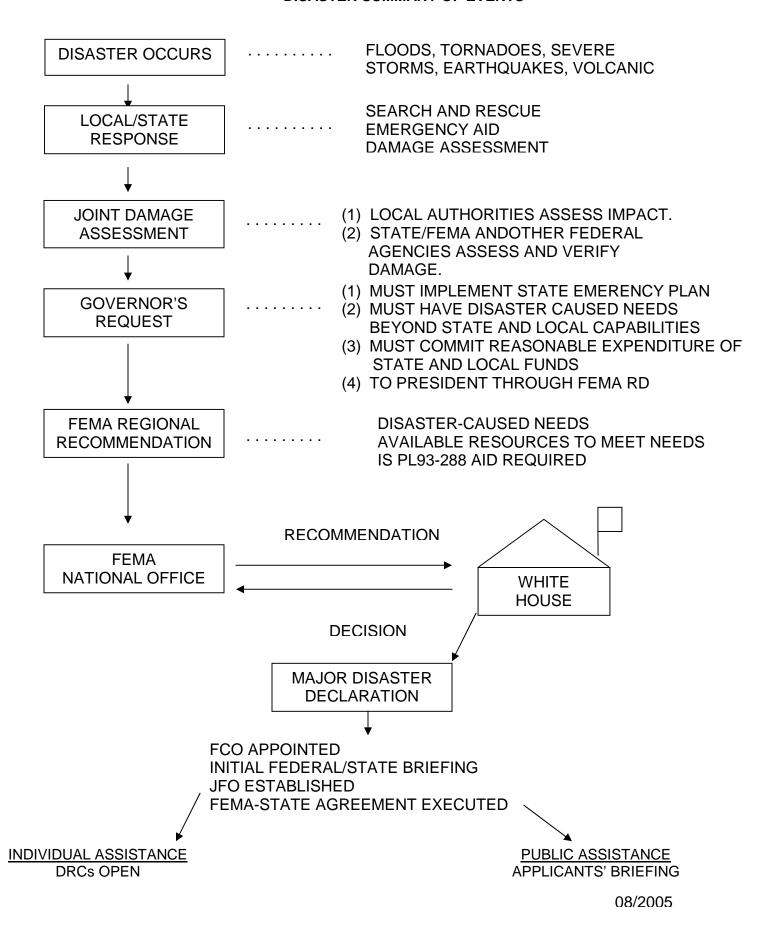
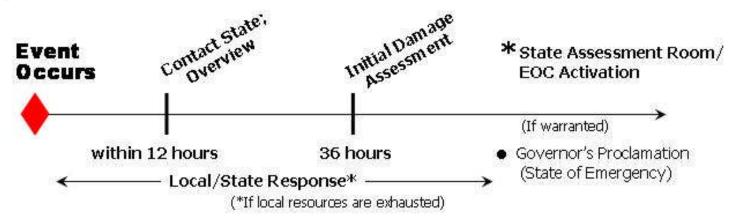
#### **DISASTER SUMMARY OF EVENTS**





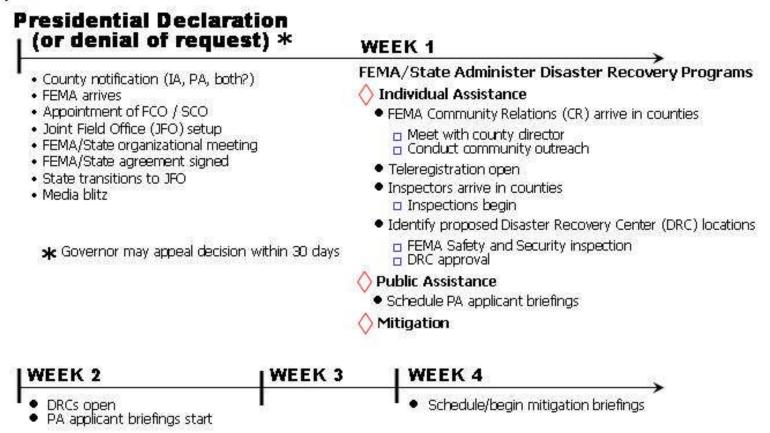
### DECLARATION TIMELINE





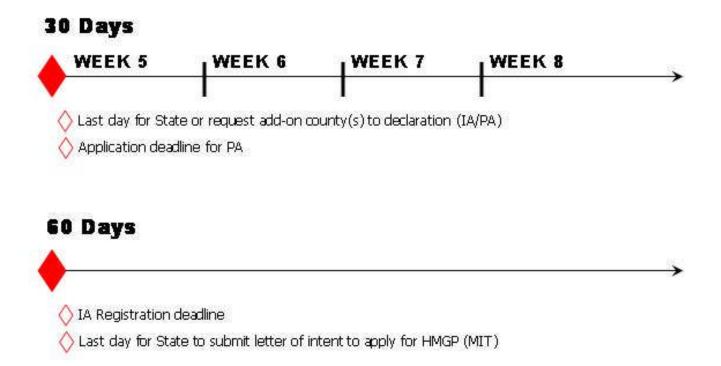


### DECLARATION TIMELINE (Continued)





# DECLARATION TIMELINE (Continued)



#### 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)
- State Disaster Assistance:

## STATE OF OHIO INDIVIDUAL ASSISTANCE GRANT PROGRAM (State IA Program):

- -Criteria: local declaration; Governor's declaration; Small Business Administration (SBA) Home/Personal Property/Business Loan Program declaration; and for uninsured losses and expenses incurred by individual and families that do not qualify for the SBA Home/Personal Property Loan Program
- **-Types of assistance:** grants for essential repair to homes for homeowners; replacement of essential personal property to include furniture and appliances for homeowners and renters; and reimbursement for disaster-related medical, funeral and dental and transportation expenses.

#### STATE DISASTER RELIEF PROGRAM (SDRP):

-Criteria: local declaration; submit local damage assessment; submission of letter of letter of intent to request State financial

assistance, submit list of damaged sites, eligible expenses that exceed 1/2 of 1% of the local useable budget; and for uninsured losses and damages incurred by local governments (cities, municipalities, townships, and counties

- **-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 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 costshare, 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.



# Federal Disaster Aid Available to Ohio Disaster Victims

December 2005

Federal Aid may be available to residents and business owners who suffered personal or business losses caused by the disaster. Immediately after a federal declaration, FEMA disaster workers will arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number is published for use by affected residents and business owners in registering for assistance. Disaster Recovery Centers may be opened where disaster victims can meet with program representatives and obtain information about the recovery process and available state and federal aid.

**Individual Assistance:** Under the federal declaration for Individual Assistance, the following assistance may be available.

- <u>Disaster Housing</u> may be available for up to 18 months for displaced persons whose residences were heavily damaged or destroyed. Funding also may be available for housing repairs and replacement of damaged items to make homes habitable.
- <u>Disaster Grants</u> are available to help meet other serious disaster-related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property and transportation, medical, dental and funeral expenses.

These two programs combined are limited to a total of \$27,200 per applicant.

- Low-interest Disaster Loans are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
- Other Disaster Aid Programs include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available (Ohio's State Individual Assistance Program).

#### Other Types of Assistance:

• **Farm Assistance** - The U.S. Department of Agriculture's Farm Service Office can provide information about emergency loans or grants to farmers who were operating and managing a farm at the time of a disaster. Loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity.

**Statewide Hazard Mitigation** – Assistance may be available to state and local governments for actions taken to prevent or reduce long-term risk to life and property from natural hazards.

**Public Assistance** is federal aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Public Assistance programs may pay for 75% of the approved, eligible project costs. Eligible projects may include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.