

## Tab D – Assistance Programs

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**Introduction** This Tab outlines some of the federal, state and non-governmental agencies' assistance programs available following disasters. Please refer to the State Recovery Strategies for additional information and resources. [http://ema.ohio.gov/Recovery\\_StateRecoveryStrategies.aspx](http://ema.ohio.gov/Recovery_StateRecoveryStrategies.aspx)

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**Insurance** Insurance is the strongest form of protection and it is generally considered first when evaluating the impact from a disaster. Homeowners and all-hazards insurance covers most perils.

Flood insurance must be purchased in addition to homeowners or all-hazards insurance and protects against losses from physical damage to, or loss of, buildings and their contents caused by floods, flood-related mudslides, or flood-related erosion. Flood insurance (backed by the federal government) is available for buildings and their contents. Eligible applicants are property owners in communities which are participating in the National Flood Insurance Program (NFIP). Those with structures or property in or near the floodplain should contact their local insurance agent for information and an application.

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**Individual Assistance (IA) Programs** Individual Assistance programs assist individuals and households with repairs to damaged or destroyed homes and with replacement of personal property. IA also provides assistance to businesses for the purpose of repairing damages to real property, machinery and

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equipment and inventory. For all federal assistance programs, please go to disasterassistance.gov. <https://www.disasterassistance.gov/>

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### **IA Programs Available Following Disasters**

#### **State Insurance Commission**

Assistance and or counseling regarding ways to obtain copies of lost policies, file claims, expedite settlements, etc. The assistance is available for disaster survivors, businesses and governmental organizations.

#### **Social Security Administration**

This program provides assistance in expediting delivery of Social Security Administration checks delayed by the disaster and in applying for social security disability and survivor benefits. Those individuals eligible for social security are eligible for this program.

#### **Attorney General**

Out of their Consumer Protection Office, the Attorney General's office provides counseling on consumer problems such as product shortages, price gouging and disreputable business practices.

#### **Ohio Department of Aging**

Aging provides services to individuals age 60 and over such as meals, home care and transportation.

#### **Treasurer State of Ohio**

Treasurer State of Ohio's Renew Ohio and Rebuild Ohio programs are for Ohioans whose businesses, farms, and homes were damaged by severe weather. Ohioans who suffered severe damage or loss as a result of severe weather are eligible for an interest rate reduction on new or existing loans at eligible banks. The Renew Ohio and Rebuild Ohio programs are allocated \$25 million through the Ohio Treasury's linked deposit programs.

Renew Ohio assists small business owners and the agricultural community.

Rebuild Ohio assists homeowners applying for construction or other loans to rebuild or repair their homes.

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### **IA Programs Following Presidential Declaration (FEMA)**

As a result of a Presidential disaster declaration, disaster assistance programs available through The Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, P.L. 93-288, as amended (Stafford Act), are implemented. This declaration includes assistance provided by the U.S. Small Business Administration (SBA) and the U.S. Dept. of Agriculture (USDA) Farm Service Agency (FSA).

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### **FEMA Individuals and Households Program (IHP)**

It is important to understand that not all disaster-related damages are eligible for federal disaster assistance. FEMA's Individuals and Households Program (IHP) is not intended to restore the applicant's property to pre-loss condition or compensate the applicant for deferred maintenance. The IHP covers basic needs only and provides minimum assistance to make a home safe, sanitary and/or habitable. In the event the applicant has insurance applicable to the cause of damage, FEMA may help pay for basic needs not covered under the applicant's insurance policy. FEMA will not duplicate benefits. The total maximum grant amount available from the IHP for federal fiscal year 2016 is \$33,000. This amount is adjusted annually October 1 to reflect changes in the U.S. Consumer Price Index (CPI).

**Housing Assistance (HA):** Provides grants for rental assistance and/or emergency home repair or replacement to eligible applicants. HA is administered by FEMA and is 100% federally funded. In extraordinary situations, additional forms of housing assistance may include manufactured housing/mobile homes and access to federal properties through programs from U.S. Dept. of Housing and Urban Development (HUD), U.S. Dept. of Agriculture (USDA) Rural Development and U.S. Dept. of Veterans Affairs (VA).

**Other Needs Assistance (ONA):** Provides grants to individuals and households that do not qualify for personal property loan assistance from the U.S. Small Business Administration (SBA) and have disaster-related uninsured essential losses or expenses not met by other sources. ONA provides grants for serious needs and necessary expenses such as personal property, transportation, medical expenses, dental expenses, funeral costs and child care. FEMA provides 75% of the program cost and the State 25%.

