

# State of Ohio | Housing Recovery Strategy

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**PRIMARY AGENCIES:** Ohio Housing Finance Agency (OHFA)  
Ohio Development Services Agency (ODSA)

**SUPPORT AGENCIES:** Ohio Department of Aging (ODA)  
Ohio Board of Regents/Ohio Department of Education (BR/ODE)  
Ohio Department of Commerce (ODOC)  
Ohio Department of Health (ODH)  
Ohio Department of Insurance (ODI)  
Ohio Department of Mental Health and Addiction Services (MHAS)  
Ohio Department of Natural Resources (ODNR)  
Ohio Emergency Management Agency (Ohio EMA)  
Ohio Environmental Protection Agency (OEPA)  
Ohio Statewide Independent Living Council (OSILC)  
Ohio Treasurer of State (TOS)  
State Historic Preservation Office (SHPO)  
American Red Cross (ARC)  
Ohio Voluntary Organizations Active in Disasters (Ohio VOAD)  
The Salvation Army  
Federal Emergency Management Agency (FEMA)  
U.S. Department of Agriculture - Rural Development (USDA-RD)  
U.S. Department of Agriculture - Natural Resources Conservation Service (USDA-NRCS)  
U.S. Army Corp of Engineers (USACE)  
U.S. Department of Housing and Urban Development (HUD)  
U.S. Small Business Administration (SBA)  
Local Governments (County EMA as lead)

## I. INTRODUCTION

In the aftermath of Hurricane Katrina (August 2005) a need to improve disaster housing assistance became evident. To correct deficiencies key challenges and gaps were identified and used to guide the development of the *National Disaster Housing Strategy* (NDHS). In the NDHS FEMA outlined a vision for a national housing effort that engages all levels of government and non-governmental organizations to collectively meet urgent housing needs of disaster survivors and to rebuild and restore their way of life. The NDHS emphasized a need to coordinate and utilize all resources available through partnership and collaborative efforts of all stakeholders to provide short and long term housing options.

The NDHS clarified roles and responsibilities for each level of government. For states, FEMA recommended the establishment of a State-Led Disaster Housing Taskforce. By tapping the expertise of disaster housing experts, representatives of advocacy groups, disability support organizations and other stakeholders, states are able to better prepare for potential disaster housing events and meet the needs of disaster survivors once the event happens. In October 2009 the Ohio Disaster Housing Taskforce convened for the first time and subsequently developed the State Disaster Housing Strategy.

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Since that time, FEMA has taken a holistic approach to community recovery. They recognized that recovery is more than the restoration of the community's physical structures to its pre-disaster condition. In September 2011 FEMA released the *National Disaster Recovery Framework* (NDRF). This document serves as a guide to promote effective recovery. It focuses on how best to restore, redevelop and revitalize the health, social, economic, natural and environmental fabric of the community and build a more resilient Nation. Utilizing this approach, housing is just one key component in a much larger recovery effort. As such, *Housing* is identified as one of the six Recovery Support Functions (RSFs) in the NDRF.

In keeping with the intent of the NDRF, the state of Ohio is developing recovery strategies to supplement the Emergency Support Function 14 (ESF 14) component of the State Emergency Operations Plan. This planning effort will provide a framework for the coordination of local, state and federal recovery activities by addressing specific state-level resources and procedures. As part of this initiative, the State Disaster Housing Strategy is being updated and will be referred to here after as the "Housing Strategy." The Ohio Disaster Housing Taskforce will now be called the "Housing Team."

**Mission:** Address pre- and post-disaster housing issues and coordinate and facilitate the delivery of local, state and federal resources and activities to assist disaster survivors in the cleanup, temporary repair, rehabilitation and reconstruction of destroyed or damaged housing. Assist disaster survivors in identifying short and long term housing options. Work with local governments on the development of other permanent housing solutions.

## II. ASSUMPTIONS

- A. Declarations are not required to implement this Strategy.
- B. Assistance or resources provided by primary or support agencies are intended to supplement not supplant local resources. Local officials will coordinate with their local agency representatives prior to seeking assistance through the mechanisms of this Strategy.
- C. The county emergency management agencies will coordinate initial contact with impacted local governments.
- D. Following a natural or human made disaster, there will not always be financial assistance provided to disaster survivors.
- E. All efforts will be made to coordinate available resources to avoid duplication of benefits.
- F. Primary and support agencies have procedures in place or will develop them in order to implement their roles and capabilities and will inform agency field staff that this strategy exists so as not to duplicate efforts.
- G. Primary and support agencies will address gaps and after-action items in a timely fashion.

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- H. Primary and support agencies will have dual roles in the Recovery Strategies and may also have a role in response actions. Agencies will have resources and staff available to effectively manage all aspects of a disaster.
- I. Where applicable, trigger mechanisms are outlined within the Roles and Capabilities. If not listed, no trigger is needed other than the need for assistance.
- J. This Strategy uses elements of FEMA's NDRF. The NDRF replaces Emergency Support Function (ESF) 14 (Long Term Recovery) from the National Response Framework and utilizes six RSFs. The State of Ohio will maintain ESF 14 as part of its State Emergency Operations Plan (State EOP) functions.
- K. Short and long term is described in ESF 14 of the State Emergency Operations Plan as the following (Ohio EMA is the primary agency for ESF 14):
  - 1. Short-term ESF 14 operations address essential and immediate community and citizen needs by restoring vital services, stabilizing the incident and preserving property. These short-term operations frequently overlap with the response operations and could include: debris management, provisions of temporary facilities for purposes of housing beyond basic sheltering, medical/health and mental health services, basic repairs to homes, businesses and government facilities, identification of vital resources such as schools, grocery stores, day cares, etc., that allow a community to begin the recovery process, etc.
  - 2. Long-term ESF 14 operations will include missions and issues that require specialized assistance to address unique needs that cannot be satisfied by routine disaster assistance programs or those that may be required for complex restoration or rebuilding challenges. Examples may include: permanent repair or replacement of homes, businesses and governmental facilities, case management for individuals with unmet needs, effective closeout of federal, state and local assistance programs, community planning and capacity building, etc.
- L. The number of substantially damaged structures will add longevity to the need for temporary housing, while owners obtain permits and rebuild. Structures that are deemed substantially damaged per the National Flood Insurance Program (NFIP) require additional coordination with the local flood plain manager prior to rebuilding/repairing structures.

