

## Tab D – Assistance Programs

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<b>Table of Contents</b>	Introduction	Page 1
	Insurance	Page 1
	Individual Assistance (IA) Programs	Page 1
	IA Programs Available Following Disasters	Page 2
	IA Programs Following Presidential Declaration (FEMA)	Page 2
	Applying for FEMA IA	Page 5
	FEMA IA Inspections Process	Page 5
	SBA Process	Page 6
	FEMA Disaster Recovery Centers (DRC)	Page 6
	FEMA Disaster Survivor Assistance Teams	Page 7
	IA – Other Federal Assistance	Page 8
	Non-Governmental Organizations	Page 9
	State Individual Assistance Program	Page 10
	Public Assistance (PA) Programs	Page 11
	PA Programs Available Following Disasters	Page 11
	FEMA PA Program	Page 11
	Applying for FEMA PA Program	Page 12
	PA – Other Federal Assistance	Page 13
	State Disaster Relief Program	Page 13

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**Introduction** This Tab outlines some of the federal, state and non-governmental agencies’ assistance programs available following incidents. Please refer to the State Recovery Strategies for additional information and resources. [State Recovery Support Function Annex | Emergency Management Agency](#)

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

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## Tab D – Assistance Programs

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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.

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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).

#### **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 maximum grant amounts available from the IHP for federal fiscal year 2025 are \$43,600 for Housing Assistance and 43,600 for Other Needs Assistance. Rental assistance and expenses to repair/replace damaged accessibility-related improvements and personal property for individuals with disabilities are excluded from the maximum amounts of assistance. Individuals and families are also eligible for a one-time amount of \$770 for Serious Needs Assistance, The maximum grant amounts are adjusted

## Tab D – Assistance Programs

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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, serious needs assistance, two-weeks of lodging 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 \$500,000 for home repair/replacement, up to \$100,000 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 to the 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 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

## Tab D – Assistance Programs

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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, 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

## Tab D – Assistance Programs

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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 (<https://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.

## Tab D – Assistance Programs

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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.

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.

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.

## Tab D – Assistance Programs

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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 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.

## Tab D – Assistance Programs

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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 \$500,000 for home repair/replacement, up to \$100,000 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 [Physical damage loans | U.S. Small Business Administration](#)

#### **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 to 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 [Economic Injury Disaster Loans | U.S. Small Business Administration](#).

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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, donations management and volunteer management and can also provide spiritual and emotional care. [VOAD Affiliates](#)

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## Tab D – Assistance Programs

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### **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;
- 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:

## Tab D – Assistance Programs

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- 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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### **Public Assistance (PA) Programs**

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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### **PA Programs Available Following Disasters**

#### **Ohio Public Works Commission (OPWC)**

The OPWC Director may set aside up to 6% of the State Capital Improvement Program (SCIP) (\$12 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

## Tab D – Assistance Programs

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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.

### **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 a maximum \$5 million loan program and 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

## Tab D – Assistance Programs

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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.

### **SBA Agency Rural Disaster Declaration**

The SBA can declare an Agency Rural Disaster Declaration if the following apply. Loan amounts for individuals, families and businesses will be the same as outlined under IA declarations above.

- A county has received a major disaster declaration for PA from the President under the Stafford Act and IA was NOT authorized, and
- The county contains a non-urban area, as defined by the Census Bureau, and
- Any ONE home, small business concern, private nonprofit organization, or small agricultural cooperative in a rural area within the county has incurred “significant damage” (uninsured losses of 40% or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower).

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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, will get an overview of the FEMA PA Program and how to apply. All applications must be submitted within FEMA’s Grants Portal with 30 days of the declaration. [Home | Grants Portal](#)

## Tab D – Assistance Programs

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

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

The Emergency Watershed Program (EWP) can be used whenever a 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: [Community Facilities Direct Loan & Grant Program in Ohio | Rural Development](#) or by calling 614-255-2400. Grants are open at all times.

The Emergency Community Water Assistance Grants (ECWAG) are grants of either \$150,000 or \$1,000,000 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: [Emergency Community Water Assistance Grants in Ohio | Rural Development](#) or by calling 614-255-2400.

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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 [Public Assistance | Emergency Management Agency](#)