



## Individual Assistance (Homeowners and Individuals) Helping Homeowners and Renters Recover from Disasters

Damage caused by rain, hail, lightning and tornado are generally covered by a standard homeowners insurance policy and an auto insurance policy's "comprehensive" or "other than collision" coverage.

Flood insurance is not included in a typical homeowner's and renter's policy. It is made available by the federal National Flood Insurance Program (NFIP) at [www.floodsmart.gov](http://www.floodsmart.gov) and is purchased through an insurance agent. People should regularly review their need for flood insurance because there is a 30-day waiting period for coverage to start.

If you suffered property damage, you should:

- Call your insurance agent or company as soon as you can. Be sure your agent knows how to contact you, especially if you have to move out of your home.
- Take reasonable steps to prevent additional damage if permitted by public safety authorities and if you will not endanger yourself.
- Closely inspect property and cars for damage. Note and photograph any damage.
- If required to seek temporary housing, check your policy for "loss of use" coverage.
- Be sure everything is considered in your claim. Back up claims with written estimates.

For questions about the claim filing process to utilize the free resources provided by the **Ohio Department of Insurance**, call their consumer hotline at **1-800-686-1526** for assistance.

Residents with damage should also contact their **local city/village/township government officials**, so the information can be captured during damage assessments. If significant damage is reported by city/village/township officials, then the Cuyahoga County Office of Emergency Management (CC OEM) will conduct **County Preliminary Damage Assessments** (County PDAs) within the impacted municipalities. These assessments will help determine if the county will be eligible for state or federal assistance programs.

Federal or State disaster assistance (typically in the form of low-interest loans and/or grants) **may** be available to homeowners, renters and business owners who, as a result of the disaster, incur uninsured damages, losses, or needs. Assistance categories may include: home repairs, rental assistance, personal property, medical, business inventory, crisis counseling, unemployment, etc..

However, in order to qualify for federal disaster assistance from the FEMA Individual Assistance (IA) Program, the County must meet the State's criteria for requesting IA **OR** a local request can be added to an existing FEMA IA declaration: **There must be a minimum of twenty-five (25) homes and/or businesses that have sustained uninsured damages equal to or greater than 40% of the value of the structures.**

More information regarding Individual Assistance can be found here:

[http://ema.ohio.gov/Recovery\\_DAToolbox.aspx](http://ema.ohio.gov/Recovery_DAToolbox.aspx) or <http://www.fema.gov/individual-assistance-program-tools>