## **III. CONCEPT OF OPERATIONS**

- A. Identification of housing issues
  - 1. Recognition of housing issues, specifically, a shortage of temporary housing, generally takes place at the onset of the disaster and is coordinated by the State Emergency Operations Center (State EOC). ESF 5 (Information and Planning) will organize a conference call with impacted counties to discuss housing, if historically

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this has been a concern or if ESF 6 (Mass Care) -American Red Cross is reporting high shelter populations with disaster survivors unable to secure temporary housing.

2. Alternately, a County EMA Director may initiate the housing conversation by reporting the lack of available housing resources through the Field Desk.
3. In either instance a mission request will be assigned to ESF 14 via WebEOC.

## B. Operations of the Housing Team

1. If needed, the Housing Team will convene either via conference call or in person at the State EOC. If issue/mission can be addressed via conference call or a web-based interactive system, that will be the primary method.
2. OHFA will identify and rapidly catalog possible temporary and permanent housing resources.
3. Ohio EMA, in conjunction with ESF 6 and the county EMA will determine the number of displaced households versus number of available housing resources. Shelter populations and local damage assessment information could be resources in making this determination.
4. The primary and support agencies will work through their normal processes to evaluate housing needs with consideration given to individuals with functional needs and their caregivers. Where possible, the partners will match disaster survivors with appropriate and available housing to accommodate entire households and pets.
5. Consideration needs to be made regarding reasonable commute, school districts in which children are currently enrolled and day care. For longer term housing options consider financial ability of occupant to pay rent.
6. The Housing Team should recognize and address challenges and unique situations early-on and monitor progress.
7. The Housing Team will consider demographics and regional differences.
8. Based on the results of the actions listed above, Ohio EMA will assign the mission(s) in WebEOC.
9. In the event of a Presidential disaster declaration, FEMA becomes the lead agency for housing and will coordinate with the State Housing Team for the following:
  - a. Creation of a disaster-specific housing plan.
  - b. Determination of need for a Direct Housing mission; if required, Ohio EMA will formulate the request and submit to FEMA.

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- c. Coordination of a temporary housing mission with local government. Local officials are responsible for identifying sites and obtaining permits.

## IV. ROLES AND CAPABILITIES

### A. Ohio Housing Finance Agency (OHFA)

1. Work with Ohio EMA and FEMA (if applicable) to identify housing needs in heaviest impacted areas.
2. Assist Ohio EMA, local governments and FEMA (if applicable) with the coordination of interim housing activities (covers the gap between sheltering and the return of disaster survivors to permanent housing).
3. Access <http://www.ohiohousinglocator.org>, a free website to the general public, providing information about affordable, accessible rental housing in Ohio. Web-users are able to search by location, cost and features.
4. Work with agency partners to collectively identify housing resources for a given area by utilizing housing databases and established relationships with Apartment Management Organizations.
5. Oversee the compilation of available housing resources for a specific disaster area.
6. Coordinate with federal, state and local officials and non-governmental organizations in assessing housing needs versus available rental resources.
7. Work with federal agencies such as HUD and the Internal Revenue Service (IRS) (administrator of the Low Income Housing Tax Credit Program) to obtain occupancy waivers to facilitate temporary housing (accommodations provided by Federal and/or State and local governments to individuals and families whose homes are made unlivable by a disaster.)

### B. Ohio Development Services Agency (ODSA) - Office of Community Development

1. ODSA's primary role is to assist with long term recovery from a disaster. This includes infrastructure and housing.
2. ODSA may have existing grants with communities or non-profits within the impacted area that may be able to assist with a number of housing activities.
3. ODSA works with these communities, as necessary, to ensure that they are able to respond to a disaster in an effective and expedient manner. This may mean providing communities with the ability to amend or extend current grants in order to meet the needs of the citizens in the affected area.

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4. The majority of ODSA's funds are to assist low- and moderate-income residents. Assistance may include home repairs, rehabilitation, new construction, rental assistance, assistance with monthly payments, utility tap-ins, financial counseling and other eligible activities after the initial state or federal (FEMA) assistance has been provided.
5. ODSA administers the following grant programs:
  - a. Community Development Allocation Program: Under the Allocation Program, non-entitlement communities statewide are granted population based funds through the state's Community Development Block Grant (CDBG) to undertake eligible community development activities. In times of disaster funds can be repurposed to fund a broad range of recovery activities to assist communities with rebuilding and the recovery process. HUD defines non-entitlement communities as all units of general local government that do not meet the definition and qualifications for an entitlement community. This includes all cities, counties, towns, townships, etc. that do not qualify to receive CDBG entitlement funds, and any incorporated units of general local government located in urban counties who have opted not to participate in the urban county's entitlement CDBG program. *(Trigger mechanism: Grantee request and ODSA Director approval – a Grantee is local government annually provided funding based on a formula. As of the date of this Strategy, there are 104 in the state- See State of Ohio's Annual Action Plan.)*
  - b. Community Housing Impact & Preservation Program (CHIP): Under the CHIP, ODSA partners with Ohio communities to reserve and improve the affordable housing stock for low- and moderate-income Ohioans and strengthens neighborhoods through community collaboration. Eligible activities include: owner and rental rehabilitation; owner and rental home repair; homeownership assistance (down payment assistance /rehabilitation or down payment assistance only); new construction with Habitat for Humanity and tenant-based rental assistance. *(Trigger mechanism: Grantee request and ODSA Director approval – a Grantee is a local government with funding provided competitively)*
  - c. ODSA CDBG Discretionary Program: Eligible housing activities under this grant include home repairs, home rehabilitation, emergency monthly housing payments, rental assistance and demolition. Funds are granted to eligible non-entitlement units of general local government based on availability of funds and agency priorities. "Unit of general government" refers to any city, county, town, township, village or other general purpose political subdivision of a state. *(Trigger mechanism: Grantee request and ODSA Director approval; not to exceed \$500,000 - a Grantee is local government annually provided funding based on a formula. As of the date of this Strategy, there are 104 in the state- See State of Ohio's Annual Action Plan.)*

