

Programs for Storm Relief from the State Treasurer's Office

The destruction and damage caused by recent severe weather impacted many Ohioans. The Ohio Treasurer's office administers two economic development programs that may be beneficial to impacted individuals or entities when insurance coverage or relief funds do not cover the full cost of repairs or replacement of property, equipment, or vehicles, or if those impacted did not have insurance coverage for the damage incurred.

ReEnergize Ohio and **ECO-Link** offer interest rate reduction on loans for damage from natural disasters for any Ohioan with a small business or a primary residence located in Ohio. The bank loan application must be submitted in conjunction with a participating Ohio depository bank. The borrower and the bank loan officer complete the application online. Please contact the Ohio Treasurer's Department of Economic Development at 614-466-6546 or 1-800-228-1102 for assistance finding a participating bank in your area.

ReEnergize Ohio (previously Renew Ohio) assists small business owners and farm operators who require loans to repair or replace their property. The ReEnergize Ohio linked-deposit program can work with SBA loans as well.

- For construction loans, provides up to a 3% interest rate reduction on individual or commercial loans for up to four (4) years. The rate reduction is available on loans up to \$550,000, with possible cap variance on a case by case basis.
- For restoration loans, provides up to 3% interest rate reduction on loans up to four (4) years. The rate reduction is available on loans up to \$550,000.
- The online application consists of two brief forms – one from the applicant and one from the lender. Contractor estimates for a business construction project must be attached and must total greater than or equal to the full amount of the loan.

ECO-Link (previously Rebuild Ohio) assists homeowners with financing the restoration or replacement of their primary residence through the use of construction or restoration loans.

- For construction loans, provides up to a 3% interest rate reduction on loans for up to two (2) years. The rate reduction is available on loans up to \$400,000.
- For restoration loans, provides up to a 3% interest rate reduction on loans for up to seven (7) years. The rate reduction is available on loans up to \$50,000.
- The online application consists of two brief forms – one from the applicant and one from the lender. Contractor estimates for the projects must be attached and total greater than or equal to the full amount of the loan.

More information about ReEnergize Ohio and ECO-Link can be found at http://www.tos.ohio.gov/Economic_Development. If you have any further questions, please contact the Ohio Treasurer's Department of Economic Development at 614-466-6546 or 1-800-228-1102.

For Businesses or individuals who would like to volunteer tornado cleanup efforts, please visit the Volunteer Reception Center (VRC) at 220 S. Edwin C. Moses Blvd. The VRC is open from 8:00 a.m. to 6:00 p.m. daily.

If a natural disaster destroyed your housing and you need assistance with moving expenses, rental deposit, rent and utility payments, contact these numbers for assistance & resources:

Miami Valley Community Action Partnership: (937) 963-9433 St. Vincent de Paul Conferences: (937) 222-5555 **Other:** VRBO may also offer reduced rates for shelter in time of disaster: www.vrbo.com

If the tornadoes destroyed your rental housing to the point that it is deemed uninhabitable:

- You should contact your landlord or property management company to ask if there are comparable units available that you can move into. Units should be comparable in pricing, bedroom size, amenities, and location.
- You can immediately vacate the premises and notify the landlord in writing your intention to terminate the rental agreement, in which case the rental agreement terminates as of the date of vacating.
- You are entitled to a refund of your security deposit if you have been forced out of your housing unit long term due to a natural disaster situation that's out of your control.

Legal Assistance and Fair Housing Resource

- Legal Aid of Western Ohio, (937) 228-8088, 1-(888)-534-1432, <http://www.ablelaw.org/>
- Miami Valley Fair Housing Center, (937) 223-6035, <https://www.mvfairhousing.com/>

Homeowner Assistance – Home Repair Programs

- CountyCorp: (937) 225-6328
- Rebuilding Together Dayton: (937) 223-4893
- People Working Cooperatively: (513) 351-7921