DECEMBER 2023 SOUTHERN AND MIDWEST TORNADOES O-YEAR UPDA AM <u>American</u>

A LETTER FROM

American Red Cross Leadership





In December 2021, a band of catastrophic tornadoes tore across Kentucky, Tennessee, Arkansas and Missouri, ripping apart homes and leveling entire communities. In just a few hours, a time of year typically marked by joy turned devastating. Tragically, dozens of people lost their lives, and thousands were left to grieve profound losses.

From the harrowing days after the tornadoes struck to weeks of backbreaking, emotionally draining cleanup, and through two years of an often-challenging recovery journey, the American Red Cross has been there, providing tangible help and ever-important hope to residents reeling from this life-changing disaster. We can continue to deliver comprehensive care, helping them rebuild their homes and their lives, thanks to the meaningful investments of donors like you.

In the tornadoes' immediate aftermath, hundreds of Red Crossers—from impacted communities and from across the country—deployed to deliver sorely needed relief and comfort, foregoing time with their own families during the holiday season. These dedicated volunteers provided safe refuge to people who lost their homes—and many others who'd been displaced. They served nourishing meals to families without a way to cook for themselves. And they offered a caring shoulder to lean on as residents coped with incredible heartbreak.

Since then, we have worked diligently with local partners to help make people and their communities whole. From rebuilding homes and adding tornado shelters to providing free legal counsel to residents facing hurdles to recovery, the programs we're funding allow people to heal and move on with their lives in ways that wouldn't be possible without your support. We've also distributed millions of dollars in financial assistance, which we've paired with comprehensive casework.

Recovery from these tornadoes is a long process for the individuals and families impacted by these storms. We are so grateful when we think of all that you've helped do for people whose lives were forever changed by these devastating tornadoes. On behalf of those we serve, thank you for standing with us as we turn heartbreak into hope.

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Cover photo: Red Cross volunteer Joyce Monnin distributes hot meals in Mayfield, Kentucky, one of the communities hit hardest by the December 2021 tornadoes.



RESPONSE AT A GLANCE



Served more than 119,300 meals and snacks with partners



Provided more than 57,100 overnight shelter and hotel stays with partners



Reached an estimated 14,400 individuals with recovery services, including financial assistance



Distributed relief supplies to more than 2,960 households

*Cumulative figures in Arkansas, Kentucky, Missouri and Tennessee as of November 10, 2023.

Providing Hope to People Facing Heartbreak

Two years ago, a spate of powerful tornadoes stretching more than 200 miles ripped across communities in the South and Midwest, carving a path of destruction through parts of Arkansas, Kentucky, Missouri and Tennessee. Sadly, dozens of people lost their lives, and thousands of survivors faced profound devastation. Homes and businesses were torn apart, and in some cases, entire communities were leveled to the ground.

In the wake of tremendous heartbreak, hundreds of American Red Cross volunteers and employees rolled up their sleeves and opened their hearts to provide relief and comfort to tornado survivors facing their darkest hours. Powered by the generous support of donors like you, we provided safe refuge to people facing the overwhelming loss of their homes; served nourishing meals to people who had no way to cook for themselves; delivered relief supplies directly into hard-hit communities; and offered a caring shoulder to lean on as people grieved what this disaster took from them.

Together with our partners and through deep local connections, we've stood by communities, helping residents as they rebuild their homes and lives. Financial assistance has been a cornerstone of our response and recovery efforts. We distributed funds and provided casework to thousands in the weeks after the storm, giving them autonomy in a time of chaos. As time has passed, we've disbursed additional rounds of financial assistance and offered ongoing casework support to severely impacted households, helping them get back on their feet after losing so much to this disaster.

Above: Nassi and her children, 9-month-old twins, found refuge from the tornadoes at a shelter in Bowling Green, Kentucky. Photo by Marko Kokic/American Red Cross

At this point, much of our focus is on grants to local partner organizations, with an emphasis on housing needs—a huge barrier to recovery, given the extent of destruction these tornadoes caused. The grants we're funding focus on everything from rebuilding homes with tornado shelters to providing free legal counsel to residents navigating challenges related to property titles. By helping other nonprofits, we not only build their capacity, but also reinvest in disaster-stricken communities.