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## C. Ohio Department of Aging (ODA)

1. Serve as an advocate for older adults and their caregivers.
2. Serve as liaison to the 12 Area Agencies on Aging (AAA) in Ohio, which may have the following roles in emergencies and disasters:
  - a. Coordinate with and support local aging service providers (e.g. councils on aging, senior centers, nutrition providers, transportation providers, chore providers).
  - b. Identify and address unmet needs among older adults and their caregivers (e.g. respite care) in the disaster area.
  - c. Contact their existing consumers receiving long-term supports and services to determine whether they need chore services, home repair and/or emergency housing. Arrange chore services and/or home repair necessitated by the disaster to other elders in the community, if funding is available.
  - d. Ensure that relocated consumers continue to receive needed long-term care supports and services.
  - e. Arrange chore services and/or home repairs necessitated by the disaster, if funding is available.
  - f. Maintain a presence at the local EOCs and/or DRCs, either in-person or by providing contact numbers and resource materials.
  - g. Help older disaster survivors establish eligibility and complete applications for disaster relief services and disaster assistance programs. Follow-up with individuals to ensure they received the assistance for which they were eligible.
  - h. Facilitate the Pre-Admission Review process for disaster survivors that need to be temporarily relocated to long-term care facilities (i.e. nursing homes).
3. Serve as liaison to the 12 Regional Long-term Care Ombudsman Programs (RLTCOP) which advocate for people receiving home care, assisted living and nursing home care.
4. Coordinate access and use of data and information available from the Annual Statewide Survey of Long-Term Care Facilities (e.g. nursing homes, residential care facilities) conducted by the Scripps Gerontology Center at Miami University to support identification of housing options and alternatives.

## D. Ohio Board of Regents/Ohio Department of Education (BR/ODE)

1. Ohio Board of Regents oversees higher education for the state. The Board is responsible for advising the Chancellor on issues of statewide importance affecting higher education.
2. ODE oversees the state's public education system, which includes public school districts, joint vocational school districts and charter schools. The department also monitors educational service centers, other regional education providers, early learning and childcare programs, and private schools.

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3. ODE monitors intradistrict open enrollment. Open enrollment allows a student to attend school tuition-free in a district other than the district where his or her parents reside.

## E. Ohio Department of Commerce (ODOC)

1. Assist local certified Residential Building departments (if applicable) by providing additional structural, electrical, mechanical and plumbing inspectors to perform inspections and identify unsafe conditions. This is not a direct asset of the Department of Commerce but can be provided through their existing relationship with the Ohio Building Officials' Association.
2. Assist local agencies in performing life safety inspections and completing Individual Assistance damage assessment.
3. If needed, work with the State Fire Marshal's office as a liaison with local fire departments to determine if damaged structures are safe to occupy while being repaired.
4. Assist with local electrical utility company contacts for electrical service re-connections. Power companies will not reset an electrical meter or re-energize an existing electrical service until an approval sticker has been placed on the service from an electrical safety inspector.

## F. Ohio Department of Health (ODH)

1. Conduct health assessments of conditions in the communities affected by the disaster. Whenever possible, determine where health problems may occur.
2. Maintain ongoing human health surveillance of affected communities in order to rapidly identify and address health-related problems.
3. Conduct food service sanitation programs and private water system and water hauling programs.
4. Provide consultation for household sewage disposal, housing sanitation, vector control and public health nuisances.
5. Assist local health districts in their emergency shelter inspection programs.
6. Perform examinations and analyses of possibly hazardous and contaminated substances throughout the disaster.
7. Provide medical-related information to the public.
8. The Ohio Administrative Code 3701-17-25 requires all nursing homes to have plans in place for disaster preparedness and fire safety. The Ohio Administrative Code 3701-17-63 requires all residential care facilities to have plans in place for disaster

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preparedness. The ODH Division of Quality Assurance (DQA) is responsible for the investigation and enforcement of these regulatory requirements.

## G. Ohio Department of Insurance (ODI)

1. Able to provide educational and technical assistance and information to help Ohioans best understand their insurance coverage, navigate the insurance claim filing process and avoid contractor fraud. This assistance can be provided, via:
  - a. Department staff on location at DRCs. While there, staff may visit the disaster site, answering questions from disaster victims about insurance.
  - b. ODI's toll-free consumer hotline. (1-800-686-1526)
  - c. At the Department's offices in downtown Columbus:  
50 W. Town St., Suite 300; Columbus, OH 43215
  - d. ODI's website, social media platforms (Facebook and Twitter) and press releases. ([www.insurance.ohio.gov](http://www.insurance.ohio.gov))
2. Handle inquiries from consumers trying to understand their insurance coverage and how to file a claim.
3. Handle complaints from consumers against insurance companies (i.e. denied claim, coverage dispute, etc.)
4. Regularly interact with insurance companies to ensure prompt customer assistance. If warranted, ODI will ask insurance companies to extend the grace period when premiums need to be paid.

## H. Ohio Department of Mental Health and Addiction Services (MHAS) - Policy & Program

1. During disaster, MHAS works with community Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Boards, provider organizations and other emergency responders (i.e. Red Cross) to identify mental health consumers who are or may become at risk due to displacement or loss of primary housing.
2. Work with state, local and community partners in disasters which result in the disruption and/or displacement of these residents. Assist in supporting resident transition to other temporary, permanent or supportive emergency housing through appropriate level behavioral health services and intervention.
3. State mental health care hospitals and facilities may provide temporary emergency shelter as resources are available and determined appropriate by ODMH's senior leadership staff.

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## I. Ohio Department of Natural Resources (ODNR)

1. Provide flood hazard area identification to federal, state and local partners. This information will be used to facilitate placement of temporary housing units (THUs) outside Special Flood Hazard Areas (SFHAs).
2. Coordinate with partners for preparation and placement of resources and response [i.e., substantial damage determination (Ohio Building Officials Association–OBOA), crisis permit processing network (Ohio Floodplain Management Association-OFMA) and disaster housing (Housing Team)].
3. Advise partners concerning flood-risk mitigation techniques for THUs in compliance with federal, state and local floodplain management requirements.
4. Provide technical assistance to enforce floodplain regulations.

