CROSS DISASTER PROCESSING

I. Overview

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- Who May Get Assistance?
- What are Eligible Expenses?
- Documentation or Verification Needed
- Other Items to Note

*** This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***

II. Important Information

- Prior to Processing

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Cross Disaster Processing
Effective Date: November 12, 2020

I. OVERVIEW

This section describes information that every employee must read before addressing Cross Disaster Processing.

Purpose:

- This document describes the eligibility criteria and processing decisions for applicants who register for assistance from the Individuals and Household Program (IHP) in Cross Disaster events.
  - Cross Disaster means when a declared event occurs within the 18-month financial assistance period of a previous declaration, this is also known as consecutive disasters.

Who May Get Assistance?

- Eligible individuals and households with uninsured or underinsured, necessary expenses and serious needs resulting from events, who are unable to meet such expenses or needs through other means.

What are Eligible Expenses?

- Eligible expenses include disaster-caused expenses or needs as a result of a Cross Disaster event in all categories of IHP assistance, including:
  - Home Repair, Replacement;
  - All categories of Temporary Housing Assistance e.g.; Rental Assistance, Lodging Expenses Reimbursement (LER), Continued Rental Assistance, etc.;
  - SBA dependent Other Needs Assistance (ONA) categories;
  - Non-SBA dependent categories e.g.; Medical and Dental, Funeral, Moving and Storage, Other Miscellaneous items (Misc./Other), and Child Care; AND
  - Expedited Assistance, depending on Disaster Specific Operating Procedures (DSOP).

Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
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- Lack of Insurance, Settlement, or Denial Letter; AND
- Proof of Expense i.e.; receipts, estimates, FEMA Verified Loss (FVL), etc.

Other Items to Note:

- NEMIS uses data match to cross reference registrations in states, territories, and tribal areas with Cross Disaster disasters. The data matches are:
  - Applicant or co-applicant Social Security Numbers (SSN);
  - Damaged Phone Number (DPN); AND
  - Electronic Funds Transfer (EFT).

- Refer to the Disaster Specific Information webpage to VERIFY if a Disaster Specific Operating Procedure (DSOP) exists for any of the disasters the applicant registered. If available, a DSOP will supersede this document.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Cross Disaster Processing.

Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
  - DO NOT process the WP if the file contains indications of being Under Review and/or locked from further processing.

- The Cross Disaster duplication information is visible in NEMIS when the previous disaster assistance period is open.

- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the Linked Regs link in web NEMIS.

- Applicants with a Cross Disaster registration are routed to the FEMA Special Handling queue after inspection.

- Cross Disaster registrations are reviewed and processed according to this document even if NEMIS business rules bypass the Special Handling queue.

- Applicants receiving Temporary Housing Assistance, financial OR direct, from a previous disaster are NOT eligible for Rental Assistance or LER for the same period in a Cross Disaster.

- Continued Rental Assistance:
  - Continued Rental Assistance is processed in the first declared disaster up to the end of the disaster financial assistance period, NOT to exceed the 18 months of assistance in a disaster.
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- If initial Rental Assistance and/or Continued Rental Assistance was awarded in the Cross Disaster, the applicant is required to demonstrate exhaustion of the award before Continued Rental Assistance can continue in the previous disaster.

Prior to reviewing or discussing Cross Disaster processing, **VERIFY** the ONA Option selection.

- FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.

- In Joint Option disasters, only the state, territorial or tribal government is authorized to process and discuss ONA eligibility, refer to *Joint Option Disaster Information*.

- Helpline Staff: Refer to *Helpline NPSC Caller Services Reference Guide* for additional information.

For ONA questions in Joint Option disasters, **PROVIDE** the applicant the state, territorial, or tribal government ONA Helpline number, which is listed on the NEMIS Disaster Information (DR Info) button or the Web NEMIS Disaster Info (F8) link.

**NOTE:** If available, a Disaster Specific Operating Procedure will supersede this document.

- Individuals and Households Program (IHP) Maximum (system limit only):
  - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds $100,000.
    - Total combined payments include (in any combination)
      - HA
      - ONA
      - Americans with Disabilities Act (ADA) related line items
  - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant’s total award may exceed $100,000.
The Program Management Section will have to authorize this payment.
III. PROCESS

A. Eligibility Verifications

Applicants in Cross Disaster events must meet the following criteria:

1. Identity verification passed (IDV_PASS) through registration Intake or submitted documentation [Identity Verification SOP].

2. Eligible damage is not fully covered by insurance. VERIFY one of the following:

NOTE: Eligibility processing occurs from the FEMA Special Handling queue. However, the WP (WP) may skip the Special Handling queue due to other business rules e.g., incoming mail, timer expired, WPs returned to sender, Duplicate Resolution, OR rejected from FEMA Approval.

B. Processing Eligible Assistance

1. Temporary Housing Assistance: The applicant meets the eligibility requirements and is NOT receiving Temporary Housing Assistance from a previous disaster with an open assistance period.
2. Continued Rental Assistance: The applicant has received Rental Assistance awards in multiple disasters but has NOT demonstrated exhaustion of the funds.

   a. Continued Rental Assistance is processed in the first declared disaster up to the end of the 18-month financial assistance period.

3. Extended Continued Rental Assistance: The applicant's displacement period has extended due to a Cross Disaster.
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a. Extended Continued Rental Assistance processing occurs when a Cross Disaster extends the applicant’s displacement period because of new or additional damage to the primary residence.

i. When a disaster extends into a newer declaration, applicants may receive Continued Rental Assistance up to the end of the 18-month period of assistance of the first disaster. If the Cross Disaster extended the displacement period, the assistance will continue in the next disaster, once the older disaster ends.

ii. Applicants are NOT eligible for the month(s) of assistance paid during the older disaster.

b. If the displacement continues as a result a Cross Disaster, applicants are ONLY eligible for the remaining of the assistance period of the Cross Disaster up to the closure date.

i. The example below represents the extended displacement caused by a Cross Disaster.

![Example Image]

Figure 1: Extended Continued Rental Assistance – The displacement period is extended due to a second declared event.

c. If the applicant requests Continued Rental Assistance for a Cross Disaster as a result of an extended displacement, but the documents are archived into the older registration:
4. Temporary Housing Assistance: The applicant was able to return to the primary residence after being displaced, however a cross disaster forced the applicant to relocate again.

Figure 2: Example of new displacement period resulting from a cross disaster while the previous disaster is still open.

5. Home Repair and PP: Lines Items Recorded from a Cross Disaster

6. Replacement Housing Assistance: A Cross Disaster Destroyed the Primary Residence.
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NOTE: Once the Replacement Assistance award is issued in the previous disaster, the applicant is no longer eligible for Home Repair in the older disaster. Special considerations can be made for uninsurable line items outside the footprint of the home i.e.: water wells, septic systems, or road and bridges. CALL the FEMA IHP-Helpdesk for additional details.

7. ONA Transportation: The Vehicle was Damaged or Destroyed in a Cross Disaster.
   a. Repair OR Replacement Assistance is available for vehicles recorded as repairable in a previous disaster.
   b. Eligibility includes requests for assistance with a secondary vehicle damaged in a cross disaster.

8. ONA Medical, Dental, Funeral, Moving & Storage, Child Care, and Misc/Other: Expenses or Loses Caused by a Cross Disaster.
   a. Assistance is available for disaster caused losses and expenses when no duplication is identified under a previous disaster.
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NOTE: Applicants can receive assistance for Child Care in cross disasters, NOT to exceed eight cumulative weeks of assistance (per child or per household) on each disaster, or the Financial ONA Maximum as determined by the state, territorial, or tribal government per disaster.

C. Processing Ineligible Decisions

1. Temporary Housing Assistance – Duplication of Benefits with a Previous Disaster
2. Temporary Housing Assistance -- Duplication of Benefits with Insurance

   a. Applicants receiving assistance from their insurance provider for a claim from a previous disaster are NOT eligible for Temporary Housing Assistance.

   **NOTE:** Please remember, mobile home insurance may provide the applicant with ALE or LOU when the COD is flood.

3. Home Repair and Replacement Assistance: Cross Disaster Duplication of Benefits.

   a. Applicants who received a Replacement Housing Assistance award (ERPL OR ERPLZ) in a previous disaster may NOT eligible for Home Repair OR Replacement Assistance in a cross disaster.

   b. There is no ineligible decision or denial text:
4. ONA Medical, Dental, Funeral, Moving & Storage, Child Care, and Misc/Other: The applicant is requesting assistance for losses or expenses from the older disaster.

   a. If the applicant submits a request for assistance, and the documents were archived in the cross disaster, VERIFY the information and determine if the request is a new occurrence or if it is a request for additional funds from the previous disaster.

   i. If the request for assistance is related to a previous disaster, and the assistance was already awarded:

D. Joint-Operation Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

   a. ONA categories are only processed by the state, territorial, or tribal government.

   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:
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3. If a WP is NOT available in a state, territorial, or tribal queue:
   
   a. **DO NOT** split the WP if there are no HA categories to address.

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### E. Appeals

Appeals for assistance in Cross Disasters are processed using standard appeal procedures. Refer to the [Appeal Processing SOP](#) for more information.

### F. Exceptions

Unique scenarios or circumstances not specifically identified within this Standard Operating Procedure (SOP) may arise.

1. If unable to determine eligibility using available SOPs, DSOPs or other posted information:
IV. EXAMPLES AND FAQs

The following scenario assume the applicant met all verification and eligibility requirements.

Scenario 1: Assistance with Cross Disaster Continued Rental Assistance

1. The applicant has been living in a temporary rental apartment while the repairs to the primary residence are completed. A cross disaster results in additional damage to the primary residence further extending the applicant's displacement period. The applicant has exhausted the assistance provided during the first disaster and demonstrated a continued need for temporary housing assistance.

a. Review and Processing Decision
Scenario 2: Ineligible ONA determinations

1. The applicant submitted a copy of an estimate/receipt for Medical expenses. Upon review, the applicant was already reimbursed for the expenses during the assistance period of the previous disaster.

   a. Review and Processing Decision

      i. Since the applicant needs were satisfied by the award issued in the previous disaster, the applicant is NOT eligible for assistance.
V. DEFINITIONS AND ACRONYMS

Definitions

Cross Disaster: When a declared event occurs within the 18-month financial assistance period of a previous declaration.

Financial Housing Assistance Maximum: Financial assistance for Home Repair and Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Acronyms

ADA  Americans with Disabilities Act
ALE  Additional Living Expenses
COD  Cause of Damage
DPN  Damaged Phone Number
DSOP  Disaster Specific Operating Procedures
EFT  Electronic Funds Transfer
EHRZ  Eligible - Home Repair, Flood Insurance Required
EPPZ  Eligible - Personal Property, Flood Insurance Required
ERFD  Eligible - Readily Fabricated Unit
ERPL  Eligible - Replacement Assistance
ERPLZ  Eligible - Replacement Assistance with Flood Insurance Required
FIT  Failed Income Test
FVL  FEMA Verified Loss
HA  Housing Assistance
IDV_Pass  Identity Verification Passed
IHP  Individuals and Households Program
IOR  Ineligible Other Reasons
LER  Lodging Expenses Reimbursement
LOU  Loss of Use
<table>
<thead>
<tr>
<th>Misc/Other</th>
<th>Miscellaneous Other</th>
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<tbody>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>RRDOC</td>
<td>Request for Recertification Documents</td>
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<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SFHA</td>
<td>Special Flood Hazard Area</td>
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<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>SSN</td>
<td>Social Security Number</td>
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<td>Trans</td>
<td>Transportation</td>
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<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
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<td>WP</td>
<td>Workpacket</td>
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</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures:
  - Appeal Processing
  - Continued Rental Assistance
  - Home Repair Assistance
  - Rental Assistance
  - Replacement Assistance

- Resources:
  - Disaster Specific Information
Financial HA and ONA Maximum and Minimum Awards
Effective Date: October 17, 2020

*** ALL processing employees must read this section ***

I. Important Information
   - Purpose
   - Other Items to Note
   - Sequence of Delivery

II. Process
   - General Processing Information
   - Financial Housing Assistance (HA) and Other Needs Assistance (ONA) Maximums and Minimums
   - Exceptions

III. Definitions and Acronyms
   - Definitions
   - Acronyms
I. IMPORTANT INFORMATION

This section describes information that every employee must read.

Purpose:

- The following Standard Operating Procedure (SOP) provides information on the Financial Housing Assistance (HA) and Other Needs Assistance (ONA) Maximum and Minimum Awards. The amount is adjusted for disasters declared on or after October 1 of each year according to the Consumer Price Index for the previous 12 months.

Other Items to Note:

- A minimum HA/ONA award threshold of $50.00 was established for all disasters declared on or after July 10, 2005.
  - All applicants who have sustained disaster-caused habitability repairs or necessary expenses/serious needs with a HA/ONA total of less than $50.00 are ineligible for assistance.

<table>
<thead>
<tr>
<th>IHP Assistance Maximums</th>
<th>Type of Assistance</th>
<th>Maximum</th>
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<tbody>
<tr>
<td>Financial HA Maximum</td>
<td>Home Repair Assistance</td>
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<td>Home Replacement Assistance</td>
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<td>Personal Property Assistance</td>
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<td></td>
<td>Transportation Assistance</td>
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<td>Moving and Storage Assistance</td>
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<td>Medical/Dental Assistance</td>
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<td>Funeral Assistance</td>
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<td>Child Care Assistance</td>
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<td>Assistance for Miscellaneous Items</td>
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<td>Critical Needs Assistance</td>
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<td>Clean and Removal Assistance</td>
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<td>Group Flood Insurance Policy</td>
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<td>Financial ONA Maximum</td>
<td>Lodging Expense Reimbursement</td>
<td>Adjusted annually by CPI</td>
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<td>Rental Assistance</td>
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<td>Continued Rental Assistance</td>
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<td></td>
<td>Home Repair Assistance accessibility items</td>
<td>Award amount based on receipts, Fair Market Rent rates, or line item amounts established by FEMA</td>
</tr>
<tr>
<td></td>
<td>Personal Property accessibility items</td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Financial HA/ONA Maximums description
Financial HA and ONA Maximum and Minimum Awards
Effective Date: October 17, 2020

- Temporary Housing Assistance - Financial assistance for temporary housing expenses is not limited to a maximum award amount. This includes Lodging Expense Reimbursement (LER), Rental Assistance, and Continued Rental Assistance.
  
  o FEMA may provide Rental Assistance, including initial and continued assistance awards, up to the 18-month period of assistance, plus one additional month when utilized for a security deposit. When the financial period of assistance is extended, the number of eligible months of Rental Assistance will also be extended.

- Accessibility-Related Losses - Disaster-caused losses to accessibility-related real and personal property for applicants with a disability or other access and functional need are not subject to a financial assistance maximum award limitation. This applies to accessibility items currently awarded under Home Repair Assistance and Personal Property.
  
  o U.S. Small Business Administration disaster loan referral limitations still apply.

Sequence of Delivery

- Housing Assistance (HA)
  
  o Temporary Housing Assistance, if eligible; AND
  
  o Repair or Replacement Assistance.

- Other Needs Assistance (ONA)
  
  o Funeral Assistance, if there is a pending funeral review;
Financial HA and ONA Maximum and Minimum Awards
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- All other categories, if funds are available under their respective maximum amount of assistance.
II. PROCESS

A. General Processing Information

1. In all disasters, if an inspection is issued, cases that DO NOT meet the HA/ONA award threshold (less than $50.00) as a TOTAL will be stopped in the Special Handling queue for a National Processing Service Center (NPSC) Review.

a. In FEMA Option disasters (in Special Handling or any other queue):

b. In Joint Option disasters, for applicants with pending (PND) state, territorial or tribal government ONA awards (in Special Handling or any other queue):

c. There is NO minimum award amount for supplemental payments in any category.

B. IHP Award Maximums and Minimums
### Financial HA and ONA Maximum and Minimum Awards

**Effective Date:** October 17, 2020

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Disaster Number</th>
<th>Financial Housing Assistance (HA) Maximum</th>
<th>Financial Other Needs Assistance (ONA) Maximum</th>
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<td>36,000.00</td>
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<td>35,500.00</td>
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<td>4413 - 4454</td>
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</table>

**NOTE:** Disasters declared prior to DR-4326-Michigan observed one IHP Maximum.

### C. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, DSOPs or other posted information:

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III. ACRONYMS

Definitions

Financial Housing Assistance Maximum: Financial assistance for Home Repair and Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Acronyms

HA
Housing Assistance

IHP
Individuals and Households Program

HA-IID
Ineligible - Home is Safe to Occupy

NPSC
National Processing Service Center

ONA
Other Needs Assistance

ONA-IID
Minimal or NO (category) Needs Required

POC
Point of Contact
I. OVERVIEW

This section describes information that every employee **must** read *before addressing* questions related to flood zones and protected areas.

Purpose

- This document outlines the eligibility of applicants who request assistance from the Individuals and Households Program with damage and expenses in a flood zone or Otherwise Protected Areas (OPA). Eligibility for IHP assistance in flood related events is defined by the location of the address and the information from the FEMA Flood Insurance Rate Map (FIRM), while observing the requirements of the National Flood Insurance Reform Act (NFIRA).

Who May Get Assistance?

- Eligible individuals or households who sustained damage due to flood, have applied for assistance from the Individuals and Households Program (IHP), and are in compliance with the National Flood Insurance Reform Act (NFIRA).

Limited Eligibility

- An eligible applicant whose pre-disaster primary residence is located within a Coastal Barrier Resource System (CBRS) Unit may NOT be considered for Home Repair Assistance, Home Replacement Assistance, Permanent Housing Construction (PHC), Personal Property Assistance, Transportation Assistance, or Moving and Storage Assistance. An eligible applicant may ONLY be considered for Rental Assistance, Lodging Expense Reimbursement, and the following types of ONA:
  - Funeral Assistance;
  - Medical Assistance;
  - Dental Assistance;
  - Child Care Assistance;
  - Critical Needs Assistance (CNA) when approved for the disaster;
  - Clean and Removal Assistance (CRA) when approved for the disaster; AND
  - Miscellaneous Other Items.

NOTE: Households located within an Otherwise Protected Area (OPA) are eligible for all types of IHP Assistance.
Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

- This includes Generators required to power life-sustaining medical equipment.

Otherwise Protected Areas (OPA): Eligible applicants residing within an OPA may be considered for all categories of IHP Assistance.

- Applicants residing within a CBRS OPA that is considered a Special Flood Hazard Area (SFHA) can be eligible for a Group Flood Insurance Policy (GFIP) if:
  - They possess a valid building permit for the residence issued before November 16, 1991;
  - The residence was built (finished) NO later than November 16, 1991; AND
  - The residence was NOT substantially improved or damaged on or after November 16, 1991.

- Refer to the GFIP Eligibility SOP for additional details.

Non-Compliant (NCOMP): Applicants who fail to obtain and maintain flood insurance may be eligible for the following categories of assistance:

- Temporary Housing Assistance;

- Real Property (RP) and Personal Property (PP) items damaged by a cause of damage (COD) other than flood, including Uninsurable items such as water wells and septic systems;

- ONA:
  - Medical Assistance, Dental Assistance, Funeral Assistance, Transportation, Miscellaneous Other Items, Child Care Assistance, and CNA.
  - Moving expenses: NCOMP applicants are eligible for moving expenses in excess of $1,000 and all storage fees if all other criteria are met. Refer to Section B.1 below.

NOTE: Applicants who DO NOT obtain and maintain flood insurance are ineligible for IHP assistance for flood-damaged items in future disasters. This applies to RP and PP that is, or will be, in a designated Special Flood Hazard Area (SFHA) and can be insured under the National Flood Insurance Program (NFIP).
FEMA

Flood Zones and Other Protected Areas
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- Sanctioned Communities (SC): A community that has NOT adopted ordinances to comply with the NFIP requirements. Applicants in Sanctioned Communities may only be eligible for:
  - Temporary Housing Assistance;
  - RP and PP items NOT damaged by flood; AND
  - ONA: Medical Assistance, Dental Assistance, Funeral Assistance, Transportation, Miscellaneous Other Items, Child Care Assistance, CNA, and Moving and Storage Assistance.

Documentation and Verification Needed:

- Applicants with flood-insured losses are required to submit a flood insurance denial or settlement letter from their flood insurance provider before FEMA can determine eligibility with flood insurable losses.

- Applicants who have received a Letter of Map Amendment (LOMA) can send a copy of the letter to FEMA to request an updated review of the flood zone designation or removal of the address from the NFIRA Database. A LOMA Application can be downloaded from the FEMA website.

- Applicants can use an elevation certificate to initiate the LOMA process and appeal to the NFIP in an attempt to have the flood insurance requirement removed from the address. An elevation certificate is used when the dwelling has been elevated from its foundation to help prevent contact with flood water.

Other Items to Note:

- Applicants who report flood damage to RP or PP during Registration Intake are always issued for inspection. These applicants will NOT be required to submit a flood insurance denial or settlement letter before being inspected.

- A flood insurance requirement is set at the time of the first Home Repair Assistance (EHRZ), Home Replacement Assistance (ERPLZ), or Personal Property Assistance (EPPZ) award, when the following conditions apply:
  - FEMA verifies flood as the COD;
  - FEMA Verified Losses (FVL) are determined as Not Insured or Insured;
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- NO flood insurance coverage on the dwelling at the time of the disaster;
- Damaged Dwelling Address (DDA) is located in flood zone A, V, or W;
- The DDA is NOT in a SC;
- The applicant, a homeowner, renter, or a former homeowner did NOT previously receive IHP financial assistance with flood requirement for the DDA or returned previous assistance for flood insurable losses within 30 days of the award determination letter date.

Flood insurance coverage requirement after receiving IHP Assistance:

- Applicants with a flood insurance requirement must obtain and maintain a flood insurance policy of equal or greater value than the award received from the IHP for the specific category of assistance:
  - Applicants agree to obtain and maintain flood insurance coverage on the Permanent Housing Construction (PHC) home, for at least the value of the PHC residence:
    - If the home is located in an SFHA; AND
    - The applicant incurred damage to their pre-disaster residence as a result of flood.

The duration of the flood insurance requirement is different for owners and renters:

- Owners: Flood insurance coverage must be maintained at the address for as long as the address exists. If the home is sold or otherwise becomes owned by someone else, the new owner is required to purchase and maintain flood insurance.
  - If a property is later remapped and no longer determined to be in a designated SFHA, the flood insurance requirement will no longer apply.
- Renters: Flood insurance coverage must be maintained on the contents for as long as the applicant lives at the flood-damaged rental property. The restriction is lifted once the applicant moves from the rental unit. New renters will NOT be required to maintain flood insurance for their PP unless they previously received assistance for insurable flood loss while residing at the same address.

NOTE: If housing unit is placed on the site where a NFIRA requirement was made, the requirement will stand, even if the new unit is a Travel Trailer with non-permanent foundation.

- Renters: Flood insurance coverage must be maintained on the contents for as long as the applicant lives at the flood-damaged rental property. The restriction is lifted once the applicant moves from the rental unit. New renters will NOT be required to maintain flood insurance for their PP unless they previously received assistance for insurable flood loss while residing at the same address.
Flood Zones and Other Protected Areas  
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- NFIRA and the U.S. Small Business Administration (SBA):
  - The IHP observes the flood insurance requirements and compliance status as reported by the SBA.
  - The SBA's flood insurance requirement is for the term of the loan.
  - If an IHP applicant has received a limited or partial loan from the SBA, they will NOT receive a GFIP. Refer to the GFIP Eligibility SOP for details.
  - For applicants that have an existing loan under a previous flood zone determination, the SBA requirement will be in place until that loan is paid off. The SBA will be notified of the flood zone changes to update the requirement in future disasters.
  - An applicant with an existing flood insurance requirement from an SBA loan can be determined NCOMP if the applicant defaults on the loan obligation for non-payment.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing applicants in Flood Zones and Protected Areas.

STOP

Prior to Processing:

- Prior to reviewing or discussing ONA eligibility for applicants living in flood zones and other protected areas, VERIFY the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government (STT) is authorized to process and discuss ONA eligibility, refer to Section III.D: Joint Option Disaster Information.
  - Helpline Staff: refer to the Helpline NPSC Caller Services Reference Guide for additional information.

- For ONA questions in a Joint Option disaster, provide the applicant with the STT ONA Helpline number, is listed on the NEMIS Disaster Information (DR Info) button or the Web NEMIS Disaster Info (F8) link.

- If the applicant reported, or the inspection recorded damage due to flood, ENSURE a flood mapping review was performed before determining eligibility.

- Applicants with a NFIRA requirement are considered compliant if, at the time of the disaster, they have an active flood insurance policy for at least the amount of the Disaster Assistance grant for which the requirement was placed. This grant amount can be found by searching the NFIRA Database and includes any EHRZ, ERPLZ, or EPPZ payments made to the applicant.

- The NFIP Database provides details about an individual’s flood insurance policy, i.e. the policy effective date, expiration date, and coverage limits.
Flood Zones and Other Protected Areas
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- The information located within the NFIP Database must NOT be used to process eligible assistance without verbal or written confirmation with the insurance company.

- For Owners, GFIP includes coverage for both RP and PP. The policy will first pay the structural settlement and if funds are available, any contents coverage remaining. The maximum coverage amount is equal to the HA and ONA Financial Maximum grant amounts provided by FEMA. Refer to the GFIP Eligibility SOP for additional information.

- Only flood mapping staff can update the CBRA and OPA fields in NEMIS.

- Applicants living in a CBRS are NOT eligible for:
  - Home Repair Assistance, Home Replacement Assistance, or PHC;
    - All residence types including boats.
  - Personal Property Assistance;
  - Transportation Assistance; OR
  - Moving and Storage Assistance.

- Applicants can appeal for assistance with these categories, please refer to Section E: Appeals.

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Home Repair Assistance or Home Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
FEMA

Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

- DO NOT hold/deduct funds when processing ADA item awards.
- DO NOT delay processing other eligible funds to await a Funeral Assistance decision.
- Personal Property Assistance; AND
- All other categories, if funds are available under their respective maximum amount of assistance.
III. PROCESS

A. Eligibility Verifications

The following verifications must take place when the recorded COD is flood:

1. NFIRA Compliance Review

<table>
<thead>
<tr>
<th>SEARCH by:</th>
<th>CLICK Submit and Then:</th>
<th>If Unsuccessful:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

**NOTE:** The search may result in both upper and lower case entries. Upper case entries are listed before lower case entries. Always SCROLL down through the results.

Table 1: Data Search Queries

**Back to Top**
Flood Zones and Other Protected Areas
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i. If the applicant received IHP assistance for the damaged dwelling in a previous disaster, and the funds were returned, the applicant DOES NOT have a flood insurance requirement. Refer to Examples and FAQs for additional details.
Flood Zones and Other Protected Areas  
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3. Verification of NFIRA compliance and flood insurance coverage:

   a. Applicants are eligible for assistance during a 30-day grace period immediately following the date the insurance requirement was established.

      i. When a flood policy is purchased, the applicant will have a 30-day waiting period before the insurance becomes effective. The applicant will NOT have insurance during this time period.

   b. Although the insurance policy becomes effective after 30 days of purchase, if another disaster occurs during the flood insurance 30-day waiting period, the applicant is considered compliant and eligible for IHP assistance because they purchased a policy within the 30 days of the flood insurance requirement date.

   c. Refer to Examples and FAQs for additional details.

B. Processing Eligible Assistance

1. Applicants who are NCMP or live in Sanctioned Communities.

   a. If all standard eligibility criteria are met, applicants are eligible for:

      i. RP and PP items NOT damaged by flood;

      ii. Temporary Housing Assistance;

      iii. Medical Assistance, Dental Assistance, Funeral Assistance, Miscellaneous Other Items for life sustaining medical equipment, Moving and Storage expenses over $1,000, Child Care Assistance, CNA and Transportation Assistance; AND

      iv. Uninsurable items such as water wells and septic systems:

         1. Applicants with only Uninsurable items recorded during the inspection will NOT require flood mapping prior to making an eligible payment for assistance.

            a. This is only when the line items listed under the RP tab are recorded as Uninsurable and there are NO other PP items damaged by flood.
2. Applicants Residing within CBRS.

   a. If the standard eligibility criteria are met for the type of assistance, **PROCESS**
      eligibility for:

      i. Rental Assistance;

      ii. Lodging Expense Reimbursement;

      iii. Funeral Assistance;

      iv. Medical Assistance;

      v. Dental Assistance;

      vi. Child Care Assistance; AND

      vii. Miscellaneous Other Items.

   b. **DO NOT** process eligibility payments for categories of Home Repair Assistance,
      Home Replacement Assistance, PHC, Personal Property Assistance,
      Transportation Assistance, or Moving and Storage Assistance.

C. Processing Ineligible Decisions

   1. Ineligible Assistance for Applicants in a Sanctioned Community.
2. Applicant is Non-Compliant: Did NOT buy or maintain flood insurance after a previous home repair or PP award with flood requirement.

3. Applicants Residing within CBRS.

4. Sanctioned Community: Special Considerations
D. Joint Option Disaster Information (ONA Only)

1. If Processing a Joint Option Disaster:
   a. ONA categories are only processed by the STT.
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a Workpacket (WP) to a FEMA processing queue:

E. Appeals

1. Home Repair Assistance and Personal Property Assistance for Applicants in a Sanctioned Community:
   a. Applicants may be considered eligible for flood damaged insured or Not Insured Home Repair or PP line items if the SC enters the NFIP during the six-month period following the disaster declaration.
Flood Zones and Other Protected Areas
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i. This information may be provided to the Systems Administration (SA) team by the Region, Hazard Mitigation, Flood Mapping, or from other sources.

2. Appeals to request the removal of the damaged address from the NFIRA Database.

a. Applicants can appeal the flood insurance requirement status by submitting a LOMA or evidence of updated flood maps demonstrating the home is NO longer within an SFHA.

c. A new flood mapping will confirm the applicability of the flood insurance requirement.

d. The applicant will receive a letter notifying them about the change in the flood insurance requirement.

F. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedures, or other posted information:
Flood Zones and Other Protected Areas
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IV. EXAMPLES AND FAQs

The following section describe common processing scenarios.

Example 1: Eligibility in a Flood Zone

1. An applicant registered for assistance stating that his home, PP, and vehicle were damaged by flooding. He also stated that the Child Care center where his children attended was destroyed and they were now in a more expensive center. He reported that he had a standard homeowner’s policy with NO riders. The applicant has NO plans to relocate permanently outside of the CBRS. What assistance could FEMA provide the applicant?

   a. The inspection report returned with:

   ![Table 2: Determining Eligibility in CBRS](image)
Example 2: NFIRA Compliance and Eligibility for Insured Applicants.

Frequently Asked Questions:
Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

1. What are the available eligibility codes for applicants with RP or PP damage and flood insurance?

<table>
<thead>
<tr>
<th>Initial decision</th>
<th>Second decision</th>
<th>Appeal</th>
</tr>
</thead>
<tbody>
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</table>

2. Can the applicant return the award to avoid the flood insurance requirement?

b. Once the funds are logged as returned in NEMIS, a WP is created into the FEMA Supervisor Review Reissue subqueue. Staff assigned to this queue will:
3. How to determine if the NFIRA compliance information in NEMIS is correct?
   
a. NFIRA information in NEMIS will be accurate if the DDA is recorded the same in NEMIS as in the NFIRA Database.

   b. The NFIRA information in NEMIS may be inaccurate after post-registration changes or updates to the DDA. This is NOT always reflective of a prior disaster requirement placed on the address. It may be the result of a subsequent automation for NFIRA compliance verification.

4. What are the available eligibility codes when processing applicants in CBRS?
   
a. **USE** the following table to determine the eligibility codes for applicants living in a CBRS.
Table 5: Assistance Type and Eligibility Code Chart

5. How flood insurance requirement affects IHP eligibility?
Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

Figure 1: Relationship between IHP Assistance and Flood Insurance

6. What are the eligibility criteria for applicants living in Sanctioned Communities?

   a. Table legend:

   ii. Applicants are still eligible to receive IHP assistance for non-flood insurable items, which includes temporary housing and non-SBA-dependent categories of assistance, i.e. Medical Assistance, Child Care Assistance, Dental Assistance, Funeral Assistance, and Miscellaneous items.

   iii. All other forms of Individual Assistance; i.e. Crisis Counseling, Disaster Unemployment Assistance, Disaster Legal Services, and Disaster Case Management are available to the eligible applicants regardless of flood insurance requirement.
Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

<table>
<thead>
<tr>
<th>Sanctioned Status</th>
<th>Owner, Renter, OR Both</th>
<th>SFHA A, V OR W</th>
<th>Cause of Damage</th>
<th>Category of Assistance Requested</th>
<th>Insured Not Insured, or Uninsurable Items</th>
<th>Assistance Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
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</table>

Back to Top
FEMA

Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

Table 6: Sanctioned Community Processing Scenarios

<table>
<thead>
<tr>
<th>Sanctioned Status</th>
<th>Owner, Renter, OR Both</th>
<th>SFHA A, V OR W</th>
<th>Cause of Damage</th>
<th>Category of Assistance Requested</th>
<th>Insured, Not Insured, or Uninsurable Items</th>
<th>Assistance Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
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<td>Yes</td>
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<td>Yes</td>
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</tbody>
</table>

Table 6: Sanctioned Community Processing Scenarios
V. DEFINITIONS AND ACRONYMS

Definitions

CBRA: The Coastal Barrier Resources Act (CBRA) of 1982 and later amendments, removed the Federal government from financial involvement associated with building and development in undeveloped portions of designated coastal barriers (including the Great Lakes). These areas were mapped and designated as Coastal Barrier Resources System (CBRS) units or "otherwise" protected areas. The Act banned the sale of NFIP flood insurance for structures built or substantially improved on or after a specified date. For the initial CBRA designation, this date is October 1, 1983. For all subsequent designations, this date is the date the CBRA zone was identified.

