STATE OF OHIO INDIVIDUAL ASSISTANCE PROGRAM

The State Individual Assistance (IA) Program is designed to provide grants for disaster-related unmet needs to individuals and families that have uninsured essential private property damages or losses. The disaster must be declared by local government(s), the governor and the U.S. Small Business Administration (SBA), and would not be declared by the Federal Emergency Management Agency (FEMA).

The Ohio Emergency Management Agency developed the State IA Program in 2000 and it was authorized by the General Assembly in the 2002-2003 budget. The State IA Program does not duplicate disaster assistance from any other available sources, but fills a gap for those who have serious and essential unmet needs or losses not addressed by insurance, the SBA, other state agencies and voluntary agencies/non-governmental organizations.

Once the Program is available, an applicant in an eligible county must first apply for a home/personal property disaster loan from the SBA and be denied or determined ineligible for a loan. After being declined by SBA the applicant may then complete the registration process for the State IA Program.

The damages or losses must fall within the following categories and meet all associated eligibility criteria: Real Property (damage to an owner-occupied residence); Personal Property (damage to essential major appliances and furniture of a homeowner or renter). Not all damages or losses caused by the disaster may qualify for reimbursement. Eligibility determination for an award is based on site inspections for real and personal property as well as verification of requested documentation.

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