### **U.S. Small Business Administration (SBA) Disaster Loan Program**

SBA provides loans up to \$200,000 for home repair/replacement, up to \$40,000 for personal property loss, and up to \$2,000,000 for businesses and private non-profit organizations for physical damages. When credit is not available elsewhere the SBA interest rate will not exceed 4%. When credit is available elsewhere the interest rate will not exceed 8%. SBA loan availability is automatic with the President's declaration.

FEMA does not provide disaster assistance grants to businesses, but will accept registrations from business owners for the purpose of linking them SBA loan process. SBA offers low interest disaster assistance loans to businesses for the purpose of repairing damages to real property; machinery and equipment; and inventory. SBA Economic

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Injury Disaster Loans (EIDLs) are also available to small businesses unable to pay bills or meet operating expenses. A loss verifier will contact the business owner to schedule an inspection.

### **Crisis Counseling Assistance**

The purpose of this assistance is to provide professional counseling services to survivors of major disasters in order to relieve stress-related or mental health problems caused or aggravated by a disaster or its aftermath. Available assistance is provided by the Center for Mental Health Services, Public Health Services and the Department of Health and Human Services. Assistance includes training of disaster workers as well as treatment of disaster survivors. The Ohio Department of Mental Health and Addiction Services makes application to the Federal Coordinating Officer through the State Coordinating Officer. Unlike the other major assistance programs, Crisis Counseling Assistance must be specifically requested.

### **Disaster Unemployment Assistance**

The purpose of Disaster Unemployment Assistance (DUA) is to provide financial assistance to persons unemployed as a result of a major disaster. Assistance is available in the form of job placement and disaster unemployment assistance that is administered through the Ohio Department of Jobs and Family Services (ODJFS) for the U.S. Department of Labor. The compensation received is not to exceed the maximum amount of payment under the employment compensation program of the State. Assistance may be provided until an individual is re-employed, but no longer than 26 weeks after the date of the disaster declaration. Contact the ODJFS office to apply for disaster unemployment assistance. DUA is available to those not covered under “regular” unemployment.

### **Internal Revenue Service – Tax Information and Education**

The purpose of this assistance is to ensure that taxpayers who suffered losses receive the most current information regarding casualty loss claims and the filing of amended tax returns. Assistance is available for advisory services, counseling, and guidance on tax matters, including assistance in the preparation of returns. Assistance is also provided in obtaining copies of prior year returns, when necessary, to file amended returns. Eligible applicants are taxpayers who suffer losses as a result of a Presidentially declared disaster. For more information on tax assistance, contact the Internal Revenue Service.

### **Young Lawyers Division of the American Bar Association**

Legal assistance coordinated by FEMA for free legal advice, counseling and representation for low- income disaster survivors. The program can assist with matters such as replacing legal documents, transferring titles,

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contracting, will probates, insurance, and certain landlord-related issues.

### **Cora Brown Fund Assistance**

The purpose of this assistance is to make funds available to assist survivors of natural disasters with disaster-related needs that have not been or will not be met by governmental agencies or other relief organizations. Eligible individuals and families are those affected by a Presidentially declared disaster who have unmet needs after applying for all other available aid. FEMA administers the Cora Brown Fund, and with assistance from other governmental and disaster voluntary agencies, identifies potential recipients.

### **USDA’s Food and Nutrition Service (FNS)**

FNS ensures that people have enough nutritious food to eat following a Presidential disaster declaration. The FNS coordinates with state, local and voluntary organizations to: provide food for shelters and other mass feeding sites; distribute food packages directly to households in need in limited situations; and approve operation of the Disaster Supplemental Nutrition Assistance Program (D-SNAP). The FNS supplies food to organizations such as the American Red Cross and The Salvation Army for mass feeding or household distribution.

### **Veterans Affairs (VA)**

The purpose of this assistance is to provide assistance whenever a residential property that secures a loan guaranteed, insured, made, or acquired by the U.S Dept. of Veterans Affairs (VA) is damaged or destroyed by a disaster. Assistance is available for counseling and other services to the owners of the property after the declaration. Forbearance or indulgence is on an individual case basis to owners as the VA determines to be warranted by the facts of the case. Eligible applicants are property owners holding VA loans and suffering damage in major disaster areas as declared by the President. Establishing death benefit claims, forwarding mail changes for VA benefit checks, and other assorted services for veterans may also be made available for disaster survivors. Contact the nearest local Veterans Affairs office for assistance.

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### **Applying for FEMA IA**

Disaster survivors make applications through the FEMA toll-free tele-registration number (1-800-621-3362 or TTY 1-800-462-7585) or the FEMA website (<http://www.disasterassistance.gov/>). Disaster survivors have 60 days from the date their county is declared to apply for assistance. This application also meets the requirements for applying to SBA.