## J. Ohio Emergency Management Agency (Ohio EMA)

1. Serve as a liaison between state and local governments and FEMA/SBA.
2. Engage local jurisdictions to identify housing needs in heaviest impacted areas.
3. Convene the State Housing Team.
4. Assist local governments and FEMA (as applicable) with the coordination of interim housing activities.
5. Coordinate with federal, state and local officials and non-governmental organizations in assessing housing needs versus available rental resources.
6. Coordinate ESF 6 activities with support agencies regarding sheltering and disaster housing missions.
7. Activate Ohio Responds, which is an online database of Ohio Citizen Corp volunteers, to support shelter and housing missions. Volunteers are able to provide staffing and manpower.
8. Access Aidmatrix, an online donation management system, to provide support and information regarding assistance to survivors in shelters and disaster housing.
9. Access the American Red Cross National Shelter System (NSS), which is an online database that provides accurate, real-time data on emergency shelters and sheltered populations during a disaster. The NSS can serve as an indicator as to how many individuals statewide are in need of available housing.

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10. Implement the State Individual Assistance (IA) Program. This program provides grants for disaster-related unmet needs to individuals and families that have uninsured essential private property damages or losses. If 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. Categories of damage include 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. Trigger mechanism: SBA agency-only declaration and Governor's written authorization to implement the State IA Program.
11. If recommended by the Housing Team, formulate request for FEMA Direct Assistance. (See FEMA, Section S, Item #8).
12. If made available, administers through the FEMA Public Assistance (PA) Grant Program, the STEP Program, Sheltering and Temporary Essential Power. The STEP provides grants to local governments, or direct federal assistance, to get residents back into their homes quicker by re-establishing a residence's electrical infrastructure for power and making minimal repairs. Making a disaster survivor's home habitable during repair should minimize the need for temporary housing.
13. Utilize FEMA Flood Insurance Rate Maps and data in local natural hazard mitigation plans to identify hazard areas to be avoided when locating manufactured housing units (MHUs) and relocating applicants.
14. Ensure mitigation techniques are implemented for MHUs, such as wind resistant tie-downs, proper grounding and compliance with federal, state and local floodplain management requirements. Temporary windstorm shelters may be constructed as the situation dictates.
15. Assist local communities to develop applications for FEMA's Hazard Mitigation Assistance programs. These funds can be used to acquire, demolish, elevate, retrofit and flood proof at-risk structures.
16. Coordinate the Ohio Building Officials Association (OBOA) substantial damage inspection process during State EOC activation. Utilize data from these inspections to identify areas where THUs may be needed.
17. If event is Presidentially declared, provides staff for the FEMA Disaster Recovery Centers (DRCs). A DRC is a single location where disaster survivors can meet with a variety of federal, state and local governmental and non-governmental representatives regarding the status of their assistance and/or to address unmet needs.
18. If event is federally declared, staff will work with FEMA at the JFO to:
  - a. Ensure that federal Individual Assistance (IA) programs are administered appropriately (i.e., FEMA Individuals and Households Program (IHP) Housing

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- Assistance (HA), FEMA IHP Other Needs Assistance (ONA), direct housing operations, U.S. Small Business Administration Disaster Loan Program, etc.).
- b. Coordinate the assessment of housing needs of displaced disaster survivors, utilizing information available through the FEMA IHP database.
- c. Assist in locating housing resources for displaced disaster survivors.
- d. Liaison with federal, state, local agencies and non-governmental organizations in determining and implementing housing solutions.
- e. Disseminate and explain IA program information to state and local officials and the media/press.
- f. Coordinate with voluntary agencies and the FEMA Voluntary Agency Liaison (VOLAG) in assisting with the start-up of long term recovery committees.
- g. Participate in all pertinent JFO meetings, including the FCO/SCO meetings (Federal Coordinating Officer/State Coordinating Officer).

19. If requested through the Emergency Management Assistance Compact (EMAC), states can host evacuees from other states that have been impacted by a disaster. Eligible work would fall under Category B of the FEMA Public Assistance Program. See FEMA policies for hosting evacuees and sheltering. EMAC requests are handled by the Ohio EMA.

## K. Ohio Environmental Protection Agency (OEPA)

In general, provide regulatory guidance that will assist (or not hinder) local communities with recovery efforts following a disaster event. Assistance may extend from immediate disaster response through recovery efforts.

### 1. Division of Materials and Waste Management

- a. Provide technical assistance on proper management of waste streams that may be generated from community cleanup or demolition/re-building of structures (solid waste, construction and demolition debris, hazardous waste, scrap tires, etc., regulated under Ohio Revised Code (ORC) Chapters 3714 and 3734 and Ohio Administrative Code (OAC) Chapter 3745).
- b. Provide guidance on reuse or recycling of materials, sustainability efforts, or waste minimization.
- c. Provide technical assistance on regulatory requirements regarding permits, licenses, or other authorizations for facilities that may accept increased amounts of waste because of a disaster event.
- d. Prioritize the review of submittals for new/modified facilities considered necessary to support local recovery efforts (e.g., new/modified transfer facility to manage waste, following damage/destruction of an existing facility).
- e. Continue to maintain/update the Debris Fact Sheet co-authored with Ohio EMA (provides details on regulated waste streams, examples of each type of waste, and management options).
- f. Continue to provide information through division website: detailed information on available facilities for waste transfer, disposal, etc., including those authorized

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to accept special wastes such as asbestos; contact information for division staff/management; contact information for local solid waste management districts that may be able to assist with debris removal and household hazardous waste collection; recycling information; etc. (<http://epa.ohio.gov/DMWM>).

## 2. Other Ohio EPA divisions and offices

- a. Provide technical assistance on regulatory requirements for various types of facilities (e.g. drinking water, wastewater).
  - b. Prioritize the review of submittals for new/modified facilities considered necessary to support local recovery efforts (e.g., new/modified drinking water or wastewater treatment facilities, following damage/destruction of an existing facility).
  - c. Provide potential low interest loans through the Division of Environmental and Financial Assistance (related to water systems). No triggers to access; loan applications are accepted at any time.
  - d. Provide technical assistance through the Office of Compliance Assistance and Pollution Prevention.
  - e. Coordinate/assist with any cleanup activities that are necessary for communities to move forward with rebuilding/redevelopment efforts (e.g., cleanup of chemical spills/hazardous substances).
3. Director of Ohio EPA has discretionary authority to issue exemptions or variances from regulatory requirements in specific situations where such exemptions or variances will assist with redevelopment and will not cause harm to the environment, human health, or public safety.
4. Continue to provide information through Ohio EPA's website: regulatory requirements and contact information for all agency programs, etc. (<http://epa.ohio.gov>).

