**SBA Referrals**

<table>
<thead>
<tr>
<th>Section</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Overview</td>
<td>- Who Gets Assistance? 2&lt;br&gt;- Purpose of Assistance 2&lt;br&gt;- Basic Documentation Needed 2&lt;br&gt;- Other Items to Note 2&lt;br&gt;<em><strong>This can be referenced by all staff</strong></em>&lt;br&gt;(JFO, DRC, DSA, Helpline)</td>
</tr>
<tr>
<td>II. Important Information</td>
<td>- Prior to Processing 4&lt;br&gt;<em><strong>ALL processing employees must read this section</strong></em></td>
</tr>
<tr>
<td>III. Process</td>
<td>- Eligibility Verifications 5&lt;br&gt;- Processing Eligible Assistance 12&lt;br&gt;- Processing Ineligible Decisions 19&lt;br&gt;- Joint-Option Disaster Information (ONA Only) 20&lt;br&gt;- Exceptions 21</td>
</tr>
<tr>
<td>IV. FAQs</td>
<td>- Frequently Asked Questions 22</td>
</tr>
<tr>
<td>V. Definitions and Acronyms</td>
<td>- Definitions 26&lt;br&gt;- Acronyms 26</td>
</tr>
<tr>
<td>VI. Related Guidance</td>
<td>- Links to Related Guidance 27</td>
</tr>
</tbody>
</table>
I. OVERVIEW

This section describes information that every employee **must** read **before addressing** SBA Referrals.

Who Gets Assistance?

- Applicants who are referred to the Other Needs Assistance (ONA) through a U.S. Small Business Administration (SBA) referral or referred to ONA due to a failed income test (SBA = FIT).

Purpose of Assistance:

- To provide disaster loans to homeowners and renters for the repair or replacement of disaster damaged transportation, real property, and personal property or provide financial assistance to applicants who DO NOT otherwise qualify for an SBA loan.

Basic Documentation Needed:

- SBA Referral: Applicants with an initial SBA referral must complete a disaster loan application before being considered for assistance in SBA-dependent categories.

Other Items to Note:

- Upon registration, an SBA loan referral is auto-generated by the system based on SBA Income Test Tables for the fiscal year of the disaster declaration.
  - Households with a combined income below the minimum test table amount (per State and number of dependents) are determined FIT (Failed Income Test) and referred to ONA for all categories of assistance.

- Depending on the individual's or household's income level, the applicant may be referred to SBA for disaster loan assistance for SBA-Dependent Categories.
  - SBA-Dependent Categories of ONA include:
    - Group Flood Insurance Policy
    - Personal Property
Transportation

- NO other categories require an SBA determination prior to processing IHP eligibility.

- Once the SBA decision is entered (imported) into NEMIS, the system will either create an auto-determination decision for the SBA-dependent categories or will create a workpacket in the NPSC Program Review queue for manual processing.

- SBA-dependent categories verified by a FEMA inspection will generally be auto-processed unless specific Events and Reason Codes force a manual review.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing SBA Referrals.

Prior to Processing:

■ Prior to reviewing or discussing Other Needs Assistance, 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 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 state, territorial, or tribal government ONA Helpline number, which is listed on the Disaster Info (F8) link.
III. PROCESS

A. Eligibility Verifications

1. Income Test Tables

   a. The SBA income test table is updated by fiscal year (FY).

   b. Income test tables reflect the SBA minimum income levels for Disaster Home and/or Renter Loan consideration.

      i. Individuals and households with incomes below these levels (SBA = FIT) are referred directly to ONA.

   c. The income test DOES NOT apply to households with self-employment income or to applicants who refuse to provide their income during the Registration Intake (RI) process.

   d. The following displays the SBA Income Test Tables for Fiscal Years 2021 and 2020.
5. SBA Event Codes and Descriptions Matrix
6. **SBA Cancellation Reason Codes and Definitions Matrix for Event Code 13**

7. **SBA Banner Decisions, Decline Reason Codes, Definitions, and ONA Referrals**
Table 7: Banner Decisions, Decline Reason Codes, Definitions, and ONA Referrals

B. Processing Eligible Assistance
1. The following tables describe the processing actions performed in the **NPSC Program Review** queue.

<table>
<thead>
<tr>
<th>Table 8: Event Code 01</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Table 9: Event Code 02</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Table 10: Event Code 03</th>
</tr>
</thead>
</table>
Table 11: Event Code 04

Table 12: Event Code 05
| Table 13: Event Code 06 - Referred |
Table 17: Event Code 09

Table 18: Event Code 10

Table 19: Event Code 11
2. The following describes example comments or actions if processing a referral to ONA based on Section B.1, table results in the NPSC Program Review queue.

   a. If a manual review is required, the applicant is referred to ONA for SBA dependent categories (potential unmet needs identified), and pending lines are present:
b. If a manual review is required, the applicant is referred to ONA for SBA dependent categories (potential unmet needs identified), and pending lines are NOT present:

c. SBA Decision Input will auto-generate the appropriate determinations based on NEMIS business rules for eligibility or auto-route the workpacket into a manual processing queue for continued processing.

**NOTE:** The SBANR letter will NOT generate when the ONA status is INS since the applicant has been referred to ONA.

### C. Processing Ineligible Decisions

1. The following describes example comments or actions if processing a non-referral to ONA based on Section B.1 table results in the NPSC Program Review queue.

a. If, the applicant has no unmet needs OR was NOT referred to ONA
D. Joint-Operation Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:
   a. ONA categories are 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:
   2. There are HA categories to address:
E. Exceptions

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

1. If unable to determine eligibility;
IV. FAQs

Frequently Asked Questions:

<table>
<thead>
<tr>
<th>SBA Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phone Number:</strong></td>
</tr>
</tbody>
</table>
| **Hours of Operation:** | Monday through Friday 8:00 am to 8:30 pm (ET)  
Saturday 8:30 am to 4:30 pm (ET)  
Closed Sunday  
NOTE: These are the standard hours of operation. Any changes to these hours will be noted in a preshift. |
| **Mail:** | U.S. Small Business Administration  
Customer Service Center  
130 S. Elmwood Ave  
Buffalo, NY 14202 |
| **To apply online:** | disasterloan.sba.gov/ela/ |
| **Current disaster declaration website:** | disasterloan.sba.gov/ela/Declarations/Index |
| **General SBA Website:** | www.sba.gov |
| **Email:** | disastercustomerservice@sba.gov |

Table 24: SBA Contact Information

1. What does a Red X mean on a SBA Dependent Category?
   a. When processing ONA assistance you may see an SBA Dependent category that has a RED X in front of the pending assistance line marking it for deletion. This will occur when the applicant was initially referred to ONA and the file has been updated resulting in a referral to SBA.
   b. When a Red X has been identified, **REVIEW** the **Current Queues** frame to determine what WP the assistance is associated with and **REVIEW** the SBA status before completely deleting the category. The file may have been updated after the category was marked for deletion. If a clarification is needed, **CALL** the IHP Helpdesk for assistance.

2. What does the SBA Banner Code "Review" mean?

3. Does the applicant have to fax or mail in their SBA denial before their registration is updated with this information?
   a. The applicant **DOES NOT** have to submit their denial letter. The SBA electronically transmits SBA determinations (denial/referral) through NEMIS.
7. Are there SBA only declarations?

a. Occasionally, there will be a declaration for SBA assistance only (NO FEMA declaration). When this occurs, there may or may NOT be specific instructions posted in preshift about the declaration.

b. Regardless, in the event you receive a call about a SBA declaration, refer the applicant to the SBA number listed in NEMIS DR Info. If NEMIS DR Info is NOT available for that state, refer the caller to the appropriate SBA number listed by region.