Financial Housing Assistance Maximum: Financial assistance for Home Repair Assistance and Home Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for ONA Personal Property Assistance, Transportation Assistance, Moving and Storage Assistance, Medical Assistance, Dental Assistance, Funeral Assistance, Child Care Assistance, and Miscellaneous Other Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Flood Insurance Grace Period: The 30-day grace period is the time limit to purchase a flood insurance policy. Applicants with existing insurance policies have 30 days from the expiration date of the policy to renew the insurance contract.

Flood Insurance Rate Map (FIRM): The official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

Flood Insurance Waiting Period: The period for a new flood insurance policy to take effect, usually 30 days from the date of purchase.

Flood Zone: SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

Flood Zone A: Areas subject to inundation by the one-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analyses have NOT been performed, NO Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Flood Zone V: Areas along coasts subject to inundation by the one-percent-annual-chance flood event with additional hazards associated with storm-induced waves. Because detailed
Flood Zones and Other Protected Areas
Effective Date: May 27, 2021

hydraulic analyses have NOT been performed. NO Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Flood Zone W:** FLZDN code “W” identifies damaged dwellings located in a regulatory floodway, zone AE as shown on the Flood Insurance Rate Maps (FIRM) and Digital Flood Insurance Rate Maps (DFIRM). A “Regulatory Floodway” means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Letter of Map Amendment (LOMA):** Is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map. A LOMA establishes a property’s location in relation to the Special Flood Hazard Area (SFHA). LOMAs are usually issued because a property has been inadvertently mapped as being in the floodplain but is actually on natural high ground above the base flood elevation.

**Otherwise Protected Areas:** OPAs are undeveloped coastal areas established under Federal or state, local, territorial, or tribal government (SLTT) law; or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, for natural resource conservation purposes.

**Sanctioned Community:** Sanctioned Community means a community in which FEMA has identified SFHAs on a Flood Insurance Rate Map (FIRM) and the community has failed to join the NFIP within one year of the FIRM being published.

---

**Acronyms**

- CBRA: Coastal Barrier Resource Act
- CBRS: Coastal Barrier Resource System
- COD: Cause of Damage
- DDA: Damaged Dwelling Address
- DR: Disaster
- EHR: Eligible Home Repair
- EPPZ: Eligible PP with Flood Insurance Requirement
- ERPLZ: Eligible Replacement Assistance with Flood Insurance Requirement
- FIRM: Flood Insurance Rate Map
Flood Zones and Other Protected Areas  
Effective Date: May 27, 2021

FIT  Failed Income Test  
FVL  FEMA Verified Loss  
GFIP  Group Flood Insurance Policy  
HA  Housing Assistance  
HRR  Habitability Repairs Required  
ICBRA  Ineligible Damaged Dwelling located in CBRA or OPA  
IHP  Individuals and Households Program  
INF I  Ineligible Flood Insurance  
INI  Insured Ineligible  
INS  Insured - Auto determined  
INSFI  Ineligible Flood Insurance - Auto determined  
ISC  Ineligible Sanctioned Community  
LOMA  Letter of Map Amendment  
NCOMP  Non-Compliant  
NFIP  National Flood Insurance Program  
NFIRA  National Flood Insurance Reform Act  
ONA  Other Needs Assistance  
OPA  Otherwise Protected Areas  
PHC  Permanent Housing Construction  
POC  Point of Contact  
PP  Personal Property  
SBA  Small Business Administration  
SC  Sanctioned Community
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SFHA</td>
<td>Special Flood Hazard Area</td>
</tr>
<tr>
<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
</tr>
<tr>
<td>SSN</td>
<td>Social Security Number</td>
</tr>
<tr>
<td>STT</td>
<td>State, territorial, or tribal government</td>
</tr>
<tr>
<td>THU</td>
<td>Temporary Housing Unit</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Continued Temporary Housing Assistance
  - Funeral Assistance
  - GFIP Eligibility
  - Insurance Processing for HA and Personal Property
  - Moving and Storage
  - Rental Assistance
  - Return – Reissue of IHP Financial Assistance
  - Special Handling Queries

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - LOMA Application
  - NFIP Database
  - NFIRA Database
FRAUD REVIEW STANDARD OPERATING PROCEDURES

NOTE: Because of the Privacy Act, DO NOT release any Personally Identifiable Information (PII) or details directly related to the registration to anyone who has NOT completed the verification process. REFER to the Helpline NPSC Caller Services Reference Guide for additional information and details about PII.

<table>
<thead>
<tr>
<th>Group</th>
<th>Applicant indicates:</th>
<th>Registration Intake/ Helpline:</th>
<th>Processing Staff:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. No High or Low Risk Codes</td>
<td>1. They DID NOT complete a registration; OR. 2. They are coming up as duplicate either while attempting to register on their own or during a call.</td>
<td></td>
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<tr>
<td>a. Possible Fraud – Incoming call.</td>
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NOTE: Staff NOT trained for Helpline need to use warm transfer procedures and transfer the call to a Helpline representative.
<table>
<thead>
<tr>
<th>Group</th>
<th>Applicant indicates:</th>
<th>Registration Intake/Helpline:</th>
<th>Processing Staff:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>ADVISE the applicant someone from FEMA will be contacting them soon.</strong></td>
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<tr>
<td>Group</td>
<td>Applicant indicates:</td>
<td>Registration Intake/Helpline:</td>
<td>Processing Staff:</td>
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</table>
**Group** | **Applicant indicates:** | **Registration Intake/Helpline:** | **Processing Staff:**
--- | --- | --- | ---

1. They did *NOT* previously register but wish to do so and the disaster is open.
Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021

<table>
<thead>
<tr>
<th>Group</th>
<th>Applicant indicates:</th>
<th>Registration</th>
<th>Intake/ Helpline</th>
<th>Processing Staff</th>
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<tr>
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<td>1. They DID NOT previously register but wish to do so and the disaster is closed.</td>
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<td>2. They DID NOT previously register and DO NOT wish to register.</td>
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### Fraud Review Standard Operating Procedures

**Effective Date:** October 13, 2021

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<th>Registration Intake/ Helpline:</th>
<th>Processing Staff:</th>
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<td>FEMA</td>
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</table>

1. They did register, have NOT received an inspection, and require assistance with any category.
Group | Applicant indicates | Registration Intake/Helpline | Processing Staff |
--- | --- | --- | ---

Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021
<table>
<thead>
<tr>
<th>Group</th>
<th>Applicant indicates:</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>They did <strong>register</strong>, have <strong>NOT</strong> received an inspection, and <strong>DO NOT</strong> have any needs for any category.</td>
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<tr>
<td></td>
<td>They <strong>DID NOT</strong> register, have <strong>NOT</strong> received an inspection, want to complete a registration, and the disaster is open.</td>
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<tr>
<td>Group</td>
<td>Applicant Indicates</td>
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**Fraud Review Standard Operating Procedures**

Effective Date: October 13, 2021

[Image of FEMA document]
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<tr>
<th>Group</th>
<th>Applicant indicates:</th>
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<tbody>
<tr>
<td></td>
<td>1. They DID NOT register, have NOT received an inspection, want to complete a registration, and the disaster is closed.</td>
</tr>
<tr>
<td></td>
<td>2. The applicant DID NOT register, have NOT received an inspection, and DO NOT want to complete a registration.</td>
</tr>
</tbody>
</table>
G.roup Applicant indicates:

1. During inspection the applicant completed the registration in question.

1. During inspection they did NOT previously register but wish to do so...
<table>
<thead>
<tr>
<th>Group</th>
<th>Applicant indicates:</th>
<th>Registration Intake/Helpline:</th>
<th>Processing Staff:</th>
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<tr>
<td></td>
<td>During inspection they DID NOT previously register and DO NOT wish to register.</td>
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Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021
FEMA

Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021

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<tr>
<th>Group</th>
<th>Applicant Indicates</th>
<th>Registration Intake/Helpline</th>
<th>Processing Staff</th>
</tr>
</thead>
</table>

**Other Items to Note:**

- **DO NOT** share the registration status codes or reasons with the caller.

**Registration Status Codes Key:**

<table>
<thead>
<tr>
<th>Registration Status Codes</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>DR 13333</td>
<td></td>
</tr>
</tbody>
</table>
Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021

- NO modification to the original EFT is allowed.
If the caller and/or staff has knowledge of fraud, waste, abuse, or allegations of mismanagement involving disaster relief operations, report this information to FEMA or DHS:

- **FEMA Fraud Branch:**
  - Email: StopFemaFraud@fema.dhs.gov
  - Fax: (202) 212-4926
  - Write:
    FEMA Fraud and Internal Investigation Division
    400 C Street SW
    Mail Stop 3005
    Washington, DC 20472-3005

- **DHS OIG:**
  - Online through their [allegation form](Recommended)
  - Call: (800) 323-8603
  - Fax: (202) 254-4297
  - Write:
    DHS Office of Inspector General / MAIL STOP 0305
    Attn: Office of Investigations – Hotline
    245 Murray Lane SW
    Washington, DC 20528-0305
Fraud Review Standard Operating Procedures
Effective Date: October 13, 2021

- When making the report convey as much information (who, what, where, when, why, and how) as possible. You may request confidentiality or register your complaint(s) anonymously.
# Identity Verification

**Effective Date:** August 24, 2021

## I. Overview

- Purpose
- Documentation or Verification Needed
- Other Items to Note

***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***

## II. Important Information

- Prior to Processing
- Common Reasons for Identity Verification Fail
- Unacceptable Documents

***ALL processing employees must read this section***

## III. Process

- Verifications Methods
- Acceptable Documentation
- Processing Procedures
- Joint Option Disaster Information (ONA Only)
- Appeals
- Exceptions

## IV. Examples and FAQs

- IDV_FAILED for Name Only
- IRS Documents Submitted for Identity Verification
- Identity Proofing Failed

## V. Definitions and Acronyms

- Definitions
- Acronyms

## VI. Related Guidance

- Links to Related Guidance
I. OVERVIEW

This section describes information that every employee **must** read before addressing Identity Verification.

**Purpose:**

- This Standard Operating Procedure (SOP) describes the **Identity Verification** (IDV) process and the steps to assist an applicant in correcting their identity failure (IDV_FAILED) status or Identity Proofing (IDP) failures (IDProof_Fail_LN, IDProof_Error_LN, IDProof_Pend, or IDProof_Skip).

- Applicants who register with FEMA are required to meet IDV requirements (IDV_PASS) and IDP (IDProof_Pass_LN) in order to be processed for Individuals and Households Program (IHP) assistance.

- During the Registration Intake (RI) process:
  - Each applicant's name and Social Security Number (SSN) are verified for accuracy to ensure the SSN matches with the individual. The **IDV** checkpoints during RI occur:
    - In the Privacy Act screen; AND
    - After entering the applicant's disaster-damaged address.
  - Four questions will be presented to the applicant in order to satisfy an IDP verification. The **IDP** verification checkpoint during RI occurs:
    - After the Correspondence Preferences screen and prior to the **Conclusion** screen.

- **IDV** is a requirement for any type of IHP Assistance to be paid.

- Once the **IDV** checks have been completed, the outcome of the verification is shown in the **Banner** as IDV_PASS or IDV_FAILED.

**Documentation or Verification Needed:**
Identity Verification
Effective Date: August 24, 2021

Acceptable documents include, but are NOT limited to, the following (for details of what is required for each piece of documentation, refer to Section III.B: Acceptable Documentation):

- Documents from the Social Security Administration (SSA), Medicare, or other federal entities, NOT including Internal Revenue Service (IRS) forms or documents;

- Social Security Card, if accompanied by a current state, territorial, or tribal government (STT) or federal ID;

- Current Payroll Check stub;

- United States Military ID;

- Documents showing proof of name change, e.g. a marriage/civil union/domestic partnership certificate or court ordered name change;

- United States Passport Booklet or Card; OR

Other Items to Note:

- For DR-4607-MI and forward, applicants that failed identity and/or occupancy verification during registration will NOT be required to submit identity and/or occupancy documents prior to receiving an initial inspection.

  - If identity CANNOT be verified during the initial inspection, the applicant will need to submit the required documentation to FEMA. Refer to Section III.B: Acceptable Documentation for additional information.

- Individuals will NOT be able to create an online account to view their file if their status is IDV_FAILED, IDProof_Fail_LN, IDProof_Error_LN, IDProof_Pend, or IDProof_Skip.
IDV is a different requirement than Citizenship Verification. Individuals who are NOT U.S. Citizens, but are either Non-Citizen Nationals or Qualified Aliens are able to obtain an SSN to legally work in the United States. Refer to the Helpline NPSC Caller Services Reference Guide for additional information.

- An applicant who is NOT a U.S. Citizen, Non-Citizen National, or a Qualified Alien could be IDV_PASS but will NOT be eligible for IHP Assistance.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Identity Verification.

Prior to Processing:

■ Prior to reviewing or discussing Other Needs Assistance (ONA), VERIFY the ONA Option selection.
  
  ◦ FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  
  ◦ In Joint Option disasters, only the STT is authorized to process and discuss ONA eligibility. Refer to Section III.D: Joint Option Disaster Information.
  
  ◦ Helpline Staff: Refer to the Helpline NPSC Caller Services Reference Guide for additional information.
  
    ▪ For ONA questions in Joint Option disasters, PROVIDE the applicant the STT ONA Helpline number which is listed on the Disaster Info (F8) link.

Common Reasons for Identity or Identity Proofing Verification Failure:

■ An IDV_FAILED can be caused by any of the following conditions:
  
  ◦ The applicant's name is misspelled, or contains hyphens or punctuations; e.g. Jones-Brown or O'Malley;
  
  ◦ The married name was used while completing a registration, but the name change has NOT yet been recorded by the SSA, or the change to the maiden name was recently made;
  
  ◦ The middle initial is missing;
  
  ◦ The applicant uses another name for doing business; OR
Identity Verification
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- The SSN was entered incorrectly.
  - An IDP failure can be caused by:
    - A lack of or limited data to generate four IDP questions; OR
    - Incorrect responses to IDP questions at the time of registration and/or additional failed attempts at creating an online account.

**NOTE:** Occasionally technical or system issues will result in `IDV_FAILED`. In this situation staff will need to follow procedures listed in this SOP.

**Unacceptable Documents:**
- IRS forms or income tax documentation;
- Notarized statements or affidavits from applicants or any third parties; OR
- Applications for marriage license or assistance from a Federal entity; e.g. Medicare.
III. PROCESS

A. Verification Methods

1. If an applicant CANNOT pass the IDV check during the registration process, an automated IIDV decision will be added to the file and the corresponding notification letter will be sent. Applicants will be required to submit an appeal letter with supporting documents for review.

ID Proofing Status Codes

Table 1: Identity Proofing Status Codes
Identity Verification

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Table 2: IDV Status Codes

Setting Verifications

1. When an applicant submits an appeal letter with approved documentation supporting IDV or IDP verification, staff will access the Info Control screen:
2. In certain instances, external databases; e.g. NEMIS public records verification, may be used by staff to confirm identity. When this occurs staff will:

B. Acceptable Documentation

Only certain documents will be considered acceptable for overturning an IIDV status due to IDV_FAILED and/or IDP failure. Submitted documents will be reviewed for possible correction of name or SSN. Acceptable documents include, but are NOT limited to the following:

1. Documents from the SSA, or other Federal entity, containing full or last four digits of SSN:
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1. Medicare/Medicaid cards. are acceptable as long as they are NOT expired. The card must include the full or last four digits of the SSN, and it may include a letter code such as A at the end;

b. This DOES NOT include income tax documentation or IRS forms.

c. Copies of Numident reports issued prior to 2015 are viewed as acceptable documents from the SSA.

2. Social Security card:

a. Social Security card is acceptable if accompanied by Federal or state-issued identification (current, with or without any portion of the SSN).

3. Employer’s payroll document or check stub:

a. The document must be current; AND

b. Contain the full or last four digits of the SSN.

4. Military identification (ID):

a. Acceptable with or without any portion of the SSN.

5. Documents showing proof of name change, acceptable with or without any portion of the SSN:

a. Name change court order;

b. Marriage, civil union, or domestic partnership certificate;

c. Divorce or annulment decree;

d. Certificate of citizenship or naturalization;

e. United States (U.S.) Tribal government document;

f. U.S. amended/corrected birth certificate; AND

g. If the applicant still fails IDV using their previous name, the applicant will be required to submit one of the other forms of acceptable IDV documents.
6. United States passport booklet or card:
   a. Acceptable with or without any portion of the SSN.

7. On a case-by-case basis, FEMA may allow applicants residing in U.S. territories to submit specific IDV documents, e.g. Voter Registration Cards, etc.
   a. All US territories; e.g. Guam, American Samoa, Puerto Rico, the Northern Mariana Islands, and the U.S. Virgin Islands, may have Disaster Specific Operating Procedures to address IDV requirements specific for that region.
   b. In Puerto Rico, the photo Voter's Registration Card may be used to verify identity when the applicants fails for NAME ONLY.

C. Processing Procedures:

1. If there is NOT a previous IDV decision and the documents available in the file fully prove identity:

D. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are only processed by the STT.
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:
E. Appeals

1. If applicant sent an appeal letter with documents showing proof of name change in an attempt to address the IDV_FAILED, with or without any portion of the SSN:
2. If the applicant is a minor child with an undocumented parent or legal guardian as the co-registrant:
   
   a. The review procedure for these cases is the same as for an adult, except that the documents need to have the child's name and SSN instead of the parent's or legal guardian's. An appeal letter also must be submitted.
b. In addition to acceptable documents in Section III.B. Acceptable Documentation, the submission of the child’s social security card with a U.S. birth certificate is acceptable verification for minor children with an IDV_FAILED.

3. If the case remains IDV_FAILED:

F. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedures or other posted information:
IV. EXAMPLES AND FAQs

Scenario 1: IDV_FAILED for Name Only:

Scenario 2: IRS Documents Submitted for Identity Verification:

Scenario 3: Identity Proofing Failed
V. DEFINITIONS AND ACRONYMS

Definitions

Identity Verified: Applicant will be **IDV_PASS** if their name, date of birth, and SSN match with the information recorded by the SSA or if the applicant submits acceptable documents to verify their identity.

Identity Proofing Verified: Applicant will be **IDProof_Pass** if they submit acceptable documents to verify their identity.

Numident Report: Is a query display of the information taken from an individual's application for an original SSN card and subsequent applications for replacement SSN cards. A full record of all changes to the information (such as change of name) is also maintained. The document will provide the information of the person attached to the specific SSN.

Signature: A valid signature may be evidenced by any mark made by pen or pencil denoting the signer's name or mark; a mark or name created and adopted through a software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an "I accept" button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Meaning</th>
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<tr>
<td>A-IIDV</td>
<td>Appeal Ineligible Failed Identity Verification</td>
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<tr>
<td>DR</td>
<td>Disaster</td>
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<td>Disaster Recovery Center</td>
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<td>IDProof</td>
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</table>
IHP     Individuals and Households Program
IIDV    Ineligible Failed Identity Verification
IRS     Internal Revenue Service
JADE    Java Auto-Determination Engine
JFO     Joint Field Office
NEMIS   National Emergency Management Information System
ONA     Other Needs Assistance
RI      Registration Intake
SOP     Standard Operating Procedures
SSA     Social Security Administration
SSN     Social Security Number
STT     State, territorial or tribal government
WP      Workpacket
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Inspection Requests and Comparisons

- Resources
  - Helpline NPSC Caller Services Reference Guide
FEMA

Inspection Requests and Comparisons
Effective Date: September 22, 2021

INSPECTION REQUESTS AND COMPARISONS

I. Overview
- Purpose
- Other Items to Note

II. Important Information
- This can be referenced by all staff (JFO, DRC, DSA, Helpline)
- ALL processing employees must read this section

III. Process
- Prior to Processing
- Eligibility Verifications
- Information Requests
- Processing Eligible Assistance
- Processing Ineligible Decisions
- Joint Option Disaster Information (ONA Only)
- Appeals
- Exceptions

IV. Examples and FAQs
- Initial Inspection
- Appeal Inspection
- FEMA Correction Inspection
- Scenario 1: FVL Increased - No Previous Award
- Scenario 2: FVL Increased - Previous Award Same Category
- Scenario 3: FVL Increased - Insured Applicant with Previous Award Same Category
- Scenario 4: FVL Remained Same
- Scenario 5: FVL Decreased - Previous Award Same Category
- Scenario 6: FVL Increased - FEMA Review with Duplicated Line Items
- Scenario 7: FVL Increased - FEMA Review with Non-Duplicated Line Items
- Scenario 8: FVL Increased - COD Changed
- Scenario 9: FVL Decreased – Multiple CODs Recorded in Both Inspections
- Scenario 10: FVL Decreased – New COD Recorded in Second Inspection

V. Definitions and Acronyms
- Definitions
- Acronyms

VI. Related Guidance
- Links to related guidance

VII. Appendix
- Real Property (RP) Eligibility Calculator
- Personal Property (PP) Eligibility Calculator
I. OVERVIEW

This section describes information that every employee must read before addressing Inspection Requests and Comparisons.

Purpose:

- This document addresses procedures related to performing inspection requests and inspection result comparisons.

Other Items to Note:

- For all disasters prior to and including DR-4606-LA, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA prior to receiving an initial inspection.

- For all disasters prior to and including DR-4606-LA, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA prior to receiving an initial inspection.

- For DR-4607-MI and forward, applicants that failed identity, occupancy, and/or ownership verification post-registration will NOT be required to submit identity, occupancy, and/or ownership documents prior to receiving an initial inspection.

- For DR-4609-TN and forward, applicants that self-report at Registration Intake (RI) that they have minimal damages but can remain in their home will be automatically issued for inspection as long as they meet all other criteria for receiving an inspection.
  - If the inspector CANNOT verify identity, occupancy, and/or ownership during the initial inspection, the applicant must still submit the applicable documentation directly to FEMA.
  - The applicant, co-applicant, or an authorized third party (18 years or older) must be present for an inspection. Refer to the Third Party Inspections section for additional information.

- Information recorded by the inspectors is the basis for most of the assistance approved for applicants. Inspections are used to verify losses or damage caused by the disaster and assist individuals that may be uninsured or underinsured for expenses and serious needs.

- Applicants who live in a Coastal Barrier Resource System (CBRS), a Sanctioned Community (SC), or are Non-Compliant (NCOMP) with the National Flood Insurance Requirement Act (NFIRA) can still have an initial inspection regardless of the Cause of Damage (COD). Most are auto-generated, but if the need for a manual inspection...
request arises, **CONTINUE** with normal processing when requesting an initial inspection.

- For processing information regarding CBRS, SC, and NCOMP, refer to the [Flood Zones and Other Protected Areas SOP](#).

- The IA Training and Development section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the [Web NEMIS Initial Assistance Reference Guide](#).

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Back to Top
I. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Inspection Requests and Comparisons.

STOP

Prior to Processing:

- Prior to reviewing or discussing Other Needs Assistance (ONA), VERIFY the ONA Option selection.
  - Staff is authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government (STT) is authorized to process and discuss ONA eligibility. Refer to Section III.E: Joint Option Disaster Information.
  - Helpline Staff: Refer to the Helpline NPSC Caller Services Reference Guide for additional information.

Sequence of Delivery

- Housing Assistance (HA)
  - Temporary Housing Assistance, if eligible; AND
  - Home Repair Assistance or Home Replacement Assistance.
- ONA
  - Funeral Assistance, if there is a pending funeral review;
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Effective Date: September 22, 2021
III. PROCESS

A. Eligibility Verifications

Applicants must meet the eligibility criteria for each type of assistance in order to receive that assistance.

1. Verifications Completed by Inspector

a. The inspector will:

   i. Verify the applicant’s name, address, contact information, proof of ownership, occupancy status, and insurance;

   1. For all disasters prior to and including DR-4606-LA, occupancy and ownership will NOT be verified by the inspector.

   2. DR-4607-MI and forward, applicants that failed identity, occupancy, and/or ownership verification during registration can provide proof of identity and/or occupancy to the inspector.

a. If occupancy and/or ownership CANNOT be verified during the initial inspection, the applicant will generally need to submit the required documentation to FEMA.

   i. Document the pre-disaster residence’s square footage, foundation, and structural type, e.g., one or multiple stories;

   ii. Record the COD, applicable water levels, impacted utilities, and accessibility features;

   iii. Confirm individuals living in the pre-disaster residence and bedrooms occupied;

   iv. Assess the pre-disaster residence’s structure, furniture, and appliances for damages caused by the disaster, as well as undamaged items; AND

   v. Assess any associated medical, dental, transportation, or miscellaneous item expenses.

1. To include Americans with Disabilities Act (ADA) real property (RP) items due to a disaster-cause injury/illness.

2. Manual Eligibility Verifications
a. If an eligibility determination did NOT auto process, FOLLOW the standard eligibility verifications for each category of assistance.

i. Refer to the applicable Processing Procedures Manual (PPM) Standard Operating Procedures (SOPs) for additional information.

B. Information Requests

In addition to the verification requirements listed under Section A: Eligibility Verifications, the applicant is required to submit documents indicating the expense was caused by the disaster and the amount of expenses.

1. Some situations can be resolved by performing a courtesy call to a contractor (three call attempts required). Refer to the Outbound Calls and Third Party Verifications SOP for additional information.

   a. If the call attempt is successful:

   b. If the call attempt is unsuccessful:

C. Processing Eligible Assistance

When issuing an inspection, it is critical to know when to request an inspection, the type of inspection to request, and how to request an inspection.

1. When to Request an Inspection
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a. Inspections for the following categories of assistance are warranted:

b. Inspections for the following categories of assistance should NOT be requested, unless directed otherwise by Disaster Specific Operating Procedures (DSOP).

i. Medical;
ii. Dental;
iii. Funeral; AND
iv. Miscellaneous.

2. Types of Inspections

a. Contractor Requested Correction Inspection (CCOR)
   i. A type of inspection that is requested when the report contains ambiguous or conflicting information, errors, and/or when the inspection was NOT performed.
   ii. This type is initiated only by the contractor.
   iii. DO NOT use this inspection request

b. FEMA Appeal Inspection
   i. Type of inspection request when:
      1. The applicant submits documentation that meets the appeal request requirements;
      2. The request is for damage(s) NOT addressed in a previous inspection;

   a. Example: An applicant claims damage caused by the disaster (with or without a contractor estimate, bill, or receipt) to utilities, real property (RP), PP, or rooms that are NOT listed in previous inspection reports

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3. The request is for an increase in the level of damage for an item(s) recorded in a previous inspection. This type must be accompanied by an estimate, bill, or receipt:
   a. Example: The contractor or technician assessment/statement confirms additional damage caused by the disaster to RP / PP items identified in a previous inspection report as Repair, Replace, or Not Affected.

4. The request is for ADA RP items due to a disaster-caused injury/illness. This type must be accompanied by a medical provider letter, itemized bill/estimate/receipt, and the ADA RP items not covered by insurance. The purpose of the inspection will be to ensure the required real property items can be added to the home and are necessary for accessibility. E.g. A long ramp is not needed for a ground level entrance to a home.
   a. Inspection request for ADA/RP items due to a disaster-caused injury/illness an EMAIL must be sent to the Housing Inspection Services - Task Monitors (HIS). Refer to the Home Repair Assistance SOP for additional processing information.

5. In FEMA Option disasters, ONA appeals will follow the above procedures for the categories of; AND
   a. PP; AND
   b. Transportation, only when combined with other HA or ONA categories;
      i. Appeal inspections should NOT be requested for a Transportation Only registration.

6. Not Caused by the Disaster (NCD).
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a. When an Inspection Report contains a Comment that states NCD, even if the NCD item is NOT specifically identified, a verified estimate/receipt is required in the file before an appeal inspection may be requested.

b. There may be unique circumstances in which a detailed explanation of damage caused by the disaster, NOT listed in the first inspection report or listed as NOT caused by the disaster, would warrant a second inspection.

c. If an applicant submits an estimate/receipt for items listed as NCD, staff would:

NOTE: Appeal inspections are NOT requested when processing in FEMA Manual Determination. Refer to the Appeal Processing SOP for additional information.

c. FEMA Correction (FCOR) Inspection

i. FCORs are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.

ii. This type of inspection can be requested by staff, Housing Inspection Services (HIS) Quality Assurance (QA) team, HIS Task Monitors (TM) or by the contractors themselves.

iii. The HIS TM’s will determine which inspections will be returned for correction.

   1. HIS have specific criteria for making this determination to maintain consistency within this task.

   2. If the information in the applicant’s file is sufficient to process or that the items in question DO NOT interfere with the appropriate eligibility determination, the FCOR will NOT be issued.
d. Geospatial Inspection

i. In disasters where the impacted areas are inaccessible or too hazardous to fully perform onsite inspections, FEMA may use geospatial inspections to verify losses.

ii. Geospatial inspections can be instrumental in FEMA’s ability to quickly determine eligibility for many communities and expedite delivery of initial assistance to eligible applicants.

iii. FEMA will use geospatial imagery to reasonably determine if a home is destroyed without requiring an onsite inspection.

1. These files will be stamped GIS_DEST in the Registration Status screen.

2. Applicants must meet all other standard eligibility criteria.

3. Only one payment will be made per pre-disaster household to avoid duplication.

e. Inaccessible Inspection

i. Inspection requested when the initial inspection is returned as Inaccessible because it is NOT possible for the inspector to reach a damaged unit due to a temporary condition caused by the disaster, e.g. high water, road and bridge washouts, etc.

ii. When the applicant notifies FEMA that the above condition no longer exists, reissue the inspection.

iii. Inaccessible will automatically default in the Inspection Reason drop-down menu for this type of inspection.

f. Initial Inspection

i. The majority of initial inspections are auto-generated after RI. However, some applicants DO NOT receive one automatically.

ii. For all disasters prior to and including DR-4606-LA, initial inspections should NOT be requested if the applicant failed identity and occupancy verification post-registration and has NOT submitted identity or occupancy documents.
iii. For DR-4607-MI and forward, applicants that failed identity and occupancy verification post-registration will NOT be required to submit identity or occupancy documents prior to receiving an initial inspection.
Table 1: Initial Inspection Decision Matrix for ONLY for disasters prior to and including DR-4606-LA

g. Missed Inspection

i. Inspection requested after an applicant’s first inspection is returned with a status of Ineligible Missed Inspection (IMI) when the applicant fails to keep two pre-arranged appointments with the inspector.

ii. A second inspection will be issued when the applicant contacts FEMA and indicates they can meet with the inspector.

1. A verbal or written inspection request is acceptable.

h. No Contact Inspection

i. Inspection requested when the first inspection is returned with a status of No Contact for Inspection (NCI) because an inspector has attempted and failed to contact an applicant.

ii. A second inspection will be issued when the applicant contacts FEMA and indicates they can meet with the inspector.

1. A verbal or written inspection request is acceptable.

iii. No Contact will automatically default in the Inspection Reason drop-down menu for this type of inspection.

i. Outreach Inspection

i. Inspection requested to allow contractors to identify inspections issued only for special projects.

ii. DO NOT use this inspection type unless otherwise directed by your supervisor/Point of Contact (POC).

j. QA Reinspection Inspection

i. Inspection requested to allow contractors to identify inspections issued only for special processes.

1. When the QA Reinspection returns, an Inspection Comparison must be performed to determine if a supplemental payment is warranted.
ii. DO NOT use this inspection type. Used for FEMA in-house QA inspection process.

k. Reinspect Inspection

i. Inspection requested by FEMA as a follow-up inspection following an internal review of case records. This includes:

ii. When an initial inspection was incomplete; OR

iii. When additional damages occurred within the designated incident period.

   1. The COD must be included in the disaster declaration.

      a. When the Reinspect inspection returns, an Inspection Comparison must be performed to determine if a supplemental payment is warranted.

l. Special Request Inspections: Congressional/Escalated/JFO High Priority Requests

m. Special Request Inspections: ONA Program Requests

ii. If an initial inspection has NOT been automatically requested, a manual request will need to be entered.

n. Withdrawn Inspection

i. Inspection requested when the first inspection is returned with a status of Withdrawn (WVO) for HA categories or Withdrawn Voluntarily (WVOA) for ONA categories. Reasons for a WVO or WVOA status include:

   1. The applicant voluntarily withdrew their inspection;
2. The inspector withdrew the applicant due to unsuccessful contact attempts; OR

3. The applicant is displaced and has NOT submitted Written Consent authorization for a third-party inspection.

   i. The applicant may request the first Withdrawn inspection verbally or in writing.

   iii. Any requests for a third-party must be accompanied by a valid Written Consent authorization.