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### **FEMA IA Inspections Process**

Within 48 hours of a Presidential declaration FEMA inspectors arrive in the declared counties to begin inspections for individuals and households. All FEMA inspectors are contract employees and can be easily identified by their FEMA photo ID badges.

Every individual/household seeking disaster assistance must first register with FEMA. Within approximately 10 days following registration, the inspector will call the applicant to schedule an on-site inspection of the damaged property.

Inspectors record the applicant's damage. They do not determine eligibility. FEMA inspections are not as detailed as or itemized like an insurance claim. Inspectors limit the scope of their inspections to home repairs and essential household items, affecting habitability and/or living conditions.

The average time to complete an inspection is approximately 15-20 minutes, depending on extent of damage.

Applicants will be asked to provide proof of ownership (if applicable) and/or proof of occupancy (i.e. utility bill, mail, driver's license, etc.) at the time of inspection.

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### **SBA Process**

If through the FEMA registration process an individual pre-qualifies for SBA loan assistance, they will receive an SBA disaster loan application package in the mail. Applicants are encouraged to complete and return the loan application as soon as possible, as further FEMA assistance may be dependent on a final determination from SBA.

Completion and submission of the loan application may warrant a SBA loss verifier to contact the applicant to schedule an inspection of the damaged property. SBA will determine the cost to repair or restore the primary home to its pre-disaster condition and repair or replace personal property.

A renter may apply for a personal property loan only.

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### **FEMA Disaster Recovery Centers (DRCs)**

Following a declaration that includes IA, FEMA, in conjunction with the state and local EMAs may open temporary facilities called DRCs in order to provide direct customer service to disaster survivors.

Ideally, FEMA wants DRCs to open within 48 hours of the declaration. This timeframe allows FEMA the opportunity to inspect proposed DRC sites and ensure that the facilities meet criteria for use and also gives the media ample time to publicize the availability and location of the DRCs.

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FEMA may not open DRCs in every disaster declaration or in every county included in the declaration. FEMA may use alternatives to “fixed” or “stationary” DRCs. For example, as an alternative to a “fixed” or “stationary” DRC, FEMA and SBA may put together a team that goes to a pre-identified, publicly announced location for 1-3 days, and then move to a new location in another county.

The period of time a DRC is open is dependent upon the number of visitors. Closure of the facility will occur following a public announcement by FEMA.

DRCs co-locate program representatives, typically FEMA and SBA, and any other state and/or local agencies or departments that want to be represented, into one facility to answer questions of disaster survivors that have completed the application process.

DRCs provide an excellent opportunity for disaster survivors to meet face to face with program specialists to receive specific information pertaining to their individual needs and recovery issues.

FEMA **must** conduct a safety and security inspection of any facility before it can be used for a DRC. If the facility does not meet FEMA minimum standards, it will not be used. **DRC’s should be established as close to the impacted areas as safely possible.** For the County EMA office’s use when looking for a facility to be used as a DRC, the FEMA DRC Guidelines and Checklist is included in Appendix A. It contains information regarding FEMA-specific requirements and basic criteria. These are the criteria FEMA uses when inspecting potential DRC sites. **Please do not announce the location or address of a DRC until approved by FEMA.**

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### FEMA Disaster Survivor Assistance Teams (DSATs)

FEMA Disaster Survivor Assistance Teams (DSATs) have the ability to quickly deploy in anticipation of or immediately following a declaration which includes IA.

Pre-declaration, their mission is to establish a timely presence on the ground in order to provide operational awareness of conditions and to identify the most critical needs of disaster survivors and the community.

Post-declaration, teams are equipped to electronically register survivors for disaster assistance in the field, focusing first on assisting those individuals who may be disproportionately impacted. Registrations may take place in the survivor’s home or in their communities, addressing their immediate and emerging needs.

The team’s focus is to ensure disaster survivors have an understanding

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of, and equal access to, the full range of assistance available to support their recovery. Every effort is made to complete the full registration intake process upon the initial interaction with the survivor.

DSATs will remain in the field, at a minimum, through the initial IA registration period (60 days). As such, DSATs will be able to provide survivors with status updates on their registrations and will make every effort to connect survivors with resources available through whole community partners. DSATs may also join Disaster Recovery Centers (DRCs) to assist with registration intake.

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### **IA - Other Federal Assistance**

#### **U.S. Dept. of Agriculture**

The Farm Service Agency provides emergency loans for physical or production losses and is available to farmers who were operating and managing a farm at the time of the disaster. The loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity.

