



## THE PROBLEM

Over one year after the disaster, we still find hundreds of previous renters tucked away in small travel trailers, hotel rooms or sleeping on floors and couches of friends and family. Some have even moved back into houses that are structurally unsound, with holes in the roof, broken windows, mold growing on the walls and the floors so

warped and broken, you can see the ground below. They do not have a long-term housing option and are essentially homeless. With winter approaching none of these current conditions are sustainable. We must find a quick solution to assist these survivors to find permanent housing.

## OUR PLAN

- ✦ The Long Term Recovery Group (LTRG) will purchase vacant homes around Graves County and will utilize our partners, volunteers, and donated items to make repairs and improvements. These homes do not have to be in the tornado damaged area.
- ✦ The LTRG will partner with state and national professionals to repair our homes with the same resiliency measures used in the current new builds. This includes the following measures:
  - ✦ After a proper financial analysis by our Disaster Case Managers, survivors will be matched with these homes based upon family size, location, and financial sustainability.
  - ✦ Survivors will be allowed to lease the property at a significant discount to market rate. Our intention is to factor their payment on a 30-year mortgage including taxes and insurance.
- ✦ While the survivor is leasing the property, they will be required to complete classes in home ownership and financial management. They must also be current on all payments and utilities and have properly maintained the home and property.
- ✦ After a year, survivors will be allowed to execute a purchase option. This option will be extended if they need additional time to acquire a home loan.
- ✦ The LTRG will sell the home to the survivor at our purchase price plus the cost of any capital improvements not covered by partner agencies or donated materials. This would allow a survivor to purchase the home far below market value. Example: LTRG purchases a home for \$30,000 with \$5,000 in capital improvements but the market value of the home is now \$65,000 after the renovation. The survivor will be allowed to execute the purchase option at \$35,000.

## HOW YOU CAN HELP US

1. Volunteer your time. We need a large number of volunteers of all skill levels in order to achieve our goal.
2. Provide funding for the acquisition of the homes to be renovated.
3. Provide funding for renovation costs, utilities, legal fees, etc.
4. Donate materials (please contact Ryan for a specific list)



Contact Mayfield Graves County LTRG  
Executive Director, Ryan Drane,  
at 270-227-0841 or [ryan@momentumgroupky.com](mailto:ryan@momentumgroupky.com)