1. Withdrawn will automatically default in the Inspection Reason drop-down menu for this type of inspection.
4. Insurance Consideration

a. If the applicant has a Homeowners Insurance policy (HOI) and the COD to the home is a covered peril(s) under the policy, the initial eligibility determination will be INS.

i. DO NOT request an Inspection until either:

1. The Insurance Settlement or Denial letter is in the file; OR

2. A verbal confirmation is received from the insurance company regarding the Insurance Settlement or Denial.
b. Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

5. Inspection Comparisons

Applicants can receive multiple inspections within a single disaster. Because of this, staff must manually complete a comparison of the total FEMA Verified Loss (FVL)
Inspection Requests and Comparisons
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amounts for HA and/or ONA categories. The most recently completed inspection must be compared to all previous inspections.

NOTE: If an applicant was NOT previously provided IHP assistance and multiple inspections were completed, the last inspection will override the results of the previous inspections.

a. For all inspection requests, a review of the Habitability Repairs Required (HRR) decision and a comparison of the previous and current FVL amounts must be completed for each category of HA and ONA.

b. Changes to the FVL amounts may be due to:
   i. Line items added or removed;
   ii. Increase or decrease in the Repair/Replace Level (X, Y, or Z) for line items; OR
   iii. An increase or decrease in the identified line item quantity.

c. In the case that any subsequent inspection is completed after the initial, staff will have to process the new inspection results.
d. If an inspection is completed and the applicant was previously awarded for the same category (HA or ONA), staff will have to do an inspection comparison.

b. When paying the supplemental award:

2. If the most recent inspection shows an equal FVL between inspections, the applicant will NOT be eligible for additional payment.
If the total FVL amount remains the same or decreases

Table 4: FVL Remains the Same or Decreases

b. If the applicant has a previous eligibility determination:

e. Applicants have the option to submit documents for consideration.
3. Refer to Inspection Comparison: Example 6.

ii. Some applicants have insurance with additional coverage add-ons also known as insurance riders, e.g., Homeowners Insurance with Sewer Backup. This can alter the insurance coverage verifications to prevent a possible duplication of benefits.

f. For returned FCOR, unless requested as part of a recoupment or appeal, no ineligible decision or letter will be processed.
6. Third Party Inspections

a. Inspectors may have difficulties completing inspections because of displaced applicants/co-applicants.

i. In the case the applicant/co-applicant cannot accompany the inspector into the damaged dwelling address (DDA), the applicant MUST submit a Written Consent to identify an authorized third party to complete the inspection process.

1. The applicant MUST provide a Written Consent letter, a completed Authorization for the Release of Information Under the Privacy Act form, or a Power of Attorney, Guardianship, or Conservatorship document to authorize a third party inspection.

2. This authorizes a third party representative approved by the displaced applicant/co-applicant, e.g. friend, relative, landlord, policeman, fireman, etc., to meet with the inspector and answer any necessary questions as part of the inspection.
a. **Written Consent and Sharing Applicants Information** SOP for additional processing information.

3. Inspectors will only meet with the applicant, co-applicant, or an authorized third party to perform an inspection.

4. The third party MUST be over the age of 18 in order to attend the inspection on the applicant's/co-applicant's behalf.
D. Processing Ineligible Decisions

**USE** all standard ineligible decisions when processing returned inspections. **PROCESS** all denial decisions by category with the associated **Category**, **Asst Type**, and **Eligibility Code** selection or selections.

1. Standard ineligible determinations and reasons for denial include:
E. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   
a. ONA categories are only processed by the STT.
      
   i. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:
ii. If an additional WP is NOT available in a STT queue; AND

1. There are no HA categories to address;

F. Appeals

Appeal inspections are processed using standard appeal procedures. Refer to the Appeal Processing SOP for additional information.

G. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance:

1. If unable to determine eligibility using available SOPs, Disaster Specific Operation Procedures, or other posted information:
IV. EXAMPLES AND FAQs

Initial Inspection

1. An applicant registers for disaster assistance and lists Home and PP damage as Unknown. The applicant then calls the Helpline to state that they did experience both Home and PP losses. The Helpline representative changes damages reported from Unknown to Yes.

Matrix for Initial Inspection

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<th>Question:</th>
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<th>If/Then</th>
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### Inspection Requests and Comparisons

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<th>Step</th>
<th>Question:</th>
<th>If / Then:</th>
<th>Question:</th>
<th>If/Then</th>
<th>Action in case:</th>
</tr>
</thead>
<tbody>
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<td>4.</td>
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</tbody>
</table>
Appeal Inspection

1. An applicant submitted a written appeal letter stating that her FEMA award was NOT enough to repair the damages to her home. The applicant submitted an estimate from a contractor which included items reported on the initial inspection report. The applicant's SBA status is HAPP.

   a. Staff processing in the FEMA Appeal queue will:

      FEMA Correction
1. During the FCOR, the inspector will focus on the items identified as needing review or correction. The FCOR inspector DOES NOT always require a revisit to the damage site or to meet with the applicant.

   a. FCOR inspectors receive the previous inspection reports. They may only address those specific items needed by FEMA to make the appropriate eligibility determination.

      i. Unless requested as part of a recoupment or appeal, no ineligible decision or letter will be processed for a returned FCOR.

      ii. If an FCOR returns with an increase in FVL amount:

      iii. If an FCOR returns with the same FVL amount:

      iv. If an FCOR returns with a decreased FVL amount or information reflecting the applicant is NOT eligible for previously provided assistance:

      v. If an FCOR returns and any verifications change from Verified to Not Verified such as Occupancy, REVIEW the file to see if acceptable documentation has been submitted. If acceptable documentation is NOT available:
Inspection Requests and Comparisons
Effective Date: September 22, 2021

Inspection Comparison Examples:

Scenario 1: **FVL Increased - NO Previous Award**

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
</table>

Table 6: Increased FVL with no previous award(s)

e. Since Home Repair Assistance was NOT previously awarded, and the FVL is greater from the FCOR inspection, the initial award will be processed for the FVL from the most current completed inspection, in this case the FCOR inspection.

f. The applicant would be eligible for an initial award of $2,604.36.
g. Refer to the Appendix for information on using the Eligibility Calculators.

Scenario 2: **FVL Increased - Previous Award for Same Category**

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>
d. Since Home Repair Assistance was previously awarded based on the initial inspection, and the FVL is greater from the appeal inspection, the applicant is eligible for a supplemental payment.

f. Refer to the Appendix for information on using the Eligibility Calculators.

Scenario 3: FVL Increased - Insured Applicant with Previous Award

1. The applicant has insurance, the total FVL increased, and a previous award was provided for the same Category.

ii. FVL = $2,495.16.
c. appeal inspection returned with:

Scenario 4: **FVL** Remained Same

1. The **FVL** remains the same for both inspections in the same **Category**.
### Scenario 5: FVL Decreased - Previous Award for Same Category

1. The total **FVL** decreased and there is a previous award for the same **Category**.
Inpection Requests and Comparisons
Effective Date: September 22, 2021

Table 9: Decreased FVL with previous award

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

- If the FVL for the initial inspection is greater than the FVL for the appeal inspection, the applicant would be ineligible for a supplemental payment.

Scenario 6: FVL Increased - FEMA Review with Duplicated Line Items

1. The total FVL increased and the applicant received a FEMA Review award with a duplicated line item in the same Category.

2. The applicant only has HOI and all damages were caused by Flood. Therefore, insurance documents are NOT required.

a. Initial inspection returned with:
b. Based on initial inspection and verified contractor’s estimates:

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
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</table>

c. Appeal inspection returns with:

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
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</thead>
<tbody>
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</table>

d. The second inspection includes 6555 Water heater, Repair, which is a duplication with 6556 Water heater, Replace on the FEMA Review. Therefore,
Scenario 7: FVL Increased - FEMA Review with Non-Duplicated Line Items

1. The total FVL increased and the applicant received a FEMA Review award with non-duplicated line items in the same Category.
d. Appeal inspection returns with:

i. **HRR = YES**, AND

ii. **FVL = $2,321.14**.

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
</table>

Table 11: Increased FVL with FEMA Review item
Scenario 8: **FVL** Increased – COD Changed

1. The total **FVL** increased with a previous award in the same **Category**, and, the COD changed in the second inspection. Refer to the **Appendix** for information on using the **Eligibility Calculators**.
f. The **FVL** for Flood damaged items in the appeal inspection ($1,904.81) is less than the **FVL** for Flood damaged items in the initial inspection ($2,655.09). Since the applicant has HOI with an SBU rider, an insurance comparison must be completed to determine if the SBU damaged item was covered by the insurance.

Scenario 9: **FVL** Decreased – Multiple CODs Recorded in Both Inspections:

1. The total **FVL** decreased with a previous award in the same **Category**; but Wind and Flood are recorded in both inspections. Refer to the Appendix for information on using the **Eligibility Calculators**.
   a. Applicant **DOES NOT** have HOI or Flood Insurance.
   b. Damages in both inspections were recorded with Flood and Wind as the COD.
   c. Initial inspection returned with:
      i. **HRR = YES**;

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2. The total FVL for the second inspection is less than the total FVL for the initial inspection. However, since there are different CODs recorded, a comparison for each COD must be completed separately.
the **FVL** for Wind damaged items decreased, they are ineligible for additional assistance for the Wind damaged items.

**Scenario 10: FVL Decreased – New COD Recorded in Second Inspection:**

1. The total **FVL** decreased with a previous award in the same **Category**. However, there is a COD (Flood) recorded in the second inspection that was **NOT** recorded in the initial inspection. Refer to the **Appendix** for information on using the **Eligibility Calculators**.
2. The total **FVL** for the second inspection is less than the total **FVL** for the initial inspection. However, since there is a COD (Flood) that was NOT recorded in the initial inspection, a comparison for each COD must be completed separately.

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Name</th>
<th>Insp</th>
<th>Dmg Type</th>
<th>Unit $</th>
<th>Obs</th>
<th>HA Qty</th>
<th>HA Award or FVL</th>
</tr>
</thead>
</table>

Table 14: FVL Decreased – New COD Recorded in Second Inspection
V. DEFINITIONS AND ACRONYMS

Definitions

FEMA Verified Loss (FVL): The total dollar amount of IHP eligible disaster-caused damage to real and personal property as verified by FEMA. The FVL represents the total potentially eligible damage, but due to insurance coverage, the financial Housing Assistance maximum, and other eligibility factors; an applicant may NOT ultimately receive assistance for their full FVL.

Financial Housing Assistance Maximum: Financial assistance for Home Repair Assistance and Home Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor’s Consumer Price Index (CPI) for All Urban Consumers.

Financial Other Needs Assistance Maximum: Financial assistance for ONA Personal Property, Transportation, Moving and Storage, Medical and Dental, Funer al, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor’s CPI for All Urban Consumers.

Signature: A valid signature may be evidenced by any mark made by pen or pencil denoting the signer’s name or mark; a mark or name created and adopted through a software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an “I accept” button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.

Acronyms

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<td>ADD'L</td>
<td>Additional</td>
</tr>
<tr>
<td>APP</td>
<td>Applicant</td>
</tr>
<tr>
<td>BRKR</td>
<td>Breaker</td>
</tr>
<tr>
<td>CHK</td>
<td>Check</td>
</tr>
<tr>
<td>DBL</td>
<td>Double</td>
</tr>
<tr>
<td>DNG or DNG RM</td>
<td>Dining Room</td>
</tr>
<tr>
<td>DR</td>
<td>Disaster</td>
</tr>
<tr>
<td>ESS TOOLS</td>
<td>Essential Tools</td>
</tr>
<tr>
<td>FHL</td>
<td>FEMA Housing Unit</td>
</tr>
<tr>
<td>FWC</td>
<td>Floors, Walls, and Ceilings</td>
</tr>
<tr>
<td>ASST</td>
<td>Assistance</td>
</tr>
<tr>
<td>BDRM</td>
<td>Bedroom</td>
</tr>
<tr>
<td>BSMT</td>
<td>Basement</td>
</tr>
<tr>
<td>C/S or C&amp;S</td>
<td>Clean and Sanitize</td>
</tr>
<tr>
<td>DL</td>
<td>Driver License</td>
</tr>
<tr>
<td>DOD</td>
<td>Degree of Damage</td>
</tr>
<tr>
<td>DMG</td>
<td>Damaged Property Address</td>
</tr>
<tr>
<td>DPA</td>
<td>Double Wide Mobile Home</td>
</tr>
<tr>
<td>DPA</td>
<td>First Floor</td>
</tr>
<tr>
<td>FL</td>
<td>Floor</td>
</tr>
<tr>
<td>H2O HTR or WH</td>
<td>Water Heater</td>
</tr>
<tr>
<td>FLR COV or FC</td>
<td>Floor Covering</td>
</tr>
<tr>
<td>HDWD</td>
<td>Hard Wood</td>
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Table 13: Insurance Abbreviations and Definitions

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<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>HHC</td>
<td>Household Composition</td>
</tr>
<tr>
<td>INSL</td>
<td>Insulation</td>
</tr>
<tr>
<td>LS</td>
<td>Lump Sum</td>
</tr>
<tr>
<td>NCO</td>
<td>Not Caused by the Disaster</td>
</tr>
<tr>
<td>NO VIS EXT RP</td>
<td>No Visible Exterior Damage</td>
</tr>
<tr>
<td>POE</td>
<td>Point of Entry</td>
</tr>
<tr>
<td>SFRB</td>
<td>Single Family Road and Bridge</td>
</tr>
<tr>
<td>SR</td>
<td>Sheet Rock</td>
</tr>
<tr>
<td>SW</td>
<td>Single Wide</td>
</tr>
<tr>
<td>HWM</td>
<td>High Water Mark</td>
</tr>
<tr>
<td>INT</td>
<td>Interior</td>
</tr>
<tr>
<td>M/H</td>
<td>Mobile Home</td>
</tr>
<tr>
<td>M/S or M&amp;S</td>
<td>Moving and Storage</td>
</tr>
<tr>
<td>NFCOR</td>
<td>Not a FEMA Correction</td>
</tr>
<tr>
<td>OCC VRFN</td>
<td>Occupancy Verification</td>
</tr>
<tr>
<td>PWR</td>
<td>Power</td>
</tr>
<tr>
<td>SIG</td>
<td>Signature</td>
</tr>
<tr>
<td>SSF</td>
<td>Safe, Sanitary, and Functional</td>
</tr>
<tr>
<td>UOM</td>
<td>Unit of Measure</td>
</tr>
<tr>
<td>WL</td>
<td>Water Level</td>
</tr>
<tr>
<td>INA or INACC</td>
<td>Inaccessible</td>
</tr>
<tr>
<td>LR</td>
<td>Living Room</td>
</tr>
<tr>
<td>MOH</td>
<td>Member of Household</td>
</tr>
<tr>
<td>NA</td>
<td>Not Affected</td>
</tr>
<tr>
<td>NFTR</td>
<td>Not Feasible to Repair</td>
</tr>
<tr>
<td>OR</td>
<td>Official Record</td>
</tr>
<tr>
<td>PS</td>
<td>Power Surge</td>
</tr>
<tr>
<td>SOR</td>
<td>Size of Residence</td>
</tr>
<tr>
<td>STMNT</td>
<td>Statement</td>
</tr>
<tr>
<td>ACE</td>
<td>Automated Construction Estimator</td>
</tr>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>CBRS</td>
<td>Coastal Barrier Resources System</td>
</tr>
<tr>
<td>CCOR</td>
<td>Contractor Correction</td>
</tr>
<tr>
<td>CMA</td>
<td>Current Mailing Address</td>
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<tr>
<td>COD</td>
<td>Cause of Damage</td>
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<tr>
<td>DDA</td>
<td>Damaged Dwelling Address</td>
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<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
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<tr>
<td>DSA</td>
<td>Disaster Survivor Assistance</td>
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<tr>
<td>DSOP</td>
<td>Disaster Specific Operating Procedures</td>
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<tr>
<td>FCOR</td>
<td>FEMA Correction</td>
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<tr>
<td>FVL</td>
<td>FEMA Verified Loss</td>
</tr>
<tr>
<td>HIS</td>
<td>Housing Inspection Services</td>
</tr>
<tr>
<td>HOI</td>
<td>Homeowners Insurance</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>HRR</td>
<td>Home Repairs Required</td>
</tr>
<tr>
<td>IDV_PASS</td>
<td>Identity Verification Passed</td>
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<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
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<td>IINS</td>
<td>Ineligible Insurance Coverage</td>
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<tr>
<td>INS</td>
<td>Insurance</td>
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<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LL</td>
<td>Landlord</td>
</tr>
<tr>
<td>NCOMP</td>
<td>Non-Compliant with Flood Insurance Requirement</td>
</tr>
<tr>
<td>NFIP</td>
<td>National Flood Insurance Program</td>
</tr>
<tr>
<td>NFIRA</td>
<td>National Flood Insurance Reform Act</td>
</tr>
<tr>
<td>NPR</td>
<td>Not Primary Residence</td>
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<td>ONA</td>
<td>Other Needs Assistance</td>
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<td>POA</td>
<td>Power of Attorney</td>
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<tr>
<td>POC</td>
<td>Point of Contact</td>
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<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>QA</td>
<td>Quality Assurance</td>
</tr>
<tr>
<td>RP</td>
<td>Real Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SBU</td>
<td>Sewer Backup</td>
</tr>
<tr>
<td>SC</td>
<td>Sanctioned Community</td>
</tr>
<tr>
<td>STT</td>
<td>State, territorial, or tribal government</td>
</tr>
<tr>
<td>TM</td>
<td>Task Monitor</td>
</tr>
<tr>
<td>WDR</td>
<td>Wind Driven Rain</td>
</tr>
<tr>
<td>WVO</td>
<td>Withdrawn Voluntarily</td>
</tr>
</tbody>
</table>
Inspection Requests and Comparisons
Effective Date: September 22, 2021

- **WVOA**: Withdrawn Voluntarily by Applicant
- **WP**: Workpacket
VI. RELATED GUIDANCE

Please refer to the following documents:

- **Standard Operating Procedures**
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Flood Zones and Other Protected Areas
  - Funeral Assistance
  - Insurance Processing for HA and Personal Property
  - Outbound Calls and Third Party Verifications
  - SBA Referrals
    - Written Consent and Sharing Applicants Information

- **Resources**
  - Disaster Specific Information
  - Helpline NPSC Caller Services Reference Guide
  - Processing Procedures Manual (PPM)
  - Web NEMIS Initial Assistance Reference Guide
VII. APPENDIX: ELIGIBILITY CALCULATORS

Real Property (RP) Eligibility Calculator

NOTE: Staff are NOT required to use the RP Eligibility Calculator. However, if they decide to use it, staff must follow the below instructions to ensure proper awards are being provided. Staff may also refer to the Web NEMIS Appeals Reference Guide for additional information.

Before using the RP Eligibility Calculator, USE the Edit link on the Real Property Line Items frame to make any needed adjustments to each line item, e.g. decrease or zero-out the HA Quantity amount, adjust the Insured/Not Insured status, adjust the COD, etc.

1. Observed and HA Quantity Amount Matches (Same COD):
2. Observed Amount GREATER Than the HA Quantity Amount (Same COD):
3. More than one COD Recorded (e.g. Wind changed to Flood):

When more than one COD is recorded between inspections, an adjustment will be required when using the RP Eligibility Calculator.
4. ADA Items Included in Inspection:

All ADA and non-ADA items must be processed separately. Prior to using the RP Eligibility Calculator, ENSURE that all ADA items have been unselected on Real Property Line Items frame.

USE the instructions below to deduct the ADA eligible amount on the RP Eligibility Calculator.
Personal Property (PP) Eligibility Calculator

NOTE: Staff are NOT required to use the PP Eligibility Calculator. However, if they decide to use it, staff must follow the below instructions to ensure proper awards are being provided. Staff may also refer to the Web NEMIS Appeals Reference Guide for additional information.

Before using the PP Eligibility Calculator, USE the Edit link on the Personal Property Line Items frame to make any need adjustments to each line item, e.g. decrease or zero-out the Quantity amount, adjust the Insured/NOT Insured status, adjust the COD, etc.

1. Observed and Quantity Amount Matches (Same COD):
2. Observed Amount GREATER Than Quantity Amount (Same COD):

5.6
3. More than one COD Recorded (e.g. Wind changed to Flood):

   When more than one COD is recorded between inspections, an adjustment will be required when using the PP Eligibility Calculator.
4. ADA Items Included in Inspection:
# Insurance Processing for HA and Personal Property

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<td>What are Eligible Expenses?</td>
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<td>Basic Documentation or Verification Needed</td>
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<td>Other Items to Note</td>
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***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***

**ALL processing employees must read this section**

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<td>CBRA Zones and Sanctioned Communities</td>
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<td>NFIRA Compliance</td>
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<td>C. Processing Eligible Assistance</td>
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<td>C. Comparing Adjusted Net Settlement to the FVL</td>
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<td>D. Itemized Insurance Settlements</td>
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<th>44</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Definitions</td>
<td>44</td>
</tr>
<tr>
<td>B. Acronyms</td>
<td>44</td>
</tr>
</tbody>
</table>

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<thead>
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<th>VI. Related Guidance</th>
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</tr>
</thead>
<tbody>
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<td>47</td>
</tr>
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<thead>
<tr>
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<th>49</th>
</tr>
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<tbody>
<tr>
<td>A. Real Property (RP) Eligibility Calculator</td>
<td>49</td>
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<td>B. Personal Property (PP) Eligibility Calculator</td>
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</tr>
</tbody>
</table>
I. OVERVIEW

This section describes information that every employee should read before addressing Insurance Processing for HA and Personal Property.

Purpose:

- To review the eligibility of assistance for individuals and households who are uninsured or underinsured for disaster-caused expenses and serious needs that are NOT covered by other sources.

What are Eligible Expenses?

- Assistance with uninsured or underinsured disaster-caused Home Repair/Replacement, Temporary Housing, or Personal Property (PP) expenses, damage, or losses.

Basic Documentation or Verification Needed:

- Insurance settlement, denial letter, or proof of lack of insurance coverage.

Other Items to Note:

- Assistance eligibility is based on lack of adequate insurance coverage to address damages to a primary residence whose habitability was affected by the disaster.

- Insurance CANNOT be purchased for Uninsurable items such as wells, septic systems, and access routes (roads/bridges). Assistance for these items are processed regardless of the type of disaster-caused damage or the applicant's insurance coverage.

  - Applicants who report flood damage to Real Property (RP) or PP during Registration Intake are always issued for inspection. These applicants shall NOT be required to submit a flood insurance denial or settlement letter before being inspected.

  - On appeal, if an applicant reports they have damages to Uninsurable items, an Appeal Inspection can be requested.

- A Special Handling Query will stop cases that return from inspection with flood damaged insurable items and the applicant is identified as being non-compliant with
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The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the Web NEMIS Initial Assistance Reference Guide.
II. IMPORTANT INFORMATION

This section describes information every employee must read before processing Insurance Processing for HA and Personal Property.

STOP

Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
  - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.

- Prior to reviewing or discussing Assistance, VERIFY the Other Needs Assistance (ONA) Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility. Refer to Section III.E: Joint Option Disaster Information.
  - Helpline Staff: Refer to the Helpline NPSC Caller Services Reference Guide for additional information.

- Sequence of Delivery
  - Housing Assistance (HA)
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- Temporary Housing Assistance, if eligible; AND
- Home Repair Assistance or Home Replacement Assistance.

Other Needs Assistance (ONA)
- Funeral Assistance, if there is a pending funeral review;

Individuals and Households Program (IHP) Maximum (system limit only):
- In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds $100,000.
- Total combined payments include (in any combination)
  - HA
  - ONA
  - ADA related line items

Temporary Housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed $100,000.
The Program Management Section will have to authorize this payment.

Lodging Expense Reimbursement and Rental Assistance

- Following the Sequence of Delivery, initial Rental Assistance is the first category reviewed for eligibility.

- Settlement/denial documents or verbal verification from the insurance company is required prior to processing Lodging Expense Reimbursement or Rental Assistance when Additional Living Expenses (ALE) or Loss of Use (LOU) coverage is available to the applicant.
  
  o An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay initial Rental Assistance. A settlement or denial letter will NOT be required.

- Refer to the Lodging Expense Reimbursement SOP and the Rental Assistance SOP for additional information.

Condominium and Cooperatives

- REVIEW the master insurance policy for RP coverage and limitations when the damaged dwelling (DD) is identified as a Condominium (Condo) or Cooperative (Co-Op) housing unit.

- Refer to the Home Repair Assistance SOP for additional information.

Costal Barrier Reform Act (CBRA) Zones and Sanctioned Communities:

- REVIEW the Banner for CBRA (CBRA: Yes/No) and Sanctioned Community (SC: Yes/No) information prior to processing Home Repair Assistance, Home Replacement Assistance, or Personal Property Assistance.

- Refer to the Flood Zones and Other Protected Areas SOP for additional information.

National Flood Insurance Reform Act (NFIRA) Compliance:
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- Refer to the Flood Zones and Other Protected Areas SOP for additional information.

**Flood Damage and Flood Mapping**

- **REVIEW** the Banner for flood zone information (Fld Zn: O, A, V, W) when flood damage is recorded.

- **SUBMIT** specific case information to FEMA-IHP-Flood-Mapping-Team for assistance when:
  - Flood damage is recorded for insurable items and the flood zone information is blank (unmapped);
  - Flood damage is recorded for insurable items and there is a NFIRA maintenance requirement in a flood zone O; OR
  - Flood damage is recorded for insurable items and there are conflicts between the flood zone and NFIRA database.

- Only applications with flood damage identified by the inspector are required to be flood mapped.
  - Applications without flood damage can be processed without being flood mapped.

**Flood Insurance exception available under building/structure coverage**

- When RP coverage is available for owners under a Flood Insurance policy, a Flood Insurance settlement may include PP items such as refrigerator, stove, and built-in appliances.
  - A verification of built-in appliance coverage is required even if a structure settlement is NOT provided by the applicant.
III. PROCESS

A. Eligibility Verifications

Applicants must meet the eligibility criteria for each category of assistance in order to receive that assistance. Refer to the Processing Procedures Manual (PPM) for additional information.

1. Eligible damages are NOT fully covered by insurance. VERIFY one of the following:

   a. The applicant DOES NOT have insurance coverage for the cause of damage (COD) identified; OR

   b. The applicant does have insurance coverage for the COD identified. Applicants with insurance coverage for the COD identified must verify one of the following:

      i. The net insurance settlement for the structure and/or contents is less than the financial HA and/or ONA maximum award and less than the applicable FEMA Verified Loss (FVL);

      ii. The insurance policy had a mandatory pay-off requirement and the net settlement for the structure is less than the financial HA maximum award and the applicable FVL; OR

      iii. The applicant DOES NOT have ALE/LOU coverage for the COD identified, or the remaining ALE/LOU coverage is less than one month FMR for the county/parish/municipality where the damage occurred.

1. An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay initial Rental Assistance. A settlement or denial letter will NOT be required.

B. Information Requests

1. Verifications Calls

   a. Only the insurance company can provide verbal confirmation of the insurance settlement or denial.

      i. Casework staff:
ii. Casework and Helpline staff:

b. Some situations can be resolved by performing a courtesy call to the insurance company.

i. Sample questions:
2. Mortgage company:

3. Flood Insurance Company:

ii. If the call attempt is successful:

iii. If the call attempt is unsuccessful:

2. Insurance request for consent

a. If the insurance company will NOT release information over the phone without consent from the applicant, CALL the applicant to explain the need to call the insurance company and give them consent for FEMA to obtain the needed information.
C. Processing Eligible Assistance

1. General processing information

   a. **PROCESS** an eligibility determination for all *Uninsurable* items such as wells, septic systems, access routes (roads/bridges), etc., with or without insurance documentation in the file, regardless of the cause of damage or insurance policies held by the applicant.

   b. An insured applicant will NOT be eligible for insured Personal Property Assistance, Home Repair Assistance, or Home Replacement Assistance unless an insurance settlement, denial letter, or verbal confirmation with the insurance company is provided to FEMA.

   **NOTE:** An insurance estimate is NOT acceptable in place of an insurance settlement.

   c. Insurance information must be addressed when it is received.

      i. The **Insurance Substantiation/Settlement** frame should be reviewed and updated as necessary when an insurance document is received or verbally verified with the insurance company and prior to processing any eligible or ineligible determinations.

   d. Staff should critically review insurance settlements or denial letters to ensure:
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2. Recoverable depreciation

   a. Recoverable depreciation is an amount that may be paid to the homeowner by the insurance company after repairs have been made. Only deduct this amount if the file includes clear documentation or a verifiable contact that the applicant received these funds.

   i. If recoverable depreciation has been disbursed at the time the eligibility is determined, it will be included in the adjusted net insurance settlement amount.
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and compared to the financial HA maximum award and the FVL prior to
determining the Home Repair Assistance award.

<table>
<thead>
<tr>
<th>Section IV, Recoverable Depreciation Calculation</th>
</tr>
</thead>
</table>

3. Mandatory pay-offs and lender/forced placed policies

<table>
<thead>
<tr>
<th>To determine if the insurance policy had a mandatory pay-off requirement, including force-placed policies;</th>
</tr>
</thead>
</table>

4. Mobile Home Insurance

| An applicant with Mobile Home Insurance will be ineligible for insured RP/PP line items until the applicant files a claim with their insurance company and demonstrates an unmet need by providing an insurance settlement or denial letter. |

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For DR-4563-AL and forward, applicants who stated they have
applicable insurance coverage at the time of registration, will
receive a No Decision – Insured letter, INS.

1. Applicants accessing their online DAC account will view a “Not Approved”
status.

   i. These applicants will have 60 days from the date of letter to provide copies of an
   insurance settlement approval or denial letter.

   ii. Applicants who DO NOT provide copies of insurance settlement or denial within
   60 days of INS letter, will receive IINR – Ineligible Insured No Response.
   Once applicants receive the IINR, they must include an appeal letter with any
   submission of insurance documents.

b. Although a standard Mobile Home Insurance policy may NOT cover flood damage,
confirmation of flood insurance coverage is required.

   i. The declaration page will display all covered perils. If the applicant sends
   information that shows flood is NOT covered under their insurance policy, the
   applicant can then be processed for all eligible disaster-caused flood damages.

   ii. However, if the applicant also incurred Wind Driven Rain damage or other
   damage normally covered by Mobile Home Insurance, then the applicant must
   submit the settlement or denial from the insurance company so an accurate
   amount of FEMA assistance can be determined.

5. Case processing with NO previous inspection

   a. Cases are generally processed in FEMA Manual Determination - Insurance sub-
queue.

   b. Insured applicants will receive an inspection when any adjusted net insurance
settlement for RP loss is less than the financial HA maximum award.
c. If each of the adjusted net insurance settlements for covered perils is greater or equal to the financial HA and/or ONA maximum award, NO inspection would be requested.

i. **Exception**: An inspection is requested when it is identified that damages occurred to **Uninsurable** items. Assistance for uninsurable items is processed regardless of the applicant’s insurance coverage.

d. For applicants with HOI, Flood, or a combination of the two types of insurance:

<table>
<thead>
<tr>
<th>Insurance Types</th>
<th>Adjusted Net Insurance Settlement</th>
<th>Fiscal Year Maximum (FY21)</th>
<th>Request Inspection</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOI only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOI only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOI only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOI and Flood</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Requests for Inspection

e. To request an initial inspection:

i. **Refer to Inspection Requests and Comparisons SOP**.

6. Case processing with inspection completed

a. Cases are generally processed in **FEMA Manual Determination - Insurance** sub-queue.
i. The applicant has an unmet need if the losses are NOT insured (no insurance to cover the damage type), under-insured (FVL is greater than the net settlement) for any cause of damage, or if there is a forced payoff requirement.

ii. After completing the insurance comparison, **Insured** items and **Not Insured** items may be processed for assistance.