#### **U.S. SBA Agency-Only Physical Disaster Loans**

SBA Physical Disaster Loans are for homeowners, renters, businesses of all sizes, and private nonprofit organizations who have suffered physical damage. SBA provides loans up to \$200,000 for home repair/replacement, up to \$40,000 for personal property loss, and up to \$2,000,000 for businesses and private, nonprofits for physical damages. When credit is not available elsewhere the SBA interest rate will not exceed 4%. When credit is available elsewhere the interest rate will not exceed 8%. Those eligible to apply to SBA must do so within 60 days following the declaration and can do so by calling 1-800-659-2955 to request a paper application or by applying on-line at <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>.

#### **U.S. SBA Economic Injury Disaster Loan (EIDL)**

Loans up to \$2,000,000 are available to provide the necessary working capital to enable small businesses recover from the adverse economic impact of a disaster. This assistance is available following a SBA agency-only declaration, a Presidentially declared disaster or a declaration by the U.S. Secretary of Agriculture. EIDL assistance is available up to \$2,000,000; this limit may be waived if the applicant is a major source of employment. Those eligible to apply to SBA must do so within 9 months following the declaration and can do so by calling 1-800-659-2955 to request a paper application or by applying on-line at <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>.

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### **Non-Governmental Organizations**

#### **Ohio Voluntary Organizations Active in Disasters (Ohio VOAD)**

The Ohio VOAD was created to foster a more effective response among volunteer organizations to disasters within Ohio and is a state-level counterpart to the National Voluntary Organizations Active in Disasters. Ohio VOAD is a coalition of nonprofit organizations that meet regularly to cooperate, communicate, coordinate and collaborate in preparation for and response to disasters as part of their overall mission. Faith-based and other non-governmental organizations compose this network of partners. Ohio VOAD can assist with development of and/or participate on local long-term recovery committees, can assist with case management, donates management and volunteer management and can also provide spiritual and emotional care.

#### **American Red Cross**

Initial emergency assistance is available from the Red Cross in the form of food, clothing, shelter and first aid provided through shelters, at aid and feeding stations and directly to individual families. Supplementary nursing care and blood products are distributed to hospitals and other emergency medical facilities. Funds or vouchers may be issued to individual families for the above items in addition to essential household furnishings, occupational supplies and equipment, transportation, emergency rental assistance and temporary repairs to homes so they can be reoccupied. Contact the local chapter of the American Red Cross or specially established disaster service centers for more information.

#### **Salvation Army**

The purpose of the Salvation Army is to meet the needs of survivors of natural and human-made disasters. Assistance is available for:

- Spiritual counseling, comforting of the bereaved, consoling the injured or distressed;
- Family counseling and case work services;
- Registration and identification of survivors;
- Missing persons services, locating individuals and answering inquiries from concerned relatives and families outside the disaster area;
- Medical assistance;
- Temporary shelter;
- Mass and mobile feeding, hot meals or snacks for disaster victims and emergency workers;
- Collection of donated goods for victims, according to predetermined need;
- Distribution of clothing, food and commodities, furniture, bedding, cleaning supplies, and religious materials;

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- Services to emergency workers;
- Referrals to appropriate government and private agencies for special services;
- Other services as required.

All persons (including emergency workers) or a community who have sustained damage as a result of a disaster occurrence may be eligible for assistance. Contact the nearest office of the Salvation Army.

### **Mennonite Disaster Services**

The purpose of the Mennonite Disaster Services is to assist individuals and communities in repair and rehabilitation work following a disaster. Assistance available is for:

- General, immediate clean up and restoration of disaster locations;
- Repairs, temporary or permanent, to homes of the elderly and the underinsured;
- The reconstruction and rehabilitation of residences and vital building facilities in an affected community;
- Mental health support programs in cooperation with the Mennonite Mental Health Centers.

Any disaster survivor or community who has sustained damage because of a major disaster is eligible for assistance. Priority is given to the elderly, handicapped, widowed, disadvantaged minorities, and impoverished. Contact the nearest office of Mennonite Disaster Services.

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### **State Individual Assistance Program (State IA)**

Following a SBA agency-only disaster declaration, the State IA Program may be made available. This program is administered by the Ohio EMA and requires written Governor's authorization and funding approval by the State Controlling Board. It provides grants to homeowners and renters.

The State IA Program is designed to provide grants for disaster-related unmet needs to individuals and households that have uninsured losses for essential real property (damage to an owner-occupied residence); personal property (damage to essential major appliances and furniture of a homeowner or renter); and funeral expense.

Potential applicants are required to first apply for a loan from SBA and be denied or have unmet needs.