## L. Ohio Statewide Independent Living Council (OSILC)

1. OSILC works to provide a statewide network of independent living services and supports so that people with disabilities can live, work and participate in their communities as independently as possible.
2. Centers for Independent Living (CILs) are non-residential local non-profit organizations that provide direct independent living services to individuals with disabilities. These services may include working with other agencies to find affordable, accessible housing, ramps, retrofitted homes, transportation and readiness for emergency situations.

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## M. Ohio Treasurer of State (TOS)

1. In cases of damage from severe weather, natural disaster and certain other disaster situations, the Treasurer's office offers an interest rate reduction program called *Rebuild Ohio*. This program assists homeowners who are financing the cost of rebuilding or repairing their homes through the use of construction or other loans, by providing up to a 3% interest rate reduction for up to 7 years. Homeowners who have suffered severe damage or loss are to apply with a participating bank. The borrower's bank must choose to participate in the *Rebuild Ohio* program and be on the list of banks at <http://www.tos.ohio.gov/depositorybanks>. Bank participation changes from time to time.

## N. State Historic Preservation Office (SHPO)

1. The Ohio History Connection's State Historic Preservation Office is the official historic preservation agency of the State of Ohio. The State Historic Preservation Office:
  - a. Identifies historic places and archaeological sites.
  - b. Reviews rehabilitation work to income-producing National Register properties for federal investment tax credits.
  - c. Consults on significance and proposed federally-assisted projects for effects on historic, architectural and archaeological resources.
  - d. Consults on the conservation of buildings and sites.
  - e. Offers educational programs and publications.

## O. American Red Cross (ARC)

1. Provide initial assistance by opening and staffing shelters in response to local needs and immediate needs of disaster survivors.
2. Provide ongoing status of open shelters and their population using real-time data through the ARC National Shelter System (NSS). The NSS can serve as an indicator as to how many displaced individuals are in need of temporary housing.
3. May provide client assistance cards for emergency lodging (i.e. hotel/ motel/ rental assistance) for up to 3 days.
4. At a service center or other designated facility ARC may provide case management, referrals, etc., in securing temporary housing for displaced disaster survivors.

## P. Ohio Voluntary Organizations Active in Disasters (Ohio VOAD)

1. Coordinate voluntary relief agencies' assistance for interim housing and unmet needs.

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2. Connect individuals and households with essential support services. Provide case management, information and referrals including the need for spiritual care and crisis counseling.
3. Assist disaster survivors with locating interim housing and through donations management, assist in providing furnishings.
4. Provide volunteer labor, equipment and materials for cleaning and/or repairing disaster damaged homes, making the structure habitable and lessening the disaster survivor's need for interim housing.
5. Assist with the coordination of local Long Term Recovery Committees (LTRCs).

### Q. The Salvation Army

1. Administers the Rapid Re-Housing Program (RRHO). Traditionally a homeless housing program, RRHO funds can be repurposed in disaster events (with permission from HUD or DSA) to re-house disaster survivors who are left homeless in a shelter or as a temporary bridge for households requiring temporary housing while their primary residence is being repaired. The purpose of the RRHO program is to transition households from crisis to long-term recovery. RRHO provides a rapid exit from the shelter, rental unit identification, financial assistance (i.e. rental deposit/rental assistance, between \$1,500-\$3,000 per household) and case management (typically between 2-4 months depending on the household).

### R. Federal Emergency Management Agency (FEMA)

1. Serves as the lead agency in presidentially declared disasters. Coordinates all federal disaster assistance programs.
2. Coordinates with federal, state and local officials and non-governmental organizations in assessing housing needs versus available rental resources.
3. Works with state and local governments to implement interim/ permanent housing solutions that effectively support the needs of the whole community and contributes to its sustainability and resilience.
4. FEMA administers the Individuals and Household Program (IHP). IHP is divided into two forms of assistance: Housing Assistance (HA) and Other Needs Assistance (ONA). Under HA, FEMA provides assistance to homeowners for essential home repairs/replacement. For homeowners and renters whose homes are not livable, applicants may be eligible to receive temporary housing assistance (i.e. rental assistance, short-term lodging expenses reimbursement). Under ONA, grants are available for replacement of essential personal property to include furniture and appliances for homeowners and renters. These grants are available for uninsured losses and expenses incurred by individuals and households that do not qualify for the

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SBA Home /Personal Property Loan Program. (Trigger mechanism: major Presidential declaration that includes Individual Assistance.)

5. FEMA staffs DRCs where disaster survivors can meet face to face with program specialists to receive specific information pertaining to their individual needs and recovery issues. Program specialists are also available to provide information regarding the incorporation of mitigation actions while repairing or rebuilding.
6. FEMA may implement the Transitional Sheltering Assistance program. This program provides lodging for disaster survivors by paying hotels and motels directly for rooms. (Trigger mechanism: Major presidential declaration that includes Individual Assistance and is authorized by Section 403 of the Stafford Act.)
7. FEMA may implement the Shelter and Temporary Essential Power (STEP) program. This program provides grants to local governments, or direct federal assistance, to get residents back into their homes quicker by re-establishing a residence's electrical infrastructure for power and making minimal repairs. (Trigger mechanism: Emergency declaration or major presidential declaration that includes Public Assistance.)
8. FEMA primarily provides Temporary Housing Assistance in the form of financial assistance awarded to disaster survivors to rent alternate housing while repairs are being made to their pre-disaster primary residence or while they transition to permanent housing. However, if FEMA determines that disaster survivors cannot make use of financial assistance due to lack of adequate housing resources in the area, the state may request, and FEMA may authorize, the use of direct assistance. FEMA may provide direct assistance to eligible disaster survivors through either the Multi-Family Lease and Repair Program (MLRP) or by providing Manufactured Housing Units (MHUs).
  - a. Multi-Family Lease and Repair Program (MLRP) provides direct temporary housing assistance by entering into lease agreements with owners of existing multi-family rental property units (privately owned or government owned) and hires contractors to make repairs or improvements, to make temporary housing available for individuals and households eligible for FEMA assistance. (Trigger mechanism: major presidential declaration that includes Individual Assistance.)
  - b. FEMA may provide Manufactured Housing Units (MHUs) for a period up to 18 months. MHUs are manufactured homes constructed in accordance with the HUD standards and FEMA contract requirements. MHUs may be placed on a private site, typically on the eligible applicant's private property; a pre-existing commercial park; or, as a last resort, on a group site approved by local officials and constructed and maintained by FEMA. (Trigger mechanism: major presidential declaration that includes Individual Assistance.)
9. As Direct Federal Assistance, states can host evacuees from other states that have been impacted by a disaster. The host-state would enter into a FEMA-host State Agreement which would facilitate reimbursement to the host-state costs related to evacuations and sheltering of individuals. Eligible work would fall under Category B