7. Housing and/or Personal Property awards

a. If an applicant meets the verification requirements listed under **Eligibility Verifications**;

---

D. Processing Ineligible Decisions
1. INS or INSFI Status

a. INS and INSFI are typically auto-determination decisions created when the applicant has insurance coverage for the perils recorded during Registration Intake or during the inspection process. These determinations are generally made prior to any comparison with actual insurance settlement or denial documentation.

b. For RP and ONA assistance categories, applicants initially determined INS or INSFI have 12 months from the registration date to provide an insurance settlement or denial letter for review of the specific type of insurance, e.g., Homeowners, Flood, etc. For Temporary Housing, applicants have the entire period of assistance (18 months) to submit their insurance documentation for review.

ii. Once the applicant has submitted insurance information for RP or ONA losses, and received a decision (INI or INFI), they have 60 days from that decision date to submit an additional appeal.

c. When reviewing a previously determined INS/INSFI insurance case in FEMA Manual Determination and the applicant has NOT submitted the necessary insurance documents:
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i. If the submitted documents DO NOT include a settlement or denial letter, there is NO evidence an insurance claim was filed, and it has NOT been 12 months since the registration was completed:

ii. If the submitted documents do include a settlement or denial letter, but they DO NOT include enough information to determine eligibility:

2. Inspection and ineligible processing sequence

<table>
<thead>
<tr>
<th>Manual Review</th>
<th>Non-Flood decision/status</th>
<th>Flood decision</th>
<th>Inspection Request</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Insurance Processing for HA and Personal Property

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### Table 2: Inspection and Ineligible Processing Sequence

<table>
<thead>
<tr>
<th>Manual Review</th>
<th>Non-Flood decision/status</th>
<th>Flood decision</th>
<th>Inspection Request</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

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3. All standard ineligible insurance determinations can be used when processing requests with insurance coverage. Standard ineligible determinations and reasons for denial include:

a. Ineligible - Insured (INS) or Ineligible - Has Flood Insurance (INSFI):
   i. Applicants who have insurance which covers the reported cause of damage will receive an INS or INSFI status until the required insurance documentation is received and reviewed.
   
   ii. For DR-4563-AL and forward, Applicants who stated they have applicable insurance coverage at the time of registration, will receive a No Decision – Insured letter, INS.
       1. Applicants accessing their online DAC account will view a “Not Approved” status.
       
   iii. These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.

   iv. Applicants who DO NOT provide copies of insurance settlement or denial within the 60 days of INS letter, will receive INR – Ineligible Insured No Response. Once applicants receive the INR, they must include an appeal letter with any submission of insurance documents.

b. Ineligible - Has Flood Insurance (INFI):
   i. Insurance Settlement exceeds FEMA Eligible Damage (FVL or Max); OR
   
   ii. Missing Insurance Settlement Approval or Denial Letter.

c. Ineligible - Has Insurance (INI):
   i. Insurance Settlement exceeds FEMA Eligible Damage (FVL or Max); OR
   
   ii. Missing Insurance Settlement Approval or Denial Letter; OR
   
   iii. Insurance Covers Living Expenses.
      1. When unmet needs for Temporary Housing is identified, e.g. ALE/LOU is exhausted; applicants can submit their request for Temporary Housing assistance with the required documents anytime during the eligible period of assistance (18 months), but they must initiate the request for Temporary Housing assistance before the financial closure of the disaster.
2. Temporary Housing assistance DOES NOT have a financial maximum. Eligibility is only limited by the eligible period of assistance (18 months) unless Disaster Specific Operating Procedures exist.

d. Ineligible – Insurance Coverage (IINS) - generally used in ONA related determinations:

i. The applicant received assistance from another source;

ii. The applicant directly received insurance funds equal to or in excess of the disaster-caused expense; OR

iii. The applicant failed to file an insurance claim within the allotted timeframe established by their insurance company (insurance contract, terms, and/or conditions).

4. To process the ineligible determination:


E. Joint Option Disaster Information (ONA Only)

This category is NOT applicable to this guidance. (Alternative language below).

1. If processing a Joint Option Disaster:

a. ONA categories are only processed by the STT.

b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:
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3. If an additional WP is NOT available in an STT queue AND

   a. There are NO HA categories to address:
   b. There are HA categories to address:

F. Appeals

1. Once insurance information or documents are reviewed, and an initial eligible (EHR/ERPL/EPP) or ineligible (INI/INFI) determination has been made, applicants have 60 days from the eligible/ineligible determination to submit an appeal for reconsideration or additional assistance.

   a. Refer to the Appeal Processing SOP for more information.

2. Applicants who DO NOT provide their insurance documentation within 60 days of the INS letter will automatically receive the INIR letter. Once the applicant receives the INIR, they must include an appeal letter with any submission of insurance documents. The appeal letter and insurance documents must be submitted within 12 months of registration.

   b. Refer to the Appeal Processing SOP for more information.

G. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.
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1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:

[Redacted]
IV. EXAMPLES AND FAQs

Insurance Matrix

1. The insurance matrix and associated eligibility charts in the following section contain examples of eligibility decisions for applicants who have insurance.

<table>
<thead>
<tr>
<th>INSURANCE TYPE</th>
<th>PROPERTY COVERED</th>
<th>PROPERTY NOT COVERED</th>
<th>PERILS COVERED</th>
<th>PERILS NOT COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renters (Contents Only)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile Home</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Back to Top
<table>
<thead>
<tr>
<th>INSURANCE TYPE</th>
<th>PROPERTY COVERED</th>
<th>PROPERTY NOT COVERED</th>
<th>PERILS COVERED</th>
<th>PERILS NOT COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condominium</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earthquake, Sewer Backup, and other riders</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3: Insurance Matrix
2. Insurance eligibility charts for Rental Assistance, Home Repair Assistance, and Personal Property Assistance.

a. **USE** the charts in this section to assist in identifying the appropriate eligibility codes for Rental Assistance, Personal Property Assistance, and Home Repair Assistance in cases where the applicant was inspected and received a settlement for coverage that is greater than the FVL and/or for ALE/LOU coverage that is greater than 1 month Fair Market Rent (FMR).

iv. The criteria are found in the first four boxes of the row. The last column will give the Eligibility Determination.

v. **Example:**

<table>
<thead>
<tr>
<th>Type of Line Items</th>
<th>PP Dmg</th>
<th>HRR</th>
<th>Moved</th>
<th>Insurance Types</th>
<th>RA Eligibility Code</th>
<th>HR Eligibility Code</th>
<th>PP Eligibility Code</th>
</tr>
</thead>
</table>

b. In all cases where COD = Flood, and the Flood Zone is A, V, or W, **USE EHRZ – Eligible Home Repair, Flood Insurance Required** and/or **EPPZ – Eligible Personal Property, Flood Insurance Required**.

c. Agents must review insurance documents on file or receive verbal verification from the insurance company of settlement/denial/lack of coverage before processing determinations for insured damages.
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i. Applicants initially determined INS or INSFI have 12 months from the registration date to provide an insurance settlement or denial for review of RP and PP assistance for the specific type of insurance, e.g. Homeowners, Flood, etc. For Temporary Housing, applicants will have the entire period of assistance (18 months) to submit their insurance documentation for review.

1. For DR-4563-AL and forward, applicants who DO NOT provide copies of insurance settlement or denial within the 60 days of INS letter, will receive IINR – Ineligible Insured No Response. Once applicants receive the IINR, they must include an appeal letter with any submission of insurance documents.

ii. For current disasters:

   

   d. REVIEW the Rental Assistance SOP before processing Temporary Housing Assistance.
## Insurance Processing for HA and Personal Property

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|--------------------|--------|-----|-------|----------------|--------------|--------------|--------------|

COD = Flood
Scenarios assume that Homeowners Insurance covers ALE/LOU.
Remember to process Uninsurable items as eligible regardless of insurance types or COD.

**FEMA will NOT request an insurance settlement if the recorded COD is NOT a covered peril within the applicant's insurance coverage.**

---

**Table 5. Initial Determinations for Inspected Applicants with 1 Cause of Damage**

<table>
<thead>
<tr>
<th>COD = Earthquake (EQ)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Line Items</td>
</tr>
<tr>
<td>PP Dmg</td>
</tr>
<tr>
<td>HRR</td>
</tr>
<tr>
<td>Moved</td>
</tr>
<tr>
<td>Insurance Types</td>
</tr>
<tr>
<td>RA Elig. Code</td>
</tr>
<tr>
<td>HR Elig. Code</td>
</tr>
<tr>
<td>PP Elig. Code</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COD = Flood, Sewer Backup, and Wind Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Line Items</td>
</tr>
<tr>
<td>PP Dmg</td>
</tr>
<tr>
<td>HRR</td>
</tr>
<tr>
<td>Moved</td>
</tr>
<tr>
<td>Insurance Types</td>
</tr>
<tr>
<td>RA Elig. Code</td>
</tr>
<tr>
<td>HR Elig. Code</td>
</tr>
<tr>
<td>PP Elig. Code</td>
</tr>
</tbody>
</table>
Scenarios assume that Homeowners Insurance covers ALE/LOU.

Remember to process Uninsurable items as eligible regardless of insurance types or COD.

FEMA will NOT request an insurance settlement if the recorded COD is NOT a covered peril within the applicant's insurance coverage.

Table 6: Initial Determinations for Insured Applicants with Multiple Causes of Damage
### Table 7: Initial Determinations for Inspected Applicants with Mobile Home Insurance

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple CODs</td>
<td>Flood</td>
<td>(SBU or Seepage)</td>
<td>WDR Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Recoverable Depreciation Calculation

1. Recoverable depreciation will ONLY be included in the adjusted net settlement amount when it has been verified by the insurance company that it was disbursed to the applicant.

   a. Verbal verification of a recoverable depreciation payment with the insurance company is required. Once verified, the amount of the recoverable depreciation payment will be included in the adjusted net settlement prior to an IHP determination for Home Repair Assistance.

      i. If verified with the insurance company that the applicant did receive the recoverable depreciation, the adjusted net insurance settlement (depreciation recovered) for their RP would be $14,668.56.

      **Figure 1: Insurance Summary for Dwelling**

         - **Summary for CoverageA_Dwelling**
           - **Liability Total:** $13,879.06
           - **Overhead:** $1,687.92
           - **Net:** $12,191.14
           - **Mortg. Selloff Tax:** $515.68
           - **Replacement Cost Value:** $13,168.56
           - **Loss Deductible:** $2,105.74
           - **Actual Cash Value:** $14,283.83
           - **Loss Deductible:** $2,300.00
           - **Net Claim:** $11,183.83
           - **Total Recoverable Depreciation:** $2,005.74
           - **Net Claim if Depreciation is Recovered:** $13,468.56

      ii. If verified with the insurance company that the applicant DID NOT receive the recoverable depreciation, the adjusted net insurance settlement for their RP would be $11,762.82.

Comparing the Adjusted Net Settlement to the FVL

---

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6. If the adjusted net insurance settlement for a covered peril is greater than the FVL and there are NO Not Insured or Uninsurable items:
   a. The applicant will be ineligible for losses from the covered peril.

7. If the adjusted net insurance settlement for a covered peril is less than the FVL:
   a. The applicant will be eligible for the unmet need up to the established program limit NOT to exceed the FVL.

Example 1: Review of Peril (COD) NOT Covered by Insurance Policy

1. The applicant DID NOT report having other damage and the inspection only recorded damage caused by flood in a Flood Zone A. The applicant is NFIRA compliant, DID NOT have flood insurance, and SBA = HAPP. The applicant DID NOT provide insurance settlement or denial information. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Insurance Types</th>
<th>Net Insurance Settlement</th>
<th>Potential Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood only</td>
<td>Home Repair Assistance $20,000.00</td>
<td>HOI</td>
<td>$0.00</td>
<td>$20,000.00</td>
</tr>
</tbody>
</table>

Table 8: FEMA Verified Losses Example

a. First, IDENTIFY the insurance type (in this case HOI) with the associated insurance settlement/denial information (in this case, NO insurance documents were received).
   i. FEMA will NOT request an insurance settlement if the peril is NOT covered by the applicant’s insurance.

b. Second, COMPARE the FVL to the net insurance settlement by category and insurance type: The FVL $20,000.00 – $0.00 HOI Net Insurance Settlement = $20,000.00 Unmet Need.
Example 2: Comparison of multiple insurance settlements, perils (CODs), and categories

1. The applicant DID NOT report having other damage and the inspection recorded damage caused by WDR, power surge, and flood. The applicant is NFIRA compliant and has both HOI and flood insurance. The applicant DID NOT provide an itemized list of each item paid by the insurance companies. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Insurance Types</th>
<th>Net Insurance Settlement</th>
<th>Potential Award</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

Itemized Insurance Settlements
Insurance Processing for HA and Personal Property
Effective Date: September 22, 2021

1. If an itemized settlement is voluntarily submitted by the applicant, **REVIEW** the items recorded by the inspection and the items recorded in the settlement to determine if there are items recorded by the inspection with a COD that is NOT covered by the insurance. This is required to prevent a potential DOB with uninsured RP/PP items.

   a. If the itemized settlement and the inspection report include items that are identified within NEMIS as having a Unit of Measure (UOM) of Each (EA), **CALCULATE** a deduction for these items before completing the FVL to adjusted net settlement comparison.

Example 1: Comparison of Itemized insurance settlement and multiple cause of damage

1. The applicant DID NOT report having other damage and the inspection recorded damage caused by flood. The applicant is NFIRA compliant, has HOI, and SBA = HAP. The applicant provided an itemized settlement from their HOI. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>Insurance Type</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Possible Award</th>
</tr>
</thead>
</table>

Table 8: Lack of Insurance Coverage Example
Example 2: Comparison of multiple Itemized insurance settlement and multiple cause of damage

1. The applicant DID NOT report having other damage and the inspection recorded damage caused by WDR and flood. The applicant is NFIRA compliant, has HOI, Flood Insurance, and SBA = HAP. The applicant provided an itemized settlement from their HOI. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>Insurance Type</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Possible Award</th>
</tr>
</thead>
</table>

Table 9: Itemized Insurance with Multiple COD Example
Example 3: Comparison of Itemized insurance settlement and corresponding FVL (COD)

1. The applicant DID NOT report having other damage and the inspection recorded damage caused by WDR. The applicant has HOI and provided an itemized settlement.

<table>
<thead>
<tr>
<th>COD</th>
<th>Insurance Type</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Possible Award</th>
</tr>
</thead>
</table>

Table 1: [Insurance Comparison Example]
Insurance Processing for HA and Personal Property
Effective Date: September 22, 2021

Example 4: Flood insurance and RP settlement

1. The applicant (owner) DID NOT report having other damage and the inspection recorded damage caused by flood. The applicant is NFIRA compliant, and has Flood Insurance in a Flood Zone A. The applicant provided a RP settlement from their Flood Insurance company. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>Insurance Type</th>
<th>FEMAVerified Losses (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Possible Award</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Example 5: Comparison of multiple insurance settlements and insurance cap

1. The applicant DID NOT report having other damage and the inspection recorded damage caused by WDR and flood. The applicant is NFIRA compliant, has both HOI and Flood Insurance in a Flood Zone A, and SBA = HAPP. The applicant DID NOT provide an itemized list of each item paid by the insurance companies. Refer to the Appendix for information on using the Eligibility Calculators.

<table>
<thead>
<tr>
<th>COD</th>
<th>Insurance Type</th>
<th>FEMA Verified Losses (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Possible Award</th>
</tr>
</thead>
</table>
Home Replacement Assistance

1. The financial HA and/or ONA maximum award changes annually on October 1. Refer to the Financial HA and ONA Maximum and Minimum Awards SOP for additional information.

---

### Home Replacement Assistance examples - Comparison of Net Insurance Settlement for Covered Peril

<table>
<thead>
<tr>
<th>FEMA Verified Loss (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Home Replacement Assistance Award (FY21 Max = $36,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Insurance Processing for HA and Personal Property
Effective Date: September 22, 2021

Table 13: FEMA Verified Losses Example

<table>
<thead>
<tr>
<th>FEMA Verified Loss (FVL)</th>
<th>Net Insurance Settlement</th>
<th>Home Replacement Assistance Award (FY21 Max = $36,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Frequently Asked Questions

1. What does net insurance include?
   
a. The net insurance settlement is the amount of assistance paid directly to an applicant after any applicable deductions for depreciation, adjustments, deductibles, and monies required to be paid directly to a lien holder, e.g., mortgage company).
   
i. Includes funds for recoverable depreciation IF the insurance company disbursed the funds at the time of processing.
   
ii. DOES NOT include items NOT covered under the IHP, such as outbuildings, fences, landscaping, or recreation items, e.g., swimming pools.
   
b. For a list of RP/PP items covered under the IHP, Refer to the Line Item Descriptions June 2020 document located on the Housing Inspection Services Webpage.
   
i. For ONA, also Refer to the Personal Property Assistance SOP for additional information.

2. What is a force-placed or lender-placed insurance policy?
Insurance Processing for HA and Personal Property
Effective Date: September 22, 2021

d. To determine if an insurance policy had an optional or mandatory pay off requirement, including lender-placed policies, CALL both the insurance company and the mortgage company.

i. If the applicant had to pay down the mortgage due to a mandatory pay-off, and received NO benefit, the net settlement is zero dollars. Example:

1. Insurance settlement = $25,000.00
2. Mandatory pay-off = $25,000.00

Result: Net Settlement = $0.00

ii. If the applicant had to pay down the mortgage due to a mandatory pay-off, and received a partial settlement, the net settlement is the amount of insurance benefits the applicant received. Example:

1. Insurance settlement = $25,000.00
2. Mandatory pay-off = $15,000.00
3. Applicant Received = $10,000.00

Result: Net Settlement = $10,000.00

iii. If the applicant had the option to pay down the mortgage or keep the settlement, the net settlement is the amount paid to the mortgage company plus the amount the applicant received. Example:

1. Insurance settlement = $25,000.00
Insurance Processing for HA and Personal Property
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2. Optional pay-off = $15,000.00
3. Applicant Received = $10,000.00

Result: Net Settlement = $25,000.00

3. What if the insurance policy is NOT in the applicant/co-applicant's name?

a. If the policy is for the DD and is active during the incident period, the applicant will be considered as insured.

b. In some cases, and within Land Installment Contract agreement instances, the applicant pays taxes and insurance due to the seller's mortgage requirements. The applicant may be listed as a beneficiary and may have the ability to receive proceeds from the insurance.

c. CALL the applicant and insurance company to clarify beneficiary, settlement, and/or denial information.
V. DEFINITIONS AND ACRONYMS

Definitions

**Basement:** FEMA defines a basement as an area of the home with its floor below grade (below ground level) on all sides.

**Call Attempt:** One call attempt to all available numbers to clarify/request information or discuss eligibility determinations (if the full contact information is NOT available for an insurance provider or mortgage company, it is acceptable to obtain using an internet search or by calling the applicant).

**FEMA Verified Loss (FVL):** The total dollar amount of IHP eligible disaster-caused damage to real and personal property as verified by FEMA. The FVL represents the total potentially eligible damage. Due to insurance coverage, the financial Housing Assistance maximum, and other eligibility factors; an applicant may NOT ultimately receive assistance for their full FVL.

**Financial Housing Assistance Maximum:** Financial assistance for Home, Repair Assistance and Home Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index (CPI) for All Urban Consumers (CPI).

**Financial Other Needs Assistance Maximum:** Financial assistance for Other Needs Assistance, Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

**Insurance Estimate** – An insurance estimate, or adjuster’s summary; is a report provided to the insurance company by the insurance adjuster. The estimate includes a list of the damages to the home and an estimated cost to repair or replace the damaged items. The insurance company uses the estimate as a guide to determine the final settlement amount to offer the applicant. **NOTE:** An insurance estimate or adjuster’s summary may NOT be used in lieu of a final insurance settlement.

**Net Settlement:** The amount paid directly to an individual from the insurance company after any applicable deductions for depreciation, adjustments, deductibles and monies required to be paid directly to a lien holder, e.g. mortgage company.

- Includes funds for recoverable depreciation if the insurance company disbursed the funds at the time of processing.
- **DOES NOT** include items NOT covered under the IHP such as outbuildings, fences, landscaping, or recreational items, e.g. swimming pools.
**Signature:** A valid signature may be evidenced by any mark made by pen or pencil denoting the signer's name or mark; a mark or name created and adopted through a software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an "I accept" button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.

**Acronyms**

<table>
<thead>
<tr>
<th>ALE</th>
<th>Additional Living Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asst</td>
<td>Assistance</td>
</tr>
<tr>
<td>CBRA</td>
<td>Costal Barrier Reform Act</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>CY</td>
<td>Cubic Yard</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
</tr>
<tr>
<td>DDA</td>
<td>Damaged Dwelling Address</td>
</tr>
<tr>
<td>DOB</td>
<td>Duplication of Benefits</td>
</tr>
<tr>
<td>EA</td>
<td>Each</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA Verified Losses</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HAPP</td>
<td>SBA Home Loan Application Issued</td>
</tr>
<tr>
<td>HOI</td>
<td>Homeowners Insurance</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitability Repairs Required</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>LF</td>
<td>Linear Feet</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>LOU</td>
<td>Loss of Use</td>
</tr>
<tr>
<td>MAX</td>
<td>Maximum</td>
</tr>
<tr>
<td>NFIRA</td>
<td>National Flood Insurance Reform Act</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>RA</td>
<td>Regional Administrator</td>
</tr>
<tr>
<td>RP</td>
<td>Real Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SBU</td>
<td>Sewer Backup</td>
</tr>
<tr>
<td>SF</td>
<td>Square Feet</td>
</tr>
<tr>
<td>STT</td>
<td>State, territorial, or tribal government</td>
</tr>
<tr>
<td>WDR</td>
<td>Wind Driven Rain</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Appeal Processing
  - Financial HA and ONA Maximum and Minimum Awards
  - Flood Zones and Other Protected Areas
  - Funeral Assistance
  - Home Repair Assistance
  - Home Replacement Assistance
  - Lodging Expense Reimbursement
  - Outbound Calls and Third Party Verifications
  - Personal Property Assistance
  - Rental Assistance
  - SBA Referrals
  - Special Handling Queries

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Line Item Descriptions June 2020
  - Web NEMIS Initial Assistance Reference Guide
VII. APPENDIX: ELIGIBILITY CALCULATORS

Real Property (RP) Eligibility Calculator

NOTE: Staff are NOT required to use the RP Eligibility Calculator. However, if they decide to use it, staff must follow the below instructions to ensure proper awards are being provided. Staff may also refer to the Web NEMIS Appeals Reference Guide for additional information.

Before using the RP Eligibility Calculator, USE the Edit link on the Real Property Line Items frame to make any needed adjustments to each line item, e.g. decrease or zero-out the HA Quantity amount, adjust the Insured/NOT Insured status, adjust the COD, etc.

1. Observed and HA Quantity Amount Matches (Same COD):

2. Observed Amount GREATER than the HA Quantity Amount (Same COD):
3. More than one COD Recorded (e.g. Wind changed to Flood):
FEMA

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Effective Date: September 22, 2021

When more than one COD is recorded between inspections, an adjustment will be required when using the **RP Eligibility Calculator**.
4. ADA Items Included in Inspection:

All ADA and non-ADA items must be processed separately. Prior to using the RP Eligibility Calculator, ENSURE that all ADA items have been unselected on Real Property Line Items frame.
NOTE: Staff are NOT required to use the PP Eligibility Calculator. However, if they decide to use it, staff must follow the below instructions to ensure proper awards are being provided. Staff may also refer to the Web NEMIS Appeals Reference Guide for additional information.

Before using the PP Eligibility Calculator, USE the Edit link on the Personal Property Line Items frame to make any needed adjustments to each line item, e.g., decrease or zero-out the Quantity amount, adjust the Insured/NOT Insured status, adjust the COD, etc.

1. Observed and Quantity Amount Matches (Same COD):
2. Observed Amount GREATER than the Quantity Amount (Same COD):
3. More than one COD Recorded (e.g. Wind changed to Flood):

When more than one COD is recorded between inspections, an adjustment will be required when using the PP Eligibility Calculator.
4. ADA Items Included in Inspection:

All ADA and non-ADA items must be processed separately. USE the instructions below to deduct the ADA eligible amount on the PP Eligibility Calculator.
# Military Personnel and Military Civilian Employees

**Effective Date:** May 27, 2021

## I. Overview
- Purpose of Assistance
- Who May Get Assistance?
- What are Eligible Expenses?
- Documentation and Verification Needed
- Other Items to Note

***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***

## II. Important Information
- Prior to Processing

***ALL processing employees must read this section***

## III. Process

### A. Eligibility Verifications
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### B. Information Requests
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### C. Processing Eligible Assistance
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### D. Processing Ineligible Decisions
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### E. Joint-Option Disaster Information (ONA Only)
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### F. Appeals
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

### G. Exceptions
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- Military and Civilian Personnel Living in Military Housing

## IV. Examples and FAQs
- Definitions
- Acronyms

## V. Definitions and Acronyms
- Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing
- Military and Civilian Personnel Living in Military Housing

## VI. Related Guidance
- Links to Related Documents
I. OVERVIEW

This section describes information that every employee must read before addressing Military Personnel and Military Civilian Employees.

Purpose of Assistance

- Provide Individuals and Households Program (IHP) Assistance to Military Personnel and Military Civilian Employees who have disaster-caused damages or losses.

Who May Get Assistance?

- All Military/Civilian Personnel may be eligible for disaster-caused expenses for Medical, Dental, Funeral, and Miscellaneous/Other if they meet the standard IHP eligibility criteria.
  - An SBA denial is not required prior to reviewing these types of assistance.
- Applicants residing in military-provided housing that received disaster-caused damage or loss and are not eligible for assistance available from the military such as:
  - Military Personnel and Civilian Employee’s Claim Act (MPCECA): MPCECA provides assistance to active duty military personnel and military civilian employees in military housing for Personal Property (PP), and Transportation, as a result of disaster-caused damage or loss.
  - Safe Haven Allowance: The Department of Defense (DOD) may assist military personnel and their families with disaster-caused housing costs (DOD Travel Regulation: U6054).
- Active duty military members who can satisfy occupancy and ownership conditions of eligibility for their privately-owned pre-disaster primary residence may be eligible for all categories of assistance. Active duty military members are ineligible for assistance if they are not occupying their privately-owned residence at the time of the disaster or cannot prove their intent to occupy the residence within the period of assistance.

What are Eligible Expenses?

- FEMA may provide assistance under the Individuals and Households Program (IHP) to active duty military and civilian employees when the assistance is NOT duplicated with military resources such as Safe Haven Allowance and MPCECA.

Documentation or Verification Needed:
FEMA

Military Personnel and Military Civilian Employees
Effective Date: May 27, 2021

- Identity verified;
- Occupancy verified;
- Primary Residence verified;
- SBA non-referral or is an ONA referral after SBA review;
- Lack of Insurance statement, Settlement, or Denial letter; AND
- Residence Type Recorded as Military Housing:
  - Safe Haven Allowance documents
  - MPCECA documents

Other Items to Note:

- Applicants living in military housing will have the residence type recorded as Military Housing at the time of inspection.
  - Assistance for active duty military personnel or military civilian employees living in military housing will initially be reviewed in the FEMA Special Handling Queue post inspection.

- In an effort to avoid duplication of benefits, military personnel and military civilian employees living in military housing must submit documents (e.g., copy of benefits, allowances, claims, or receipts for the Safe Haven Allowance or MPCECA) before FEMA can consider their eligibility for Housing Assistance (HA), PP, and Transportation.

- Regardless of housing status, active duty military personnel who are stationed outside of the country can authorize a third party to be present for inspection of their primary residence within the declared area. Refer to the Inspection Requests and Comparisons SOP for additional information.

- If an applicant who is living in military housing indicates they have a disaster-caused unmet need, ADVISE them to check for MPCECA coverage and submit settlement/denial information for review.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Military Personnel and Military Civilian Employees.

Prior to Processing:

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;

  - When moving to the next eligible award in the sequence, if necessary, adjust the eligible award by one full funeral maximum amount to ensure funds are available for funeral expenses.
  - DO NOT hold/deduct funds when processing ADA item awards.
  - DO NOT delay processing other eligible funds to await a funeral decision.
    - Personal Property Assistance; AND
    - All other categories, if funds are available under their respective maximum amount of assistance.

- Prior to reviewing or discussing ONA, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
In Joint-Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility; refer to Section III. E: Joint Option Disaster Information for additional information.

Helpline Staff: refer to the Helpline NPSC Caller Services Reference Guide Job Aid for additional information.

For ONA questions in Joint-Option disasters, provide the applicant the STT ONA Helpline number, which is listed on the NEMIS Disaster link.

Prior to reviewing or discussing applicants who are living in military housing, verify the available military assistance:

- Safe Haven Allowance:
  - DO NOT process initial Rental Assistance if the inspection recorded the Residence Type as Military Housing, unless the applicant submitted documents that indicate, ineligibility, no assistance received, or sufficient assistance was not received.

- MPCECA:
  - DO NOT process PP and/or Transportation assistance if the inspection recorded the Residence Type as Military Housing, unless the applicant submitted documents that indicate, ineligibility, no assistance received, or sufficient assistance was not received.

Regardless of military status, Safe Haven Allowance and MPCECA may not be available for applicants living in privately-owned or non-military commercial housing.

- PROCESS assistance following standard IHP eligibility if the inspection DID NOT record the Residence Type as Military Housing.

Military Personnel may receive Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), based on their geographic duty installation where they are assigned or employed.

- BAH and OHA are not provided in response to declared disasters and are not considered a duplication of benefits with FEMA Housing Assistance.

- DO NOT delay processing eligible housing categories when Military Personnel or Military Civilian Employees receive these types of allowances.
III. PROCESS

A. Eligibility Verifications

Applicants must meet the eligibility criteria for each category of assistance in order to receive that assistance.

To be eligible for HA/PP/Transportation, applicants living in military housing must meet the following criteria:

1. Identity is verified (IDV_PASS). Refer to the Identity Verification SOP for additional information;

2. For HA/PP: The Damaged Dwelling (DD) is the applicant's Primary Residence. Refer to the Occupancy Verification SOP for additional information;

3. For HA, Safe Haven Allowance ineligibility verification:

4. No assistance or unmet need is confirmed through submitted documents.

5. For PP/Transportation, MPCECA verification:

6. No assistance or unmet need is confirmed through submitted documents.

7. There is no insurance coverage, or insufficient insurance coverage was received for the Cause of Damage (COD) identified. Refer to the Insurance Processing for HA and Personal Property SOP for additional information; AND

8. For PP/Transportation: SBA Code = Failed Income Test (FIT) OR is an ONA referral after SBA review for PP and Transportation. Refer to the SBA Referrals SOP for additional information.

B. Information Requests

Active duty military personnel and military civilian employees living in housing owned or provided by the military (Residence Type = Military Housing) must submit documentation to demonstrate that their disaster-caused expenses are not covered by the Safe Haven Allowance and/or MPCECA.

1. Safe Haven Allowance assistance,
Military Personnel and Military Civilian Employees
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2. MPCECA assistance.

a. If the applicant was initially determined Insured (INS) due to MPCECA assistance for personal property/transportation:

i. Applicants accessing their online DAC account will view a "Not Approved" status.

ii. These applicants will have 60 days from the date of INS letter to provide copies of an insurance settlement approval or denial letter.

iii. Applicants who DO NOT provide copies of insurance settlement or denial within 60 days of INS letter, will receive IINR – Ineligible Insured No Response. Once applicants receive the IINR, they must include an appeal letter with any submission of insurance documents.

C. Processing Eligible Assistance

1. Residence type recorded as Military Housing post inspection

a. REVIEW the following matrix when determining initial eligibility HA, PP, and transportation.

<table>
<thead>
<tr>
<th>Type of military assistance</th>
<th>Initial determinations by category and coverage type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rental Assistance</td>
</tr>
</tbody>
</table>

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Table 1: Processing Eligible Assistance

b. To be reviewed for rental assistance, personal property, or transportation assistance (initially determined INS due to MPCECA coverage), the applicant will need to submit documents reflecting:

i. Ineligibility for assistance under MPCECA;

ii. Assistance was not received under MPCECA; OR

iii. Assistance received under MPCECA was insufficient to meet disaster related needs.

1. The net insurance settlement for MPCECA is less than one month Fair Market Rent (FMR) or no additional MPCECA coverage is available.

a. Financial assistance for temporary housing expenses is NOT limited to a maximum award amount.

2. For Other Needs Assistance (ONA), the MPCECA award must be less than the Financial ONA Maximum.

c. An applicant initially determined INR for Rental Assistance will need to submit a written appeal along with supporting documents if:

i. The applicant has relocated as a result of the disaster;

ii. Has unmet housing needs; AND

iii. DOES NOT have any insurance or Safe Haven benefits that would duplicate with FEMA Housing Assistance.


a. Once inspections are completed, workpackets (WP) are NOT routed to the FEMA Special Handling Queue for review, because the residence type was NOT identified as Military Housing at the time of inspection.

b. Regardless of a military status, FOLLOW standard operating procedures to determine eligibility for applicants with identified disaster-caused unmet needs.
c. Applicants not living in military housing are NOT impacted by any duplication of benefits regarding the Safe Haven Allowance unless there is a document or record on file indicating the individual has coverage.

3. Assistance with verifying Safe Haven Allowance and MPCECA duplication of benefits:

   a. If staff needs assistance in determining if a document identifies the applicant received assistance through the Safe Haven Allowance and MPCECA:

   b. MPCECA assistance will NOT traditionally be available for applicants living in private or non-military housing, regardless of military status.

      i. If information is received regarding the potential availability of MPCECA, a review of potential coverage will be completed.