8. Does the SBA make loans to individuals, or just to businesses?

a. SBA can loan money to homeowners, renters, and business owners. Homeowners may borrow up to $200,000 for disaster related home repairs. Homeowners and Renters may borrow up to $40,000 to replace disaster-damaged personal property including vehicles. SBA may NOT duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you register with FEMA.

b. The SBA DOES NOT provide assistance for damages to a farm or ranch. If you have farm or ranch related losses, please contact the Farmers Home Administration and/or your county U.S. Department of Agriculture.

9. What is the relationship between the SBA and FEMA?

a. There are two primary federal programs that offer disaster help:

i. FEMA's Individuals and Households Program provides money and direct services to those affected by a major disaster. Requirements must be met to qualify for help from this program.

ii. The U.S. Small Business Administration provides low-interest loans for damage to property owned by homeowners, renters, businesses and private non-profit organizations that are NOT fully covered by insurance.

10. I own/represent a business with multiple locations and/or multiple businesses. Several suffered damages from the recent disaster(s). Do I need to complete a registration for each location that sustained damages?

a. Only one registration is all that is needed to address both your home and business losses.
NOTE: SBA has requested that all business and secondary home applicants be transferred to the SBA Customer Service Center after they are registered. Secondary homes are reviewed on a case-by-case basis by the SBA depending on the specific circumstances of the dwelling such as occupied by renters and therefore a business and potentially eligible for a loan.
V. DEFINITIONS AND ACRONYMS

Definitions

Basic Documentation: Applicants will submit SBA disaster loan applications directly to SBA or complete the referral process/application through the disasterloan.sba.gov/ela/ website.

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPEAL</td>
<td>Subsequent (and final appeal) of prior reconsideration decision</td>
</tr>
<tr>
<td>APPR</td>
<td>Loan approved</td>
</tr>
<tr>
<td>APPRCVD</td>
<td>Loan application received by SBA, this DOES NOT mean approved</td>
</tr>
<tr>
<td>BAPP</td>
<td>Business loan application issued</td>
</tr>
<tr>
<td>CANCEL</td>
<td>Loan cancelled</td>
</tr>
<tr>
<td>DECFa</td>
<td>Loan declined for lack of repayment ability/lack of assurance with loan</td>
</tr>
<tr>
<td>DECFDa</td>
<td>Approved for reduced loan amount due to other compensation (EHR, insurance coverage, etc.) or applicant requested partial loan</td>
</tr>
<tr>
<td>DECFdL</td>
<td>Approved for partial loan – applicant has limited ability to repay a loan</td>
</tr>
<tr>
<td>DECFW</td>
<td>Loan application withdrawn (either by SBA or at the applicant’s request)</td>
</tr>
<tr>
<td>DECS</td>
<td>Summary decline by SBA</td>
</tr>
<tr>
<td>DISB</td>
<td>Some or all of loan proceeds have been disbursed</td>
</tr>
<tr>
<td>ECFN</td>
<td>Loan declined for other reason</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed income test</td>
</tr>
<tr>
<td>HAPP</td>
<td>Initially referred to SBA (home loan application issued)</td>
</tr>
<tr>
<td>LOSSVFD</td>
<td>Loss verified; inspector has the file</td>
</tr>
<tr>
<td>RECON</td>
<td>Initial appeal of original loan decision</td>
</tr>
<tr>
<td>REFS</td>
<td>Loan refused before loan packet is completed (application refused)</td>
</tr>
</tbody>
</table>

Table 25: SBA Status Code Definitions

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>APP</td>
<td>Applicant</td>
</tr>
<tr>
<td>DR</td>
<td>Disaster</td>
</tr>
<tr>
<td>EHR</td>
<td>Eligible Home Repair</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SBANR</td>
<td>Small Business Administration Non-Referral</td>
</tr>
<tr>
<td>TRANS</td>
<td>Transportation</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- Resources
  - Helpline NPSC Caller Services Reference Guide
TRANSPORTATION AND SECOND VEHICLE REQUESTS

<table>
<thead>
<tr>
<th>I. Overview</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Purpose of Assistance</td>
<td>2</td>
</tr>
<tr>
<td>■ Who May Get Assistance?</td>
<td>2</td>
</tr>
<tr>
<td>■ What are Eligible Expenses?</td>
<td>2</td>
</tr>
<tr>
<td>■ Documentation or Verification Needed</td>
<td>2</td>
</tr>
<tr>
<td>■ Other Items to Note</td>
<td>3</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>II. Important Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Prior to Processing</td>
<td>4</td>
</tr>
</tbody>
</table>

| A. Eligibility Verifications                                           | 7 |
| B. Information Requests                                                | 11|
| C. Processing Eligible Assistance                                      | 15|
| D. Processing Ineligible Decisions                                     | 20|
| E. Joint Option Disaster Information (ONA Only)                        | 22|
| F. Appeals                                                             | 23|
| G. Exceptions                                                          | 23|

<table>
<thead>
<tr>
<th>III. Process</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Appeal Documents Reviewed After an Initial Determination</td>
<td>24</td>
</tr>
<tr>
<td>■ One Vehicle with Destroyed Level of Damage</td>
<td>25</td>
</tr>
<tr>
<td>■ One Vehicle with Repair or Destroyed Level of Damage</td>
<td>25</td>
</tr>
<tr>
<td>■ One Vehicle with Initial Eligible Reward</td>
<td>29</td>
</tr>
<tr>
<td>■ Initial Repair Award Processed Manually</td>
<td>30</td>
</tr>
<tr>
<td>■ One Vehicle with Lender Pay-Off Settlement</td>
<td>32</td>
</tr>
<tr>
<td>■ More Than One Vehicle</td>
<td>32</td>
</tr>
<tr>
<td>■ FAQ – SBA and Income Documents Voluntarily Submitted</td>
<td>34</td>
</tr>
<tr>
<td>■ FAQ – Mandatory Pay-off</td>
<td>35</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IV. Examples and FAQs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Definitions</td>
<td>37</td>
</tr>
<tr>
<td>■ Acronyms</td>
<td>38</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>V. Definitions and Acronyms</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Links to Related Guidance</td>
<td>40</td>
</tr>
</tbody>
</table>
I. OVERVIEW

This section describes information that every employee must read before addressing Transportation and Second Vehicle Requests.

Purpose of Assistance:

- FEMA may provide Transportation Assistance for repair or replacement of vehicles damaged or destroyed as a result of a declared disaster under the Other Needs Assistance (ONA) transportation category.

Who May Get Assistance?

- Individuals and households NOT covered by insurance, or othersources, whose cars were damaged as a result of a declared disaster, while in a declared area.

What are Eligible Expenses?

- Disaster-caused expenses associated with vehicle replacement or repairs, such as non-cosmetic damage that affects the vehicle’s operation.