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of the FEMA Public Assistance Program. See FEMA policies for hosting evacuees and sheltering.

## S. U.S. Department of Agriculture (USDA) – Rural Development (RD)

1. Maintain an online database, listing 400 rural rental properties located statewide, financed by Rural Development, which may be available to house those needing temporary (allows for month to month) or permanent housing.

The website is located at <http://www.rurdev.usda.gov>. Select the link, “Housing.” Under programs, select “For Rural Rental Housing.” Under Program Information select, “Find a Rental Home in Your Area.” Web-users are able to search by county, town, zip code, and property name or management agency. No information is provided about vacancies.

2. Provide a listing of vacant rental properties located in or near a disaster area.
3. Provide priority housing placements, allowing disaster survivors to move to the top of any waiting list if displaced due to a presidentially declared disaster (FEMA). Security deposits may be waived, as well as any annual lease requirement. Preference is given to those who meet income guidelines. Also, age ineligible tenants may rent at elderly designated properties for a period of up to six months. (*Trigger mechanism: Presidential disaster declaration that includes Individual Assistance.*)
4. Provide low interest loans or grants for home repair. Property must be located in a rural area and applicant must meet income guidelines. Maximum grant is \$7,500 and the maximum loan is \$20,000. These programs are non-disaster specific.
5. Provide subsidized loans for purchase of a modest home. Loan has income and rural location requirements. Program is non-disaster specific.
6. Staff Disaster Recovery Centers as necessary to assist disaster survivors locate available rental housing from portfolio.

## T. U.S. Department of Agriculture (USDA) – Natural Resources Conservation Service (NRCS)

1. Emergency Watershed Protection Floodplain Easement Program (EWP-FPE) is a funding source, which provides long-term protection and restoration of floodplains on privately owned lands damaged by flooding.

When lands are enrolled into the NRCS floodplain easements programs, homes, structures, dikes and other obstacles are removed, and the floodplain restored, allowing water to move naturally across floodplains when streams and rivers swell beyond their banks.

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The easements also prohibit any building in these flood prone areas in the future, which eliminates potential for future flood-related structural damage on these lands. The area must have experienced repetitive flooding, and in developed areas, a significant number of properties within the floodplain need to enroll to accomplish floodplain restoration.

Landowners interested in enrolling their land in a permanent EWP-FPE easement should contact their local NRCS Field Office for more information. EWP-FPE is not available in all areas at all times and is most commonly available to landowners in areas recently impacted by a natural disaster such as widespread flooding. For more information regarding program eligibility and availability, please visit the EWP-FPE page.

## U. U.S. Army Corp of Engineers (USACE)

1. Public Law (PL) 84-99 provides the District with the authority to plan and respond to natural disasters. Activities include preparedness, advance measures, emergency operations (Flood Response and Post Flood Response), the rehabilitation of flood control works threatened or destroyed by flooding, and provisions of emergency water due to drought or contaminated sources.
2. Huntington District is the lead for contingency planning with the States of Ohio and West Virginia based on its authority in ER 500-1-28, the Response Planning Guide.
3. Huntington has a Housing Plan and Response Team and directly supports ESF 6, Mass Care as follows:
  - a. Provides construction, engineering and project management expertise and support for temporary housing and sheltering.
  - b. Operation Blue Roof is a priority mission managed by USACE for FEMA. The purpose of Operation Blue Roof is to provide homeowners in disaster areas with fiber-reinforced sheeting to cover their damaged roofs until arrangements can be made for permanent repairs. This is a free service to homeowners. Operation Blue Roof protects property, reduces temporary housing costs and allows residents to remain in their homes while recovering from the storm. The program is for primary residences or permanently occupied rental properties with less than 50% structural damage. Habitability of the structure must follow use of this Program; in other words, if other measures are required to make the structure habitable even after the blue roof is installed, the structure is not eligible under the Program. (*Trigger mechanism: The state must request a mission through FEMA.*)
  - c. Provides assistance by inspecting mass care shelter sites to ensure suitability and accessibility of facilities to safely shelter survivors.
  - d. Provides assistance in constructing temporary shelter facilities, including ADA accessible shelters, in the affected area, as required.

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4. USACE is a supporting agency for all ESFs.

## V. U.S. Department of Housing and Urban Development (HUD)

### 1. Rental Housing Assets (over 262,000 units in Ohio)

- a. *Affordable housing units*: HUD provides funding to Public Housing Authorities and multi-family owners /operators to administer HUD's rental assistance programs. These affordable housing programs provide safe, decent and affordable housing opportunities for low-income, elderly, disabled residents and those with special needs. In a disaster HUD can contact these partners to assess any impacted units (housing needs) and to identify vacant units (housing resources). These units meet HUD's Housing Quality Standards.
- b. *Market-rate housing units (FHA-insured developments)*: Although this type of housing asset may not have a rental subsidy, HUD works closely with the owner/operator of each of these developments since they are FHA-insured. In a disaster HUD can contact these partners to assess any impacted units (housing needs) and to identify vacant units (housing resources).
- c. HUD housing providers have the ability to provide priority housing placement to allow disaster survivors to move up on the waiting list if displaced due to a presidentially declared disaster (FEMA).
- d. On-line Rental Housing Resources:
  - 1) List of HUD subsidized apartments:  
<http://www.hud.gov/apps/section8/step2.cfm?state=OH,Ohio>
  - 2) List of Public Housing Authorities in Ohio:  
<http://www.hud.gov/offices/pih/pha/contacts/states/oh.cfm>