4. Eligible determinations for HA and ONA categories.

   a. If an applicant meets the verification requirements listed under Eligibility Verifications; AND
   b. Does NOT have insurance, MPECA, or Safe Haven Allowance benefits that would cause a duplication with FEMA assistance:
Military Personnel and Military Civilian Employees  
Effective Date: May 27, 2021

D. Processing Ineligible Decisions

1. Residence type recorded as Military Housing post inspection
   
a. REVIEW the following matrix when determining initial eligibility HA, PP, and transportation.

<table>
<thead>
<tr>
<th>Type of military assistance</th>
<th>Rental Assistance</th>
<th>Personal Property</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Processing Ineligible Assistance

b. Assistance for active duty military personnel or military civilian employees living in Military Housing will initially be reviewed in the FEMA Special Handling Queue.

i. After an eligibility determination is made from Special Handling, additional processing will occur in the FEMA Manual Determination or FEMA Appeal Queues.

2. Ineligible determinations for HA and ONA categories.

   a. If the applicants Residence Type was recorded as Military Housing at the time of the inspection;
   b. If Habitability Repairs Required (HRR) is Yes, the question App Moved will be set as No.
   c. If the applicant had PP/Transportation items recorded during the inspection:
E. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are only processed by the STT.
   b. FEMA staff is authorized to process HA categories.

2. If incoming mail generates a WP to a FEMA processing queue:

F. Appeals
HA and ONA Appeals are processed using standard appeal procedures. Refer to the Appeal Processing SOP for more information.

1. If the applicant was living in military housing and was initially determined INR for Rental Assistance:

   a. The applicant needs to submit a written appeal letter and supporting documentation reflecting:
      i. The applicant has relocated as a result of the disaster;
      ii. Has unmet housing needs; AND
      iii. Does not have Safe Haven Allowance/MPCECA benefits, insurance coverage, or assistance from another source that would duplicate FEMA Housing Assistance.

G. Exceptions

There may be unique scenarios not specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster-Specific Operating Procedures, or other posted information:
IV. EXAMPLES AND FAQs

The following processing scenarios are examples if the applicant met all verification and eligibility requirements.

Scenario 1: Military and Civilian Personnel Living in Military Housing
The applicant Residence Type was recorded as Military Housing during the inspection, HRR = Yes, App Moved = No, and the applicant is requesting HA.

Scenario 2: Military and Civilian Personnel Living in Military Housing
The applicant Residence Type was recorded as Military Housing during the inspection, applicant has FEMA-verified losses for Personal Property/Transportation.

Scenario 3: Military and Civilian Personnel Living in Military Housing
The applicant Residence Type was recorded as Military Housing during the inspection; applicant has unmet need for Medical, Dental, Funeral, and Misc./Other not covered by insurance, military benefits, or other type of assistance.
V. DEFINITIONS AND ACRONYMS

Definitions

Call Attempt: A call attempt to all available numbers to clarify/request information or discuss eligibility determinations.

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Military Personnel and Civilian Employees’ Claims Act: Provides assistance to active duty military personnel and military civilian employees in military housing for Personal Property, including vehicles, as a result of disaster-caused damage or loss.

Safe Haven Allowance: Assists military personnel and their families with disaster-caused housing costs.

ONA Referred: An applicant who has failed the SBA income test (SBA = FIT) or is referred to ONA as a result of their SBA loan eligibility determination. Refer to the SBA Referrals SOP for additional information.

SBA Income Test: The Small Business Administration Income Test is performed to identify Disaster Home and/or Renter Loan consideration. Households with incomes below the established income level will be referred directly to ONA. Refer to the SBA Referrals SOP for additional information.

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAH</td>
<td>Basic Allowance for Housing</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
</tr>
<tr>
<td>DOD</td>
<td>Department of Defense</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DSA</td>
<td>Disaster Survivor Assistance</td>
</tr>
<tr>
<td>DSOP</td>
<td>Disaster-Specific Operating Procedure</td>
</tr>
<tr>
<td>FAQ</td>
<td>Frequently Asked Question</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA-Verified Loss</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitable Repairs Required</td>
</tr>
<tr>
<td>IDV_PASS</td>
<td>Identity Verification Passed</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>INR</td>
<td>Ineligible No Relocation</td>
</tr>
<tr>
<td>INS</td>
<td>Insured</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>MPCECA</td>
<td>Military Personnel and Civilian Employees’ Claims Act</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>OHA</td>
<td>Overseas Housing Allowance</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>PGT</td>
<td>Procedure Guidance Team</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>STT</td>
<td>State, Territorial, or Tribal Government</td>
</tr>
<tr>
<td>WP</td>
<td>Workpacket</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Appeal Processing
  - Identity Verification
  - Written Consent and Sharing Applicant Information
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Ownership Verification

- Resources
  - Helpline NPSC Caller Services Reference Guide
## Non-Referral Applicants

**Effective Date:** September 22, 2021

### I. Overview
- Purpose
- Who May Get Assistance?
- Other Items to Note

***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***

***ALL processing employees must read this section***

### II. Important Information
- Prior to Processing
  - A. Eligibility Verifications
  - B. Information Requests
  - C. Processing Eligible Assistance
  - D. Processing Ineligible Decisions
  - E. Joint Option Disaster Information (ONA Only)
  - F. Appeals
  - G. Exceptions

### III. Process
- Scenario 1: Applicant Remains NONREF in all IHP categories

### IV. Examples and FAQs
- Definitions
- Acronyms
- Links to Related Guidance

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**Links to Related Guidance**

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I. OVERVIEW

This section describes information that every employee must read before addressing Non-Referral Applicants.

Purpose:

- This Standard Operating Procedure (SOP) provides guidance to address and resolve issues for applicants initially non-referred to the Individuals and Households Program (IHP), including Housing Assistance (HA) and/or Other Needs Assistance (ONA).

Who May Get IHP Assistance?

- Applicants are referred to the IHP when they self-reported at registration that habitability, and/or access to their primary residence is impacted and/or there is a need for assistance in any of the types of ONA.

Other Items to Note:

- Non-referral applicants receive a designation of HA: NONREF and Other: NONREF status during Registration Intake (RI).
  - The NONREF status is visible next to HA and Other on the top right side of the National Emergency Management Information System (NEMIS) and Web NEMIS.
- Reasons for a NONREF status include:
Applicants NOT initially referred to the IHP will receive an auto-generated Non-referral letter.

- The letter explains the IHP to the applicants and advises them to contact FEMA if they have any questions or want additional information about the disaster assistance process.

- If NONREF applicants indicate they have a disaster-caused unmet need that may be addressed by the IHP, ADVISE them to contact the FEMA Helpline.

- Applicants who are NOT referred to the IHP will NOT receive an inspection.

  - Generally, applicants must indicate **Home Dmg: Yes** and/or **PP Dmg: Yes** to receive an inspection. Other conditions may apply.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Non-Referral Applicants.

STOP

Prior to Processing:

- Prior to reviewing or discussing ONA referrals for a NONREF applicant, verify the ONA Option selection.
  
  o Joint Option:
    
    ▪ In Joint Option disasters, only the state, territorial, or tribal government is authorized to process and discuss ONA eligibility; refer to Section III. E: Joint Option Disaster Information.
    
    ▪ **Helpline Staff:** Refer to the Helpline NPSC Caller Services Reference Guide for additional information.
  
  o FEMA Option:
    
    ▪ FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
    
    ▪ **DO NOT** generate Request for Information (RFI) letters for SBA-dependent types of ONA (e.g. Transportation, PP) if the applicant has been referred to the SBA for a loan.
    
    ▪ **DO NOT** generate an RFI for Funeral Assistance.
Non-Referral Applicants
Effective Date: September 22, 2021

- DO NOT request an inspection for PP by itself if the applicant has been referred to the SBA for a loan.

- DO NOT request and inspection for PP by itself unless the Cause of Damage (COD) includes Flood, or the applicant does NOT carry any Contents insurance coverage.

- DO NOT request an inspection for the following types of ONA:
  - Funeral;
  - Medical
  - Dental;
  - Miscellaneous/Other Items;
  - Child Care;
  - Moving and Storage; AND
  - Transportation.
III. PROCESS

A. Eligibility Verifications

1. To be referred to FEMA's IHP, applicants must have a disaster-caused unmet need in at least one type of IHP assistance. These include:

2. An applicant must meet IHP eligibility criteria to be eligible for assistance. A NON REF status is NOT an eligibility or ineligibility decision and will change when:

B. Information Requests
Non-Referral Applicants
Effective Date: September 22, 2021

Follow the table below for applicable actions to request information for ONA-related unmet needs. All applicable types of ONA, excluding Funeral and Misc/Other items, can be added to the same RFI.

<table>
<thead>
<tr>
<th>Type of Assistance</th>
<th>SBA referral</th>
<th>Insurance</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Dental Assistance</td>
<td>N/A</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td>Child Care Assistance</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Other Items</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Type of assistance</td>
<td>SBA referral</td>
<td>Insurance</td>
<td>Action</td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------</td>
<td>-----------</td>
<td>--------</td>
</tr>
<tr>
<td>Transportation Assistance</td>
<td>No</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td>Transportation Assistance</td>
<td>Yes</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td>Moving and Storage</td>
<td>N/A</td>
<td>Yes/No</td>
<td></td>
</tr>
</tbody>
</table>
Non-Referral Applicants
Effective Date: September 22, 2021

C. Processing Eligible Assistance

The following table identifies possible scenarios and the applicable processing action. PROCESS accordingly.

1. If the applicant's NEMIS file needs to be updated to reflect an unmet need for HA or PP assistance, post registration:

Authorized source (see Table 2).
d. Refer to the *Inspection Requests and Comparisons* SOP for additional information.

<table>
<thead>
<tr>
<th>Home Dmg</th>
<th>PP Dmg</th>
<th>SBA Referral</th>
<th>COD = Flood</th>
<th>Flood Insurance</th>
<th>Homeowner/Contents Ins. and all HOI covered CODs/Perils</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes/No</td>
<td>Yes/No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Yes/No</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes/No</td>
<td></td>
</tr>
</tbody>
</table>

Back to Top
## Table 2: Types of Assistance for Housing Assistance and Personal Property

<table>
<thead>
<tr>
<th>Home Dmg</th>
<th>PP Dmg</th>
<th>SBA Referral</th>
<th>COD Referral</th>
<th>Flood</th>
<th>Homeowner/Contents Ins. and all HOI covered CODs/perils</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes/No</td>
<td>N/A</td>
<td>No</td>
<td>Yes/No</td>
<td>No</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes/No</td>
<td>No</td>
<td>No</td>
<td>Yes/No</td>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Non-Referral Applicants

Effective Date: September 22, 2021

FEMA
D. Processing Ineligible Decisions

1. An inspection for HA and PP assistance will NOT be requested if all C.O.Ds are covered perils under a Homeowners (O) or Renter/Owner Contents, Only insurance.

<table>
<thead>
<tr>
<th>Home Dmg</th>
<th>PP Dmg</th>
<th>SBA Referral</th>
<th>Renters/Owner Contents Only/Homeowners</th>
<th>All HOI covered C.O.Ds/ perils</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Table 3: Types of HA/PP assistance and verification chart for insured determinations.

2. An applicant will remain NONREF when:
Non-Referral Applicants
Effective Date: September 22, 2021

a. The applicant requests assistance to repair/replace a rental property, vacation home, secondary home, business, etc.;

b. The applicant was NOT referred to ONA after an SBA referral for SBA-dependent types of ONA, e.g. PP and Transportation;

c. The applicant does NOT have unmet needs within the IHP’s assistance category; OR

d. Other reason the applicant is NOT referred to the IHP.

e. If the applicant remains NONREF:

E. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

   a. ONA categories are only processed by the STT.

   b. FEMA staff is authorized to process HA categories.

2. If incoming mail generates a WP to a FEMA processing queue:
FEMA

Non-Referral Applicants
Effective Date: September 22, 2021

F. Appeals

**NONREF** status is an initial decision, NOT a denial. Therefore, appeals are NOT applicable for this SOP.

G. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedure (DSOP), or other posted information:
IV. EXAMPLES AND FAQs

Scenario 1: Applicant Remains NONREF in all IHP categories

An applicant registered for assistance to their secondary/vacation home. Due to misunderstanding, the applicant submitted an insurance denial for the secondary home and requested further consideration and assistance. The applicant’s primary residence was NOT damaged by the disaster.
V. DEFINITIONS AND ACRONYMS

Definitions

Call Attempt: A call attempt to all available numbers to clarify/request information or discuss eligibility determinations.

Non-Referral: A status found in NEMIS for applicants not initially referred to IHP.

Primary Residence: Refers to the home where the applicant normally lives during the major portion of the calendar year or the home required because of proximity to employment, including agricultural activities that provide 50 percent of the household’s income.

SBA-Dependent Category: Before FEMA can review these types of ONA, an applicant must first apply to the SBA for loan. An applicant who was referred to the SBA but who did not qualify for an SBA loan, or who was approved for a partial loan but the amount of the loan was insufficient to meet the applicant’s disaster expenses or serious needs, may be referred back to FEMA to determine the eligibility for PP, Transportation, and a Group Flood Insurance Policy (if applicable).

SBA Income Test: The Small Business Administration Income Test is performed to identify Disaster Home and/or Renter Loan consideration. Households with incomes below the established income level will be referred directly to ONA within the IHP. Refer to the SBA Referrals SOP.

Acronyms

DRC  Disaster Recovery Center
DSA  Disaster Survivor Assistance
HA  Housing Assistance
IHP  Individuals and Households Program
INS  Insured
JFO  Join Field Office
NEMIS  National Emergency Management Information System
NONREF  Non-Referral
ONA  Other Needs Assistance
FEMA

Non-Referral Applicants
Effective Date: September 22, 2021

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>RFI</td>
<td>Request for Information</td>
</tr>
<tr>
<td>RI</td>
<td>Registration Intake</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>WP</td>
<td>Workpacket</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Child Care Assistance
  - Codes, Verifications, Request Letters, and Assistance Types
  - DAC – Call Center RI
  - Funeral Assistance
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Medical and Dental
  - Moving and Storage
  - SBA Referrals
  - Transportation and Second Vehicle Requests

- Resources
  - Helpline NPSC Caller Services Reference Guide
Civil Action No. 5:21-cv-00071
7th Interim Response 000245

Occupyancy Verification
Effective Date: September 09, 2021

**OCCUPANCY VERIFICATION**

I. Overview

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- Who Gets Assistance? 2
- What Are Eligible Expenses that Require Occupancy Verification? 2
- Documentation or Verification Needed
- Other Items to Note 3

*** This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***

II. Important Information

*** ALL processing employees must read this section ***

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I. OVERVIEW

This section describes information that every employee must read before addressing Occupancy Verification.

Purpose:

- This Standard Operating Procedure (SOP) will assist in Occupancy Verification review and processing.

Who Gets Assistance?

- Applicants (both owners and renters) must be able to prove they occupied the disaster-damaged residence as their primary residence before receiving Housing Assistance (HA) and some types of Other Needs Assistance (ONA), e.g., Personal Property Assistance, Moving and Storage Assistance, and Critical Needs Assistance. The following types of ONA DO NOT require verification of occupancy of the primary residence:
  - Transportation Assistance;
  - Funeral Assistance;
  - Medical Assistance;
  - Dental Assistance; AND
  - Child Care Assistance.

What Are Eligible Expenses that Require Occupancy Verification?

Occupancy-dependent eligible expenses include costs associated with:

- Home Repair Assistance, Home Replacement Assistance, or Permanent Housing Construction;
- Temporary Housing Assistance, e.g., Rental Assistance, Lodging Expense Reimbursement, or Direct Housing Assistance;
- Critical Needs Assistance;
- Personal Property Assistance;
Exception: A verification of occupancy is NOT a requirement for stored PP. Refer to the Personal Property Assistance SOP for additional information.

- Miscellaneous Other Items. Refer to the Miscellaneous Other Items SOP for additional information; OR

- Moving and Storage Assistance. Refer to the Moving and Storage SOP for additional information.

Documentation or Verification Needed (at least one):

- Utility Bills;
- Other Bills;
- Employer's Documents;
- Lease/Housing Agreement;
- Landlord (LL) Letter;
- Rent Receipts;
- Bank Statements with image of the cancelled rent check;
- Public Official’s Letter;
- Identification Cards;
- Social Service Organization Documents (Only acceptable for DR-4609-TN and forward);
- Local School Documents (Only acceptable for DR-4609-TN and forward);
- Federal or State Benefit Documents (Only acceptable for DR-4609-TN and forward);
- Motor Vehicle Registration (Only acceptable for DR-4609-TN and forward);
- Affidavit of Residency or Other Court Documentation (Only acceptable for DR-4609-TN and forward);
- Mobile Home Park Documents (Only acceptable for DR-4609-TN and forward); OR

- Self-Declarative Statement, ONLY as a last resort when all other means of verification have been exhausted.
Occupy ancy Verification
Effective Date: September 09, 2021

- For all disasters prior to and including DR-4607-MI, a Self-Declarative Statement is only acceptable from applicants living in insular areas.

- For DR-4609-TN and forward, a Self-Declarative Statement may also be accepted for applicants residing in a mobile home or travel trailer, regardless of location; as applicants residing in a mobile home or travel trailer may experience challenges with obtaining occupancy documentation.

Other Items to Note:

Initial Inspections:

- For all disasters prior to and including DR-4606-LA, individuals with a NEMIS public records verification status of IDV_FAILED and/or OCCV_FAILED will NOT automatically receive an initial inspection. These individuals must submit an appeal letter with supporting documentation to verify their identity and/or occupancy prior to receiving an initial inspection.

- For DR-4607-MI and forward, applicants that failed identity and/or occupancy verification during registration will NOT be required to submit identity and/or occupancy documents prior to receiving an initial inspection.

  - If occupancy CANNOT be verified during the initial inspection, the applicant must still submit the required documentation to FEMA. Refer to Section III.B: Acceptable Documentation for additional information.

  - For DR-4609-TN and forward, if occupancy CANNOT be verified during the initial inspection, the system will automatically check for a PREV_DSTR_OCCV code in the Registration Status screen.

    - If present, the case will be routed to the FEMA Special Handling queue for a Cross-Disaster Occupancy Verification review. Refer to the Special Handling Queries SOP for additional information.

    - The system only checks for exact occupancy matches in the two years prior to the disaster.

- In addition to verifying occupancy, applicants must occupy their disaster-damaged residence as their primary residence to be eligible for certain categories of assistance under the Individuals and Households Program (IHP).

- A primary residence is the home where the applicant normally lives during the majority of the calendar year (more than six months), or the home required because of proximity to employment, including agriculture activities that provide 50% of the household’s income.
Primary occupancy for household members may also include individuals NOT present at the time of the disaster, e.g. infants, spouse, or students, but who are expected to return during the assistance period.

If an applicant was NOT occupying the disaster-damaged residence at the time of the disaster, they may still be eligible if they can prove their intent to occupy the home as their primary residence. Refer to Section III.B.16. for additional information.

- Active duty military members who can satisfy occupancy and ownership conditions of eligibility for their privately-owned pre-disaster primary residence may be eligible for all categories of assistance.

- Active duty military members are ineligible for assistance if they are NOT occupying their privately-owned residence at the time of the disaster or CANNOT prove their intent to occupy the residence within the period of assistance.

- Applicants who lived in housing provided by an educational facility, e.g. college dormitory, may be eligible for IHP Assistance if the student housing was their primary residence. Refer to the Students in College Dormitories SOP for additional information on student eligibility for disaster assistance.

For citizenship issues, the applicant or co-applicant must prove occupancy and meet FEMA’s citizenship requirement. If the applicant is a minor child, the co-applicant must be the child’s parent or legal guardian, and prove they occupied the disaster-damaged residence at the time of the disaster.

The standard ineligible decision code used when the applicant has NOT verified occupancy for the disaster-damaged residence is INONV - Ineligible Occupancy Not Verified.

- A signed appeal letter with acceptable documentation is required for ALL INONV decisions.

The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the Web NEMIS Initial Assistance Reference Guide.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing assistance that requires Occupancy Verification.

Prior to Processing:

- Prior to reviewing or discussing ONA, VERIFY the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility; refer to Section III.D: Joint Option Disaster Information.
  - Helpline Staff: Refer to the Helpline NPSC Caller Services Reference Guide for additional information.

- For ONA questions in Joint Option disasters, PROVIDE the applicant the STT ONA Helpline number, which is listed on the NEMIS Disaster Info (F8) link.
III. PROCESS

A. Verification Methods:

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B. Acceptable Documentation:

The types of documents listed in this section are acceptable as proof of occupancy for an applicant’s primary residence, without regard to residence type; if they show the name of the applicant or co-applicant and the disaster-damaged residence address. FEMA can request additional documents to prove occupancy in cases where the name reflected on the documentation DO NOT match the name of the applicant or co-applicant.

For all disasters prior to and including DR-4606-LA, if the applicant received an auto-determined INONV decision, they must submit a signed appeal letter with acceptable documentation listed below.

For DR-4609-TN and forward, if the documents are dated within the 18 month period of assistance, they must show pre-disaster usage or explicitly state the applicant or co-applicant resided at the disaster-damaged residence at the time of the disaster.

1. Utility Bills:

   a. A utility bill for the disaster-damaged residence, e.g. electric, gas, oil, trash, water, or sewer; that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.

      i. The service address on the bill should match the disaster-damaged residence address in NEMIS.

      ii. Utility bills showing NO usage, or only service charges, are NOT acceptable occupancy verification documents.

   b. For all disasters prior to and including DR-4607-MI, utility bills must be dated within three months prior to the disaster incident period.

   c. For DR-4609-TN and forward, utility bills must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.

      i. Any bill dated within the period of assistance must show pre-disaster usage.

2. Other Bills:
a. Other Bills include, but are NOT limited to, bank statements or credit card bills, phone bills, cable or satellite bills, medical provider’s bills, etc.: that reflect the name of the applicant or co-applicant and the disaster-damaged residence address.

b. For all disasters prior to and including DR-4607-MI, bills or invoices must be dated within three months prior to the disaster incident period.

c. For DR-4609-TN and forward, bills or invoices must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.

i. Any bill dated within the period of assistance must show pre-disaster usage, such as a telephone bill for a landline.

3. Employer’s Documents:

a. Employer’s Documents include pay stubs and similar documents received before the disaster, or a letter from an employer prepared after the disaster, that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.

b. An Employer’s Letter must include the name and phone number of the individual or organization providing verification.

c. For all disasters prior to and including DR-4607-MI, Employer’s Documents must be dated within three months prior to the disaster incident period.

d. For DR-4609-TN and forward, Employer’s Documents must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.

i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

4. Lease/Housing Agreement:

a. Copy of a written lease, housing agreement, or letter from a LL that includes:

i. The name of the applicant or co-applicant;

ii. The LL’s contact information;

iii. The basic terms of tenancy that include:
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1. The disaster-damaged residence address;

2. The duration of the lease confirming that the applicant or co-applicant lived there at the time of the disaster; AND

3. Signatures from both the applicant or co-applicant and the LL. Electronic signatures are acceptable.

   a. For DR-4609-TN and forward, FEMA will accept a lease or housing agreement WITHOUT a signature from the LL, but FEMA must be able to verify the lease with the LL. One call attempt is required.

   b. For all disasters prior to and including DR-4607-MI, lease/housing agreements must be issued and dated prior to the disaster incident period and they must be current/effective (NOT expired) at the time of the disaster. LL Letters DO NOT need to pre-date the disaster incident period.

5. Rent Receipts:

   a. A copy of a Rent Receipt or bank statement (an image of the cancelled rent check) that includes:

      i. The name of the applicant or co-applicant;

      ii. The LL's contact information; AND

      iii. The location of the disaster-damaged residence.

   iv. For all disasters prior to and including DR-4607-MI, the LL's signature must be included.
b. For all disasters prior to and including DR-4607-MI, Rent Receipts or bank bills must be dated within three months prior to the disaster incident period.

c. For DR-4609-TN and forward, Rent Receipts or bank bills must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.

i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

6. Inspector Verification with Landlord (Renters):

a. For DR-4607-MI and forward, if a renter is unable to prove occupancy at the time of inspection with a Utility Bill, Rent Receipt, LL Letter, or a Lease/Housing Agreement, a FEMA inspector will attempt to contact the applicant’s LL to verify occupancy.

i. This type of occupancy verification by phone contact is only conducted at the time of inspection.

iii. The LL verification option is also used to verify occupancy for the owner of a mobile home or travel trailer on a leased space or lot.

7. Public Official’s Letter:

a. A letter from a public official, e.g., Police Chief, Mayor, Postmaster, federal, state or, local, territorial, or tribal (SLTT) official that includes:

i. The name of the applicant or co-applicant;

ii. The disaster-damaged residence address;

iii. The period of occupation; AND

iv. The name and phone number of the individual providing the verification.

b. Public Official’s Letters must be dated within the 18 month period of assistance and must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.
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8. Identification Cards:

a. A Driver’s License, STT-issued ID card, or Voter Registration card that includes:
   i. The name of the applicant or co-applicant; AND
   ii. The disaster-damaged residence address.
   iii. Identification documents must be issued and dated prior to the disaster incident start date and be current (NOT expired) at the time of the disaster.

b. The state of Michigan allows for drivers license updates before the card expires. The updates will be provided on a sticker that will be placed on the back of the active drivers licenses. Michigan drivers licenses, that have not expired, with a sticker on the back showing the correct address, are acceptable proof of occupancy.

9. Social Service Organization Documents (Only acceptable for DR-4609-TN and forward):

a. Documentation received before the disaster from a social service organization, e.g. Center for Independent Living, Meals on Wheels, the National Urban League, etc.; that provided pre-disaster services to the applicant or co-applicant, is dated within one year prior to the disaster incident period, and includes:
   i. The name of the applicant or co-applicant AND
   ii. The disaster-damaged residence address.

b. A letter or other written statement from the organization, prepared after the disaster and dated within the 18 month period of assistance; verifying the applicant or co-applicant occupied the disaster-damaged residence address at the time of the disaster.
   i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

10. Local School Documents (Only acceptable for DR-4609-TN and forward):

a. Documentation received from a public or private school or the school district (DOES NOT include colleges/universities) before the disaster, and is dated within one year prior to the disaster incident period; that includes:
i. The name of the applicant or co-applicant;

ii. The name of a child listed as a household occupant in the file; AND

iii. The child's residence address.

b. A letter or other written statement from a public or private school or school district, prepared after the disaster and dated within the 18 month period of assistance; verifying the child's residence at the time of the disaster and includes the name of the applicant or co-applicant.

i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

11. Federal or STT Benefit Documents (Only acceptable for DR-4609-TN and forward):

a. Documents received before the disaster from a federal or STT agency, e.g. Supplemental Nutrition Assistance Program (SNAP), tax returns, stimulus checks, etc., that provided benefits to the applicant or co-applicant, is dated within one year prior to the disaster incident period, and includes:

i. The name of the applicant or co-applicant AND

ii. The disaster-damaged residence address.

b. A letter or other written statement from the organization, prepared after the disaster and dated within the 18 month period of assistance; verifying the applicant or co-applicant occupied the disaster-damaged residence at the time of the disaster.

i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

12. Motor Vehicle Registration (Only acceptable for DR-4609-TN and forward):

a. A copy of a motor vehicle registration which shows that the vehicle was registered to the applicant or co-applicant at the disaster-damaged residence at the time of the disaster.

b. The motor vehicle registration must be issued within one year prior to the disaster incident period or within the 18 month period of assistance.
i. Any document dated within the period of assistance must indicate that the applicant was living at the disaster-damaged residence at the time of the disaster.

13. Affidavit of Residency or Court Documentation (Only acceptable for DR-4609-TN and forward):

   a. A copy of court documentation (e.g., a summons) that includes:
      i. The name of the applicant or co-applicant; AND
      ii. The disaster-damaged residence address.
   b. The Affidavit of Residency or Other Court Documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
      i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

14. Mobile Home Park Documents (Only acceptable for DR-4609-TN and forward):

   a. For mobile homes or travel trailers located in a mobile home park, a letter or other written statement from the park owner or manager is acceptable. The letter or statement must include:
      i. The name of the applicant or co-applicant;
      ii. The disaster-damaged residence address;
      iii. A statement from the park owner/manager that the applicant or co-applicant occupied the disaster-damaged residence at the time of the disaster; AND
      iv. The name and phone number of the individual providing the verification.
   b. Mobile Home Park Documents must be dated current/effective during the disaster incident period but may be dated within the 18 month period of assistance.

15. Self-Declarative Statement (Only acceptable for insular, island, and tribal land declaration up to and including DR-4607-MI):
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a. A Self-Declarative Statement is a written, dated, and signed document informing FEMA the disaster-damaged is occupied by the applicant or co-applicant more than six months of the calendar year. A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.

b. A Self-Declarative Statement is only acceptable from applicants living in insular areas.

i. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant's file. It CANNOT be solely viewed by the FEMA inspector.

ii. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of occupancy.

iii. The submission of this document DOES NOT override information previously gathered or contained in the applicant's file and DOES NOT supersede Disaster Specific information.

iv. A Self-Declarative Statement DOES NOT have to pre-date the disaster.

c. A Self-Declarative Statement must:

i. Be in writing (handwritten or typed);

ii. Include the applicant or co-applicant's name and disaster-damaged residence address;

   1. A physical property location only using longitude and latitude information is NOT acceptable.

iii. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;

iv. an explanation of the circumstances that prevent standard occupancy verification, e.g. insular areas, islands, or tribal lands; AND

v. Include the applicant or co-applicant's signature with date.

16. Self-Declarative Statement (Only acceptable for DR-4609-TN and forward from applicants living in insular, island, or tribal land areas or applicants residing in Mobile Home or Travel Trailers):

a. A Self-Declarative Statement is a written, dated, and signed document informing FEMA the disaster-damaged is occupied by the applicant or co-applicant more
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than six months of the calendar year. A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.

b. In addition to insular areas, a Self-Declarative Statement may be accepted for applicants whose pre-disaster residence was a mobile home or travel trailer, regardless of location; as applicants residing in a mobile home or travel trailer may experience challenges with obtaining occupancy documentation.

i. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant’s file. It CANNOT be solely viewed by the FEMA inspector.

ii. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of occupancy.

iii. The submission of this document DOES NOT override information previously gathered or contained in the applicant’s file and DOES NOT supersede Disaster Specific information.

iv. A Self-Declarative Statement DOES NOT have to pre-date the disaster.

c. A Self-Declarative Statement must:

i. Be in writing (handwritten or typed);

ii. Include the applicant or co-applicant’s name and disaster-damaged residence address;

   1. A physical property location only using longitude and latitude information is NOT acceptable.

iii. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;

iv. Include the major elements of this following statement and additional explanation: "I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable occupancy documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard occupancy verification to include why the other document types were NOT available to the applicant or co-applicant or how the available documents DO NOT meet FEMA’s requirements]. I hereby declare under penalty of perjury that the foregoing is true and correct.”, AND

   1. If possible, the applicant should also provide any documents from Section III.B: Acceptable Documentation, even if they DO NOT meet all the
Along with the requirements for the document type, further support their claim of occupancy.

v. Include the applicant or co-applicant’s **signature** with date.

d. Occupancy request for information letter for a Self-Declarative Statement:

i. A Request for Information (RFI) letter will be manually generated to obtain occupancy verification information:

1. If the applicant has made several attempts to provide occupancy documents:

   1. The above statement DOES NOT have to be exact to be acceptable.

iv. The applicant’s name and signature

b. **GENERATE** the Self-Declaration RFI (for Occupancy).

   i. Refer to the Basic Processing Steps section of the Web NEMIS Initial Assistance Reference Guide for additional information.

17. **Intent to Occupy Statement:**
a. Applicants NOT occupying the residence at the time of the disaster may still be eligible for assistance if they submit documentation showing their intent to move in and occupy the disaster-damaged residence as their primary residence.

b. Applicants can establish their intent to occupy a residence damaged by a disaster with a written statement along with supporting documentation, e.g. utility deposit or a pre-dated lease, that includes:
   i. The applicant or co-applicant name; AND
   ii. The disaster-damaged residence address.
   iii. Supporting documentation must be dated on or before the first day of the incident period.

c. **Example 1:** An applicant who recently purchased a home that was destroyed while the applicant was in the process of moving in may be eligible based on intent to occupy. These applicants may still be eligible if they submit documentation showing their intent to occupy the home as their primary residence.

   i. The location or facility they currently occupy must NOT be their primary residence.
   ii. Applicant needs to provide documentation to verify occupancy for the registered disaster-damaged residence.
   iii. These applicants will NOT be eligible for Temporary Housing Assistance unless their housing needs are NOT being met by the temporary living facility.

d. **Example 2:** An individual living temporarily in a hospice, hospital, nursing home facility, or similar facility at the time of the disaster may be reviewed for eligible assistance if it is verified they intended to relocate back to their registered primary residence.

   i. The location or facility they currently occupy must NOT be their primary residence.
   ii. Applicant needs to provide documentation to verify occupancy for the registered disaster-damaged residence.
   iii. These applicants will NOT be eligible for Temporary Housing Assistance unless their housing needs are NOT being met by the temporary living facility.

e. **Example 3:** In addition to meeting general IHP eligibility criteria, incarcerated applicants must submit documentation verifying they will be released prior to the end of the assistance period, such as official documentation from the correctional facility or detention center, or information necessary to complete an online search of the facility’s online database to determine the release date, i.e. name of incarcerated individual, city and state of the facility, etc., if available.

   i. If incarcerated applicants are NOT released prior to the inspection and CANNOT be present for an inspection, they must designate a third-party adult (18 years or older) to meet with the inspector on their behalf.
18. Students:

a. Applicants who lived in housing provided by an educational facility, e.g. college dormitory, may be eligible for IHP Assistance if the student housing was their primary residence. Refer to the Students in College Dormitories SOP for additional information on student eligibility for disaster assistance.