Documentation or Verification Needed:

- Identity verification passed;
- Completed Small Business Administration (SBA) referral process;
- Vehicle registration verification;
- Proof of Insurance policy showing type of coverage or the vehicle meets the state, territorial, or tribal government’s (STT) minimum insurance requirement;
- A comprehensive insurance settlement or denial letter, or a written and signed statement from the applicant indicating they DO NOT have comprehensive insurance;
- Disaster-caused damage/loss verification; AND
- For second vehicle requests: An applicant’s written statement certifying the damaged vehicle is essential for the household’s daily usage and explains the need for a second vehicle.
Other Items to Note:

- Applicants DO NOT have to reside in the designated disaster declaration area or have their vehicle registered in the declared state or territory to be eligible for Transportation Assistance.
  
  o The vehicle must have sustained damage within a designated disaster declaration area.
  
  o Some tribal governments may NOT require tribal members to register or insure their vehicles when they are only driven on tribal land.
    
      ▪ If a tribal government declaration occurs, REVIEW the Disaster Specific Information page, Preshifts, and other potential Disaster Specific Operating Procedures (DSOP) for additional information.

- Assistance under the transportation category is SBA-dependent. The applicant must be referred to ONA through an SBA referral or referred to ONA due to a failed income test (SBA = FIT). Refer to the SBA Referrals SOP for additional information.

- Repairs for cosmetic damage will NOT be considered an eligible expense.
  
  o Cosmeti c damage only: The vehicle sustained damage and it DOES NOT affect the drivability or safety in any way, such as minor dents, scratches, and similar descriptions of damage.

- The Transportation category is limited by the ONA Vehicle Repair or Replacement limit and the Financial ONA Maximum.

- 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 Transportation and Second Vehicle Requests.

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.
  - 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.E: 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.

- Sequence of Delivery
  - ONA
Transportation and Second Vehicle Requests
Effective Date: August 27, 2021

- Funeral Assistance, if there is a pending funeral review;

- 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 decision.

- Personal Property (PP) Assistance; AND

- All other categories, if funds are available under their respective maximum amount of assistance.

  - Refer to the Financial HA and ONA Minimum and Maximum SOP for the full Housing Assistance (HA)/ONA Sequence of Delivery.

- 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.
III. PROCESS

A. Eligibility Verifications

To be eligible for Transportation Assistance, an applicant must meet the following criteria:

1. Identity is verified (IDV_PASS) and ID Proofing (IDP) is also verified (IDProof_Pass_LN) if an inspection has NOT been completed). Refer to the Identity Verification SOP for additional information.

2. The damaged vehicle met the minimum requirements for liability insurance as set by the STT in which the vehicle is licensed/registered at the time of the disaster.
   a. Some states, territorial, or tribal governments may have other acceptable insurance types that meet the liability requirement. VERIFY if additional types are available using Preshift or the Disaster Specific Information page. Examples include:
      i. Personal Injury Protection (PIP) insurance,
      ii. Property Damage Liability (PDL) insurance; OR
      iii. No Fault insurance.

3. No duplication with comprehensive insurance coverage exists.

4. If the applicant has comprehensive insurance and eligible damage is NOT fully covered by insurance, VERIFY one of the following:
   a. The comprehensive insurance net settlement is less than the Financial ONA Maximum and less than the applicable ONA Vehicle Repair or Replacement limit;
   b. The comprehensive settlement included a mandatory lender pay-off requirement and the net settlement is less than the Financial ONA Maximum and less than the applicable ONA Vehicle Repair or Replacement limit; OR
c. A comprehensive insurance denial letter is on file for the damaged vehicle(s).

5. Transportation is referred to ONA: U.S. Small Business Administration (SBA) non-referral (Failed Income Test - FIT) or ONA referral after SBA review.
   a. Refer to the SBA Referrals SOP for a description of SBA Codes, IHP referral information, and any additional information.

6. Conditions of eligibility: In addition to the verification items listed above, the applicant is required to meet the following conditions of eligibility.
   a. The vehicle is an approved vehicle type; eligible vehicles include but may NOT be limited to vans, trucks, Sport Utility Vehicles (SUVs), and cars.

   **NOTE:** DSOPs may require the addition of 
   Other types of vehicles during the disaster setup process. Examples of other types of vehicles include boats, motorcycles, golf carts, or other non-standard modes of primary transportation.

   b. The damaged vehicle is owned (or registered) by the applicant, co-applicant, or household member who DOES NOT have a separate FEMA registration.
      i. A valid vehicle registration will satisfy the ownership requirement.
   c. The applicant DOES NOT own an operational second vehicle.
      i. An operational vehicle is defined as a vehicle that may need cosmetic repairs or incurred minimal damage but is in compliance with registration and insurance requirements at the time of the disaster and can be legally driven.
      ii. If more than one vehicle exists, reference Section III.B.7: Second Vehicle Requests for additional information.
   d. Liability insurance coverage confirmed by:
      i. Inspection (Liability Ins = Yes, Policy Verified = Yes),
      ii. A submitted insurance policy or declaration page (a liability card/wallet card is NOT acceptable); OR
      iii. Contact with the insurance provider.
   e. Comprehensive insurance coverage is confirmed by:
B. Information Requests

1. Verifications Calls

   a. Some situations can be resolved by performing a courtesy call to the mechanic or insurance company. When the applicant responds to the RFI:
6. Second Vehicle Requests - **ONA Vehicle Repair** or **Replacement** assistance may be provided for second vehicle requests when the applicant meets the following conditions:

a. All criteria in [Sections III.A.](#) AND

b. Justification that more than one vehicle is necessary to meet the needs of the household and the applicant DOES NOT have sufficient unaffected/operational vehicles to meet this need. This applies for one or two disaster-affected vehicles.
c. Refer to the **second vehicle requests** FAQ for additional information.

d. An applicant cannot be awarded assistance for more than two vehicles unless a DSOP exists.

e. Assistance for second vehicle requests are processed:

   i. In addition to the first **ONA Vehicle Repair** or **Replacement** award.

   ii. According to the level of damage for each vehicle (will NOT exceed two **ONA Vehicle Replacement** maximum awards per household)

7. Requests for assistance with vehicles NOT registered and/or NOT insured under the applicant's name.

   a. When the vehicle meets the requirement of liability insurance and is registered or insured under the name of another household member:

8. If the vehicle meets the requirement of liability insurance and is registered (or insured) to a non-household member:
i. An applicant with comprehensive insurance will be ineligible for assistance under any of the following conditions:

1. The applicant received insurance funds equal to or in excess of the confirmed level of damage.

2. The applicant failed to file a claim in a timely manner with their comprehensive insurance company; OR

3. Any other reason attributed to the applicant’s failure to properly file a claim.

f. INSS - Ineligible – Insufficient Documents or No Documents Submitted

i. The supplied information cannot be verified after attempting any required calls,

ii. The applicant has supplied insufficient information for review; OR

iii. The applicant did NOT supply any information requested in the RFI.

iv. Insufficient or no information was submitted in cases where the vehicle is registered/insured to a non-household member. Refer to Section III.C.8 prior to processing;

g. The applicant was referred to SBA and was NOT referred to ONA for assistance.

i. The applicant (with SBA referral) is NOT eligible for SBA-dependent categories due to:

1. Failure to apply;

2. Voluntarily withdrew the SBA application; OR

3. Any other Non-Referral reason identified by SBA.

ii. In these cases:
2. More than one ineligible reason:

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

Transportation appeals are processed using standard appeal procedures. Refer to the Appeal Processing SOP for more information.

1. For INSS appeal reviews, if the vehicle is registered to a non-household member.
   a. Refer to Section III.C.8, for additional information.

