

The State Individual Assistance Grant Program

The State Individual Assistance (IA) Program was passed by the Ohio General Assembly and signed by Governor Taft in the spring of 2001 and went into effect July 1, 2001. The flooding of July 18, 2001 in Butler County was the first time this program was used to assist families in Ohio.

The Individual and Family Grant (IFG) Program is an Individual Assistance (IA) Program that is made available following a major presidential disaster declaration from the Federal Emergency Management Agency (FEMA). Following a disaster, damage assessment is conducted in the affected areas to determine the need for IA programs such as the FEMA Disaster Housing (DH) Program, the Small Business Administration (SBA) Home/Personal Property disaster loan Program and the FEMA IFG Program. The Governor's letter requesting supplemental federal disaster assistance is based on the outcome of damage assessment and must specifically include the FEMA DH and IFG Programs; SBA is automatically triggered if the two FEMA IA Programs are made available.

After the President declares the State a major disaster area and the declaration includes the IFG Program, the Ohio Emergency Management Agency (OH EMA) administers the IFG Program with the State share of 25% matching FEMA's 75% share. The purpose of the Program is to provide grants to individuals and/or families that have uninsured losses, serious needs or necessary expenses caused by the declared event with no resources available from elsewhere. The disaster-related needs must also have occurred in the declared counties and during the incident period.

The application process for the FEMA DH, SBA and the IFG Programs is initiated by the applicant calling the FEMA teleregistration number and speaking with a registrar. The information is collected and disseminated to the applicable Programs. If there is a need for an inspection of the damaged property for the FEMA DH and/or IFG Program, FEMA contracted habitability inspectors will be assigned to do so.

The maximum amount available is determined annually by the Consumer Price Index with the current limit being \$14,800. The amount is subject to change based on the federal fiscal year. The IFG Program addresses uninsured losses in the following categories: Real Property repairs for homeowners that have damages to their primary residences, not addressed by other Programs such as the FEMA DH or SBA; Personal Property losses for homeowners and renters; and Transportation. These categories require that the applicant first seek assistance from SBA Home/Personal Property disaster loan Program and be denied before the eligibility can be determined. In addition to the Real/Personal Property and Transportation categories, IFG can provide grants to individuals and families for Medical, Funeral and Dental categories. These categories do not require the SBA decision prior to processing because SBA does not issue loans for these categories. Although there are numerous categories, the total IFG grant can not exceed \$14,800, per application.

In the case of flood declared events, the IFG Program also purchases Group Flood Insurance Policies (GFIP) from FEMA for homeowners and renters whose damage or

losses was flood-related that live in the designated special flood hazard zone A. The policy automatically insures the recipient for three years from the date of purchase by the IFG Program administrator. FEMA advises the GFIP policyholder six months prior to

the expiration of their GFIP of the need to purchase an appropriate flood insurance policy.

The applicant is also advised that upon acceptance of the IFG award there is the requirement to purchase and maintain appropriate flood insurance for as long as they reside in the structure they occupied at the time of the disaster, upon expiration of the GFIP. Failure to comply with the requirement may result in the denial of future federal disaster assistance from SBA or IFG. Regardless of the amount of the IFG grant award to the applicant, the GFIP policy insures the policyholder for the maximum amount of \$14,800.

It is important to note that IFG assistance is limited to the aforementioned categories, and is for disaster-related essential needs, losses and expenses. Not all disaster expenses, costs or needs may be addressed by the IFG Program. The average IFG award in Ohio for the previous federal declaration was approximately \$4,100.

The FEMA IFG Program is authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. The "Stafford Act" was updated by Congress October 30, 2000. The revision is called the "Disaster Mitigation Act of 2000 (DMA2K)." The revisions impact the current IFG Program as well as the FEMA Public Assistance (PA) Program and the Hazard Mitigation Grant Program (HMGP).

Although Congress authorized changes to the "Stafford Act," the changes to the FEMA IFG, PA and HMGP vary. FEMA anticipates the implementation of the changes to the IFG Program by October 2002. Any disasters with the IFG Program included prior to this date will be processed as it was prior to the approval of the DMA2K.