19. Non-Traditional Housing:

a. Applicants in Non-Traditional Housing may submit a signed written letter or statement from a credible or official source attesting to the fact the applicant lives in a Non-Traditional form of housing at a certain location. The letter or statement must include:

i. The name of the applicant or co-applicant;

ii. The location of the residence;

iii. The dates of pre-disaster occupancy; AND

iv. The name, title, and contact information for the person providing the verification.

b. A credible or official source may include:

i. Service providers, e.g. shelter managers, park rangers, lot rental agencies for tents, etc.;

ii. Non-FEMA caseworkers, e.g. HUD, Section 8, etc.;

iii. Homeless advocates;

iv. Faith-based organizations; OR

v. Other like individuals or groups.

c. The letter or statement DOES NOT have to pre-date the disaster.

C. Processing Procedures

1. For all disasters prior to and including DR-4606-LA, if there IS NOT a previous INONV decision and the documents available in the file fully prove occupancy:
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2. For DR-4607-MI and forward, if the documents available in the file fully prove occupancy:

3. For DR-4609-TN and forward, if the inspector is unable to verify occupancy following the initial inspection and the Cross-Disaster Occupancy Verification review was unsuccessful:

D. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are only processed by the STT.
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:
E. Appeal

1. If the applicant appeals after an initial **INONV** decision and DOES NOT submit supporting documents to meet the occupancy verification requirement:

2. If occupancy changed to **Not Verified** after a subsequent inspection:
3. If the appeal letter and documents received or available in the file fully prove occupancy:

4. If the applicant was already sent an ADOC requesting the missing information:

F. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.
1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
IV. EXAMPLES AND FAQs

Document Submission Examples:

Scenario 1: Applicant Proves Occupancy with Other Bills

1. The applicant provided an appeal letter and a credit card bill dated five months before the disaster for proof of occupancy.

Scenario 2: Applicant Unable to Prove Occupancy with Driver's License

1. A renter submitted an appeal letter with an expired driver's license. Neither the LL nor any public official could verify that the applicant lived in the home.
Scenario 3: Applicant Proves Occupancy with Intent to Occupy Statement

1. The applicant, along with family members; lives on a base in Europe during military deployment. When the applicant's tour of duty is over, the family intends to return to the disaster-damaged residence. Before they can return to the United States, a tornado damages their house and soon after, the damaged area is declared a disaster by the President.

2. The applicant registers with FEMA for assistance to repair the home. The applicant provided FEMA an appeal letter, a copy of the deployment orders, and a written statement indicating the family plans to occupy the disaster-damaged residence before the disaster closure date.

Scenario 4: Applicant Submits Proof of Occupancy Documents without an Appeal Letter

1. An applicant in DR-4606-LA submitted an acceptable utility bill dated two months before the disaster. However, they did NOT submit a signed appeal letter.
Cross-Disaster Occupancy Verification Examples:

These scenarios ONLY apply to DR-4609-TN and forward.

Scenario 1: Owner with High Risk Stamps in at least one disaster:

1. The applicant applied for a current disaster and received an OCCV_FAIL status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with Occupancy set as Not Verified and is routed to FEMA Special Handling for a manual review.

Scenario 2: Renter with NO High Risk Stamps:

1. The applicant applied for a current disaster and received an OCCV_FAIL status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with Occupancy set as Not Verified and is routed to FEMA Special Handling for a manual review.
V. DEFINITIONS AND ACRONYMS

Definitions:

Assisted Living Facility: An assisted living facility is a housing facility for people with disabilities or for adults who CANNOT or who choose NOT to live independently. Assisted living facilities, which may include skilled-nursing units, offer a residential setting that provides personal care services, 24-hour supervision, health-related services, and generally have skilled medical staff on duty at all times. NOTE: Independent living communities are NOT classified as assisted living facilities or skilled-nursing units. Independent living communities are designed for people, 55 and older, who need little or NO assistance with activities of daily living. Although these types of residences may have dedicated medical alert buttons located within the unit, they DO NOT offer 24-hour supervision or health-related services and DO NOT have medical staff on duty.

Call Attempt: One call attempt to all available numbers to clarify/request information or discuss eligibility determinations. If the full contact information is NOT available, it can be obtained by using the Yellow Pages, an Internet search provider, or by calling the applicant to obtain LL contact information.

Intent to Occupy: Applicants NOT occupying the residence at the time of the disaster may still be eligible for IHP assistance if they submit documentation showing their intent to occupy the home as their primary residence. Applicants can establish their intent to occupy a residence damaged by the disaster with a written statement along with supporting documentation such as utility deposits or a pre-dated lease that contains the applicant or co-applicant's name and disaster-damaged residence address.

Insular Areas: Insular areas include Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, the U.S. Virgin Islands, Puerto Rico, or otherwise remote areas; such as the interior of Alaska, tribal lands, and islands.

Occupant: The CFR defines occupant as a resident of a housing unit.

Primary Residence: The home where the applicant normally lives during the majority of the calendar year (more than six months), or the home required because of proximity to employment, including agriculture activities that provide 50% of the household's income.

Signature: A valid signature may be evidenced by any mark made by pen or pencil denoting the signer's name or mark; a mark or name created and adopted through a software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an "I accept" button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.
# Acronyms:

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<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>ADOC</td>
<td>Appeal Request Documentation</td>
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<td>CFR</td>
<td>Code of Federal Regulations</td>
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<td>DR</td>
<td>Disaster</td>
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<td>DRC</td>
<td>Disaster Recovery Center</td>
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<td>DSA</td>
<td>Disaster Survivor Assistance</td>
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<td>DSOP</td>
<td>Disaster Specific Operating Procedure</td>
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<td>FEMA</td>
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<td>Housing Assistance</td>
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<td>Department of Housing and Urban Development</td>
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<td>ID</td>
<td>Identification</td>
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<td>IHP</td>
<td>Individuals and Households Program</td>
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<td>INONV</td>
<td>Ineligible Occupancy Not Verified</td>
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<td>INPR</td>
<td>Ineligible Not Primary Residence</td>
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<td>JFO</td>
<td>Joint Field Office</td>
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<td>LL</td>
<td>Landlord</td>
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<td>NEMIS</td>
<td>National Emergency Management Information System</td>
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<td>ONA</td>
<td>Other Needs Assistance</td>
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<td>POC</td>
<td>Point of Contact</td>
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<td>PP</td>
<td>Personal Property</td>
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<td>QS</td>
<td>Quality Specialist</td>
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<td>SBA</td>
<td>Small Business Administration</td>
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<td>Acronym</td>
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<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
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<td>SNAP</td>
<td>Supplemental Nutrition Assistance Program</td>
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<td>SOP</td>
<td>Standard Operating Procedure</td>
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<td>STT</td>
<td>State, territorial, or tribal government</td>
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<td>WP</td>
<td>Workpacket</td>
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VI. RELATED GUIDANCE

Please refer to the following:

- **Standard Operating Procedures**
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Miscellaneous Other Items
    - Moving and Storage
  - Personal Property Assistance
  - Special Handling Queries
  - Students in College Dormitories

- **Resources**
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
I. OVERVIEW

This section describes information that every employee must read before addressing Students in College Dormitories.

Purpose of Assistance:

- Provide Individual and Households Program (IHP) assistance to applicants with disaster-caused damage or losses while living in College Dormitories.

Who May Get Assistance?

- Applicants residing in housing provided by an educational facility have additional IHP eligibility verification requirements, depending on whether they are considered an Independent or Dependent Student.
  
  o Independent Students: Applicants who are financially independent from their parents or guardians. These applicants DO NOT have a primary residence elsewhere and are responsible for their own living expenses.
    
    - They are at least age 24 by December 31st of the award year;
    - Were married prior to the disaster;
    - Are enrolled in a masters or doctorate program;
    - Have legal dependents;
    - Are orphans or wards of the court;
    - Are on active military duty or a military veteran; OR
    - Have a documented determination of independent status by a financial aid administrator.
  
  o Dependent Students: Applicants who live in a College Dormitory and DO NOT meet the eligibility criteria for Independent Student.
    
    - Dependent Students are not eligible for Housing Assistance (HA) because their parents' or guardians' home is their primary residence.

Documentation and Verification Needed

- Identity Verified;
Students in College Dormitories
Effective Date: August 26, 2021

- Occupancy Verified;
- Residence Type Recorded as College Dormitory;
- Lack of Insurance, Settlement, or Denial letter;
- Independent Student status: Applicants can substantiate an Independent Student status by submitting one of the following documents:
  - Documentation reflecting they are at least age 24 by December 31st of the award year;
  - Marriage Certificate or Divorce Decree;
  - Master's or doctorate program enrollment verification from the educational facility;
  - Copy of filed taxes demonstrating deduction for claimed dependents;
  - Orphan or Ward of the Court verification;
  - Military Service Records, Certificate of Release, or Discharge from Active Duty, also known as DD Form 214, demonstrating the applicant is a veteran;
  - Documentation from the financial aid administrator reflecting an independent status decision.

What are Eligible Expenses?

<table>
<thead>
<tr>
<th>Status</th>
<th>Lodging Reimbursement</th>
<th>Rental Assistance</th>
<th>Personal Property</th>
<th>Medical, Dental, Funeral, Moving and Storage, Misc./Other, Child Care, and Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible when there is no or insufficient coverage for the recorded perils, OR from the parents' or guardians' homeowner's insurance policy.</td>
</tr>
<tr>
<td>Dependent</td>
<td>Ineligible</td>
<td>Ineligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
</tbody>
</table>

Table 1: Student Eligibility Overview

Other Items to Note

- HA is only available for Independent Students living in College Dormitories unless a Disaster-Specific Operating Procedure (DSOP) exists.
Applicants living in College Dormitories can have insurance coverage for specific perils from different sources:

- Renter’s insurance;
- Flood insurance;
- College renter’s insurance, also known as dorm insurance; OR
- Homeowner’s Insurance (HOI) from the parents’ or guardians’ policy.

Assistance with Personal Property (PP) is available for uninsured or underinsured items brought by the student and not provided by the institution.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Students in College Dormitories.

Prior to Processing:

- Prior to reviewing or discussing ONA eligibility with applicants, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial, or tribal government is authorized to process and discuss ONA eligibility; refer to Section III.D: Joint Option Disaster Information.
  - Helpline Staff: Refer to the Helpline NPSC Caller Services Reference Guide for additional information.
  - For ONA questions in a Joint Option disaster, provide the applicant with the state, territorial, or tribal government ONA Helpline number listed on the NEMIS Disaster Information (DR Info) button or the Web NEMIS Disaster Info (F8) link.

- To determine eligibility of multiple students in a College Dormitory, please reference the Duplicate Investigation and Resolution Processing SOP.

- An applicant is considered a student when the Residence Type is verified as a housing unit provided by an educational facility and recorded in the National Emergency Management Information System (NEMIS) as a College Dormitory.
  - DO NOT use this document if the FEMA inspector did not confirm the Residence Type as College Dormitory.

- NEMIS auto-determination rules DO NOT process initial Rental Assistance for applicants whose Residence Type is recorded as College Dormitory.

- Post-inspection processing of students living in College Dormitories occurs from the Special Handling queue.

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Students in College Dormitories
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- Students are not initially eligible for financial Rental Assistance and are required to appeal FEMA’s initial decision before FEMA can determine their Independent status and potential eligibility for Rental Assistance.

- Other Needs Assistance (ONA) PP for Dependent Students: Verify there is no or insufficient insurance coverage for the inspection-recorded perils before determining eligibility with PP.

**DO NOT** use this document if the applicant's residence type is NOT confirmed as College Dormitory.
III. PROCESS

A. Eligibility Verifications

Applicants living in College Dormitories must meet the following criteria:

1. Identity verification passed (IDV_PASS) through registration intake or submitted documentation Identity Verification SOP.

2. Occupancy of the student’s residence verified through an onsite inspection or submitted documentation Occupancy Verification SOP.

3. Eligible damage is not fully covered by insurance. Verify one of the following:
   a. There are no insurance types listed for the Cause of Damage (COD) identified;
   b. The available insurance(s) DOES NOT provide Additional Living Expenses (ALE) coverage for the COD identified;
   c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (temporary housing and/or content) for the applicable COD; OR
   d. The net insurance settlement for the structure and/or content for the applicable COD is less than the Financial HA and/or ONA Maximum and less than the applicable FEMA-Verified Loss (FVL).

4. The applicant is a Small Business Administration (SBA) Failed Income Test (FIT) or is an ONA referral after SBA review for PP and Transportation. Refer to the SBA Referrals SOP for additional information.

5. Independent Student Verification: Applicants are considered Independent Students if they meet one of the following conditions:
   a. They are at least age 24 by December 31st of the award year;
      i. Applicants who are 24 years old and IDV_PASS at the time of Registration Intake are considered independent and shall not be required to submit additional documentation to demonstrate independent status.
   b. Were married prior to the disaster;
   c. Are enrolled in a master’s or doctorate program;
d. Have legal dependents;

e. Are orphans or wards of the court;

f. Are on active duty or a military veteran; OR

g. Have a documented determination of independent status by a financial aid administrator.

6. **Insurance Verification**: When the applicant is not insured or is under-insured, some situations can be resolved by performing a courtesy call to the insurance provider.
B. Processing Eligible Assistance

1. Processing Overview: Use the information in this chart as a cross-reference to help determine the student's eligibility.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Lodging Expenses Reimbursement (LER), Rental Assistance, and Continued Temporary Housing Assistance (CTHA)</th>
<th>Transitional Sheltering Assistance (TSA) and Direct Temporary Housing Assistance</th>
<th>Personal Property</th>
<th>Medical, Dental, Funeral, Moving and Storage, Misc./Other, Child Care, and Transportation</th>
</tr>
</thead>
</table>

When the Applicant Demonstrates an Independent Student Status But FEMA Confirms the Educational Facility Is Providing Alternative Housing or Financial Resources for Lodging

Table 1: Basic Eligibility Overview

2. Independent Students: Applicants who demonstrated a financial independence from their parents or guardians.

   a. LER, Rental Assistance, and CTHA: Independent Students are eligible for these categories of assistance using standard criteria.

   b. PP: Use standard criteria for the line items recorded during inspection.
Students in College Dormitories
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i. An insurance comparison is required when the applicant is insured with a renter's, dorm, or flood insurance policy with coverage for the perils recorded during inspection.

c. Medical, Dental, Funeral, Moving and Storage, Misc/Other, Transportation, and Child Care: **USE** standard criteria.

3. Dependent Students: Applicants who live in a College Dormitory and DO NOT meet the Independent Student criteria.

C. Processing Ineligible Decisions

1. Students who have not demonstrated an independent status.
b. PP: Dependent Students may have their PP items covered by a renter’s, dorm, OR flood insurance OR their parents’ or guardians’ HOI.

2. Duplication of Benefits (DOB): The educational facility provided the student with financial assistance for alternative housing or temporary housing resources.

D. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are only processed by the state, territorial, or tribal government.
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.
E. Appeals

1. Dependent Students: Appeal for Temporary Housing Assistance:

2. Appeals to demonstrate an Independent Student status: The applicant submits an appeal in an attempt to establish an Independent Student status and obtain Temporary Housing Assistance.

   a. The appeal letter must include documentation supporting one of the items described in the Eligibility Verifications section of this document.

   i. Once the independent status has been established, PROCESS the request(s) for assistance as described in Section B. 2. Processing Eligible Assistance.
b. If the independent status cannot be established, **PROCESS** the request for **HA** as follows:

3. **Dependent Students:** Appeals for insured Personal Property.

---

**F. Exceptions**

There may be unique scenarios not specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
IV. EXAMPLES AND FAQs

The following scenarios assume FEMA confirmed the applicant was living in a College Dormitory, but it is unknown if the applicant is an Independent Student or not.

Scenario 1: Post-Inspection Request for Rental Assistance

The applicant was displaced after a tornado damaged the College Dormitory. The initial decision for Temporary Housing was INO; Ineligible – Student in Provided Housing.

The applicant sent an appeal letter requesting Rental Assistance.

1. Review and Processing Decision:

Scenario 2: Processing Uninsured Damaged Personal Property

The College Dormitory was damaged by flood, and the applicant has not demonstrated an Independent Student status. There are no previous eligibility decisions for PP. **Question:**

Can the applicant be eligible for assistance with PP, even if there is no evidence of an Independent Status?

1. Review and Processing Decision:

   a. Dependent Students can be eligible for assistance with PP items recorded during inspection without the need to verify an independent status.
i. Processing of PP requires the verification of no or insufficient insurance coverage for the perils recorded during inspection.

ii. Even if the applicant parents or guardians hold a flood insurance policy for the primary residence, the flood policy will not cover the student items at the College Dormitory.

Scenario 3: Processing Insured Personal Property

The applicant reported to the inspector their parents’ or guardians’ HOI may cover some of the disaster-caused damage. There is no initial decision for assistance with PP.

1. Review and Processing Decision:
V. DEFINITIONS AND ACRONYMS

Definitions

Appeal Letter: A written request to review an eligibility determination in an attempt to overturn FEMA’s IHP decision. The appeal letter must be in writing, typed OR written; explain the reason for the appeal; and be signed by the applicant, co-applicant, or a third party authorized to appeal on their behalf.

College Dormitory: A housing unit provided by a higher educational facility.

- College Dormitory is an available option for FEMA Housing Inspection Services (HIS) to record a student’s residenccetype.

Dependent Student: Applicants who live in a College Dormitory and DO NOT meet the eligibility criteria for Independent Student.

Financial Housing Assistance Maximum: Financial assistance for Home Repair and Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Independent Student: A student who is financially independent from parent(s) OR guardian(s), DOES NOT have a primary residence elsewhere, and is responsible for their own living expenses.

- They are at least age 24 by December 31st of the award year;
- Were married prior to the disaster;
- Are enrolled in a masters or doctorate program;
- Have legal dependents;
- Are orphans or wards of the court;
- Are on active military duty or a military veteran; OR
- Have a documented determination of independent status by a financial aid administrator.
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**Acronyms**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>ALE</td>
<td>Additional Living Expenses</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>CTHA</td>
<td>Continued Temporary Housing Assistance</td>
</tr>
<tr>
<td>DOB</td>
<td>Duplication of Benefits</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DSA</td>
<td>Disaster Survivor Assistance</td>
</tr>
<tr>
<td>DSOP</td>
<td>Disaster-Specific Operating Procedure</td>
</tr>
<tr>
<td>EPP</td>
<td>Eligible Personal Property</td>
</tr>
<tr>
<td>EPPZ</td>
<td>Eligible Personal Property with Flood Insurance Requirement</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
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<tr>
<td>FVL</td>
<td>FEMA-Verified Loss</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
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<tr>
<td>HIS</td>
<td>Housing Inspection Services</td>
</tr>
<tr>
<td>HOI</td>
<td>Homeowners Insurance</td>
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<tr>
<td>IDV_Pass</td>
<td>Identity Verification Passed</td>
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<tr>
<td>IHP</td>
<td>Individual and Households Program</td>
</tr>
<tr>
<td>IINS</td>
<td>Ineligible Due to Insurance Coverage</td>
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<tr>
<td>ILER</td>
<td>Ineligible Lodging Expenses</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible Insurance</td>
</tr>
<tr>
<td>INO</td>
<td>Ineligible Other Reasons</td>
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<tr>
<td>INPR</td>
<td>Ineligible Not Primary Residence</td>
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**Students in College Dormitories**  
Effective Date: August 26, 2021

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>INR</td>
<td>Ineligible No Relocation</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LER</td>
<td>Lodging Expenses Reimbursement</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>THU</td>
<td>Temporary Housing Unit</td>
</tr>
<tr>
<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
</tr>
<tr>
<td>WP</td>
<td>Workpacket</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following: documents:

- Standard Operating Procedures
  - Appeal Processing
  - Duplicate Investigation and Resolution Processing
  - Identity Verification
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Personal Property Assistance
  - Rental Assistance
  - SBA Referrals

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Disaster Specific Information
## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

### Purpose

1. Acronyms

**This can be referenced by all staff (JFO, DRC, DSA, Helpline)**

### Acronyms

<table>
<thead>
<tr>
<th>Purpose</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acronyms</td>
<td>2</td>
</tr>
</tbody>
</table>
Acceptable FEMA Acronyms and Abbreviations
Effective Date: September 02, 2021

I. ACRONYMS

Purpose:

- The following Standard Operating Procedure (SOP) identifies acceptable FEMA Acronyms and Abbreviations with the terminology for staff.

### Acronyms

<table>
<thead>
<tr>
<th>#</th>
<th>Acronym</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Assistant Administrator</td>
<td></td>
</tr>
<tr>
<td>AAFIN</td>
<td>Final Appeal Letter</td>
<td></td>
</tr>
<tr>
<td>ACE</td>
<td>Automated Construction Estimator</td>
<td></td>
</tr>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
<td></td>
</tr>
<tr>
<td>ADDL</td>
<td>Additional</td>
<td></td>
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<tr>
<td>ADOC</td>
<td>Appeal Documentation Request</td>
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<tr>
<td>A-IIDV</td>
<td>Appeal Ineligible Failed Identity Verification</td>
<td></td>
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<tr>
<td>ALE</td>
<td>Additional Living Expense</td>
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</tr>
<tr>
<td>ALT</td>
<td>Alternate</td>
<td></td>
</tr>
<tr>
<td>AMT</td>
<td>Amount</td>
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<tr>
<td>AP</td>
<td>Assistance Processing</td>
<td></td>
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<tr>
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<td>APS</td>
<td>Applicant Services</td>
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<td>APVD</td>
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<td>ARC</td>
<td>American Red Cross</td>
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<td>ASSN</td>
<td>Association</td>
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<tr>
<td>ASST</td>
<td>Assistance</td>
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<td>ASTC</td>
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<td>----------</td>
<td>-------------------------------------------------</td>
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<tr>
<td>ASUPER</td>
<td>Appeal Decision</td>
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<td>AUTO D</td>
<td>Auto Determination</td>
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</tr>
<tr>
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<td>Average</td>
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</tr>
<tr>
<td>BAH</td>
<td>Basic Allowance for Housing</td>
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<tr>
<td>BC</td>
<td>Birth Certificate</td>
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<tr>
<td>BDRM</td>
<td>Bedroom</td>
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<td>Base Flood Elevation</td>
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<td>BUS</td>
<td>Business</td>
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<tr>
<td>C/S or C&amp;S</td>
<td>Clean and Sanitize</td>
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</tr>
<tr>
<td>CAC</td>
<td>Continued Assistance Calculator</td>
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<td>Canadian Dollar</td>
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<tr>
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<td>Caused by Disaster</td>
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<tr>
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<td>Coastal Barrier Resources Act</td>
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<td>Coastal Barrier Resources System</td>
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<td>Contractor Correction</td>
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<td>CFR</td>
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<td>CK</td>
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<td>CLC</td>
<td>Corporate Lodging Consultants</td>
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<td>Current Mailing Address</td>
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<td>CSAC</td>
<td>Caller Services and Casework</td>
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<td>CTHA</td>
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<td>CTHAO</td>
<td>Continued Temporary Housing Assistance Ongoing</td>
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<td>Cover</td>
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<tr>
<td>CY</td>
<td>Cubic Yard</td>
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<td>DAC</td>
<td>Disaster Assistance Center</td>
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<td>DAC-CC RI</td>
<td>Disaster Assistance Center - Call Center Registration Intake</td>
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<td>DARAC</td>
<td>Direct Assistance Replacement Assistance Consideration</td>
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<tr>
<td>DBL</td>
<td>Double</td>
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<td>Acronym</td>
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<td>Declaration</td>
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<td>DEP</td>
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<tr>
<td>DL</td>
<td>Driver License</td>
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<td>DMA2k</td>
<td>Disaster Mitigation Act of 2000</td>
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<td>DMARTS</td>
<td>Document Management and Records Tracking System</td>
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<td>DMV</td>
<td>Department of Motor Vehicles</td>
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<td>DNG or DNG RM</td>
<td>Dining Room</td>
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<td>DOB</td>
<td>Duplication of Benefits</td>
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<td>DOD</td>
<td>Department of Defense</td>
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<td>DOD</td>
<td>Degree of Damage</td>
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**Acceptable FEMA Acronyms and Abbreviations**  
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Acceptable FEMA Acronyms and Abbreviations
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<td>Ineligible Insufficient Substantiation Submitted</td>
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## Acceptable FEMA Acronyms and Abbreviations

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<td>Otherwise Protected Area</td>
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<td>Power Builder</td>
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<td>Phone (or Private) Bank Exchange</td>
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<td>Portable Document Format</td>
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<td>Personally Identifiable Information</td>
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<td>Registration Identification Number</td>
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<td>Registration</td>
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<td>Repair</td>
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<td>Rental Recertification Documentation Request</td>
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<td>SBANR</td>
<td>Small Business Administration Non-Referral</td>
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Acceptable FEMA Acronyms and Abbreviations
Effective Date: September 02, 2021

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<tr>
<th>Acronym</th>
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<tr>
<td>SBU</td>
<td>Sewer Backup</td>
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<td>Sanctioned Community</td>
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<td>System Change Request</td>
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<td>Salesforce</td>
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<td>SF</td>
<td>Square Feet</td>
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<td>SFHA</td>
<td>Special Flood Hazard Area</td>
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<tr>
<td>SFRB</td>
<td>Single Family Road and Bridge</td>
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<td>Signature</td>
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<tr>
<td>SIGA</td>
<td>Application Statement/Authorization Signature</td>
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<tr>
<td>SLTT</td>
<td>State, local, territorial, and tribal government</td>
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<td>SMS</td>
<td>Microsoft Systems Management Server</td>
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<td>SOP</td>
<td>Standard Operating Procedure</td>
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<tr>
<td>SOR</td>
<td>System of Record</td>
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<td>SOR</td>
<td>Size of Residence</td>
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<td>SPU</td>
<td>Specialized Processing Unit</td>
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<td>SR</td>
<td>Sheet Rock</td>
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<td>SSA</td>
<td>Social Security Administration</td>
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<td>SSC</td>
<td>Social Security Card</td>
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<td>Safe, Sanitary, and Functional</td>
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<td>Social Security Number</td>
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<td>Statement</td>
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## Acceptable FEMA Acronyms and Abbreviations

**Effective Date:** September 02, 2021

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<tr>
<td>STT</td>
<td>State, territorial, and tribal government</td>
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<td>SUV</td>
<td>Sport Utility Vehicles</td>
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<td>SW</td>
<td>SingleWide</td>
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<td>T</td>
<td>Temporary</td>
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<tr>
<td>TASC</td>
<td>Training, Applicant Support and Communications</td>
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<td>THU</td>
<td>Temporary Housing Unit</td>
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<td>TRANS</td>
<td>Transportation</td>
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<td>TRO</td>
<td>Transitional Recovery Office</td>
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<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
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<td>TSAI</td>
<td>Transitional Sheltering Assistance Information</td>
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<td>TSRI</td>
<td>Transitional Sheltering Assistance Reimbursement</td>
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<td>TSRN</td>
<td>Transitional Sheltering Assistance Reimbursement Not Eligible</td>
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<td>Transportable Temporary Housing Units</td>
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<td>TTY</td>
<td>Text Telephone</td>
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<td>TTY/TDY</td>
<td>Teletypewriter</td>
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<td>UC</td>
<td>Undesignated County</td>
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<td>UFAS</td>
<td>Uniform Federal Accessibility Standards</td>
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<td>UNEMPL</td>
<td>Unemployment</td>
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<td>UOM</td>
<td>Unit of Measure</td>
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<td>Utility Allowance</td>
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<td>Utility Bill</td>
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<td>VOLAG</td>
<td>Voluntary Agencies</td>
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### Acceptable FEMA Acronyms and Abbreviations

**Effective Date:** September 02, 2021

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<tr>
<td>VRS</td>
<td>Video Relay Service</td>
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<td>W/D VAC</td>
<td>Wet/Dry Vacuum</td>
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<tr>
<td>WD REQ</td>
<td>Withdraw Request</td>
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<tr>
<td>WDR</td>
<td>Wind Driven Rain</td>
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<tr>
<td>WF</td>
<td>Workflow</td>
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<tr>
<td>WL</td>
<td>Water Level</td>
</tr>
<tr>
<td>WP</td>
<td>Work Packet</td>
</tr>
<tr>
<td>WVO</td>
<td>Withdrawn – Applicant Withdrawn Voluntarily</td>
</tr>
<tr>
<td>WVOA</td>
<td>Withdrawn Voluntary by Applicant</td>
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</tbody>
</table>
CLOSED DISASTER PROCESSING

I. Overview
- Purpose
- Who May Get Assistance?
- What are Eligible Expenses?
- Documentation or Verification Needed
- Other Items to Note

***This can be referenced by all staff***
(JFO, DRC, DSA, Helpline)

II. Important Information
- Prior to Processing

*** ALL processing employees must read this section ***

III. Process
- Eligibility Verifications
- Processing Eligible Assistance
- Processing Ineligible Decisions
- Inspection Requests
- Joint-Option Disaster Information (ONA Only)
- Appeals
- Exceptions

IV. Examples and FAQs
- CTHA Requests on the Last Month

V. Definitions and Acronyms
- Definitions
- Acronyms

VI. Related Guidance
- Links to Related Guidance
I. OVERVIEW

This section describes information that every employee must read before addressing Closed Disaster Processing.

Purpose:

- Ensure the appropriate processing of requests for assistance to the Individuals and Households Program (IHP) after the disaster financial closure date.

Who May Get Assistance?

- Eligible individuals or households who have applied for assistance from the IHP, NOT to exceed 18 months from the date of the presidential disaster declaration.
- An individual or household may be eligible for IHP assistance after the disaster financial closure date when the applicant did NOT receive the eligible assistance through no fault of their own.
  - This includes when FEMA has identified errors in processing decisions, or when the applicant was NOT able to submit the required documentation before the disaster financial closure date due to extenuating circumstances i.e.; business travel, hospitalization, etc.

  For documents submitted through traditional postal mail or uploaded through the applicant's Disaster Assistance Center (DAC) account, FEMA will use the postmark date to determine if the documents were submitted prior to the disaster financial closure date. For documents submitted through fax, the timestamp of the fax transmittal will be used.

What are Eligible Expenses?

- Eligible expenses include costs associated with disaster-caused damage, losses, or expenses for all categories of the IHP.

Documentation or Verification Needed:

- Identity Verified;
- Verification of disaster-caused needs or expenses; AND
- If applicable:
Closed Disaster Processing
Effective Date: November 12, 2020

- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance Settlement or Denial letter.

Other Items to Note:

- The Program Management Section’s (PMS) Systems Administration Team and the Applicant Processing Services Section’s (APS) Specialized Processing Unit (SPU) are responsible for monitoring disaster financial closures and coordinating the disaster closeout activities for the IHP.

- The automated generation of the Application for Continued Temporary Housing Assistance form is turned off approximately 45 days prior to the disaster financial closure date.

- Helpline staff: When applicants call to check the status of documents submitted after the disaster financial closure date, INFORM them the disaster has closed and there is no further assistance available.
II. IMPORTANT INFORMATION

This section describes information that every employee **must** read before processing in a Closed Disaster.

**Prior to Processing:**

- For cases locked or under PMS or NCT review:
  - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.

- Other Needs Assistance (ONA):
  - Prior to reviewing or discussing ONA eligibility with applicants, **VERIFY** the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government is authorized to process and discuss ONA eligibility. Refer to Section III.E: Joint Option Disaster Information for additional information.
  - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.

- For ONA questions in a Joint Option disaster, **PROVIDE** the applicant with the state, territorial, or tribal government ONA Helpline number, which is listed on the NEMIS Disaster Information (DR Info) button or the Web NEMIS Disaster Info (F8) link.
Closed Disaster Processing
Effective Date: November 12, 2020

- DO NOT use this document to process the reissue of funds after the disaster financial closure date. Refer to the Return - Reissue of IHP Financial Assistance SOP for additional information.