   **NOTE:** Applicants are traditionally NOT identified as eligible for assistance with damages to leased vehicles due to insurance coverage and terms of the lease contract. Questions about documents submitted (if there is a claim for unmet needs) are evaluated by the IHP-Helpdesk on a case-by-case basis.

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, DSOPs, or other posted information:
## IV. EXAMPLES AND FAQs

### Scenario 1 – Appeal Documents Reviewed After an Initial Determination

Processing One Vehicle - Inspected, No Comprehensive Insurance, Liability Insurance = Yes/No, Damage Level = Varied.

<table>
<thead>
<tr>
<th>Liability Ins</th>
<th>Comp Ins</th>
<th>Vehicle Registered</th>
<th>Damage Level</th>
<th>Damaged</th>
<th>Drivable</th>
<th>Eligibility Decision</th>
<th>Appeal Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Cosmetic</td>
<td>Yes</td>
<td>Yes</td>
<td>IVRC</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Repairable</td>
<td>Yes</td>
<td>No</td>
<td>IVJNS</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Repairable</td>
<td>Yes</td>
<td>No</td>
<td>IVNR</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Repairable</td>
<td>Yes</td>
<td>No</td>
<td>ETRAN</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Destroyed</td>
<td>Yes</td>
<td>No</td>
<td>ETRAN</td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Processing One Vehicle - Inspected
Scenario 2 – One Vehicle with Destroyed Level of Damage

Processing One Vehicle – Inspected, Comprehensive Insurance = Yes, Damage Level = Destroyed, Initial Decision = INS

<table>
<thead>
<tr>
<th>Liability Ins</th>
<th>Comp Ins</th>
<th>Registered</th>
<th>Damage Level</th>
<th>Damaged</th>
<th>Drivable</th>
<th>Eligibility Decision</th>
<th>Documents Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Destroyed</td>
<td>Yes</td>
<td>No</td>
<td>INS</td>
<td>Insurance document(s) and salvage title</td>
</tr>
</tbody>
</table>

Table 3: Processing One Destroyed Vehicle

Example 1 - Eligible
a. Insurance settlement: $4,000
b. ONA Vehicle Replacement maximum: $5,500
c. Eligible for $1,500 transportation award

Table 4: Processing One Destroyed Vehicle – Example 1

Example 2 - Ineligible
a. Insurance settlement: $10,000
b. ONA Vehicle Replacement maximum: $5,500
c. Ineligible for Transportation Assistance; INS – Ineligible – Insurance Coverage

Table 5: Processing One Destroyed Vehicle – Example 2

Scenario 3 - One Vehicle with Repair or Destroyed Level of Damage

Processing One Vehicle – Inspected, Comprehensive Insurance = Yes, Damage Level = Repair or Destroyed, Initial Decision = INS

<table>
<thead>
<tr>
<th>Liability Ins</th>
<th>Comp Ins</th>
<th>Registered</th>
<th>Damage Level</th>
<th>Damaged</th>
<th>Drivable</th>
<th>Eligibility Decision</th>
<th>Documents Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
<td>Yes</td>
<td>No</td>
<td>INS</td>
<td>Insurance document(s).</td>
</tr>
</tbody>
</table>

Table 6: Processing One Vehicle INS
2. **Example 1:**

   a. The inspection report indicates the vehicle was Repairable. The vehicle was covered by comprehensive and liability insurance. Disaster-caused damage and repairs required to make the vehicle drivable and meet the vehicle safety inspection requirements was verified with the mechanic. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairable</td>
<td>Auto-determined INS</td>
<td>Repair = $500 (not to exceed $5,500)</td>
<td>$1,300</td>
<td>$2,850</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $5,500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   *Table 7: Example Damage Level and Repair/Replace Amounts*

3. **Example 2:**
a. The inspection report indicates the vehicle was **Repairable**. The vehicle was covered by comprehensive and liability insurance. Disaster-caused damage and repairs required to make the vehicle drivable was verified with the mechanic. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairable</td>
<td>Auto-determined INS</td>
<td>Repair = $1,500 (not to exceed $1,500)</td>
<td>$1,100</td>
<td>$3,250</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $6,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8: Example Damage Level and Repair/Replace Amounts

4. **Example 3:**

a. The inspection report indicates the vehicle was **Repairable**. The vehicle was covered by comprehensive insurance. The applicant submitted an insurance settlement and a salvage title indicating the vehicle was **Destroyed**. Disaster-caused damage and vehicle **Destroyed** was verified with a salvage title through the SLTT. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Documents Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairable</td>
<td>Auto-determined INS</td>
<td>Repair = $500 (not to exceed $5,500)</td>
<td>$4,000</td>
<td>Salvage title</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $12,600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 9: Example Damage and Repair/Replace Amounts
5. **Example 4:**

a. The inspection report indicates the vehicle was **Destroyed**. The vehicle was covered by comprehensive insurance. The applicant submitted an insurance settlement and a verifiable estimate for vehicle repairs. Disaster-caused damage and repairs required to make the vehicle drivable was verified with the mechanic (per estimate). All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Repair/Replace Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic's Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destroyed</td>
<td>Auto-determined INS</td>
<td>Repair = $850 (not to exceed $5,500)</td>
<td>$1,200</td>
<td>Mechanic’s estimate ≠ vehicle <strong>Repairable</strong> $6,750</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $13,400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 10: Example Damage and Repair/Replace Amounts
NOTE: Using the same scenario: If the applicant received an initial $850 vehicle repair award, the assistance must be deducted from the supplemental award calculation, so the combined vehicle repair awards DOES NOT exceed the $5,500 ONA Vehicle Repair limit. Eligible total ($5,500 ONA Vehicle Repair limit) - settlement ($1,200) – previously awarded assistance ($850) = the unmet need ($3,450).

6. Example 5:

a. The inspection report indicates the vehicle was Repairable. The vehicle was covered by comprehensive and liability insurance. Disaster-caused damage and repairs required to make the vehicle drivable was verified with the mechanic. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairable</td>
<td>Auto-determined INS.</td>
<td>Repair = $1,500 (not to exceed $1,500)</td>
<td>$3,400</td>
<td>$4,100</td>
</tr>
<tr>
<td></td>
<td>Replace = $6,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 11: Example Damage and Repair/Replace Amounts

Scenario 4 – One Vehicle with Initial Eligible Award

Processing One Vehicle – Inspected, Liability Insurance Only, Damage Level = Repairable, Initial Decision = ETRAN

1. Example 1:
Transportation and Second Vehicle Requests  
Effective Date: August 27, 2021

a. The inspection report indicates the vehicle was Repairable. The vehicle was covered by liability insurance. This example will be processed as an appeal because the initial decision was eligible.

b. The applicant appealed within the timeframe and submitted a verifiable repair estimate that is greater than the ONA Vehicle Repair minimum amount set by the state. All other verification requirements are met.

c. Staff verifies with the mechanic that most repair costs ($804.33) are due to disaster-caused damage. However, damages to the front fender ($750) occurred prior to the disaster.

  i. The total disaster-caused repair expense ($804.33) includes the parts, tax, and labor covering the wiper blade assembly, windshield, and headlight.

  ii. **EXCLUDE** fender repairs costs ($750) that pre-date the disaster from the eligible total.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairable</td>
<td>ETRAN for $500</td>
<td>Repair = $500 (not to exceed $5,500)</td>
<td>$0 (Liability only)</td>
<td>$1,554.33 - $750 adjustment = $804.33 eligible expense</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $11,535</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 12: Example Damage and Repair/Replacement Costs**

Scenario 5 – Initial Repair Award Processed Manually

1. Example 1:
a. Following a vehicle registration only, the applicant responded to the RFI and submitted all documents required for review. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>PND</td>
<td>Repair = $550 (not to exceed $5,999)</td>
<td>$0 (Liability only)</td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $11,686</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Example Damage and Repair/Replace Amounts

2. Example 2:

a. Following a vehicle registration only, the applicant responded to the RFI and submitted all documents required for review. All other verification requirements are met.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Mechanic’s Repair Estimate/Receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>PND</td>
<td>Repair = $550 (not to exceed $5,999)</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Replace = $11,686</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Example Damage and Repair/Replace Amounts
**Scenario 6 – One Vehicle with Lender Pay-Off Settlement**

Processing One Vehicle – Inspected. Mandatory Lender Pay-Off Required

1. If applicant’s insurance policy is required to pay off the lender, assistance may be awarded to the applicant for unmet needs.