### 2. Grant Funding Resources

- a. HUD administers many formula and competitive grant programs including the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program. In these programs, the state of Ohio, other direct grantees, and sub-grantees of the state (i.e. Ohio Development Services Agency (DSA) and HUD Entitlement Communities) have the flexibility to reprogram funding, in coordination with HUD staff in Ohio, to meet an urgent need, including disaster recovery operations. (*Trigger mechanism: urgent need*)
- b. On-line Resources on Grants:
  - 1) HUD provides a variety of disaster recovery resources for individuals and communities. Link: [http://www.hud.gov/info/disasterresources\\_dev.cfm](http://www.hud.gov/info/disasterresources_dev.cfm)
  - 2) Information on HUD Disaster Recovery Resources:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs/drsi](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsi)

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- 3) Local Government Contacts for the administration of HUD-funded programs in Ohio: <http://www.hud.gov/local/oh/working/entitlement.cfm>
3. Homes for Sale and Special Programs for Disaster Survivors:
  - a. HUD administers the FHA Section 203(h) mortgage insurance program which can be used for the reconstruction of a damaged primary residence or for the purchase of a different primary residence. (*Trigger mechanism: presidential disaster declaration*)
  - b. On-line Resources for Homes for Sale and Special Programs:
    - 1) Information on FHA's Section 203(h) program for Disaster Survivors: <http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>
    - 2) List of HUD-owned homes for sale in Ohio: <http://www.hudhomestore.com>
4. Leadership, Direct Personnel Support and Technical Assistance
  - a. Able to provide technical assistance including GIS disaster risk mapping, housing rehabilitation and community redevelopment.

Link to the GOT IT Severe Weather App for Governments, Disaster Housing Partners and Professionals to identify the proximity of HUD and other housing for vulnerable populations to severe weather locations.
  - b. Maintain close working relationships with key federal and state housing partners.
  - c. Provide direct support to the Joint Field Office (JFO) and DRCs as needed.

## W. U.S. Small Business Administration (SBA)

1. Provides low-interest disaster loans to homeowners and renters to repair or replace damaged or destroyed real and/or personal property in a declared disaster. Homeowners are eligible for up to \$200,000 to repair /replace disaster damaged primary homes and for up to \$40,000 for personal property. Renters are eligible for up to \$40,000 for personal property. (*Trigger mechanism: Agency-only declaration or presidential declaration for Individual Assistance.*)
2. Owners of rental properties may be eligible for assistance under the SBA business disaster loan program.
3. Staff SBA Disaster Loan Outreach Centers (DLOCs) or FEMA DRCs to assist individuals and businesses in completing their disaster loan application.

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## X. Local Governments

### 1. County Government (Emergency Management Agency)

- a. County government (EMA) is responsible for coordinating the activities of the jurisdictions within their county and providing them with technical assistance, as needed.
- b. Serve as a liaison between Ohio EMA and local governments.
- c. Coordinate County EOC activities with support agencies regarding sheltering and disaster housing missions.
- d. Activate local volunteers (i.e. Citizen Corps) to provide staffing and manpower in support of shelter and housing missions.
- e. Coordinate with American Red Cross or other local shelter operators to provide information on available assistance to survivors in shelters and disaster housing.
- f. Provide information to affected populations explaining the multiple levels of inspections that may be necessary.
- g. During a disaster, engage local jurisdictions to assess housing needs in the heaviest impacted areas and identify available housing resources.
- h. Support local government and agency efforts to coordinate the transition of disaster survivors from emergency shelter to interim or permanent housing.
  - 1) Interim housing is used as a step to build stability while survivors make, or receive help to establish, permanent housing arrangements. Not all survivors will need this. Individuals who can recover on their own are encouraged to do so.
  - 2) Interim housing may be used for periods of time from as short as one week to no longer than 18 months, depending on program requirements and availability.
- i. Coordinate local government and agency activities with the Housing Team and FEMA.
- j. Coordinate logistics to establish a Multi-Agency Resource Center (MARC) when incident needs warrant it (in the event there is no presidential declaration where FEMA would establish a DRC).
  - 1) The MARC brings local agencies, state and federal housing partners and non-governmental organizations together in one place to meet with disaster survivors and address unmet needs.
  - 2) If feasible, the MARC may work in conjunction with an SBA DLOC.
- k. May coordinate or participate in local LTRCs.

### 2. All Other Local Governments

- a. The county government may play a key role in issuing building permits for substantially damaged structures and the construction of community sites.

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- b. A local jurisdiction will have firsthand knowledge of community resources and therefore, they have specific roles and responsibilities for housing issues. They are as follows:
    - 1) For the purposes of this Strategy, a local jurisdiction refers to the elected and non-elected officials from townships and municipalities.
    - 2) The local jurisdictions will play an active role in their own recovery.
    - 3) The local jurisdiction has a key role in assessing local housing needs versus available rental resources. This should be done in coordination with the Housing Team.
    - 4) Local needs must be determined in coordination with local communities/ residents/ businesses in the affected areas.
    - 5) The local jurisdiction is responsible for identifying available and suitable land, as well as obtaining permits for community sites. They are also responsible for ensuring the availability of local services for residents throughout their stays in disaster housing.
- Y. Other Resources – Commissions, Districts and Associations
- 1. Emergency Management Association of Ohio (EMAO) - Serve as a liaison for county emergency management agencies and the Housing Team.
  - 2. Ohio Building Officials Association - The Ohio Building Officials Association (OBOA) is a non-profit Association whose members are building officials, building inspectors, architects, engineers, fire officials and contractors throughout the State of Ohio. OBOA was started in 1961 to provide the State of Ohio with an association to promote life safety through improvement of codes, uniform codes and uniform code enforcement. OBOA consists of approximately 1500 members.
  - 3. Ohio Floodplain Management Association - The Ohio Floodplain Management Association (OFMA) is the leading resource for floodplain management professionals in Ohio. They are an organization dedicated to promoting sound and effective floodplain management and to providing training to floodplain managers. The organization was formed in 1995 to raise awareness about flood hazards and floodplain management. Since that time, OFMA has expanded its scope to offer educational opportunities, monitor local and national legislation affecting floodplain management, and provide a forum for communication among floodplain management professionals. OFMA is a State Chapter of the Association of State Floodplain Managers (ASFPM) and a division of the Water Management Association of Ohio (WMAO). Membership is open to all persons actively interested in the floodplain functions and resources of the State of Ohio.
  - 4. Ohio Association of Regional Councils – Over the past two decades Regional Councils have been integral in helping various state administrations implement their programs and policies at the local level, including transportation, job development, environmental protection, housing, weatherization and local government collaboration.