- DO NOT send Request for Information (RFI), Appeal Documentation Request (AD OC), or Rental Recertification Documentation Request (RRDOC) letters after the disaster financial closure date.

- CTHA: When processing an eligible CTHA payment for the month when the disaster is scheduled to close, PROCESS the assistance for the entire month, without exceeding the 18-month total of temporary housing assistance. Refer to Section VI: Examples and FAQs for additional information.

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
    - Personal Property Assistance; AND
    - All other categories, if funds are available under their respective maximum amount of assistance.

NOTE: DO NOT use this document if the disaster financial assistance period is open.
Individuals and Households Program (IHP) Maximum (system limit only):

- In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds $100,000.
  - Total combined payments include (in any combination)
    - HA
    - ONA
    - ADA related line items
  - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed $100,000.

- If this happens, PLACE the case on Hold – Program Review

- The Program Management Section will have to authorize this payment
III. PROCESS

A. Eligibility Verifications

Applicants must meet the following criteria, and all criteria specific to the assistance type, before being processed in a closed disaster:

1. Identity is verified (IDV_PASS). Refer to the Identity Verification SOP for additional information.

2. Ownership is verified. Refer to the Ownership Verification SOP for additional information.

3. The Damaged Dwelling Address (DDA) is the applicant’s Primary Residence and Occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

4. Eligible damage is NOT fully covered by insurance. VERIFY one of the following:
   a. There are no insurance types listed for the Cause of Damage (COD) identified;
   b. No insurance listed for the COD with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;
   c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (structure and/or content) for the applicable COD;
   d. The net insurance settlement for the structure and/or content, for the applicable COD, is less than the Financial HA and/or ONA Maximum and less than the applicable FEMA Verified Loss (FVL); OR
   e. The policy had a mandatory pay-off requirement and the net settlement provided to the applicant (if any) is less than the Financial HA and/or Financial ONA Maximum and less than the applicable FVL.

5. The applicant is a Small Business Administration (SBA) Failed Income Test (FIT) or is an ONA referral after SBA review for Personal Property and Transportation. Refer to the SBA Referrals SOP for additional information.

B. Processing Eligible Assistance

1. If the disaster is now closed, but the request for assistance or appeal was submitted before the disaster financial closure date, and all required information, documentation, and verifications are on file:
C. Processing Ineligible Decisions
Closed Disaster Processing
Effective Date: November 12, 2020

1. If the request for assistance or appeal was submitted before the disaster financial closure date, and is missing some of the required information, documentation, or verifications:

2. If the request for assistance or appeal was submitted after the disaster financial closure date:

D. Inspection Requests

1. If an inspection is needed, APS, PMS and the Region must coordinate the approval first

   a. SPU Staff:
E. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are only processed by the state, territorial, or tribal government.
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a WP to a FEMA processing queue:

3. If a WP is NOT available in a state, territorial, or tribal queue:
F. Appeals

Applicants can NOT appeal decisions made by FEMA after the disaster financial closure date.

G. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedures or other posted information:
IV. EXAMPLES AND FAQs

The following scenario assumes the applicant submitted all required Continued Rental Assistance documents **before the disaster financial closure date** and meets the basic eligibility criteria.

**Scenario 1: Processing a Continued Rental Assistance request on the last month of the disaster assistance period.**

1. The applicant is requesting Continued Rental Assistance for the months of January, February, and March. The applicant has NOT received the full 18-months of Continued Rental Assistance and the disaster financial closure date is scheduled for February the 4th.

   a. Review and Processing Decision:
V. DEFINITIONS AND ACRONYMS

Definitions

Closed Disaster: A major disaster event or emergency as declared by the President, but with an expired financial assistance period.

Disaster Financial Assistance Period: The timeline from the date of the presidential declaration to the disaster financial closure date, usually 18 months.

Disaster Financial Closure Date: The last day of the 18-month disaster financial assistance period from the date of the declaration.

Extenuating Circumstances: Personal circumstances outside of applicant's control and have, or are likely to have, a significant impact on registering, receiving, or appealing for disaster assistance, such as business travel, serious health conditions, mourning, etc.

Financial Housing Assistance Maximum: Financial assistance for Home Repair and Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property, Transportation, Moving and Storage, Medical and Dental, Funeral, Child Care, and Miscellaneous Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
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<tr>
<td>ADOC</td>
<td>Appeal Documentation Request</td>
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<tr>
<td>ALE</td>
<td>Additional Living Expenses</td>
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<tr>
<td>COD</td>
<td>Cause of Damage</td>
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<tr>
<td>CSAC</td>
<td>Caller Services and Casework</td>
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<tr>
<td>CTHA</td>
<td>Continued Temporary Housing Assistance</td>
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<tr>
<td>DDA</td>
<td>Damaged Dwelling Address</td>
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<td>DSOP</td>
<td>Disaster Specific Operating Procedure</td>
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<tr>
<td>Acronym</td>
<td>Description</td>
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<td>Disaster Survivor Assistance</td>
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<td>Failed Income Test</td>
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<td>FEMA Verified Loss</td>
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<td>Ineligible Lodging Expense Reimbursement</td>
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<td>Ineligible Other Reasons</td>
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<td>Ineligible Recertification</td>
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<td>POC</td>
<td>Point of Contact</td>
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<td>RFI</td>
<td>Request for Information Letter</td>
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<td>Rental Recertification Documentation Request</td>
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<td>SBA</td>
<td>Small Business Administration</td>
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<td>Specialized Processing Unit</td>
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<td>WP</td>
<td>Workpacket</td>
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Closed Disaster Processing
Effective Date: November 12, 2020
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Funeral Assistance
  - Identity Verification
  - Occupancy Verification
  - Ownership Verification
  - Return – Reissue of IHP Financial Assistance
  - SBA Referrals

- Resources
  - Disaster Specific Information
  - Helpline NPSC Caller Services Reference Guide
CODES, VERIFICATIONS, REQUEST LETTERS, AND ASSISTANCE TYPES

I. Overview

- Purpose
- What are Eligible Expenses?

*** This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***

II. Important Information

- Prior to Processing

A. Eligibility Verifications
B. Information Request
C. Processing Eligible Assistance
  1. Processing Reconsideration for ONA
  2. Processing FEMA Review/Additional for HA
  3. Processing Appeals for HA and ONA
  4. Verification Requirements
  5. Eligibility Codes
  6. IOR Denial Texts for ONA
  7. IOR Letter Inserts
  8. Request Letter Types
  9. Routing Workpackets
  10. Registration Status Codes
D. Processing Ineligible Decisions
E. Joint-Option Disaster Information (ONA Only)
F. Appeals
G. Exceptions

III. Process

IV. Examples and FAQs

- Examples and FAQs

V. Definitions and Acronyms

- Definitions
- Acronyms

VI. Related Guidance

- Links to Related Guidance

Effective Date: August 24, 2021
I. OVERVIEW

This section describes information that every employee must read before addressing codes, letters, assistance type, or verifications.

Purpose

- This Standard Operating Procedure (SOP) provides all verification requirements, eligibility codes per category, and registration status codes.
- In addition, this SOP provides procedures for Ineligible – Other Reason (IOR) denial insert letters, request letters, and routing chart for Workpackets (WP).
- USE this document to verify or confirm the selections in NEMIS when setting verification requirements, selecting eligibility codes, setting the assistance type (Asst Type), and generating letters.

What are Eligible Expenses?

- Eligible expenses include disaster-caused expenses or needs as a result of a declared event in all categories of Individuals and Households Program (IHP) assistance, including:
  - Home Repair Assistance, Home Replacement Assistance;
  - All categories of Temporary Housing Assistance, e.g. Rental Assistance, Lodging Expenses Reimbursement (LER), Continued Temporary Housing Assistance (CTHA), etc.;
  - Small Business Administration (SBA) dependent Other Needs Assistance (ONA) categories;
  - Non-SBA dependent categories, e.g. Medical Assistance, Dental Assistance, Funeral Assistance, Miscellaneous Other Items, Moving and Storage Assistance, and Child Care Assistance; AND
  - Expedited Assistance, depending on Disaster Specific Operating Procedures (DSOP).
- For disasters declared after DR-4605-WV, applicants may be eligible for Hazard Mitigation costs under IHP. These funds are intended for mitigation repairs like shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles, or a thicker sheathing material depending on the roof type; elevating a water heater or furnace; or relocating or elevating a main electrical panel.
The additional Hazard Mitigation funds will be automatically included in the appropriate line item amounts for Home Repair Assistance, except for furnace (awarded on appeal for actual furnace costs only) and are subject to the financial HA maximum.

FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions. The Hazard Mitigation Supplemental Letter (HAZMSL) has the following insert options, which will be added by NEMIS based on the mitigation items the applicant received with their Home Repair award:

- Roofing Mitigation Measures Insert (HMRF)
- Furnace Mitigation Measures Insert (HMFU)
- Water Heater Mitigation Measures Insert (HMWH)
- Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)
- Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)

**Americans with Disabilities Act (ADA) Related Losses:**

- Disaster-caused losses to ADA-related RP items owned prior to the disaster, for applicants/household members with a disability or other access and functional need are NOT subject to a financial assistance maximum award limitation.

- Eligible disaster damaged accessibility-related items are:
  - Grab bars; AND
  - Exterior ramp

- For DR-4609-TN and forward, FEMA may assist with ADA-related items that are needed as a result of a disaster-caused injury or illness. These items are NOT subject to a financial assistance maximum award limitation.

- Eligible disaster-caused accessibility-related items are:
  - Grab bars;
  - Exterior ramp; AND
  - Paved path of travel to the primary residential entrance (for accessible entry and exit from the applicant’s vehicle to their dwelling.)
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing ONA reconsideration vs. appeal assistance.

Prior to Processing:

- Prior to reviewing or discussing Cross Disaster processing, VERIFY the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government is authorized to process and discuss ONA eligibility. Refer to Section III. E: Joint Option Disaster Information.
  - Helpline Staff: Refer to the Helpline NPS Call Services Reference Guide for additional information.

- For ONA questions in Joint Option disasters, PROVIDE the applicant the state, territorial, or tribal government ONA Helpline number, which is listed on the NEMIS Disaster Info (F8) link.

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Home Repair Assistance or Home Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
Codes, Verifications, Request Letters, and Assistance Types
Effective Date: August 24, 2021

• DO NOT hold/deduct funds when processing Americans with Disabilities Act (ADA) item awards.

• DO NOT delay processing other eligible funds to await a Funeral Assistance decision.

• Personal Property Assistance; AND

• All other categories, if funds are available under their respective maximum amount of assistance.

NOTE: If available, a Disaster Specific Operating Procedure will supersede this document.
Codes, Verifications, Request Letters, and Assistance Types
Effective Date: August 24, 2021

III. PROCESS

A. Eligibility Verifications

To be eligible for assistance, the applicant must meet the following criteria based on category:

1. Identity is verified (IDV_PASS) and ID Proofing is also verified (IDProof_Pass_LN) if an inspection has NOT been completed. Refer to the Identity Verification SOP for additional information;

2. Eligible damage is NOT fully covered by insurance. VERIFY one of the following:
   a. There are NO insurance types listed for the Cause of Damage (COD) identified;
   b. The available insurance(s) DOES NOT provide Additional Living Expenses (ALE) coverage for the COD identified;
   c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (temporary housing and/or content) for the applicable COD; OR
   d. The net insurance settlement for the structure and/or content for the applicable COD is less than the Financial HA and/or ONA Maximums and less than the applicable FEMA Verified Loss (FVL).

3. The damage dwelling (DD) is the applicant’s primary residence. Refer to the Occupancy Verification SOP for additional information;
   a. For some types of ONA, occupancy may NOT be required (such as Transportation Assistance, Medical Assistance, etc.).
   b. For HA Home Repair Assistance, the DD is owned by the applicant or co-applicant. Refer to Ownership Verification SOP for additional information.

4. For ONA only, the applicant is an SBA non-referral due to Failed Income Test (SBA = FIT) or is an ONA referral after an SBA review for Personal Property Assistance and Transportation Assistance; AND

5. The applicant has NO insurance or insufficient insurance coverage for the FEMA recorded COD. Refer to the Insurance Processing for HA and Personal Property SOP for additional information;

6. Refer to Verification Requirements for specific category requirements.
B. Information Request

1. Verification Calls

   a. Some situations can be resolved by performing a courtesy call to the applicant, insurance provider, contractors, etc.

2. Generating Request Letters

   a. Staff are responsible for generating letters to request information from an applicant.

      i. Appeal Documentation Request (ADOC)

         1. This request letter is used to request additional HA documentation when the information submitted is NOT sufficient to make an appeal determination.

         2. One contact attempt is required to clarify the required documentation.

            a. The ADOC must be sent whether or NOT the contact is successful.

            b. All telephone contacts or contact attempts must be documented as a Contact.

               i. Summary Line: FACILITY# (NPSC#) CC TO APPLICANT FOR ADOC

               ii. Details: DESCRIBE documents required and any other pertinent information the applicant provided in order to fulfill their appeal request. STATE if call was successful or unsuccessful.

               iii. Refer to Information Request for additional information.

   3. Must be manually generated by staff.
4. A Timer is NOT required.

5. Letter can be generated from a queue or in Applicant Update.

6. For examples, refer to Scenario 9 – Generating an ADOC for additional information.

ii. Request for Information (RFI)

1. This request letter is used in a FEMA Option disaster to request additional documentation to process ONA categories that DO NOT require an inspection, e.g. Transportation Assistance, Medical Assistance, Dental Assistance, Child Care Assistance, and Miscellaneous Other Items.

   a. DO NOT generate RFIs in Joint Option Disasters unless specifically outlined in a DSOP.

   b. DO NOT generate RFIs for Funeral Assistance. These RFIs will be issued by the Specialized Processing Unit (SPU), the Joint Field Office (JFO), or the appropriate designated staff.

2. RFIs are automatically generated from Registration Intake (RI), specific categories from returned inspection, or with script to obtain information for specific ONA categories.

3. The RFI is the only request letter in which a Timer is required.

   a. Once the Timer expires due to insufficient or NO documentation submitted, the NEMIS Business Rules will automatically provide the initial ineligibility determination.

   b. DO NOT set the Timer for the RFI when processing an appeal decision or when requesting documentation for Miscellaneous Other Items.

   c. Refer to the Info Control SOP for additional information.

4. If an applicant requests assistance for eligible Miscellaneous Other Items after RI or post-inspection, GENERATE the RFI for Miscellaneous Other Items.
C. Processing Eligible Assistance

1. Processing Reconsideration for ONA Categories of Assistance
vi. Overturning an initial ineligible decision to eligible upon an appeal review; AND

vii. Processing a supplemental assistance for the following types of ONA categories:

1. Transportation Assistance;
2. Personal Property Assistance;
3. Moving and Storage Assistance;
4. Miscellaneous Other Items;
5. Child Care Assistance;
6. Medical Assistance;
7. Dental Assistance; AND
8. Funeral Assistance.

2. Using FEMA Review or Additional for HA Categories of Assistance

a. FEMA Review is related Lodging Expenses Reimbursement, Home Repair Assistance, and Home Replacement Assistance; and reviews initiated by FEMA where the staff has determined a previous decision was incorrect and sufficient information exists within NEMIS to change the decision or award amount.

b. FEMA Review is an internally initiated processing review of a previous eligibility decision based on:
   i. Change in policy or procedures.
   ii. Discovery of an incorrect decision.
   iii. An applicant’s verbal request for FEMA to reconsider an eligibility decision based on supplemental information or information that may have been overlooked in the file.
c. **FEMA Review** can also be used when Disaster Specific Operating Procedures exist.

d. Refer to **Scenario 4 – FEMA Review**.

e. **USE Additional** when paying a supplemental amount to a previous award, such as increasing the number of bedrooms or adding an extra month of rental assistance.

   i. Supplemental Rental Assistance (**ERSUPP**) are evaluated under [Continued Temporary Housing Assistance](#) eligibility.

3. **Using Appeal** for HA and ONA Categories of Assistance

   a. Applicants have 60 days from the date on the new eligibility letter to appeal for additional assistance.

   b. **USE Appeal** when processing **Eligibility** decisions for the ONA categories. If the applicant received an eligibility decision (**NOTa** status or manual processing **code**) the new decision will be an **Appeal**.

4. **Verification Requirements**

   a. If an applicant initially fails a verification due to lack of documentation submitted or NOT available at the time of inspection, staff can manually **ADD** the verification requirement once acceptable documentation is available.

   i. For example, if an applicant fails for **Identity Verification** (IDV) and an appeal letter with acceptable documentation is submitted allowing IDV to Pass;

   b. **Verification requirements** are the proof required to establish that an applicant is eligible for assistance in a particular category, and all verification requirements must be addressed prior to an eligibility determination or a payment being processed.
c. Each category of assistance has its own established set of verification requirements. **FOLLOW the chart of Standard Verification Requirements for each category of assistance.**

<table>
<thead>
<tr>
<th>Category of Assistance</th>
<th>Verification Requirements Auto-Determined by Business Rules</th>
<th>Verification Requirements Manually Added</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
d. Verification requirements are set for each category of assistance based on the information provided at the time of registration.

e. Information that substantiates and verifies a requirement can be obtained from several sources.

f. All verification requirements must be addressed prior to an eligibility determination or a payment being processed.

g. Additional verification requirements can be added to a category if needed for further processing.

h. Some categories will automatically attach verification requirements that are currently NOT required for processing eligible payments.
5. Eligibility Codes

a. There are multiple codes available in NEMIS. **USE** the authorized codes unless warranted by a Disaster Specific Operating Procedures (DSOP).

b. **USE** the following eligibility codes for specific categories.

i. **INO** - Ineligible Other Reason

<table>
<thead>
<tr>
<th>Ineligible - Roads and Bridges (IRB)</th>
<th>Ineligible - Determinations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   Table 2: **INO** - Ineligible Other Reason

ii. **INI** and **INFI** options: Available in HA categories
iii. IOR – Ineligible Other Reason

1. Refer to Section 7 IOR Letter Inserts for additional information.

iv. IRCT: Two options for each selection (Initial and Appeal)

  c. Auto Generated Code – NOT available for manual selection
d. Home Repair Assistance and Home Replacement Assistance

<table>
<thead>
<tr>
<th>Home Repair Assistance</th>
<th>Home Replacement Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Ineligible</td>
<td>Ineligible</td>
</tr>
</tbody>
</table>

e. Rental Assistance and CTHA

<table>
<thead>
<tr>
<th>Rental Assistance</th>
<th>Continued Temporary Housing Assistance (CTHA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FMA

Codes, Verifications, Request Letters, and Assistance Types
Effective Date: August 24, 2021

Table 8: Rental Assistance and CHFA

f. Housing Assistance and Permanent Housing Assistance

<table>
<thead>
<tr>
<th>Housing Assistance</th>
<th>Permanent Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Ineligible</td>
<td>Ineligible</td>
</tr>
</tbody>
</table>

20
g. Transient Accommodations

Table 10: Transient Accommodations

h. Medical Assistance and Dental Assistance
Codes, Verifications, Request Letters, and Assistance Types
Effective Date: August 24, 2021

Table 1: Medical Assistance and Dental Assistance

i. Miscellaneous Other Items and Personal Property Assistance

Table 2: Other (Miscellaneous Other Items and Child Care Assistance) and Personal Property Assistance
### Transportation Assistance and Moving and Storage Assistance

<table>
<thead>
<tr>
<th>Item</th>
<th>Transportation Assistance</th>
<th>Moving and Storage Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMT</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>PND</td>
<td>Ineligible</td>
<td>Pending</td>
</tr>
<tr>
<td>EMS</td>
<td>Ineligible</td>
<td>Ineligible</td>
</tr>
<tr>
<td>MRS</td>
<td>Ineligible</td>
<td>Ineligible</td>
</tr>
</tbody>
</table>

Table 12: Miscellaneous Other Items and Personal Property Assistance

Effective Date: August 24, 2021
k. Funeral Assistance

<table>
<thead>
<tr>
<th>Funeral Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VANGED</strong></td>
</tr>
<tr>
<td>Eligible</td>
</tr>
<tr>
<td><strong>INSFL</strong></td>
</tr>
<tr>
<td>Ineligible</td>
</tr>
<tr>
<td><strong>INSRC1</strong></td>
</tr>
<tr>
<td>Ineligible</td>
</tr>
</tbody>
</table>

Table 14: Funeral Assistance

l. Manual Processing and Status Codes

i. Certain codes can be processed for a second time in FEMA Manual Determination queue.

ii. Even if the code is an ineligible determination, staff working FEMA Manual Determination can process the code one additional time before the applicant must appeal the decision.

1. For example, if the applicant has insurance (INS or INSFI): AND
a. For INS, if the applicant has received an Ineligible Insured No Response (IINR) letter, they must submit an appeal letter with their insurance documentation.

iii. For certain codes, staff will follow procedures for reissuing an inspection, e.g. IMI, INCI, WVO, and WVOA. Refer to the Inspection Requests and Comparisons SOP for additional information.

iv. Due to disaster activity or processing specifics, staff may receive additional processing instructions through a Supervisor/POC, Preshift, or other authorized source.

m. The following status codes will NOT require an appeal letter when acceptable documentation is submitted unless there are two previous denials:

6. IOR Denial Texts for ONA Processing

a. When an appropriate ineligible ONA decision is NOT available, staff can utilize the IOR status/letter.

b. When using an IOR determination and text insert:
7. IOR Letter Inserts
Ineligible - Business-Related Expenses (Initial or Appeal)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
</table>

Table 16: Ineligible-Business Related Expenses

Ineligible – Unavailable Type of Assistance (Initial or Appeal)

Table 17: Ineligible-Unavailable Type of Assistance
### Table 18: Ineligible - Expired Appeal Time

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table 19: Ineligible - Insurance Settlement Exceeds FEMA Eligible Damage (Initial or Appeal)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table 20: Ineligible - Additional Assistance (appeal only)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Request Letter Types

a. Staff has the option to request information from an applicant before making an eligibility determination. FEMA sends various letters to request this information and can be manually generated as needed.

b. The ADOC, RFI, and the RRDOC letters are considered Request Letters.

c. Depending on what information is needed or what category is being processed, USE the appropriate letter;

<table>
<thead>
<tr>
<th>Letter Type</th>
<th>Letter Name</th>
<th>Queue</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADOC</td>
<td>Appeal Document Request</td>
<td></td>
</tr>
<tr>
<td>RFI</td>
<td>Request for Information</td>
<td></td>
</tr>
<tr>
<td>RRDOC</td>
<td>Recertification Request for Documents</td>
<td></td>
</tr>
</tbody>
</table>

Table 21: Request Letter Types

Even though there are specific uses outlined for specific letters, there may be scenarios when a specific letter may NOT be available, and staff will use available letter.

d. For example, requesting information for LER, the RFI letter is NOT available for documentation that may be requested. Only ADOCs provide the appropriate request of information.

9. Routing Workpackets

a. After a case review and eligibility decision is processed, the WP is routed to the appropriate queue.

b. Based on the eligibility decision and category of assistance, FOLLOW the chart to route the completed cases.
<table>
<thead>
<tr>
<th>Case Type</th>
<th>Queue Routed To</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Codes, Verifications, Request Letters, and Assistance Types  
Effective Date: August 24, 2021

Table 22: Routing Chart

<table>
<thead>
<tr>
<th>10. Registration Status Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. FEMA verifies the applicant’s information, e.g. identity, address, etc., through an automated public records verification, at the time of registration and adds the results into NEMIS in the form of a Registration Status code.</td>
</tr>
<tr>
<td>i. If any of the following areas are Failed, the applicant may be asked to submit documentation.</td>
</tr>
<tr>
<td>b. The registration codes appear in the Registration Status screen in NEMIS.</td>
</tr>
<tr>
<td>c. FOLLOW the charts below to understand the definition for each RI status code.</td>
</tr>
</tbody>
</table>

Table 23: Registration Status Codes

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>ADDRESS CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 24: Conversion Code Definitions

<table>
<thead>
<tr>
<th>CONVERSION</th>
<th>CONVERSION CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 25: Duplication Code Definitions

<table>
<thead>
<tr>
<th>DUPLICATION</th>
<th>DUPLICATION CODE DEFINITIONS</th>
</tr>
</thead>
</table>
### Table 25: Duplicate Code Definitions

<table>
<thead>
<tr>
<th>EXTENSION</th>
<th>CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR08EXTN</td>
<td>Paid through April 2008 for HUD transition</td>
</tr>
<tr>
<td>APR_EXTENSION</td>
<td>LL has NOT registered with CLC, April and May rent paid as financial to the applicant</td>
</tr>
<tr>
<td>AUG08EXTN</td>
<td>Paid through August 2008 for HUD transition</td>
</tr>
<tr>
<td>DEC07EXTN</td>
<td>Paid through December 2007 for HUD transition</td>
</tr>
<tr>
<td>DECEXTN</td>
<td>December 2007 scripted rental payment - NOT IHP max</td>
</tr>
<tr>
<td>EXT_DIRECT</td>
<td>403 - 408 sent to CLC for extension, NOT MOVED or NEVERIN</td>
</tr>
<tr>
<td>EXT_FINANCIAL</td>
<td>403 - 408 NOT sent to CLC. And MOVED OR NEVERIN</td>
</tr>
<tr>
<td>FEB08EXTN</td>
<td>Paid through February 2008 for HUD transition</td>
</tr>
<tr>
<td>JAN08EXTN</td>
<td>Paid through January 2008 for HUD transition</td>
</tr>
<tr>
<td>JANEXTN</td>
<td>January 2008 scripted rental payment - NOT IHP max</td>
</tr>
<tr>
<td>JUL08EXTN</td>
<td>Paid through July 2008 for HUD transition</td>
</tr>
<tr>
<td>JULEXTN</td>
<td>Part of the July 2007 rental assistance extension</td>
</tr>
<tr>
<td>JUN08EXTN</td>
<td>Paid through June 2008 for HUD transition</td>
</tr>
<tr>
<td>MAR_EXTENSION</td>
<td>Applicant paid rent as part of the March extension group per SCR 8076</td>
</tr>
<tr>
<td>MAR08EXTN</td>
<td>Paid through March 2008 for HUD transition</td>
</tr>
<tr>
<td>MARCH_EXTENSION</td>
<td>Same as MAR_EXTENSION</td>
</tr>
<tr>
<td>MAXAPR08EXT</td>
<td>Reached program max during April 2008 rental payment</td>
</tr>
<tr>
<td>MAXAUG08EXT</td>
<td>Reached program max during August 2008 rental payment</td>
</tr>
<tr>
<td>MAXDEC07EXT</td>
<td>Reached program max during December 2007 rental payment</td>
</tr>
<tr>
<td>MAXDECEXT</td>
<td>December 2007 scripted rental payment - at IHP max</td>
</tr>
<tr>
<td>MAXFEB08EXT</td>
<td>Reached program max during February 2008 rental payment</td>
</tr>
<tr>
<td>MAXJAN08EXT</td>
<td>Reached program max during January 2008 rental payment</td>
</tr>
<tr>
<td>MAXJANEXT</td>
<td>January 2008 scripted rental payment - at IHP max</td>
</tr>
<tr>
<td>MAXJUL08EXT</td>
<td>Reached program max during July 2008 rental payment</td>
</tr>
<tr>
<td>MAXJUL08EXT</td>
<td>Max July 2008 rental assistance extension</td>
</tr>
<tr>
<td>MAXJUN08EXT</td>
<td>Reached program max during June 2008 rental payment</td>
</tr>
<tr>
<td>MAXMAR08EXT</td>
<td>Reached program max during March 2008 rental payment</td>
</tr>
<tr>
<td>MAXNOVEXT</td>
<td>November 2007 scripted rental payment - at IHP max</td>
</tr>
<tr>
<td>MAXOCTEXT</td>
<td>Hit Max as part of the October Extension</td>
</tr>
<tr>
<td>OCT_EXTENSION</td>
<td>Direct (CLC) payment through October as part of the October Extension (SCR 8039)</td>
</tr>
<tr>
<td>OCTEXTN</td>
<td>Financial payment through October as part of the October Extension (SCR 8347)</td>
</tr>
<tr>
<td>PRG_CLC</td>
<td>Program Extension Already in CLC</td>
</tr>
<tr>
<td>PRG_FIN</td>
<td>Program Extension Financial to CLC</td>
</tr>
<tr>
<td>NOVEXTN</td>
<td>November 2007 scripted rental payment - NOT IHP max</td>
</tr>
<tr>
<td>XTEND_CLCALL</td>
<td>Extension Call Out CLC</td>
</tr>
<tr>
<td>XTEND_FINALL</td>
<td>Applicants that have been receiving financial assistance from FEMA because their Landlord has NOT registered with CLC. They should have sufficient allowance under the cap to continue receiving financial assistance.</td>
</tr>
<tr>
<td>XTEND_FINPRT</td>
<td>Applicants that have been receiving financial assistance from FEMA because their Landlord has NOT registered with CLC. They</td>
</tr>
<tr>
<td>EXTENSION</td>
<td>EXTENSION CODE DEFINITIONS</td>
</tr>
<tr>
<td>-----------</td>
<td>---------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 27: Extension Code Definitions

<table>
<thead>
<tr>
<th>FLOOD MAPPING</th>
<th>FLOOD MAPPING CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 28: Flood Mapping Code Definitions

<table>
<thead>
<tr>
<th>HUD</th>
<th>HUD CODE DEFINITIONS</th>
<th>AGENCY RESPONSIBLE</th>
<th>APPLICANT CONTACTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 29: HUD Code Definitions

Effective Date: August 24, 2021
### Codes, Verifications, Request Letters, and Assistance Types

**Effective Date:** August 24, 2021

<table>
<thead>
<tr>
<th>HUD</th>
<th>HUD Code Definitions</th>
<th>Agency Responsible</th>
<th>Applicant Contacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>001/VE1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 29:** HUD Code Definitions

<table>
<thead>
<tr>
<th>Identity Verified</th>
<th>Identity Verified Code Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>001/VE1</td>
<td></td>
</tr>
</tbody>
</table>

**Table 30:** Identity Verified Code Definitions

<table>
<thead>
<tr>
<th>Ineligible Acorn Review</th>
<th>Ineligible Acorn Review Code Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>001/VE1</td>
<td></td>
</tr>
</tbody>
</table>

**Table 31:** Ineligible Acorn Review Code Definitions

<table>
<thead>
<tr>
<th>Inspection</th>
<th>Inspection Code Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>001/VE1</td>
<td></td>
</tr>
</tbody>
</table>

**Table 32:** Inspection Code Definitions
<table>
<thead>
<tr>
<th>Codes, Verifications, Request Letters, and Assistance Types</th>
<th>Effective Date: August 24, 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NFIRA</strong></td>
<td><strong>NFIRA CODE DEFINITIONS</strong></td>
</tr>
<tr>
<td>[Table 33: NFIRA Code Definitions]</td>
<td></td>
</tr>
<tr>
<td><strong>OCCUPANCY</strong></td>
<td><strong>OCCUPANCY CODE DEFINITIONS</strong></td>
</tr>
<tr>
<td>[Table 34: Occupancy Code Definitions]</td>
<td></td>
</tr>
<tr>
<td><strong>OWNERSHIP</strong></td>
<td><strong>OWNERSHIP CODE DEFINITIONS</strong></td>
</tr>
<tr>
<td>[Table 35: Ownership Code Definitions]</td>
<td></td>
</tr>
<tr>
<td><strong>RECOUPMENT</strong></td>
<td><strong>RECOUPMENT CODE DEFINITIONS</strong></td>
</tr>
<tr>
<td>[Table 36: Recoupment Code Definitions]</td>
<td></td>
</tr>
</tbody>
</table>
### Table 38: Recoupment Code Definitions

<table>
<thead>
<tr>
<th>RECOUPMENT</th>
<th>RECOUPMENT CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SSN</th>
<th>SSN CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Codes, Verifications, Request Letters, and Assistance Types

**Effective Date:** August 24, 2021

<table>
<thead>
<tr>
<th>SSN</th>
<th>SSN CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
<td></td>
</tr>
</tbody>
</table>

**Table 37: SSN Code Definitions**

<table>
<thead>
<tr>
<th>STEP</th>
<th>STEP CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
<td></td>
</tr>
</tbody>
</table>

**Table 38: STEP Code Definitions**

<table>
<thead>
<tr>
<th>TT/MH</th>
<th>TT/MH CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
<td></td>
</tr>
</tbody>
</table>

**Table 39: TT/MH Code Definitions**

<table>
<thead>
<tr>
<th>MISCELLANEOUS</th>
<th>MISCELLANEOUS CODE DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
<td></td>
</tr>
</tbody>
</table>

**Table 40: MISCELLANEOUS Code Definitions**

---

37
D. Processing Ineligible Decisions

1. **USE Reconsideration** when processing ineligible decisions for the specific secondary types of **ONA** (This process follows the same procedure for Eligible decisions).

2. Refer to **Eligibility Codes** for specific ineligible determinations.

E. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   
   a. ONA categories are only processed by the state, territorial, or tribal government.
   
   b. FEMA staff is authorized to process Housing Assistance (HA) categories.