2. **Example 1:**
   
a. The applicant’s auto insurance contains a clause that requires the insurance company to pay-off any monies owed to the lender before a settlement (if any) can be provided to the policyholder. All other verification requirements are met.

   b. Staff verifies that out of the $10,000 settlement, $8,000 was paid directly to the lender (mandatory pay-off), and $2,000 was paid directly to the applicant.

<table>
<thead>
<tr>
<th>Damage Level from Inspection Report</th>
<th>Initial Decision</th>
<th>ONA Vehicle Repair or Replacement Amounts</th>
<th>Net Insurance Settlement</th>
<th>Lender payoff</th>
<th>Documents Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destroyed</td>
<td>Auto-determined INS</td>
<td>Repair = $500 (not to exceed $5,500) Replace = $5,500</td>
<td>$2,000 adjusted</td>
<td>$8,000</td>
<td>Salvage title</td>
</tr>
</tbody>
</table>

Table 3: Example Damage and Repair/Replace Amounts

**Scenario 7 – More Than One Vehicle**

Multiple Vehicle Request: Inspection complete and two vehicles recorded

1. **Example 1:**
   
a. An auto-generated **INS** determination occurred due to an ONA referral and the presence of comprehensive insurance.
Table 4: Multiple Vehicle Damages

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Registered</th>
<th>Drivable</th>
<th>Comp Ins</th>
<th>Liability Ins</th>
<th>Damaged</th>
<th>Damage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chevy Malibu</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
</tr>
<tr>
<td>Mazda Protégé</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
</tr>
</tbody>
</table>

1. The applicant submits:
   1. Document(s) and/or statement(s) that shows there is an essential need for both vehicles to maintain the household.
   2. Insurance documents showing neither one of the vehicles have comprehensive insurance coverage.

2. Example 2:
   a. When an inspection occurs, and all verifications are completed, the system will auto-generate the ETRAN decision for one vehicle at the ONA Vehicle Repair minimum amount.

Table 5: Multiple Vehicles No Comprehensive Insurance

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Registered</th>
<th>Drivable</th>
<th>Comp Ins</th>
<th>Liability Ins</th>
<th>Damaged</th>
<th>Damage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chevy Malibu</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
</tr>
<tr>
<td>Mazda Protégé</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
</tr>
</tbody>
</table>

i. The applicant appeals by submitting:
1. Document(s) and/or statement(s) that shows there is an essential need for both vehicles to maintain the household.

2. No mechanic estimate provided.

3. Example 3:

   a. The system auto-generated an IID determination.

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Registered</th>
<th>Drivable</th>
<th>Comp Ins</th>
<th>Liability Ins</th>
<th>Damaged</th>
<th>Damage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chevy Malibu</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Repairable</td>
</tr>
<tr>
<td>Mazda Protege</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Destroyed</td>
</tr>
<tr>
<td>Toyota Celica</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Not Affected</td>
</tr>
</tbody>
</table>

Table 6: Multiple Vehicles with No Mechanic Estimate

   i. The applicant appeals by submitting:

   1. Document(s) and/or statement(s) that shows there is an essential need for two vehicles to maintain the household.

   2. No mechanic estimate provided.

Frequently Asked Questions:

1. Does an income document voluntarily submitted by the applicant affect their SBA or ONA referral status?

   a. If the applicant is an SBA = FIT (not referred to SBA for a loan) and has supplied income documents indicating their gross income exceeds the minimum income level listed on the SBA Referrals SOP, ADDRESS the SBA referral accordingly:

   i. When pre-disaster income documents are available and an income increase would change the ONA FIT referral to an SBA Home/PP (HAPP) referral
2. Does the comprehensive insurance settlement go directly to the lender as a required or mandatory lender pay-off?

a. When a vehicle is *destroyed*, or otherwise identified as a total loss, the comprehensive insurance settlement is often transferred to the lender as part of a mandatory pay-off.

b. If paying the loan with insurance proceeds is an optional course of action, and the applicant chooses to pay down the loan with the insurance proceeds, any portion voluntarily given to the lender is considered part of the net insurance settlement.

c. To determine if an insurance policy had an optional or mandatory pay-off requirement, **CALL** the insurance company. All verification calls to the insurance company must be recorded as a **Contact** on the applicant's file.

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

      1. Insurance settlement = $15,000
      2. Mandatory pay-off = $15,000
      3. Applicant Received = $0

   ii. If the applicant had to pay down the loan 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 = $15,000
2. Mandatory pay-off = $10,000
3. Applicant Received = $5,000

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

1. Insurance settlement $15,000
2. Optional pay-off $10,000
3. Applicant Received $5,000
V. DEFINITIONS AND ACRONYMS

Definitions

Damage (Dmg) Level field definitions:

- **Cosmetic**: The vehicle sustained damages that DO NOT affect drivability or safety in any way. Examples: minor dents, scratches, and similarly low levels of damage.

- **Destroyed**: The vehicle has been declared a total loss due to disaster-caused damages. Examples: flooded over the engine, crushed by a falling tree, completely burned.

- **Not Affected**: The vehicle was NOT affected at all, even cosmetically.

- **Not Available**: The vehicle is NOT at the damaged dwelling address or otherwise NOT available at the time of inspection. There is a required inspection comment on why the vehicle is unavailable and what level of damage the applicant is claiming.

- **Operational vehicle**: A vehicle that may need cosmetic repairs or incurred minimal damage but is in compliance with its state, territorial, or tribal government's registration and insurance requirements at the time of the disaster and can be legally driven.

- **Repairable**: The vehicle sustained damage that affects drivability or safety. Examples: broken windshield, window glass, mirror, or headlight assembly; minor mechanical repairs to brakes; medically-required repairs (e.g. ramp, lift, hand controls).

**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 an internet search provider, or by calling the applicant.

**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).

**Net Settlement**: The amount paid directly to an individual from the insurance company after applicable deductions for depreciation, adjustments, deductibles, and funds paid directly to the lender, i.e. mandatory or optional pay-off.

