

TAB D - INDIVIDUAL ASSISTANCE



OHIO DEPARTMENT OF PUBLIC SAFETY

- Administration
- Bureau of Motor Vehicles
- **Emergency Management Agency**
- Emergency Medical Services Division
- Office of Criminal Justice Services
- Ohio Homeland Security
- Ohio Investigative Unit
- Ohio State Highway Patrol

Bob Taft, Governor
Kenneth L. Morckel, Director
Nancy J. Dragani
Executive Director

Emergency Management Agency
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August 20, 2005

Memo to: All County Emergency Management Directors

From: Nancy J. Dragani, Executive Director
Ohio Emergency Management Agency

Subject: Policy Memo: State of Ohio Criteria to Request Individual Assistance

Effective September 2005, the State of Ohio will base requests for federal disaster assistance for private damages (Individual Assistance, IA) on specific damage criteria which is consistent with federal guidance from the U.S. Small Business Administration (SBA). The State will also use the same criterion to add counties if there is a federal declaration. The purpose of this criterion is to minimize confusion; provide a basis for requesting federal IA programs; and to ensure there is consistency among the IA Preliminary Damage Assessments (PDA) teams during the Preliminary Damage Assessment (PDA). This criterion *does not* impact the Public Assistance Program declaration criteria.

In order for a County to seek federal disaster assistance from the SBA or FEMA IA Program, specific information must first be provided to the Ohio Emergency Management Agency (OH EMA) for review and analysis. The County must be able to provide the OH EMA a list of the damaged areas by address and/or provide a map of the areas with the damages annotated, preferably both. Following is the State's criteria for requesting IA or to seek to be added to an existing FEMA IA declaration:

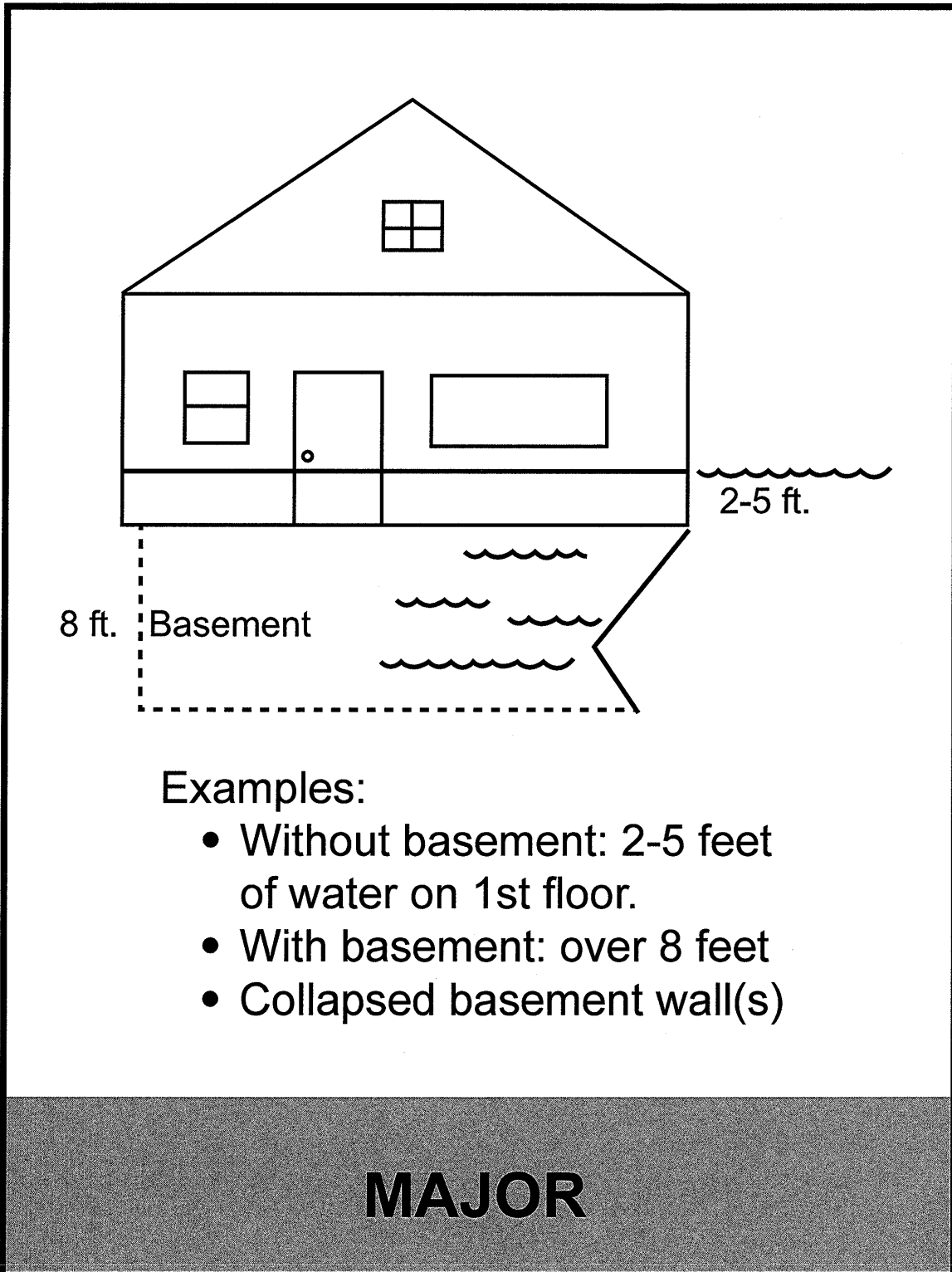
There must be a minimum of twenty-five (25) homes and/or businesses with 40% uninsured damages.