If authorized, Ohio EMA staff will co-locate with SBA at their DLOC in order to facilitate the application process. A 1-800 number will also be established in order to take applications.

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<b>Public Assistance (PA) Programs</b>	Public Assistance programs assist local and state governments and eligible private non-profit organizations with costs associated with debris operations and emergency protective measures and with repair/replacement of damaged infrastructure.
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<b>PA Programs Available Following Disasters</b>	<p><b><u>Ohio Public Works Commission (OPWC)</u></b> The OPWC reserves \$3 million annually for emergency projects that arise directly out of catastrophic situations that involve an immediate threat to public health and safety, and for which there is no alternative way of addressing the project through local funding or other resources. Emergency funds are reserved on a first-come, first-serve basis. Funding requests are accepted year round. Eligible projects include permanent improvements to roads, bridges, water supply, sanitary collection and treatment, storm water, and solid waste. The program can fund up to 90% of the total project cost.</p>
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**Ohio Water Development Authority (OWDA)**

The Emergency Relief Program is a grant triggered by a Governor's or Presidential declaration; local governments who have an existing loan with OWDA may apply and it is an open application process with notification to OWDA of the damage to the water or wastewater system along with cost estimates of the repair; the grant is used as relief from making up to 2 semi-annual payments on existing loans to make the necessary repairs to the drinking or wastewater system caused by the federal and/or state declared disaster; ORC 6121 and 6123.

The Fresh Water Loan Program is a no minimum or maximum loan program but interest rates change monthly; there are no triggers or application deadlines and loans are approved monthly; local governments are eligible to apply at the OWDA website; loans can be used for planning, design, and construction of drinking water, wastewater, and storm water systems; ORC 6121 and 6123.

**State Insurance Commission**

Assistance and or counseling regarding ways to obtain copies of lost policies, file claims, expedite settlements, etc. The assistance is available for disaster survivors, businesses and governmental organizations.

**Attorney General**

Out of their Consumer Protection Office, the Attorney General's office provides counseling on consumer problems such as product shortages, price gouging and disreputable business practices.

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### **FEMA PA Program**

As a result of a Presidential disaster declaration, disaster assistance programs available through The Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, P.L. 93-288, as amended (Stafford Act), are implemented. This declaration includes assistance provided by the U.S. Small Business Administration (SBA).

#### **FEMA Public Assistance Program**

This Program provides reimbursement to state and local governments and eligible private non-profit organizations (PNP's) for costs associated with debris operations and emergency protective measures and the repair or reconstruction of infrastructure that is owned and maintained by the eligible applicant. In order for work to be eligible, it must be the applicant's legal responsibility and the cost must be reasonable. The PA Program is administered by the Ohio EMA, Disaster Recovery Branch.

If PA is declared under an EMERGENCY declaration, assistance is limited to costs associated with debris operations (Category A) and/or emergency protective measures (Category B) either as grant assistance (local and state governments and eligible PNPs are eligible to apply) or direct federal assistance (only State is eligible).

#### **Small Business Administration (SBA)**

Should the President declare for PA, SBA will make their disaster loan program available for certain non-critical private non-profit organizations (PNPs). Non-critical PNPs should apply to FEMA first and then they will be referred to SBA for any permanent work damages (Categories C-G). The PNP must apply for a loan and be denied or have unmet needs after receiving a loan before FEMA will consider costs in these Categories. Critical PNPs that provide services such as power, water, sewer, wastewater treatment, communications, education and emergency medical, fire protection and emergency services are not required to first apply for an SBA loan.

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### **Applying for FEMA PA Program**

Ohio EMA schedules applicant's briefings in the declared counties. The county EMA office should invite all prospective applicants to include cities, villages, county offices, townships, schools/universities, authorities, districts and private non-profit organizations. At this briefing, applicants will apply for assistance using the Request for Public Assistance (RPA). Applicants have 30 days from the declaration date to apply. Completion of the RPA will also include application to SBA, if applicable.

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### **PA - Other Federal Assistance**

#### **Natural Resource Conservation Service (NRCS)**

The Emergency Watershed Program (EWP) can be used whenever a

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natural disaster creates a sudden watershed impairment that is a threat to life and/or property; recovery is generally limited to removing the hazard and restoring stream hydrology back to pre-disaster conditions. The program cannot be used to rebuild infrastructure (such as roads, bridges, utilities, structures/ buildings).

### **U.S. Department of Agriculture – Rural Development**

The Community Facilities Program is for public bodies and non-profits with populations below 20,000 to construct, enlarge or improve facilities which provide essential services to rural residents. Potential applicants can contact the Rural Development office by visiting their website: <http://www.rurdev.usda.gov/oh> or by calling 614-255-2391. Grants are open at all times.