**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>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ASST</td>
<td>Assistance</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 procedures</td>
</tr>
<tr>
<td>EHRZ</td>
<td>Eligible Home Repair, Flood Insurance Required</td>
</tr>
<tr>
<td>ERPLZ</td>
<td>Eligible Home Replacement, Flood Insurance Required</td>
</tr>
<tr>
<td>ETRAN</td>
<td>Eligible Transportation</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
</tr>
<tr>
<td>IDProof</td>
<td>Identity Proofing</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>IINS</td>
<td>Ineligible Insurance Coverage</td>
</tr>
<tr>
<td>INSS</td>
<td>Ineligible Insufficient Documents or No Documents Submitted</td>
</tr>
<tr>
<td>IVINS</td>
<td>Ineligible Vehicle No Liability Insurance</td>
</tr>
<tr>
<td>IVNE</td>
<td>Ineligible Vehicle Non-Essential</td>
</tr>
<tr>
<td>IVNR</td>
<td>Ineligible Vehicle Not licensed/Registered</td>
</tr>
<tr>
<td>IVRC</td>
<td>Ineligible Vehicle Cosmetic Damage</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------</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>PDL</td>
<td>Property Damage Liability</td>
</tr>
<tr>
<td>PIP</td>
<td>Personal Injury Protection</td>
</tr>
<tr>
<td>RFI</td>
<td>Request for Information</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>STT</td>
<td>State, Territorial, or Tribal Government</td>
</tr>
<tr>
<td>SUV</td>
<td>Sport Utility Vehicles</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
  - Codes Verifications Request Letters and Assistance Types
  - Financial HA and ONA Maximum and Minimum Awards
  - Flood Zones and Other Protected Areas
  - Funeral Assistance
  - Identity Verification
  - Inspection Requests and Comparisons
  - Outbound Calls and Third Party Verifications
  - SBA Referrals

- **Resources**
  - Disaster Specific Information
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
# Closed Disaster Processing

**Effective Date:** November 12, 2020

## 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)

---

## Important Information

***ALL processing employees must read this section***
- Prior to Processing

---

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

---

## Examples and FAQs
- CTHA Requests on the Last Month

---

## Definitions and Acronyms
- Definitions
- Acronyms

---

## 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.

NOTE: FEMA may extend the 18-month financial assistance period if it is determined that due to extraordinary circumstances an extension is in the public interest.

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 JointOption 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.
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 (ADOC), 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;
  - 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 decision.
  - 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.
  - 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 close 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 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;
a. Helpline and Caller Services and Casework (CSAC) Staff:

   i. **CALL** the IHP Helpdesk and provide:

      1. Disaster and registration numbers;

      2. The applicant’s complete name; AND

      3. The explanation of the request for assistance.

   a. The IHP Helpdesk will review the recommendation for eligibility processing and **FORWARD** the request to the Systems Administration Team and SPU for a final review.

b. SPU Staff:

C. Processing Ineligible Decisions
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.
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>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ADOC</td>
<td>Appeal Documentation Request</td>
</tr>
<tr>
<td>ALE</td>
<td>Additional Living Expenses</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>CSAC</td>
<td>Caller Services and Casework</td>
</tr>
<tr>
<td>CTHA</td>
<td>Continued Temporary Housing Assistance</td>
</tr>
<tr>
<td>DDA</td>
<td>Damaged Dwelling Address</td>
</tr>
<tr>
<td>DSOP</td>
<td>Disaster Specific Operating Procedure</td>
</tr>
</tbody>
</table>
DRC: Disaster Recovery Center
DSA: Disaster Survivor Assistance
FIT: Failed Income Test
FVL: FEMA Verified Loss
HA: Housing Assistance
IDV_Pass: Identity Verification Passed
IHP: Individuals and Households Program
ILER: Ineligible Lodging Expense Reimbursement
IOR: Ineligible Other Reasons
IRCT: Ineligible Recertification
JFO: Joint Field Office
ONA: Other Needs Assistance
POC: Point of Contact
RFI: Request for Information Letter
RRDOC: Rental Recertification Documentation Request
SBA: Small Business Administration
SOP: Standard Operating Procedure
SPU: Specialized Processing Unit
WP: Workpacket
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
### Child Care Assistance

**Effective Date:** August 26, 2020

#### I. Overview
- Purpose of Assistance
- Who May Get Assistance?
- What are Eligible Expenses?
- Basic 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
- 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

#### IV. Examples and FAQs
- Required Documentation for Child Care Assistance
  - Review
  - ONA Child Care = Ineligible
  - ONA Child Care = Eligible
  - ONA Child Care Appeal = Eligible

#### 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 Child Care Assistance.

Purpose of Assistance:

- To address disaster-caused child care needs by providing assistance to families who have a disaster-caused increased financial burden for child care that is NOT currently being met by another source.
  - The state, territorial, or tribal government will determine the maximum amount of Child Care Assistance an applicant may receive per disaster.

Who May Get Assistance?

- Owners and renters who, as a direct result of a major disaster or emergency, have uninsured or underinsured child care needs and are unable to meet such expenses or needs through other means.

What are Eligible Expenses?

Eligible expenses include costs associated with:

- Standard child care service fees;
- For disasters after DR-4413-AK: personal assistance services that support daily living for children with disabilities;
- Registration fee (one-time); AND
- Health inventory fees.

Basic Documentation or Verification Needed:

- Identity Verified;
- The child is recorded as a dependent and an occupant of the dwelling;
- Pre- and post-disaster gross household income documentation;

NOTE: A registration fee is a one-time fee when registering an eligible child at an authorized child care provider. A health inventory fee is a medical office fee for processing required medical paperwork as part of the registration process.
Child Care Assistance
Effective Date: August 26, 2020

- Pre-disaster receipts or an affidavit for child care expenses;
- Post-disaster receipts or estimates for child care fees, registration, and/or health inventory fees;
- A child care provider’s license;
- A child care contract or agreement; AND
- A written statement from the applicant.

- For disasters after DR-4413-AK: Individualized Educational Plan (IEP), 504 Plan, or Medical professional statements (if applicable);

Other Items to Note:

- Child Care Assistance will be provided for eligible households with:
  - Children aged 13 and under; AND
  - Children aged 14 up to 18 with a disability, as defined by federal law, who need assistance with activities of daily living.
    - For Disasters after DR-4413-AK: children up to age 21 with a disability, as defined by federal law, who need assistance with activities of daily living.

- The total assistance awarded cannot exceed eight cumulative weeks of assistance (per child or per household basis) or the maximum amount of assistance as determined by the state, territorial, or tribal government.

- The Child Care Assistance category is limited by the Financial ONA Maximum.

- FEMA will NOT provide assistance for any of the following:
  - Fees for extra-curricular activities, additional services, e.g. school photographs and field trips;
  - Optional fees that DO NOT alter the day-to-day child care services provided to the eligible child, e.g. prepared lunches, snacks, facility provided linens, etc.;
  - Fees for transportation of the child to and from the child care facility;
  - Educational services, e.g. after school tutoring;
  - Medical care or services; AND
Recreational camps or clubs, e.g., after school clubs or overnight camps.

Applicants may be eligible for Child Care Assistance if they did NOT have child care expenses prior to the disaster, but do have child care expenses after, as a result of the disaster.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Child Care Assistance.

Prior to Processing:

■ For cases locked or under Program Management Section (PMS) or NCT review:
  o 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 Child Care Assistance, VERIFY the Other Needs Assistance (ONA) Option selection.
  o FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  o 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.
  o 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 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.

■ Sequence of Delivery
  o ONA
- Funeral Assistance, if there is a pending funeral review;

- **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 decision.

- Personal Property (PP) Assistance; **AND**

- All other categories, if funds are available under their respective maximum amount of assistance.

- Refer to the Financial HA and ONA Minimum and Maximum SOP for the full HA/ONA Sequence of Delivery.