In the weeks
after the storm,
Red Cross
Immediate
Financial
Assistance
helped impacted
residents meet
urgent needs.

Empowering Residents Facing Profound Devastation

In an instant, everything was gone. When the tornadoes swept through Arkansas, Kentucky, Missouri and Tennessee, they demolished homes and destroyed vehicles, and took with them jobs, along with decades' worth of financial savings. We respond to tens of thousands of disasters each year, and we see firsthand that direct financial assistance, along with casework, is key to helping people regain control of their lives and take the next steps on the road to recovery.

As of November 10, 2023, we've provided \$7.5 million in relief and recovery financial assistance to help thousands of individuals and families impacted by the December 2021 tornadoes. This includes subsequent rounds of financial assistance, accompanied by casework, to severely impacted households to continue working through persistent barriers.

In the weeks after the storm, Red Cross Immediate Financial Assistance helped impacted residents meet urgent needs—from buying winter coats after losing all their clothes in the storm to restocking their refrigerators with food for their families. And as weeks turned to months, Red Cross Bridge Assistance helped families begin to turn the corner and pay for things like initial home repairs and deposits on new places to live.

In June 2023, we piloted the Expanded Recovery Assistance program, providing an additional round of financial assistance for tornado survivors. The program seeks to assist impacted individuals and households who have high levels of pre-disaster social vulnerability and who continue to experience significant barriers to their recovery in the areas of housing, employment, childcare, food security, transportation, or health and mental health. In addition to providing financial support, the program has provided an opportunity for caseworkers to dive deeper into residents' stories, helping us better understand individual needs during this phase of recovery and better connect them with other services.



Red Crossers at the Denton Recovery Center in Tennessee provide casework support to residents devastated by the December 2021 tornadoes. Photo courtesy American Red Cross Tennessee Region

By contributing funds to unmet needs groups, we are helping residents with persistent barriers to recovery—the vast majority of which relate to housing—who have exhausted other options.

Partnering With Local Nonprofits to Help Survivors Rebuild Their Homes and Lives

Disaster recovery starts and ends locally. That's why the Red Cross makes strategic grantmaking to local nonprofits and organizations throughout the impacted region, supporting programs to help survivors overcome common obstacles to rebuilding their homes and their lives.

Unmet needs: Helping People With Lingering Challenges. Nearly two years after the tornadoes tore apart homes and entire communities, many residents have made progress in their recovery, though some are held back by issues that are too complex or costly for them to fix alone. For instance, their home may be nearly repaired but lacks functioning plumbing; their kitchen may have been rebuilt but has no refrigerator.

To help further recovery for disaster survivors, we are contributing funds to unmet needs groups serving residents in Arkansas, Kentucky and Tennessee. Through these groups, caseworkers anonymously present a family's recovery challenges and needs to a group of funders, which then comes up with money and solves the problem at hand—such as fixing the plumbing or buying a family a refrigerator. These funds are available to residents who have exhausted other options and need additional support to fully recover.

The overwhelming majority of cases the Red Cross has funded through these groups are related to housing, with support helping people with rental deposits, structural home repairs and household items. Unmet needs groups have also assisted with job support and transportation needs.

All Hands and Hearts Smart Response: Repairing Homes and Building Tornado Shelters. When a tornado warning is issued, it's imperative that people immediately seek safe shelter. After this disaster, it became clear that in some Arkansas communities, residents needed shelters closer to their homes.

Through a grant to All Hands and Hearts Smart Response, we're funding construction in Arkansas to build tornado shelters to help make vulnerable communities safer from future tornadoes. This grant will also help more than 15 households with home repairs.

