

Mission:

To assist the people of the Ohio Valley to recover from and restore their lives after any disaster in a timely manner.

Partners:

Adventist Community Services
All Saints Lutheran Church
American Red Cross
Brown County Department of Economic Development
Brown County EMA
Catholic Charities of South Western Ohio
Church of Scientology
Citizen Advocates
Clermont County Board of Developmental Disabilities
Clermont County Department of Community & Economic Development
Clermont County EMA
Clermont County Mental Health and Recovery Board
Clermont County Office of Public Information
Clermont County Permit Central/ Building Inspection
Cranston Memorial Presbyterian
Episcopal Diocese of Southern Ohio
Federal Home Loan Bank
Grant Memorial United Methodist Church
Jackson Area Ministries
Lutheran Disaster Response
Matthew 25 Ministries
Ohio EMA
Ohio Governor John Kasich's Office
Ohio Senator Tom Niehaus
Ohio VOAD
Park National Bank
People Working Corporately
Presbyterian Churches
Representative Jean Schmidt's Office
River Valley Ecumenical Churches
Saint Vincent de Paul
Tri-State COAD
Tri-State Habitat for Humanity
Two Men and a Truck
United Church of Christ
United Methodist Churches
United Way of Greater Cincinnati
U.S. Department of Agriculture, Rural Development
U.S. Senator Rob Portman's Office
U.S. Senator Sherrod Brown's Office
Village of Moscow

LTRC Officers:

Chair: Jim Dinkel
Vice-Chair: Beth Nevel
Secretary: Pam Broughton
Treasurer: Kathy Coulson

Ohio Valley LTRC

ISSUE 2

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Disaster Recovery Assistance Programs

There are numerous federal, state, and local programs that become available following a major disaster. Each event is unique (type of disaster, duration, scope, etc.), so programs that were available following the March 2, 2012 Tornado may not be available for the next event and vice versa, programs that were not available following the Tornado may be available following the next disaster.

The Small Business Administration (SBA) may provide low interest loans to homeowners, renters and businesses to assist with repairs for uninsured damages

to primary residences, replacement of personal property, and transportation repair or replacement. The SBA has processed 12 low interest loans in response to the March Tornado for a total of \$619,800.00.

The State of Ohio Individual Assistance Program may provide grants for uninsured losses and expenses incurred by individuals and families that do not qualify for SBA. The program covers owner-occupied property loss and personal property up to a maximum of \$18,700.00. The State of Ohio Individual Assistance Pro-

gram approved 33 Tornado-related registrations in Brown (3) and Clermont (30) Counties for a total of \$191,010.00.

The Ohio Valley Long Term Recovery Committee (LTRC) and its partner organizations continue to provide support and resources to the uninsured, underinsured and insured individuals and families that have unmet recovery needs. The LTRC has assisted with 58 storm related cases and has officially closed 40 of those cases. The LTRC will continue to assist with the recovery of the remaining 18 individuals and families.

Replant Moscow

The Village of Moscow hosted the first Replant Moscow Event on Thursday, September 13th and Friday, September 14th. Over 100 volunteers planted 165 trees. Under the direction of Steve Foltz, the Cincinnati Zoo's Director of Horticulture, volunteers planted over 90 different species of trees. All of the trees have been recorded for historical purposes. To view the location and species of trees go to www.plantplaces.com.

A big thank you goes out to Steve Foltz, The Cincinnati Zoo The University of Cincinnati, Park National Bank, Duke Energy, Target Corp., Time Warner Cable, Clermont County Developmental Disabilities, Brickman Nurseries, John Johnson, and River Valley Ecumenical Churches. "It was an uplifting event for the community and volunteers," remarked Mickey Hanselman, Resident of the Village and champion



for the Replant Moscow Initiative.

This is the first step in a much grander plan to restore the Village. "It's going to be a big healing process. We may not be able to enjoy the shade of that tree but our children and grandchildren will. It's something to pass on to our future, and rebuilding this village," stated Linda Carter, Vice Mayor of the Village of Moscow.