- **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.
A. Eligibility Verifications

To be eligible for Child Care Assistance an applicant must meet the following criteria:

1. Identity is verified (IDV_PASS) and ID Proofing is also verified (IDProof_Pass_LN) if an inspection has NOT been completed. Refer to Identity Verification SOP for additional information.
   
   a. If the applicant is a minor child and the household member who meets the citizenship requirements, then the child would be the one whose identity is verified and would meet this requirement. The responsible parent will be recorded as co-applicant.

2. The Damaged Dwelling (DD) is the applicant's Primary Residence. Refer to the Occupancy Verification SOP for additional information.
   
   a. The child is recorded as a dependent and an occupant of the DD during Registration Intake (RI), Helpline, the Inspection process, or the applicant submitted documents that demonstrate the child is a dependent and an occupant of the DD and includes the child’s age.

3. Conditions of eligibility: In addition to the verification items listed above, the applicant is required to meet additional conditions of eligibility with the following documents:
   
   a. Pre and Post Disaster Gross Household Income Documentation.
      
      i. Income includes:
         
         1. Wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services;
         
         2. Interest, dividends and other gross income of any kind from Real Property (RP) or PP;
         
         3. Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount;
         
         4. Payments in lieu of earnings, such as unemployment and disability compensation, worker’s compensation and severance pay; AND
         
         5. Welfare assistance.
b. Pre and Post-Disaster Child Care Cost Documentation (See Table 1). Applicants may be eligible for Child Care Assistance if they did NOT have child care expenses prior to the disaster, but do have child care expenses after, as a result of the disaster.

i. Receipts may be provided to indicate pre and/or post-disaster child care costs.

1. Pre and post-disaster child care receipts must include specific information:
   a. The signature of the applicant and the child care provider,
      i. If the party responsible for paying for child care DOES NOT reside in the applicant’s household, e.g. divorced, separated, never married parents who live apart; the applicant may submit receipts signed by the party responsible for paying for childcare and the child care provider.
   b. Child’s name;
   c. Child care provider’s name, address, and telephone number;
   d. Time period covered by the receipt (the time period must cover at least one billing cycle); AND
   e. The total child care expenses for the time period covered by the receipt.

2. Each receipt should cover at least one billing cycle for the child care provider’s services to allow FEMA to evaluate the costs.

3. Where an applicant required a new child care service provider as a direct result of the disaster, the receipts provided to indicate post-disaster child care costs might also include costs of other eligible expenses, such as a registration fee or health inventory fee.

ii. Affidavits may be provided for pre-disaster child care costs.

1. An affidavit may be accepted if the applicant is unable to locate pre-disaster child care receipts or if the pre-disaster receipts DO NOT include all of the required information.

2. The affidavit must include specific information:
   a. The signature of the applicant and the child care provider,
i. If the party responsible for paying for child care DOES NOT reside in the applicant's household, e.g., divorced, separated, never married parents who live apart; the applicant may submit an affidavit signed by the party responsible for paying for child care and the child care provider.

b. Child's name;

c. Child care provider's name, address, telephone number;

d. Time period covered by the affidavit and/or ordinarily covered by one receipt;

e. Total child care expense for the time period covered by the affidavit; AND

f. The affidavit should cover at least one billing cycle for the child care provider's services to allow FEMA to evaluate the costs.

iii. Estimates may be provided for new child care provider services.

1. An estimate may only be submitted if the applicant has a new post-disaster child care provider and DOES NOT yet have a receipt for a billing cycle.

2. The estimate must include specific information:

   a. The signatures of the applicant and the child care provider they expect to use;
      
      i. When the party responsible for paying for child care DOES NOT reside in the applicant's household, e.g., divorced, separated, never married parents who live apart; the applicant may submit an estimate signed by the party responsible for paying for childcare and the expected child care provider.

   b. Child's name;

   c. Child care provider's name, address, and telephone number;

   d. Time period covered by the estimate (the time period must cover at least one billing cycle); AND

   e. Total child care expense/rate for the time period covered by the estimate.
3. The estimate may also include costs of other eligible expenses, such as a registration fee or health inventory fee (see definitions in Section V).

iv. Other submitted documentation that demonstrates child care costs.

1. FEMA will accept and review a child care contract or agreement between the authorized child care provider and the party responsible for paying for child care for the eligible child.

2. The contract or agreement may be provided to indicate pre and/or post-disaster child care costs.

3. The contract or agreement must include specific information:
   a. The signatures of the applicant and the child care provider,
      i. When the party responsible for paying for childcare DOES NOT reside in the applicant's household, e.g. divorced, separated, never married parents who live apart; the applicant may submit a contract or agreement signed by the party responsible for paying for child care and the child care provider.
   b. Child’s name,
   c. Child care provider’s name, address and telephone number, and
   d. Time period covered by the contract/agreement (the time period must cover at least one billing cycle), AND
   e. Total child care expense/rate for the time period covered by the contract/agreement.

4. The contract or agreement may also include costs of other eligible expenses, such as a registration fee or health inventory fee (See definitions Section V).

c. Verification of Post-Disaster Child Care Provider

i. The post-disaster child care provider must be a center-based child care provider, group home child care provider, an in-home child care provider, or other provider of child care services for compensation that is licensed, regulated, or registered in accordance with state, tribal government or local law.

1. The state, territorial, or tribal government database will be located on the Disaster Specific Information page.
ii. The applicant can also submit proof of the child care provider's licensure, registration and/or regulation in compliance with state, tribal or local government laws.

1. Acceptable proof includes a copy of the applicable licensure, registration or certification approved (typically with a seal or signature of a designated official) by the designated state, tribal or local government.

d. Written Statement

i. Applicants will be required to submit a signed and dated statement acknowledging:

1. They are NOT receiving Child Care Assistance through any other source, including child care emergency services, assistance, or compensation from any other government agency, employer, insurance, or any other source that meets their current need; AND

2. The expected length of time they will have a disaster-caused need for Child Care Assistance.

e. For disasters after DR-4413-AK: Individualized Educational Plan (IEP), 504 Plan, or Medical Professional’s Statements (if applicable)

i. For children up to age 21, who have a disability as defined by Federal law, and who need assistance with activities of daily living. The applicant is also required to provide an IEP, 504 Plan, or signed and dated statement from their medical professional stating that their child has a need for child care services due to a disability.

1. Activities of daily living are routine activities that people tend to do every day without needing assistance. There are six basic activities of daily livings: eating, bathing, dressing, toileting, transferring (walking), and continence.

2. If a child with a disability has NOT graduated from high school, they are eligible for education services under the Individuals with Disabilities Act (IDEA) until age 21. A child eligible under IDEA will have an IEP that documents the educational services.

3. Children who are NOT eligible for an IEP, but still need some educational support, may have a 504 plan.

B. Information Requests
1. A Request for Information (RFI) letter will be sent (either automatically or manually) to obtain child care information:

   a. If an applicant requests Child Care Assistance during a Helpline call after RFI;
   
   b. Through submitted documentation; OR
   
   c. The initial RFI has NOT been generated and required information for processing is missing.

2. To generate the RFI manually:

3. If the applicant submits an incomplete request for Child Care Assistance in response to the RFI, the applicant will be determined ineligible for assistance.

4. If the applicant DOES NOT submit the required documentation within 30 days, the Timer will expire and the applicant will be auto-determined ineligible.

