

## Tornado Survivor Pathway to Homeownership Program Eligibility Criteria

- 1) You must be a tornado survivor** – You must be verified to have been residing in a tornado impacted residence at the time of tornado. This will include two aspects, verification of tornado impact on the residence you report living in at the time of the tornadoes and proof of your residency at that location.

**Verification of Tornado Impact** – Whether a specific address was deemed ‘tornado impacted’ will be verified through the post-tornado county damage assessments. FEMA verified loss will be additionally considered as a verification data source in the event that an applicant’s address is not encompassed in the county damage assessment dataset.

**Proof of Residency** (verified through one of the following);

- Lease for the impacted dwelling in the applicant’s or co-applicant’s name valid during the time period encompassing May 27, 2019
- Verification of utility service for the impacted dwelling in the applicant’s or co-applicant’s name - electric (DP&L/AES) or natural gas (Vectren/Centerpoint) bill or verification letter that encompasses service for May 27, 2019. The bill or verification letter must match a name and address on the PTHO program application. (Instructions on how to obtain a copy of your bill or verification letter from this timeframe are detailed on “How to Get Verification of Your Utility Service” posted on the HomeOwnershipDayton.org website).
- FEMA letter addressed to the applicant or co-applicant showing payment received for impacted dwelling contents.
- 2018 or 2019 tax return listing the impacted dwelling address valid at the time of the storm
- Copy of driver’s license, state or federally issued photo ID, valid at the time of the storm and listing the impacted dwelling address

If there are circumstances that make obtaining any of these documents for proof of occupancy difficult, the PTHO case manager can provide you with a list of alternative documents that may satisfy the requirement for proof of legal occupancy at the time of the storm.

- 2) Your household income must be at or below 120% AMI** – Due to restrictions on the funds we are using to build these homes 120% AMI is typically the maximum applicant income threshold for this program. Applicants at or below 80% AMI will be prioritized. Please see the **2021 Program Income Limit Per Household Size** chart on the next page to determine whether you are income eligible for this program.

**Tornado Survivor Pathway to Homeownership Program  
2023 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.

	Number of People in Household							
	1	2	3	4	5	6	7	8
<b>Priority Income Threshold (80% AMI)</b>	\$49,850	\$57,000	\$64,100	\$71,200	\$76,900	\$82,600	\$88,300	\$94,000
<b>Household Income Threshold (120% AMI)</b>	\$74,775	\$85,500	\$96,150	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000

**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** – Applicants will work with counselors at the HomeOwnership Center of Greater Dayton, who will assist them in identifying any barriers to mortgage readiness, determining affordability, and to develop and execute a plan to become mortgage ready if they are not already. Once applicants are mortgage ready they will be in a position to execute a purchase option on an upcoming new build or renovated home.