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5. Conservancy Districts - Conservancy districts are political subdivisions of the State of Ohio, provided for in the Ohio Revised Code (ORC) under Chapter 6101. They are formed at the initiative of local landowners or political subdivisions to solve water management problems, most frequently flooding. Each conservancy district operates under the jurisdiction of a conservancy court, consisting of one common pleas judge from each county that is within the district. Pursuant to implementing its court-approved work plan, a conservancy district has the right of eminent domain and may charge user fees, levy special assessments, and issue bonds. In addition to controlling floods, other authorized purposes include: conserving and developing water supply, improving drainage, collecting and disposing of waste, providing for irrigation, and arresting erosion on the Lake Erie shoreline. Many conservancy districts also provide recreational opportunities in connection with their water management facilities.
6. The County Commissioners' Association of Ohio (CCAO) provides the county commissioners and their staff with the necessary tools to achieve greater economic recovery for each of Ohio's 88 counties. CCAO Committees include: Agriculture and Rural Affairs, General Government and Operations, Health and Human Services, Jobs, Economic Development and Infrastructure, Justice and Public Safety, Metropolitan and Regional Affairs, Small County Affairs, Taxation and Finance, CCAO Executive Committee, CCAO Audit Committee, Ohio Council of County Officials, CCAO Deferred Compensation Committee, Boards Coordinating Council, CCAO Affiliates Council, Joint Committee on Administration of Elections, Special Committee on Revision of Drainage and Ditch Laws, Special Committee on Solid Waste Law, Prosecutors-Commissioners Liaison Committee and County Response to Addiction and Mental Health.
7. The Ohio Public Private Partnership (OP3) is an initiative established in January 2014 designed to provide current information and situational awareness on disaster response and recovery efforts to state agency decision-makers and the business community, so decisions can be made and resources allocated that best support the needs of the impacted community. OP3 maintains a member list that includes utilities, banks, grocers, hospitals, retailers, insurers, major employers and various associations. Ohio Homeland Security is the lead state agency for this initiative.
8. Public Housing Authorities - The Ohio Office of Public Housing is responsible for the oversight and monitoring of the 78 Public Housing Authorities in the State of Ohio that administer Public Housing programs.

## **V. GAPS AND AFTER ACTION ITEMS**

### **A. GAPS**

1. State IA Program does not address rental assistance – Ohio EMA
2. Although event specific, need to draft a checklist or crosswalk to address all the possible barriers to a quick response to a housing issue. For example, need to

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consider if housing repairs would outpace the restoration of infrastructure like roads and utilities. Refer to items provided by DSA for the THIRA process.

## B. AFTER ACTION ITEMS

1. WebEOC training for partners not already in WebEOC - All applicable but Ohio EMA will coordinate.
2. Development of procedures for WebEOC – Ohio EMA
3. Update current EOC Procedure for Disaster Housing Strategy, include who at EMA does what – Ohio EMA
4. Ensure that geospatial information that is developed incorporates information from all partners. Health is currently working with EMA on identifying long care facilities in relation to the nuclear power plants and this could be coupled with information currently being developed by Aging.

## QUICK REFERENCE

### On-line Housing Resources:

- Rental housing locator:  
<http://www.ohiohousinglocator.org/>
- Rural rental property locator:  
<http://www.rurdev.usda.gov>
- List of HUD subsidized apartments:  
<http://www.hud.gov/apps/section8/step2.cfm?state=OH,Ohio>
- List of Public Housing Authorities in Ohio:  
<http://www.hud.gov/offices/pih/pha/contacts/states/oh.cfm>
- Homeless Assistance in Ohio:  
<https://www.onecpd.info/grantees/?granteesaction=main.searchresults&searchText=&stateId=OH&programId=0&orgNameFirstCharacter=#alphaFacet>
- Call 2-1-1 or Ohio AIRS Service and Referral MAP:  
<http://ohioairs.org/ohio-airs-service-map/>
- Long-term Care Consumer Guide (aging resource)  
<http://ltcoho.gov>

### On-line Homes for Sale and Special Programs for Disaster Survivors:

- Information on FHA's Section 203(h) program:  
<http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>
- List of HUD-owned homes for sale in Ohio:  
<http://www.hudhomestore.com>

### On-line Resources for Grants:

- Disaster recovery resources for individuals and communities:  
[http://www.hud.gov/info/disasterresources\\_dev.cfm](http://www.hud.gov/info/disasterresources_dev.cfm)
- Information on HUD Disaster Recovery Resources:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs/drsi](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsi)
- Local Government Contacts for the administration of HUD-funded programs in Ohio:  
<http://www.hud.gov/local/oh/working/entitlement.cfm>

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## Other Databases

### Aidmatrix:

- On-line donation management system  
<http://aidmatrix.org/>

### American Red Cross National Shelter System

- On-line database that provides real-time data on emergency shelters and sheltered populations during a disaster.  
<https://nss.communityos.org/cms/>

### Certified building department information

- Provides local point of contact information for resources for conducting emergency inspections and damage assessment.

#### Residential:

[http://www.com.ohio.gov/documents/bbst\\_ResidentialBuildingDepartmentList.pdf](http://www.com.ohio.gov/documents/bbst_ResidentialBuildingDepartmentList.pdf)

#### Commercial:

[http://www.com.ohio.gov/documents/bbst\\_CommercialDepartmentList.pdf](http://www.com.ohio.gov/documents/bbst_CommercialDepartmentList.pdf)

### Ohio Responds:

- On-line database of the Ohio Citizens Corp volunteers  
<http://ohioresponds.gov/>