The Emergency and Imminent Community Water Assistance Grants (ECWAG) are grants of either \$150,000 or \$500,000 with no cost share and are to assist residents of rural areas that have experienced a significant decline in quality of water. Public bodies and non-profits with populations below 10,000 are eligible to apply and grants are open at all times. Potential applicants can contact the Rural Development office by visiting their website: <http://www.rurdev.usda.gov/oh> or by calling 614-255-2391.

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### **State Disaster Relief Program (SDRP)**

This program is administered by the Ohio EMA and requires written Governor's authorization and funding approval by the State Controlling Board. It provides grants to local governments and eligible private non-profit organizations for costs associated with debris operations and emergency protective measures and the repair or reconstruction of infrastructure that is owned and maintained by the eligible applicant. For additional information on this program, please visit our website at [http://ema.ohio.gov/Recovery\\_PAGrantProgram.aspx](http://ema.ohio.gov/Recovery_PAGrantProgram.aspx).

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### **Unified Hazard Mitigation Grant Program (HMA)**

The Ohio EMA Mitigation Branch administers three mitigation grant programs and a mitigation planning program. The three mitigation grant programs are referred to collectively as the Unified Hazard Mitigation Assistance (HMA) grant programs and include: the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), and Pre-Disaster Mitigation (PDM).

The HMGP is made available only after a Presidential disaster declaration; the other two mitigation grant programs have annual application cycles. The current HMA fact sheet that is on [Pages 15-16](#) of this Tab contains information on cost sharing, eligible activities, and general program requirements. In general, any proposed activity must be cost effective, technically feasible, and meet environmental and historic preservation requirements. Mitigation Branch staff is available

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to provide technical assistance on project development and implementation.

Mitigation briefings to discuss the HMGP will be scheduled generally from two to four weeks after the declaration. Briefings are usually coordinated through the county EMA office. Examples of local officials that should be invited to this briefing include: county and municipal floodplain administrators, planners, community development officials, etc. After the briefing, attendees will be given a short period of time to prepare and submit an HMGP pre-application ([sample is included in Appendix B - Forms](#)). Pre-applications are normally due to Ohio EMA within 60-days of the disaster declaration.

The State Hazard Mitigation Team (SHMT) will convene to review the pre-applications and identify which pre-applicants should develop full project applications. Criteria that the SHMT evaluates includes: project eligibility and effectiveness, local mitigation plan status and NFIP participation status. After a full application has been developed, the SHMT will convene again to prioritize project applications, based upon established criteria, and determine which projects should be forwarded to FEMA for approval. All projects funded under HMGP must be cost effective and meet environmental and historic preservation requirements. After FEMA approval, the project is implemented. The total time from disaster declaration until project completion can range from 2 to 4 years.



# FEMA

## Program Information

# Mitigation

## The Unified Hazard Mitigation Assistance Grant Programs



### Hazard Mitigation Assistance

The Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds.

### A Common Goal

While the statutory origins of the programs differ, all share the common goal of reducing the risk of loss of life and property due to natural hazards.

### Funding Disaster Recovery Efforts

The Hazard Mitigation Grant Program (HMGP) may provide funds to States, Territories, Indian Tribal governments, local governments, and eligible private non-profits following a Presidential major disaster declaration.

**The Hazard Mitigation Grant Program (HMGP)** is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), Title 42, United States Code (U.S.C.) 5170c. The key



purpose of HMGP is to ensure that the opportunity to take critical mitigation measures to reduce the risk of loss of life and property from future disasters is not lost during the reconstruction process following a disaster. HMGP is available, when authorized under a Presidential major disaster declaration, in the areas of the State requested by the Governor. The amount of HMGP funding available to the Applicant is based upon the total Federal assistance to be provided by FEMA for disaster recovery under the Presidential major disaster declaration.

**The Pre-Disaster Mitigation (PDM)** program is authorized by Section 203 of the Stafford Act, 42 U.S.C. 5133. The PDM program is designed to assist States, Territories, Indian Tribal governments, and local communities in



implementing a sustained pre-disaster natural hazard mitigation program to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on Federal funding from future disasters.

**The Flood Mitigation Assistance (FMA)** program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended (NFIA), 42 U.S.C. 4104c, with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).



**The Repetitive Flood Claims (RFC)** program is authorized by Section 1323 of the NFIA, 42 U.S.C. 4030, with the goal of reducing flood damages to individual properties for which one or more claim payments for losses have been made under flood insurance coverage and that will result in the greatest savings to the National Flood Insurance Fund (NFIF) in the shortest period of time.