Please note that typically primary residence include privately-owned single-family homes, apartments, mobile homes, condominiums, etc. However there may be instances of non-traditional homes, such as converted vans or buses, campers, etc. which may be a primary residence. Please apply the same criteria to traditional and non-traditional structures or call the Disaster Recovery Branch, 614-889-7171 for guidance.

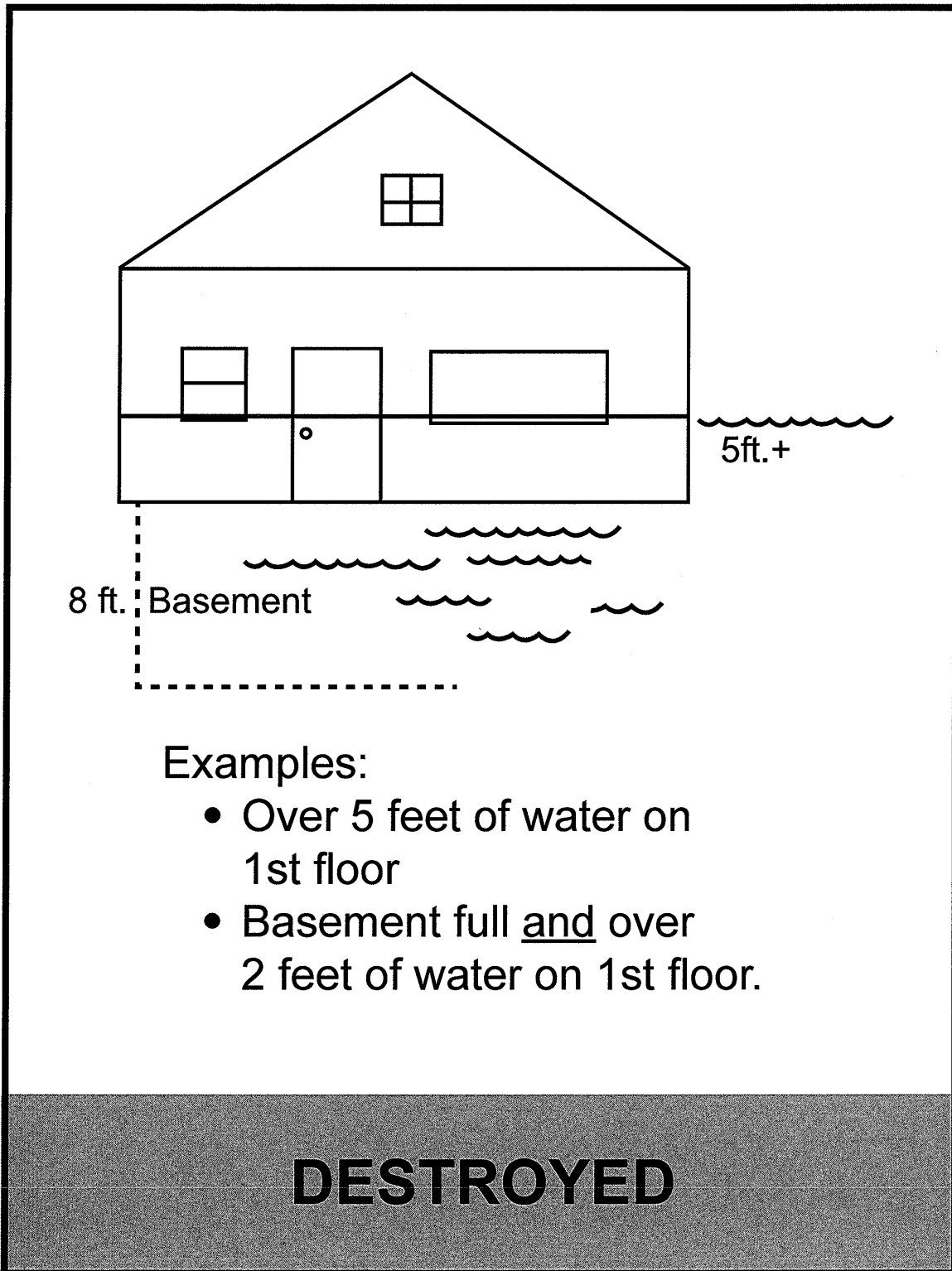
Mission Statement

"to save lives, reduce injuries and economic loss, to administer Ohio's motor vehicle laws and to preserve the safety and well being of all citizens with the most cost-effective and service-oriented methods available."