2. If incoming mail generates a **WP** to a FEMA processing queue:
F. Appeals

Refer to the Appeal Processing SOP for additional information.

G. Exceptions

There may be unique scenarios NOT specifically identified within this SOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedures, or other posted information:
IV. EXAMPLES AND FAQs

The following process scenarios assume the applicant met all verifications and eligibility requirements.

Scenario 1 – Minimal or No Category Needs Required (IID) Decision

Scenario 2 – Initial WVOA status

Scenario 3 – Initial INS status = Reconsideration

1. An applicant submitted insurance settlement which was less than the Financial HA and/or ONA Maximums; AND
Codes, Verifications, Request Letters, and Assistance Types
Effective Date: August 24, 2021

Scenario 4 – FEMA Review

Scenario 5 – Initial INS status = Appeals

Scenario 6 – Initial Eligible Miscellaneous Other Item (EMISC), e.g. Generator decision

Scenario 7 – GENERATE an ADOC
Scenario 8 – GENERATE an RFI
V. DEFINITIONS AND ACRONYMS

Definitions

Additional: Paying a supplemental amount to a previous award, such as increasing the number of bedrooms or adding an extra month of rental assistance.

Appeal: The method of applying for an official change to a previous determination through the submission of documents initiated by the applicant or co-applicant.

Business Rules: A set of conditions programmed into NEMIS that make electronic decisions for automatic processing (auto determination).

FEMA Review: Any review initiated by FEMA staff, where FEMA has determined a previous decision was incorrect and sufficient information exists within NEMIS to change the decision or award amount. FEMA Review can also be used when Disaster Specific Operating Procedures exist.

FEMA Verified Loss (FVL): The total dollar amount of IHP eligible disaster-caused damage to real and personal property as verified by FEMA. The FVL represents the total potentially eligible damage, but due to insurance coverage, the financial Housing Assistance maximum, and other eligibility factors, an applicant may NOT ultimately receive assistance for their full FVL.

Financial Housing Assistance Maximum: Financial assistance for Home Repair Assistance and Home Replacement Assistance for owner-occupied homes is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor Consumer Price Index for All Urban Consumers (CPI).

Financial Other Needs Assistance Maximum: Financial assistance for Other Needs Assistance Personal Property Assistance, Transportation Assistance, Moving and Storage Assistance, Medical and Dental Assistance, Funeral Assistance, Child Care Assistance, and Miscellaneous Other Items is limited to a maximum award amount, adjusted each fiscal year based on the Department of Labor CPI.

Reconsideration: Review of information and/or additional information by FEMA staff, which identifies an existing or continued unmet need for specific types of ONA decisions.

Signature: A valid signature may be evidenced by any mark made by pen or pencil denoting the signer's name or mark; a mark or name created and adopted through a software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an "I accept" button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.
### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DSA</td>
<td>Disaster Survivor Assistance</td>
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<tr>
<td>EMISC</td>
<td>Eligible Miscellaneous Other Items</td>
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<tr>
<td>FIT</td>
<td>Failed Income Test</td>
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<tr>
<td>FCOR</td>
<td>FEMA Correction</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>IDV_PASS</td>
<td>Identity Verification Passed</td>
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<td>IHP</td>
<td>Individuals and Households Program</td>
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<td>IID</td>
<td>Minimal or No (Category) Needs Required (ONA Categories only)</td>
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<td>IIDV</td>
<td>Ineligible Failed Identity Verification</td>
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<tr>
<td>IMI</td>
<td>Ineligible-Missed Inspection</td>
</tr>
<tr>
<td>INCI</td>
<td>Ineligible No Contact for Inspection</td>
</tr>
<tr>
<td>INS</td>
<td>Insured</td>
</tr>
<tr>
<td>IRND</td>
<td>Ineligible Reported No Damage</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>PP</td>
<td>Personal Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
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<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
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</tr>
<tr>
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<td>Withdraw Voluntary by Applicant</td>
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<tr>
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<td>Workpacket</td>
</tr>
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VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Appeal Processing
  - Child Care Assistance
  - Continued Temporary Housing Assistance
  - Funeral Assistance
  - Home Repair Assistance
  - Identity Verification
  - Info Control
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Medical and Dental
  - Miscellaneous Other Items
  - Moving and Storage
  - Occupancy Verification
  - Outbound Calls and Third Party Verifications
  - Ownership Verification
  - Personal Property Assistance
  - Transportation and Second Vehicle Requests

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Processing Procedures Manual (PPM)
# REMOTE INSPECTIONS
## DISASTER SPECIFIC OPERATING PROCEDURES

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I. OVERVIEW

This section describes information that every employee must read before addressing approved disaster specific assistance.

**Purpose:**

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.

- This document addresses the necessary disaster specific processing procedures for all open disasters using the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.

- Currently, this DSOP applies to DR-4399-FL and forward, with the exception of those disasters with a separate DSOP.
  
  - Remote Inspection processing will apply to initial and appeal inspections completed on April 10, 2020 or later in all open disasters.

- All future damage level dollar amounts will be found on the applicable Disaster Specific Information webpage.

**Disaster Specific Approvals:**
Remote Inspections:

- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection. All initial inspections completed on April 10, 2020 or later will utilize the Remote Inspection process and Damage Level Awards.

- For all disasters prior to and including DR-4606-LA, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA prior to receiving an initial inspection.

- For DR-4607-MI and forward, applicants that failed identity, occupancy, and/or ownership verification during registration will NOT be required to submit identity, occupancy, and/or ownership documents prior to receiving an initial inspection.
  - If occupancy and/or ownership CANNOT be verified during the initial inspection, the applicant must still submit the required documentation to FEMA.
  - The state of Michigan allows for drivers license updates before the card expires. The updates will be provided on a sticker that will be placed on the back of the active drivers licenses. Michigan drivers licenses, that have not expired, with a sticker on the back showing the correct address, are acceptable proof of occupancy.

- For DR-4609-TN and forward, applicants that self-report at Registration Intake (RI) that they have minimal damages but can remain in their home will be automatically issued for inspection as long as they meet all other criteria for receiving an inspection.

- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is not possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and to protect the health and safety of disaster survivors, FEMA employees, and contractors.
  - Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with
Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures separate from Damage Level Award amounts. For ADA related items, refer to the Home Repair Assistance SOP for additional processing information.
• Refer to the Inspection Requests and Comparisons SOP for additional processing information.

• For disasters declared after DR-4605-WV, Hazard Mitigation funds under the Individuals and Households Program (IHP) may be provided for mitigation repairs such as shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles to help reduce or eliminate interior water damage, and/or a thicker sheathing material, also as a mitigation measure for water damage; elevating a flood-damaged water heater or furnace; and/or elevating or relocating a flood-damaged main panel.

• The additional Hazard Mitigation funds will be automatically included in the appropriate Damage Level Award amounts, except for furnace mitigation, and are subject to the financial Housing Assistance (HA) maximum.

• As only a service call is included for furnace/HVAC in the Remote Inspection Damage Level Awards, furnace mitigation will be paid upon successful appeal for a flood-damaged furnace. Refer to Section D.4. for additional information regarding processing appeals for a flood-damaged furnace.

• FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions. The following are the letter codes for the Hazard Mitigation Supplemental Letter (HAZMSL):
  
  o Roofing Mitigation Measures Letter (HMRF)
  o Furnace Mitigation Measures Letter (HMFU)
  o Water Heater Mitigation Measures Letter (HMWH)
  o Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)
  o Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)

• Applicants cannot appeal for additional Hazard Mitigation funds or receive them separately from the following Damage Level Award Types:

<table>
<thead>
<tr>
<th>Home Type</th>
<th>Hazard Mitigation Measure</th>
<th>Cause of Damage (COD)</th>
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- Hazard Mitigation funds are NOT available for the following:
  - Condos and apartments will NOT be eligible for roof mitigation or flood-damaged main panel mitigation; AND
  - Travel trailers or mobile homes will NOT be eligible for any flood mitigation items, as it is generally more structurally feasible to elevate the entire dwelling than to elevate individual components.

- Damage Level Award determinations will be based on the applicant’s responses. Damage Level Award amounts will include a variety of commonly damaged line items grouped together under new combined Damage Level Award line items for each disaster.
- The inspector will verbally address personal property using standard line items and procedures.

- The Remote Inspection process DOES NOT affect the applicant’s eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
For all disasters from DR-4399-FL through DR-4607-MI, Transportation Assistance will be based off documentation provided in response to a Request for Information (RFI) letter as NO insurance documentation will be viewed during the Remote Inspection process.

For disaster DR-4609-TN and forward, Transportation Assistance will be recorded during the Remote Inspection exterior validation process.

Generators and Miscellaneous items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.

- Refer to the Helpline – Assistance for Generators (Misc/Other) section for additional information.

- For linked registrations, standard Duplicate Resolution guidance will apply. Refer to Duplicate Investigation and Resolution Processing SOP for additional processing information.

- DR-4547-MI: Michigan DOB Legal Action Letter
  - As a result of legal action taken by the state of Michigan, applicants that receive both HA and Other Needs Assistance (ONA) will receive a letter explaining if a settlement is received from the legal action they may have to pay FEMA back for any Duplication of Benefits (DOB).
  - These applicants will receive a MIDOB – Michigan DOB Legal Action letter.

- DR-4547-MI: Fair Market Rent (FMR) Increase for Rental Assistance
  - A 125 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for DR-4547-MI.
    - The 125 percent FMR increase DOES NOT apply to initial Rental Assistance payments.
    - The 125 percent FMR increase applies to rental properties located in Arenac, Gladwin, Iosco, Midland and Saginaw counties. Applicants who relocate outside of these five counties will receive the FMR for the county in which they choose to reside.
  - Refer to the Authorization Memorandum and the 2020 FMR and Utility Allowance on the DR-4547-MI Disaster Specific Information webpage for additional information.

- DR-4547-MI: Late Applications and Late Appeals
The late application period for DR-4547-MI ended on 11/29/2020.

- DO NOT process late application requests received after 11/29/2020. Refer to the Late Applications SOP for additional processing information.

The late application exception for dry wells ended on December 6, 2020.

- DO NOT process late application requests for dry wells received after 12/6/2020.

Late appeals related to wells and water access will continue to be accepted until further notice.

- DO NOT deny an applicant if the appeal was NOT received within the 60-day timeframe.

**DR-4614-NJ: Fair Market Rent (FMR) Increase for Rental Assistance**

- A 125 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for rental properties located in Hunterdon, Somerset, and Union counties in DR-4614-NJ.

- A 115 percent FMR increase for CTHA payments has been approved for rental properties located in Bergen and Passaic counties in DR-4614-NJ.

- A 110 percent FMR increase for CTHA payments has been approved for rental properties located in Essex, Gloucester, Middlesex, and Morris counties in DR-4614-NJ.

- The above FMR increases DO NOT apply to initial Rental Assistance payments.

- Applicants who relocate outside of these counties will receive the FMR for the county in which they choose to reside.

  - Refer to the Authorization Memorandum and the 2021 FMR and Utility Allowance on the DR-4614-NJ Disaster Specific Information webpage for additional information.

**DR-4617-NC: Fair Market Rent (FMR) Increase for Rental Assistance**

- A 125 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for rental properties located in Buncombe, Haywood and Transylvania counties in DR-4617-NC.

- The 125 percent FMR increase DOES NOT apply to initial Rental Assistance payments.
If
FEMA
IA PPM Remote Inspections DSOP
Disaster Specific Operating Procedures
Effective Date: November 12, 2021

- Applicants who relocate outside of these three counties will receive the FMR for the county in which they choose to reside.

- Refer to the Authorization Memorandum and the 2021 FMR and Utility Allowance on the DR-4617-NC Disaster Specific Information webpage for additional information.

DR-4618-PA: Fair Market Rent (FMR) Increase for Rental Assistance

- A 115 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for rental properties located in Bucks, Chester and Montgomery counties in DR-4618-PA.

- A 110 percent FMR increase for CTHA payments has been approved for rental properties located in Delaware and York counties in DR-4618-PA.

- The above FMR increases DO NOT apply to initial Rental Assistance payments.

- Applicants who relocate outside of these counties will receive the FMR for the county in which they choose to reside.

- Refer to the Authorization Memorandum and the 2021 FMR and Utility Allowance on the DR-4618-PA Disaster Specific Information webpage for additional information.

Expanded Lodging Expense Reimbursement (LER)

- DR-4614-NJ and DR-4615 NY

  - The eligibility period for Lodging Expense Reimbursement has been extended and the standard seven day overlap restriction with Rental Assistance has been removed for DR-4614-NJ and DR-4615 NY.

  - The eligibility period for LER begins on 09/01/2021 and can be awarded through 30 days from any Initial Rental Assistance award certification date, when all other eligibility criteria are met.

  - Refer to the DR-4614-NJ or DR-4615-NY Disaster Specific Information page for additional information.

- DR-4618-PA

  - The eligibility period for Lodging Expense Reimbursement has been extended and the standard seven day overlap restriction with Rental Assistance has been removed for DR-4618-PA.
The eligibility period for LER begins on 08/31/2021 and can be awarded through 30 days from any Initial Rental Assistance award certification date, when all other eligibility criteria are met.

- Refer to the DR-4618-PA Disaster Specific Information page for additional information.

- Refer to Section B.10, for additional processing information.

**Critical Needs Assistance (CNA):**

- CNA is a disaster specific assistance type and must be requested by the state, territory, or tribal government.

  - Staff may review the Disaster Specific Page to ensure there is a CNA Authorization Memorandum for the appropriate disaster; the memo indicates CNA is approved for that specific disaster.

- Immediate or critical needs are life-saving and life-sustaining items including, but NOT limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.

- Eligibility criteria may be changed or waived on a disaster-specific basis, but generally applicants in APPROVED disasters will be considered for CNA if all the following apply:

  - The applicant registers within the CNA eligibility period set for this disaster;
  - They pass FEMA's identity and occupancy verification process;
  - Any associated high-risk fraud flags are resolved;
  - They are displaced from their pre-disaster primary residence as a result of the disaster or they are sheltering in their pre-disaster residence and report a need to shelter elsewhere.
  - They assert that they have a critical need and request financial assistance for those needs and expenses.
  - Their pre-disaster primary residence is located in a designated area.
  - They report damage that may impact the habitability of their home.

- CNA is limited to a one-time payment of $500.00 per household and awarded via automation. NO manual processing of CNA should occur.
- CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
  
  o Refer to the Disaster Specific Information page for additional information.

**Clean and Sanitize Assistance (CSA)**

  o For DR-4609-TN and forward, FEMA may provide a limited amount of financial assistance to applicants with disaster-caused real property damage that did NOT render the home uninhabitable.

  o **CSA** is a disaster specific assistance type and must be requested by the state, territory, or tribal government.

    - Staff may review the Disaster Specific Page to ensure there is a CSA Request or Authorization Memorandum for the appropriate disaster; either memo indicates CSA is approved for that specific disaster. The following disasters are approved for **CSA**:

      - DR-4614-NJ;
      - DR-4615-NY;
      - DR-4617-NC;
      - DR-4618-PA; AND
      - DR-4629-CT.

  o Applicants must meet the following eligibility criteria in order to receive **CSA**:

    - They pass FEMA’s identity verification process;
    - The pre-disaster primary residence is located in an area designated for Individual Assistance;
    - Based on a FEMA inspection, the applicant has disaster damage recorded or, for renters, noted clean-up actions are needed or have been taken;
    - The damage is NOT covered by the applicant’s insurance; AND
    - FEMA determines the applicant's disaster-damaged primary residence is safe to occupy.

  o **CSA** is limited to $300 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.
- CSA will be awarded as an automated one-time payment.
  - Cases that are stopped post-inspection must be manually processed. Refer to Clean and Sanitize Assistance-Manual Processing for additional processing information.

- Transitional Sheltering Assistance (TSA)
  - FEMA may provide TSA when necessary to owners and renters from identified areas, who are unable to return to their pre-disaster primary residence for an extended period of time because their home is uninhabitable or inaccessible.

Other items to note:

- Helpline:
Helpline: Insured Applicants for DR-4563-AL and forward

- Applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.
  - Applicants accessing their online DAC account will view a "Not Approved" status.

- These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.
  - Applicants who **DO NOT** provide copies of insurance settlement or denial within the 60 days of **INS** letter, will receive **IINR – Ineligible Insured No Response**. Once applicants receive the **IINR**, they must include an appeal letter with any submission of insurance documents.

Helpline – Assistance for Generators (Misc/Other)

- If an applicant calls indicating a need for a Generator and/or Miscellaneous items:
Civil Action No. 5:21-cv-00071 7th Interim Response 000391

IA PPM Remote Inspections DSOP Disaster Specific Operating Procedures Effective Date: November 12, 2021

- All applicants must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the Generator SOP.

**Third Party Inspection Request**

- If a displaced applicant/co-applicant states they are NOT able to meet with the inspector and wishes to authorize a third party to meet with the inspector, FEMA will require a Written Consent letter, a completed *Authorization for the Release of Information Under the Privacy Act* form, or a Power of Attorney, Guardianship, or Conservatorship document from the applicant to authorize a third party inspection.

- Inspectors will only meet with the applicant, co-applicant, or a designated third party to perform an inspection.

- The third party MUST be over the age of 18 in order to attend the inspection on the applicant's/co-applicant's behalf.

- Once an acceptable Written Consent is received and inspection is requested, include the name and contact number of the third party in the Inspection Request Comment.

- Refer to the *Written Consent and Sharing Applicants Information* SOP for additional information.

**Helpline – Road and Bridges Callout**

**Helpline - Change in Registrant**

- If an applicant calls and requests to have an Occupant changed to Registrant:
Helpline - Michigan Legal Action Letter
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing disaster specific assistance.

STOP

Prior to Processing:

- The ONA processing option is FEMA Option.
  - Staff is authorized to process and discuss all HA and ONA categories of assistance.

- Fraud Reviews

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
• DO NOT hold/deduct funds when processing ADA item awards.
• DO NOT delay processing other eligible funds to await a funeral decision.
  • Personal Property Assistance; AND
  • All other categories, if funds are available under their respective maximum amount of assistance.

■ Individuals and Households Program (IHP) Maximum (system limit only)
  • In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds $100,000
  • Total combined payments include (in any combination)
    • HA
    • ONA
    • ADA related line items
  • Temporary housing and ADA-related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant’s total award may exceed $100,000.

  • The Program Management Section will have to authorize this payment.

■ ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
  • DO NOT process ADA RP items unless specifically assigned.
If a WP with RP ADA line items is identified outside of the FEMA Special Handling queue:

- Disability and Communication Needs:
III. PROCESS

A. Eligibility Verifications

Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that category.

1. Most disaster specific payments will auto-process in NEMIS based on predetermined eligibility requirements.

2. Refer to the Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.

B. Processing Eligible Assistance

1. Remote Inspections Information

   a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the Inspection INSP Real Property tab frame.

      i. Refer to Disaster Specific Information webpage for the Damage Level Award Amount line items for each disaster.

      ii. In some disasters, Replacement Assistance may be paid based on geospatial confirmation of the Remote Inspection. Replacement Assistance will NOT be selected by an inspector based on a Remote Inspection only.
d. For disaster DR-4609-TN and forward, Transportation Assistance will be recorded during the Remote Inspection exterior validation process.

i. Refer to Transportation and Second Vehicle Requests, SOP for additional processing information.

2. Exterior Assessment Inspections - Reinspection:

a. HIS is requesting Reinspection for some cases with severe damages recorded to confirm if Damaged Dwelling (DD) is destroyed.

i. If a Reinspection requested by HIS is returned with the same or decreased damage levels complete the following:

ii. If a Reinspection requested by HIS is returned with an increase to the damage level or additional damages, PROCESS and DEDUCT the previous Damage Level Award amount.

3. Inspection Errors:
4. Inspection Returns with Undeclared COD - Fire:
5. Clean and Sanitize Assistance: Manual Processing:

   a. CSA must be approved on a disaster-specific basis prior to payment.

   b. CSA will generally be automated. However, some cases may stop post-inspection and may require manual processing.

   c. In order to be eligible for CSA, the applicant must meet the following criteria
6. Special Handling Queue:

   a. If the case is a reinspection, **REVIEW** to ensure making a manual payment would NOT result in a duplicate payment for a specific line item, such as Replacement Assistance.
1. If paying the case would cause a duplicate payment:

7th Interim Response 000402

7. Processing Residence Type "Other" and Non-Traditional Housing:

a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.

b. Housing Assistance (HA):

   i. Applicants who meet standard verification requirements, including occupancy, and have a "non-traditional housing" identifier are:

      1. Eligible to receive NO more than two months of Temporary Housing Assistance (any form or type of rental assistance).

         a. Refer to the Rental Assistance SOP for additional information.

      2. Eligible for Lodging Expense Reimbursement (LER).

         a. The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the approved date of any initial Rental Assistance award, e.g. ER, ERU, ERIA, etc.

         b. For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed
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date the utilities or access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.

i. Refer to the Lodging Expense Reimbursement SOP for additional information.

c. Other Needs Assistance (ONA):

1. If pre-disaster occupancy CANNOT be verified, applicants may only be eligible for ONA categories that DO NOT require the occupancy verification such as Transportation, Medical, Dental, Funeral, and Child Care Assistance.

d. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or CTHA to residents of non-traditional housing.

8. Single Family & Multi Family Roads & Bridges – Paying Actual

a. Applicants that submit documentation for Single Family (SF) Road and Bridge repair or replacement with an SF Service Call (6700 Line Item), must have the following reflected in their file:

iii. A verifiable estimate or itemized invoice/receipt. Three calls attempts to the contractor to verify the following is required before making an ineligible determination:
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9. DR-4547 Michigan Late Application Review, Late Appeals, and Well Processing

a. Due to continued changes in the water table due to the damaged dam, applicants may apply after the close of the registration period due to a dry well.

i. A previously functional well that has recently dried out is an acceptable late application reason for DR-4547-MI only.

ii. Late applications for dry wells should NOT be accepted after 12/6/2020. Any requests received after this date will be ineligible for assistance.

1. Refer to the Late Applications SOP for additional processing information.

b. Applicants in DR-4547-MI may continue to submit appeals related to wells and water access regardless of the date of the appeal.

c. For DR-4547-MI, applicants may report that their well has run dry, during or after the incident period, due to the breaking of the local dam.

i. HIS will identify well damages regardless of the date of loss. An inspector comment identifying damage to the well is sufficient to process appeal requests for payment at actual cost.

1. A contractor must confirm that the damage to the well was caused by the disaster prior to payment at actual cost.

2. DO NOT deny an applicant if documentation on file shows well damages that occurred outside the incident period.

ii. Applicants that report damages to their well may:

1. Request home repair assistance to connect to the municipality utilities;

2. Request home repair assistance to repair/replace the well;

3. Request home repair assistance to drill deeper under their current well; OR
4. Request home repair assistance to install a water tank or hauled water tank (up to 1,000 gallons).

iii. Applicants will be awarded home repair assistance, at actual cost, for the municipality utility connection, well repair/replacement, well digging, OR water tank or hauled water tank installation.

1. Applicants CANNOT receive funds for municipality utility connection well repair/replacement, well digging, AND water tank or hauled water tank installation, unless the funds will be used to permanently fill the damaged well.

   a. Home repair assistance may be awarded on appeal for an additional attempt at drilling a new well OR installing a water tank or hauled water tank for the following applicants:

      i. Applicants whose first drilling efforts were NOT successful;

      ii. Applicants who successfully drilled a new well but subsequently failed due to movement of the underlying aquifer; AND

      iii. Applicants who have NOT taken any action to obtain a water source for their disaster-damaged dwelling.

   b. Staff will contact the applicant upon receipt of the appeal to advise of the options prior to awarding additional home repair assistance.

      i. Refer to the Appeals for Wells chart for additional information.

2. Before processing assistance, REVIEW the file to ensure the applicant has NOT previously received assistance for municipality utility connection, well repair/replacement, OR well digging.
The applicant is submitting receipts, NOT estimates, for an initial SUCCESSFUL PPM Remote Inspections Disaster Specific Operating Procedures Effective Date: November 12, 2021.
If an applicant submits an estimate for municipality utility connection, repair, replacement, or drilling:
10. Expanded Lodging Expense Reimbursement (LER); DR-4614-NJ & DR-4615-NY, DR-4618-PA Only

a. In order to accommodate extended lodging stays caused by the disaster, the eligibility period for LER has been extended to 30 days from the date of any initial Rental Assistance Award, and the restriction of a seven day overlap with Rental Assistance has been removed.

b. Applicants will be required to meet all other standard eligibility criteria for LER.
   i. Refer to the Lodging Expense Reimbursement SOP for additional processing information.

c. LER with any combination of Expedited or initial Rental Assistance:
   
ii. Applicants will have the entire initial Rental Assistance award(s) available for them to locate a temporary housing unit and use for a security deposit and/or rent.
iii. If the applicant moves into a temporary housing unit (e.g., apartment), the last night of eligibility is the Move-In date on the signed lease/housing agreement, OR up until the 30 days from the date of any initial Rental Assistance award, whichever occurs first.

C. Insurance Processing

Insured applicants may submit documents or statements requesting a case review. The following section lists the procedures authorized for insured applicants with Remote Inspections. The initial HA/ONA decision for this group of applicants is generally INS or INSFI pre-inspection or INI/INFI post-inspection.

1. Missing insurance settlement or denial information

   a. Some situations can be resolved by performing a courtesy call to the insurance company. Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

   b. If the call attempt to the insurance provider is successful:
2. Insurance settlement or denial letter on file
D. Appeals

Appeal documentation received will be used to determine when to award additional assistance in order to minimize the need for FEMA inspections in a pandemic environment.

1. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include personal property and appeals for repair items paid at actual cost.

2. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
3. For DR-4547-MI and DR-4548-UT, HIS will enter a comment to identify damages to interior furnaces in lieu of a **Service Call** line item. An inspector comment identifying damage is sufficient to continue with appeal requests for payment at actual cost.

   a. For DR-4547-MI only: If HIS DOES NOT enter a comment identifying damages to interior furnaces, but the JFO DR-4547-MI OUTREACH callout identifies the applicant had damages, then the applicant may still be eligible for additional assistance upon appeal.

4. For disasters declared after DR-4605-WV with the COD Flood, if the applicant appeals for the actual cost of a flood-damaged furnace based on a receipt or estimate and a **Service call** line item is on file for the disaster-damaged furnace:

5. Applicants must receive an initial Remote Inspection prior to a payment on appeal. **DO NOT** pay based on receipts alone if a full Remote Inspection has **NOT** been completed. This **DOES NOT** apply to applicants that previously received an onsite inspection and a real property award. Refer to **Section D.8.** for more information on processing these cases.

7. For real property assistance awarded based on Remote Inspections, in most cases, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal Remote Inspection, unless an appeal determination has been completed for an additional Damage Level Award amount. Refer to **Disaster Specific Information** webpage for disaster specific Damage Award Level line item pricing.

   a. When the combined total of all submitted estimates are less than any previous Damage Level Award received:
gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.

b. If additional estimates are NOT available:

8. When the combined estimates are greater than the initial Damage Level Award received for Home Repair:
b. If an applicant appeals for above a level 5 (NOT destroyed) and has previously received a level 4 or 5 Damage Level Award, they must submit:

i. Verifiable contractor's estimate(s); OR

ii. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
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E. Exceptions

There may be unique scenarios not specifically identified within this DSOP that may require additional assistance.

1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
IV. APPEAL EXAMPLES

**Scenario 1:** An applicant in DR-4476-TN located in Flood Zone A appeals for additional damages to their Mobile Home. They had both wind/rain and flood damages.

**Scenario 2:** An applicant in DR-4476-TN appeals for additional damages to their home for wind/rain.
Scenario 3: An applicant in DR-4476-TN appeals for additional damages to their Condo for wind/rain.

Scenario 4: An applicant in DR-4476-TN appeals for additional damages to their home for flood.
Scenario 6: An applicant in DR-4536-MS was awarded an initial Damage Level Award 1. Applicant appealed with estimates totaling $2,558; all verifications were met and Applicant was awarded Damage Level Award 2. Applicant submitted an additional appeal documentation totaling $7,000.
V. Definitions and Acronyms

Definitions

Clean and Sanitize Assistance (CSA): For DR-4609-TN and forward, 2021, this assistance may be implemented on a disaster specific basis and provided to eligible homeowners and renters whose disaster damages do not render their home uninhabitable to ensure minimal damage to and/or contamination of the home is addressed in a timely manner to prevent additional losses and potential health and safety concerns.

Condominium (Condo): A type of housing where each residence owns their individual unit in a multi-dwelling building and shares the operational cost of the common areas and grounds.

- The Condo/Apartment Damage Level Awards apply to condos owned by the owner-occupant. FEMA DOES NOT provide Repair or Replacement Assistance to renters in apartments.

Damage Level Award: Damage Level Awards amounts are determined for each disaster and include a variety of commonly damaged line items grouped together under new combined Damage Levels Award line items.

Finished Basement: A part of the home that is used as living space. Recorded by inspectors only if the basement room is deemed essential, e.g., essential bedroom. An essential bedroom is one the household requires because there are no other vacant bedrooms in the home.

Identity Verified: Applicant will be IDV Pass if their name, DOB, and SSN match with the information recorded in the Social Security Administration.

Personal Property: Items traditionally identified as eligible under ONA Personal Property (e.g., clothing, household items, furnishings or appliances, tools, computers, uniforms).

Sequence of Delivery: The sequence of delivery establishes the order in which IHP assistance is provided to the disaster survivors.

Unfinished Basement: A part of the home that is not used as part of living space, e.g., non-essential recreational rooms.

Acronyms

ADA 
Americans with Disabilities Act

ADOC 
Appeal Request Documentation Letter
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ASUPER</td>
<td>Appeal Super Letter</td>
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<tr>
<td>COD</td>
<td>Cause of Damage</td>
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<tr>
<td>CSA</td>
<td>Clean and Sanitize Assistance</td>
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<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
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<tr>
<td>ERIA</td>
<td>Eligible Inaccessible Rental Assistance</td>
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<tr>
<td>ERU</td>
<td>Eligible Utilities Out Rental Assistance</td>
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<tr>
<td>EV</td>
<td>External Validation by HIS</td>
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<td>HA</td>
<td>Housing Assistance</td>
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<td>HIS</td>
<td>Housing Inspection Services</td>
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<td>HRR</td>
<td>Habitability Repairs Required</td>
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<td>IHP</td>
<td>Individuals and Household Program</td>
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<td>IID</td>
<td>Ineligible - Home is Safe to Occupy</td>
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<tr>
<td>INO</td>
<td>Ineligible - Other Reason</td>
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<tr>
<td>NOINSP</td>
<td>No Inspection</td>
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<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
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<tr>
<td>POC</td>
<td>Point of Contact</td>
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<tr>
<td>RFI</td>
<td>Request for Information</td>
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<tr>
<td>RI</td>
<td>Registration Intake</td>
</tr>
<tr>
<td>SBU</td>
<td>Sewer Backup</td>
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<tr>
<td>WP</td>
<td>Workpacket</td>
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VI. RELATED GUIDANCE

Please refer to the following:

■ Standard Operating Procedures
  o Appeal Processing
  o Continued Temporary Housing Assistance
  o Duplicate Investigation and Resolution Processing
  o Home Repair Assistance
  o Generator
  o Identity Verification
  o Inspection Requests and Comparisons
  o Insurance Processing for HA and Personal Property
  o Lodging Expense Reimbursement
  o Miscellaneous Other Items
  o Occupancy Verification
  o Outbound Calls and Third Party Verifications
  o Ownership Verification
  o Rental Assistance
  o Roads and Bridges
  o Written Consent and Sharing Applicants Information

■ Resources
  o Citizenship Status and Eligibility for Disaster Assistance Fact Sheet
  o Helpline NPSC Caller Services Reference Guide
NOINSP_ Triage Level 1 No Inspection Letter text

FEMA has received your application for disaster assistance. In your application, you indicated that the damage caused by the disaster did not make your home unsafe to live in. Based on this information, FEMA will not inspect your home for damage caused by the disaster. Therefore, you will not receive FEMA financial assistance for temporary housing, home repair or replacement, or personal property at this time.

This letter is not the final decision for whether you are eligible for housing and personal property assistance. If you have more damage than reported in your application and/or cannot live in your home, please call FEMA at 1-800-621-3362. FEMA will then schedule an inspection of your home.

If you do not contact FEMA to provide additional information, you will receive a denial letter based on the information you provided in your application. The letter will include information on your appeal rights.

In addition, FEMA does provide other types of financial assistance that do not require a home inspection. This assistance may include child care, medical or dental expenses, or vehicle damage. If you have applied for these types of assistance, FEMA will contact you separately about your eligibility.

If you have questions, please visit www.DisasterAssistance.gov, or call FEMA’s Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at FEMA-Civil-Rights-Program-OER@fema.dhs.gov or call 202-212-3535.