Federal Home Loan Bank Disaster Reconstruction Program

In response to the storms that struck Kentucky and Ohio in March 2012, the Federal Home Loan Bank of Cincinnati's (the FHLBank) Board of Directors established a \$5 million Disaster Reconstruction Program (DRP). The DRP is a grant program available through our member institutions for survivors of natural disasters throughout the FHLBank's Fifth District of Kentucky, Ohio, and Tennessee, in counties designated as disaster areas by federal or state agencies. Homeowners and renters are eligible for up to \$20,000 toward the purchase, construction, or repair of their primary residence.

Funds may only be requested by an FHLBank member institution. Homeowners and renters interested in the program should contact a Member or an approved Sponsor. A list of members is available at www.fhlbcin.com. Click on Membership/Membership Directory to see an alphabetical listing. A list of approved sponsors can be found at www.fhlbcin.com.



Click on Disaster Reconstruction Program/DRP Documents and Forms/Comprehensive Contact List. Complete program guidelines can be found at www.fhlbcin.com under Programs/Disaster Reconstruction Program.

Since the program opened on May 1, 2012 through September 19, 2012, the FHLBank has received 89 applications requesting approximately \$1.5 million. In early August, SBA declared a disaster area for

Washington County, TN and five contiguous counties. Organizations in those areas have already expressed interest in utilizing our grant funds.

Created by Congress in 1932, the 12 Federal Home Loan Bank District Banks are government sponsored enterprises with the mission to improve access to housing and to foster community investment through its member financial institutions. The FHLBank of Cincinnati is part of the Federal Home Loan Bank System, a national network of 12 Federal Home Loan Banks and more than 8,000 member financial institutions. Each of the 12 member owned District Banks is a privately capitalized, independently managed cooperative with its own Board of directors. All District Banks are subject to federal oversight and capital requirements to ensure safe and sound operations and lending practices.

Preparedness Tip: The Importance of Insurance

In 2011, weather related disasters caused more than \$43 billion in damage across the United States.¹ Homeowner and Renter's Insurance is designed to protect your home, your personal property, as well as your personal liability for accidents that injure other people or damage property.

Prior to a disaster, it is important for homeowners, renters, and vehicle owners to:

- Review policies to ensure adequate coverage; an insurance policy is a legal contract and it outlines the homeowner/renter/vehicle owner's rights and responsibilities as well as that of the insurance company.
- Compile a written inventory of your home and personal belongings. The Inventory should be kept off premises or accessible electronically. The National Association of Insurance Commissioners has developed mobile phone apps - myHome Inventory and WreckCheck. For more information, go to www.insureonline.org/

- Check on the necessity of Flood Insurance. Flood insurance is not typically included in homeowner or renter insurance policy. For more information contact the National Flood Insurance Program at 1-800-638-6620.
- Check if your policy has "loss of use" coverage. This may assist with temporary housing if your home is damaged or destroyed.
- Review your policy once a year to ensure that it provides adequate coverage.

Following a disaster or accident, the homeowner, renter, and/or vehicle owner should:

- Contact your Insurance Provider as soon as possible.
- Try to protect your property from additional damage and salvage all personal items possible.

- Inspect property and vehicles for damage. Document and photograph any damage or loss.
- Confirm that your Insurance Provider has your current contact information, especially if you are unable to stay in your home.
- Avoid entering into a quick settlement. If possible, seek assistance from a neutral third party.
- Ensure that all damage/loss is included in the claim. Provide written estimates to support the claim.
- Be aware of disaster scams. Avoid paying for repair costs up front. Before signing a contract, read the entire document and confirm that the Company is legitimate. Contact the local Better Business Bureau or the Ohio Attorney General's Office to ensure that the Company has a good service record.

¹"Insure U Welcome Center." *Insure U Welcome Center*. National Association of Insurance Commissioners, n.d. 24 Sept. 2012. www.insureonline.org