Contractors working with the All Hands and Hearts program will build at least 20 tornado shelters, some of which will be shared by households near one another. In addition to construction, All Hands and Hearts will help



Tornadoes tore apart this Arkansas home. Housing remains one of the most common barriers to recovery. The Red Cross is working with local nonprofits to help residents overcome these barriers and find permanent housing solutions. Photo courtesy American Red Cross of Missouri and Arkansas

communities become more resilient in the face of disasters by educating communities about disaster resiliency and working with regions to distribute free weather radios that residents can use during emergencies.

Equal Justice Works: Legal Counsel. For many tornado survivors, the disaster created unexpected and complex legal issues, such as issues with property records, landlord-tenant conflicts and disputes with contractors. To help with these challenging barriers to recovery, the Red Cross has funded six legal fellows through Equal Justice Works, a nonprofit committed to meeting legal needs in underserved communities. These fellows have been working across Arkansas, Kentucky, Missouri and Tennessee to help residents solve legal problems related to this disaster.

In Tennessee, a legal fellow with a background in construction helped a family dispute a contractor's unsatisfactory work and late fees, saving them nearly \$14,000. The fellow also helped them find a replacement contractor through a local charitable organization.

In Arkansas, a legal fellow helped a resident address a legal issue regarding construction on his property. Prioritizing the resident's recovery, the fellow avoided time-consuming litigation and worked with disaster recovery organizations and the long-term recovery committee to secure funds to solve his housing challenge.

These are just a few examples of the services these fellows have provided. In addition, their work includes building awareness of legal resources available to tornado survivors through information tables, meetings and pamphlet distribution.

Community Resiliency Program. We have also funded Red Cross partnership programs to help the most vulnerable communities become better prepared and more resilient against future disasters. These programs, which work by targeting issues related to housing, health and hunger, are located in Warren County, Kentucky; Madison County, Tennessee and Mississippi County, Arkansas—communities that we have identified as vulnerable to repeated disasters. By having these partnerships in place, we are strengthening the social safety net so that it can better help people when the next emergency occurs.

Some examples of partnership programs include increasing rental and homeownership opportunities for low- and moderate-income families in the Jackson, Tennessee, area; providing health care to socioeconomically disadvantaged individuals in Mississippi County, Arkansas; and increasing access to fresh and affordable food in the Bowling Green, Kentucky, area.

We have funded partnership programs focused on housing, health and hunger, to help communities become better prepared and more resilient against future disasters.



A Red Cross spiritual care volunteer talks with Joe Lonely in hard-hit Dawson Springs, Kentucky. Photo by Mimi Teller/American Red Cross

Compassionate Donors Power Relief and Comprehensive Recovery

Thanks to our generous donors, the Red Cross has raised approximately \$51.4 million, including the value of critical donated goods and services, to help people affected by the December 2021 Southern and Midwest Tornadoes. As of November 10, 2023, the Red Cross had already spent or made commitments to spend approximately \$37.9 million on emergency relief and recovery efforts for these storms. This does not include the millions in grantee awards that are in process and have not yet been disbursed. These funds will help sustain existing grant programs well into 2024 and beyond, enabling them to continue supporting disaster-affected communities on their road to recovery. Funding programs over several years allows them to make a comprehensive difference for those they serve. In addition, to fill the gap between funds raised and funds needed, we have specific expenses that have been reimbursed by the state of Kentucky. We will continue to program the remaining funds to provide and support services for both individual and community long-term recovery in the impacted regions.