**The Severe Repetitive Loss (SRL)** program is authorized by Section 1361A of the NFIA, 42 U.S.C. 4102a, with the goal of reducing flood damages to residential properties that have experienced severe repetitive losses under flood insurance coverage and that will result in the greatest amount of savings to the NFIF in the shortest period of time.



# Program Comparisons

## Cost Sharing

In general, HMA funds may be used to pay up to 75 percent of the eligible activity costs. The remaining 25 percent of eligible costs are derived from non-Federal sources.

The table below outlines the Federal and State cost share requirements.

### COST SHARE REQUIREMENTS

Programs	Mitigation Activity Grant (Percent of Federal/ Non-Federal Share)
<b>HMGP</b>	75/25
<b>PDM</b>	75/25
<b>PDM</b> (subgrantee is small impoverished community)	90/10
<b>PDM</b> (Tribal grantee is small impoverished community)	90/10
<b>FMA</b>	75/25
<b>FMA</b> (severe repetitive loss property with Repetitive Loss Strategy)	90/10
<b>RFC</b>	100/0
<b>SRL</b>	75/25
<b>SRL</b> (with Repetitive Loss Strategy)	90/10

## Eligible Applicants and Subapplicants

States, Territories, and Indian Tribal governments are eligible HMA Applicants. Each State, Territory, and Indian Tribal government shall designate one agency to serve as the Applicant for each HMA program. All interested subapplicants must apply to the Applicant.

The table below identifies, in general, eligible subapplicants.

### ELIGIBLE SUBAPPLICANTS

Subapplicants	HMGP	PDM	FMA	RFC	SRL
State agencies	✓	✓	✓	✓	✓
Indian Tribal governments	✓	✓	✓	✓	✓
Local governments/communities	✓	✓	✓	✓	✓
Private non-profit organizations (PNPs)	✓				

✓ = Subapplicant is eligible for program funding

Individuals and businesses are not eligible to apply for HMA funds, however, an eligible subapplicant may apply for funding to mitigate private structures. RFC funds are only available to subapplicants who cannot meet the cost share requirements of the FMA program.

### Available Funding

PDM, FMA, RFC, and SRL are subject to the availability of appropriations funding, as well as any directive or restriction made with respect to such funds.

HMGP funding depends on Federal assistance provided for disaster recovery.

### General Requirements

All mitigation projects must be cost-effective, be both engineering and technically feasible, and meet Environmental Planning and Historic Preservation requirements in accordance with HMA Unified Guidance. In addition, all mitigation activities must adhere to all relevant statutes, regulations, and requirements including other applicable Federal, State, Indian Tribal, and local laws, implementing regulations, and Executive Orders.

**All Applicants and subapplicants must have hazard mitigation plans that meet the requirements of 44 CFR Part 201.**

## Eligible Activities

The table below summarizes eligible activities that may be funded by HMA programs. Detailed descriptions of these activities can be found in the HMA Unified Guidance.

### ELIGIBLE ACTIVITIES

Mitigation Activities	HMGP	PDM	FMA	RFC	SRL
<b>1. Mitigation Projects</b>	✓	✓	✓	✓	✓
Property Acquisition and Structure Demolition or Relocation	✓	✓	✓	✓	✓
Structure Elevation	✓	✓	✓	✓	✓
Mitigation Reconstruction					✓
Dry Floodproofing of Historic Residential Structures	✓	✓	✓	✓	✓
Dry Floodproofing of Non-Residential Structures	✓	✓	✓	✓	
Minor Localized Flood Reduction Projects	✓	✓	✓	✓	✓
Structural Retrofitting of Existing Buildings	✓	✓			
Non-Structural Retrofitting of Existing Buildings and Facilities	✓	✓			
Safe Room Construction	✓	✓			
Infrastructure Retrofit	✓	✓			
Soil Stabilization	✓	✓			
Wildfire Mitigation	✓	✓			
Post-Disaster Code Enforcement	✓				
5% Initiative Projects	✓				
<b>2. Hazard Mitigation Planning</b>	✓	✓	✓		
<b>3. Management Costs</b>	✓	✓	✓	✓	✓

✓ = Mitigation activity is eligible for program funding

## Management Costs

**For HMGP only:** The Grantee may request up to 4.89 percent of the HMGP allocation for management costs. The Grantee is responsible for determining the amount, if any, of funds that will be passed through to the subgrantee(s) for their management costs.

**Applicants for PDM, FMA, RFC, or SRL** may apply for a maximum of 10 percent of the total funds requested in their grant application budget (Federal and non-Federal shares) for management costs to support the project and planning subapplications included as part of their grant application.