FLOOD DAMAGE: SINGLE FAMILY DWELLING

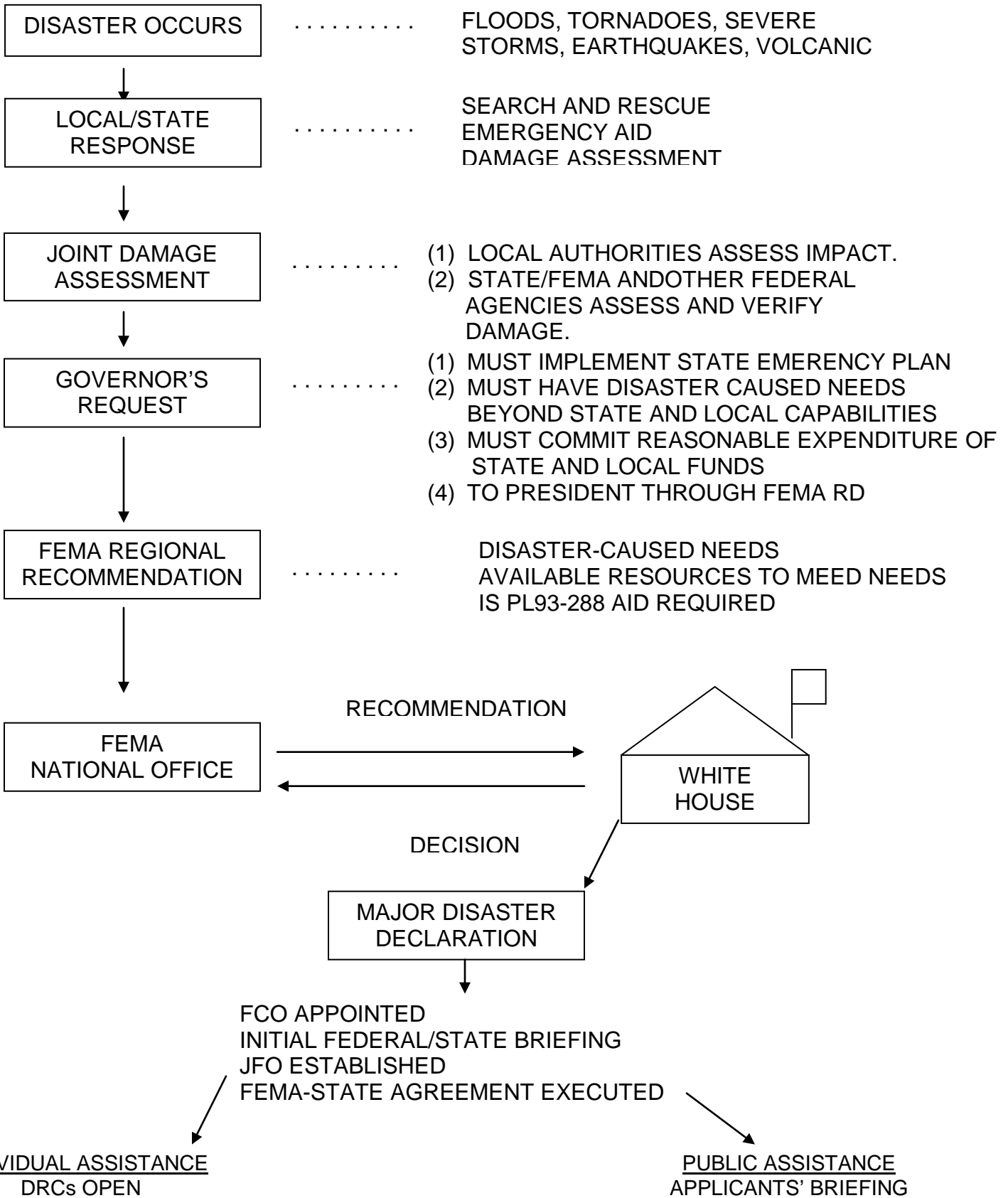


FLOOD DAMAGE: SINGLE FAMILY DWELLING



TAB A – SEQUENCE OF EVENTS

DISASTER SUMMARY OF EVENTS



Sequence of events and potential disaster assistance following a disaster:

Incident occurs:

- Local Government:
 - Assesses situation;
 - Declares locally;
 - Provides emergency assistance to protect the public's health and safety;
 - Coordinates damage assessment to determine the extent of damage, resources needed to support local government recovery efforts and uninsured private and public damages and losses; and
 - Requests State assistance, if needed

- OH EMA receives local request(s) for State assistance from County EMA Director(s):

- Requests Governor's declaration, if warranted;
- Assists local Governments gathering damage assessment information for private and public damages, if needed;
- Coordinates requests for assistance with State Agencies;
- Prepares request for Small Business Administration (SBA) Home/Personal Property/Business Loan Program; and
- Prepare to initiate State Of Ohio Individual Assistance (St IA) Program;

OR

- Prepares request for presidential disaster declaration through the Federal Emergency Management Agency (FEMA)

- Federal Disaster Assistance for Individuals and Families (Private damages/losses):

Small Business Administration (SBA) Home/Personal Property/Business Disaster Loan Program.

- Criteria:** Local declaration; Governor's declaration and request for the program; request must include certification that at least 25 homes and/or businesses that have sustained uninsured damages equal to or greater than 40% of the value of the structures and the county(ies) that meet the criteria.

- Usually requested when the damages are limited in scope to a limited number of counties.

- Type of assistance:** low interest loans for homeowners to repair uninsured damages to primary residences (can include replacement); replacement of personal property such as furniture and appliances for homeowners and renters and transportation repair or replacement for homeowners and renters

Federal Emergency Management Agency (FEMA) Individual Assistance Programs:

-Criteria: local declaration; Governor's declaration; Governor's certification that the event is beyond the State's capability to respond; Federal assistance is necessary to supplement State, local and voluntary resources and insurance compensation; the State activated the State's Emergency Operations Plan; have verified damage assessment information for private and public damages; and commits the applicable State cost-share, if declared.

FEMA's declaration criteria

-Private damages should be more than 800 primary residences with either major damage or that have been destroyed and the losses are uninsured

-Types of assistance: FEMA essential home repairs for homeowners and rental reimbursement for homeowners whose homes are not livable and for renters; FEMA and State funded grants for homeowners and renters for personal property replacement who do not qualify for the SBA Home/Personal Property Loan program

- Federal Disaster Assistance for Public (Infrastructure) Damages:

FEMA Public Assistance (PA) Program:

-Criteria: local declaration; Governor's declaration; Governor's certification that the event is beyond the State's capability to respond; Federal assistance is necessary to supplement State, local and voluntary resources and insurance compensation; the State activated the State's Emergency Operations Plan; have verified damage assessment information for private and public damages; and commits the applicable State cost-share, if declared

-FEMA's declaration criteria indicates a minimum of \$11 million dollars of uninsured damages and costs statewide (affected areas)

-Usually requested for widespread, multi-county event

-Types of assistance: reimbursement for work completed in categories such as emergency debris removal, emergency protective measures, and repairs to roads, bridges, water control facilities, public buildings, and public utilities

- Federal Disaster Assistance for Businesses:

Small Business Administration (SBA) Home/Personal Property/Business Loan Program:

Criteria: local declaration; Governor's declaration and request for the program; request must include certification that at least 25 homes and/or businesses that have sustained uninsured damages equal to or greater than 40% of the value of the structures and the county(ies) that meet the criteria.

-Usually requested when the damages are limited in scope to a limited number of counties.

-Types of assistance: low interest loans for businesses with uninsured inventory losses, losses or damages to the business (structure) and economic injury for businesses that have lost revenue as a result of the disaster.