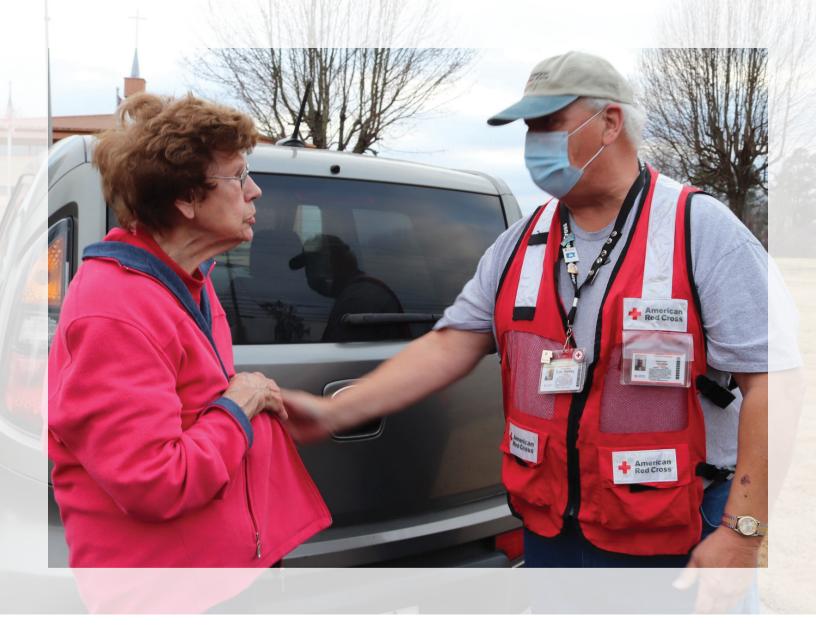
Southern and Midwest Tornadoes Expenses and Commitments (in millions) ^{1,2} as of November 10, 2023						
Expense Categories	Food, Shelter and Relief Items	Health and Emotional Support	Financial Assistance	Community Recovery & Resilience	Total	Expense %
Community Grants	_	_	_	\$14.1	\$14.1	37%
Financial assistance, food and other relief items	\$1.6	\$0.5	\$3.0	_	\$5.1	13%
Recovery Financial Assistance	_	_	\$4.5	_	\$4.5	12%
Full-time Red Cross employees	\$0.8	_	\$0.2	\$1.9	\$2.9	8%
Deployment of volunteers and staff (includes airfare, lodging, meals and vehicles)	\$1.2	\$0.6	\$0.7	\$0.2	\$2.7	7%
Temporary disaster hires	\$0.4	_	_	\$1.5	\$1.9	5%
Kitchen, shelter and other logistics that enable service delivery	\$0.3	_	_	\$1.3	\$1.6	4%
IT, communications and call centers	\$0.2	\$0.1	\$0.1	\$0.2	\$0.6	2%
Freight, postage and warehousing	\$0.6	_	_	_	\$0.6	2%
Equipment, maintenance and fueling of Red Cross emergency vehicles and rented trucks	\$0.1	_	_	_	\$0.1	0%
Total Program Expenses	\$5.2	\$1.2	\$8.5	\$19.2	\$34.1	90%
Management, general and fundraising ³					\$3.8	10%
Total Spent and Committed					\$37.9	100%
Additional budgeted recovery programs					\$12.1	
Management, general and fundraising remaining to be applied					\$1.4	
Total Budget ⁴					\$51.4	

^{&#}x27;Dollar figures in all tables are round to the nearest \$100,000; therefore, expenses \$49,999 and below are represented as zero.

²Includes tornado responses in Arkansas, Kentucky, Missouri and Tennessee.

³Management, general and fundraising expenses support our work at its core and are indispensable to running the organization and helping people in need. They include the people and systems to maintain our enterprise-wide computer and telecommunications, HR, payroll and similar systems to support nearly 18,000 employees and approximately 275,000 volunteers, fundraising and communications functions, and other support services across all program lines. 90 cents of every dollar spent for Southern and Midwest Tornadoes will support delivering care and comfort to help people affected by these storms.

⁴As of November 10, 2023, we have raised approximately \$51.4 million for the Southern and Midwest Tornadoes. This includes \$1.2 million in reimbursements from the state of Kentucky. Kentucky Tornadoes donations are supporting the response in Kentucky, and Southern and Midwest Tornadoes donations are supporting all responses across impacted states.







The Red Cross must be ready for every disaster, big or small, and we respond to an average of more than 60,000 disasters each year - including home fires, severe weather, floods and wildfires. Those in need turn to the Red Cross in their darkest hours because they know they can depend on us right after the disaster and throughout their recovery. Your donation helps us fulfill this promise. We are grateful for your trust.

For more information about our response to this disaster and stories of people we've helped, please visit our Southern and Midwest Tornadoes story map at redcross.org/southern-midwest-tornadoes.