**Subapplicants for PDM, FMA, RFC, or SRL** may apply for a maximum of 5 percent of the total funds requested in a subapplication for management costs.

## National Flood Insurance Program (NFIP) Participation

There are a number of ways that HMA eligibility is related to the NFIP:



**SUBAPPLICANT ELIGIBILITY:** All subapplicants for FMA, RFC, or SRL must currently be participating in the NFIP, and not withdrawn or suspended, to be eligible to apply for grant funds. Certain non-participating political subdivisions (i.e., regional flood control districts or county governments) may apply and act as subgrantee on behalf of the NFIP-participating community in areas where the political subdivision provides zoning and building code enforcement or planning and community development professional services for that community.

**PROJECT ELIGIBILITY:** HMGP and PDM mitigation project subapplications for projects sited within a Special Flood Hazard Area (SFHA) are eligible only if the jurisdiction in which the project is located is participating in the NFIP. There is no NFIP participation requirement for HMGP and PDM project subapplications located outside of the SFHA.

**PROPERTY ELIGIBILITY:** Properties included in a project subapplication for FMA, RFC, and SRL funding must be NFIP-insured at the time of the application submittal. Flood insurance must be maintained at least through completion of the mitigation activity.

## Application Process

Applications for HMGP are processed through the National Emergency Management Information System (NEMIS). Applicants use the Application Development Module of NEMIS, which enables each Applicant to create project applications and submit them to the appropriate FEMA Region in digital format for the relevant disaster.

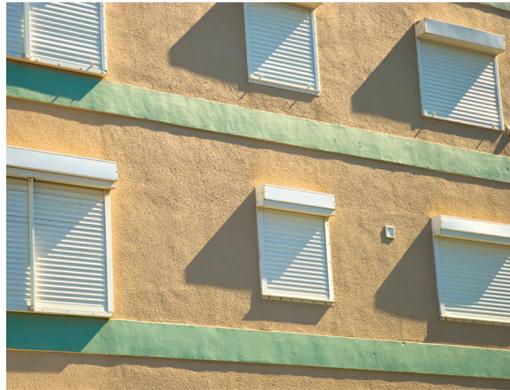
Applications for PDM, FMA, RFC, and SRL are processed through a web-based, electronic grants management system (eGrants), which encompasses the entire grant application process. The eGrants system allows Applicants and subapplicants to apply for and manage their mitigation grant application processes electronically. Applicants and subapplicants can access eGrants at <https://portal.fema.gov>.

## Application Deadline

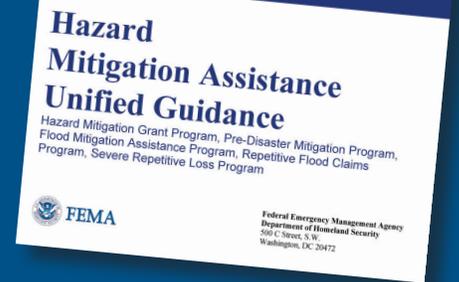
The PDM, FMA, RFC, and SRL application period is from early June through early December. Applicants must submit a grant application to FEMA through the eGrants system. The HMGP application deadline is 12 months after the disaster declaration date and is not part of the annual application period. Details can be found in the HMA Unified Guidance.

## FEMA Review and Selection

All subapplications will be reviewed for eligibility and completeness, cost-effectiveness, engineering feasibility and effectiveness, and for Environmental Planning and Historical Preservation compliance. Subapplications that do not pass these reviews will not be considered for funding. FEMA will notify Applicants of the status of their subapplications and will work with Applicants on subapplications identified for further review.



Details about the HMA Grant Application process can be found in the Hazard Mitigation Assistance Unified Guidance, which is available at [www.fema.gov/government/grant/hma/index.shtm](http://www.fema.gov/government/grant/hma/index.shtm)



## GovDelivery Notifications

Stay up-to-date on the HMA Grant Programs by subscribing to GovDelivery notifications. Have updates delivered to an e-mail address or mobile device. To learn more, visit [www.fema.gov](http://www.fema.gov)

## Contact Information

HMA Helpline: Tel 866-222-3580, or e-mail [hmagrantshelpline@dhs.gov](mailto:hmagrantshelpline@dhs.gov)

Contact information for FEMA Regional Offices is provided at [www.fema.gov/about/contact/regions.shtm](http://www.fema.gov/about/contact/regions.shtm)

Contact information for each State Hazard Mitigation Officer (SHMO) is provided at [www.fema.gov/about/contact/shmo.shtm](http://www.fema.gov/about/contact/shmo.shtm)

