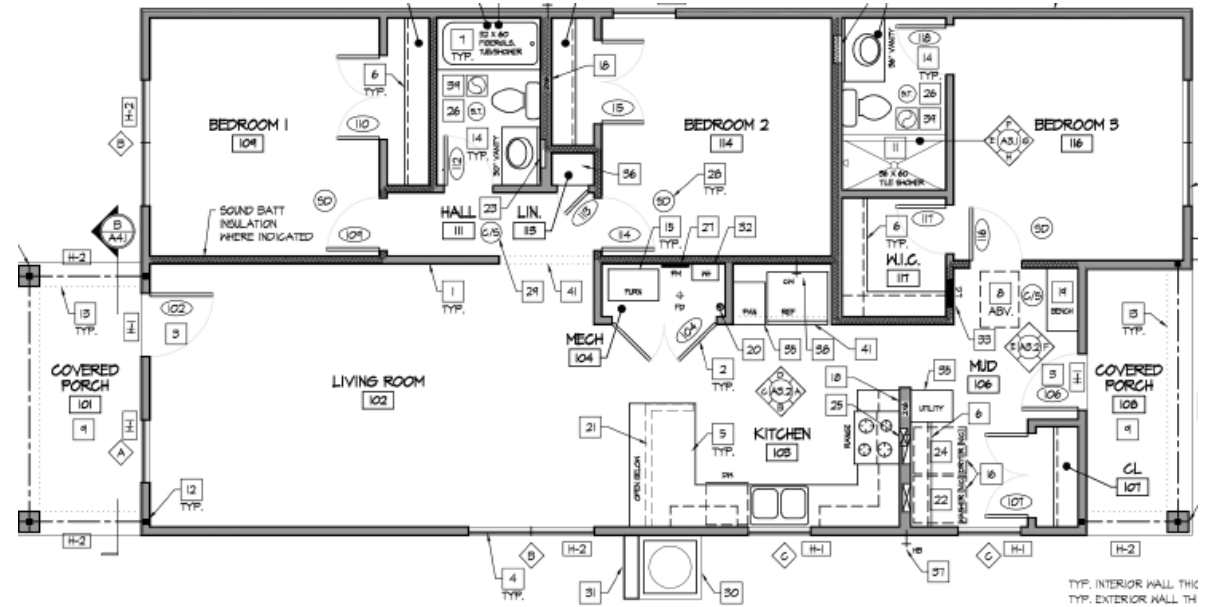
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# Dogwood Model (1,187 Sq Ft)

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





# 418 Smith Rehab BDM, Southbrook, Disciples





# Land Bank Perspective

- Thought initially their role would be in property demo
- As FEMA/Township reimbursement process became evident, the Land Bank just monitored and watched for other opportunities -
- PTHO provided good opportunity to plug in

# Land Bank Role in Pathway Program

- Received basic criteria for the program – property type, size, communities
- Assembled data on available lots (Land Bank and jurisdictions)
- Worked with Pathway team to review options (paper and drive by assessments for fit), assisted in priority ranking
- Once desired properties were identified – Land Bank worked to secure transfers to County Corp for construction

*“Great outcome for what had been blighted and abandoned properties, and a great shot in the arm for the neighborhoods!”*



# Best Practices and Lessons Learned



## Best Practice Recommendations

You don't need a disaster to collaborate to address affordable housing opportunities and to leverage resources to address community problems



# Best Practice Recommendations

- 1) Find qualified blue-sky organizations that can handle the property acquisition, construction, and applicant/buyer processes.
  - Property identification and acquisition
  - Property ownership during construction & management of construction activity
  - Prospective homeowner preparation
- 2) Work collaboratively on regional funding opportunities and make plans to manage them.
- 3) Establish and communicate criteria for program eligibility.
- 4) Include prospective homeowner education.

# Lessons Learned

- 1) **Volunteer management is complex**
- 2) **Carefully assess prospective properties - location, size, & zoning requirements**
- 3) **Assess, monitor capacity of organizational partners**
- 4) **Understand and address the requirements for the use of various funding streams on each property**
- 5) **Secure strong financial partners**

# 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)

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# National VOAD 2022 Innovative Program of the Year Award



# 2023 OCCD President's Award





# 2024 HUD Secretary's Award for Public- Philanthropic Partnerships





Questions



# Video links

The two posted on the HOC web site

- <https://youtu.be/w0HZrF3Zj9E> (not used in this presentation)
- <https://youtu.be/uQO3limtg-o> (embedded in slide 9)

Sonya's story – Spectrum News (embedded in slide 16)

- <https://spectrumnews1.com/oh/columbus/news/2022/04/13/tornado-survivor-moves-one-step-closer-to-homeownership>