5. ID Proofing (IDP) failures (IDProof_Fail_LN, IDProof_Error_LN, IDProof_Pend, or IDProof_Skip):

   a. When IDP failures occur, categories that can be traditionally processed without an inspection cannot be addressed until identity documents are received.
   
   b. An Identity Proofing (IDP) letter will be sent, either automatically or manually generated, to obtain identity information when:

      i. The applicant registers for Transportation only; OR
   
      ii. An inspection is NOT required.
C. Processing Eligible Assistance

1. General information/ Eligible determinations

   a. Only one applicant may be awarded Child Care Assistance on behalf of a particular child.

      i. **For disasters after DR-4413-AK:** If a child is a member of multiple households, FEMA will only award assistance to the primary custodial parent/guardian responsible for child care costs after the disaster.

   b. Once all eligibility criteria are met, the awarded assistance will be based on the amount of the increased financial burden for child care costs plus any eligible expenses as indicated in the Child Care Calculator.

   c. The total amount of Child Care Assistance, including eligible expenses and the increased financial burden (maximum of eight weeks), cannot exceed the maximum amount established by the state, territorial, or tribal government, so the applicant will receive whichever is less.

   d. Child Care Assistance will be administered as a one-time payment. If an applicant has an additional unmet need beyond the one-time payment, they may appeal for additional Child Care Assistance.

2. In order to be determined eligible for Child Care Assistance, the following criteria must be met:

   a. All verifications and conditions of eligibility in Section A have been met;

   b. The child was recorded as an occupant of the dwelling at the time of the disaster either during RI, a Helpline call, the inspection process, or through submitted documents that include the child's age and indicate that he/she is a dependent.
c. The applicant has submitted all required documentation in Section A;

d. The post-disaster child care provider has been verified as licensed/registered;
   AND

e. A disaster-caused increased financial burden has been verified with the Child Care Calculator.

3. **USE** the Child Care Calculator to determine eligibility. Refer to Eligibility Logic for additional information.
4. Eligibility logic for **Child Care Calculator**: within the calculator, the following logic will be used to determine the award amount to include the increased financial burden for child care costs plus any eligible expenses described in **Section I**.

a. If the increased financial burden was due to a decrease in income and the cost of child care expenses remained the same:

i. The eligible increased financial burden amount is the difference between the pre-disaster weekly household gross income and the post-disaster weekly household gross income, multiplied by the applicable number of weeks being requested (NOT to exceed eight weeks), plus any eligible expenses.

ii. The total eligible increased financial burden amount cannot exceed the post-disaster weekly child care costs.

iii. The total Child Care award amount cannot exceed eight weeks, or the maximum amount of child care assistance set by the state, territorial, or tribal government, whichever is less.

b. If the increased financial burden was due to an increase in post-disaster child care costs and the household gross income remained the same:

i. The eligible increased financial burden amount is the difference between the pre-disaster weekly child care costs and the post-disaster weekly child care costs, multiplied by the applicable number of weeks being requested (NOT to exceed eight weeks), plus any eligible expenses.

ii. The total child care award amount cannot exceed 8 weeks, or the maximum amount of child care assistance set by the state, territorial, or tribal government, whichever is less.


c. If the increased financial burden was due to an increase in post-disaster child care costs and a decrease in the post-disaster household gross income:

i. The eligible increased financial burden amount is the difference between the pre-disaster weekly household gross income and the post-disaster weekly household gross income; PLUS the difference between the pre-disaster weekly child care costs and the post-disaster weekly child care costs multiplied by the applicable number of weeks being requested (NOT to exceed eight weeks), plus any eligible expenses.

ii. The total eligible increased financial burden amount cannot exceed the post-disaster weekly child care costs, or the maximum amount of child care assistance set by the state, territorial, or tribal government, whichever is less.
Child Care Assistance
Effective Date: August 26, 2020

d. If the applicant no longer has an income as a result of the disaster, regardless of whether or NOT the child care costs decreased, remained the same or increased:

i. The eligible increased financial burden payment will be for the full requested amount of their weekly child care costs for up to eight cumulative weeks, NOT to exceed the maximum amount of Child Care assistance set by the state, territorial, or tribal government.

ii. Verification should be made to ensure the applicant is NOT receiving Disaster Unemployment benefits if they record their post-disaster income as zero.

5. Completing the Child Care Calculator:

b. Applicant Information
Ghild Care Assistance
Effective Date: August 26, 2020

Eligible
The percentage income spent on a weekly basis increased. The ONA Child Care contribution for the initial
ONA Child Care Contribution is $2,000.00. After the contribution is calculated, the maximum amount remaining within the State/Tribal limit is $2,000,
including Child Assistance and other non-child support. The contribution is the remainder of 8.5 weeks at 50% ONA Child Care assistance.

ONA Child Care Contribution: $1,000.00

Figure 2: Child Care Calculator: Comment on Appeal Example
Care Assistance maximum was set per child, then the child care contribution for each child cannot exceed eight cumulative weeks of assistance or the maximum amount of assistance as determined by the state, territorial, or tribal government.

ii. **Max Weeks of Assistance (Program):** The maximum number of weeks is set to a default of eight.

d. **Child Care Cost**
8. After the second review is completed, SPU or designee will notify the processing staff via email of the approval or recommended updates.

D. Processing Ineligible Decisions

1. Applicants may be found ineligible for Child Care Assistance due to:
   a. NOT submitting any documentation;
   b. Failure to meet the standard verification requirements (Section A);
   c. Withdrawing their request, duplication of benefits; OR
   d. Failure to submit appropriate documentation to support eligibility.

2. In addition to the applicable ineligibility reasons listed above, only seven Ineligible IOR letter insert selections should be used for the Other/Miscellaneous - Child Care category. Staff should NOT add their own text to any letters.

   a. INSS - Ineligible - Insufficient or No Substantiation Submitted
i. The applicant did NOT submit any of the requested documentation and the Timer has expired, the determination will be created by the system automatically.

ii. If the Timer has expired, no documentation was received for Child Care and the INSS decision did NOT generate automatically, the INSS decision will be added manually. Refer to the Info Control SOP for additional information.

b. IIDV - Ineligible Failed Identity Verification
   i. Unable to authenticate name and SSN.

c. IOVR - Ineligible Over Program Maximum
   i. The maximum allowable amount of assistance established by the state has been previously awarded; OR
   ii. The applicant has received the Financial ONA Maximum amount.

d. WVOA - Withdrawn Voluntary by Applicant
   i. The applicant no longer requires Child Care Assistance and/or requests to be withdrawn through Helpline or submitted documentation.

e. IDUPL - Ineligible Duplicate Losses awarded under another application
   i. The Child Care expenses were previously awarded under another registration.
   ii. The verification of the duplicate assistance under another registration will be completed by SPU staff. The results will be emailed to the processing staff during the second review.

f. IOR Childcare - No disaster-caused increase in financial burden for child care
   i. Adequate information was NOT submitted for FEMA to determine that the applicant had an increased financial burden for child care services; OR
   ii. The applicant did NOT incur an increased financial burden.

g. IOR Childcare - Not an Occupant
   i. Prior to selecting Child Not an Occupant (IOR), if the occupancy, or age or dependent status of the child (dependent = yes) are NOT indicated under the Occupants section of the App Info tab, CALL the applicant to update this information for each child for whom assistance is requested.
1. If the call is successful, **UPDATE** the verified information and **PROCESS** accordingly.

2. If the call is unsuccessful or the applicant indicates the child was NOT a dependent, NOT within the required age group, or NOT an occupant of the household at the time of the disaster, the applicant will be determined ineligible for Child Care Assistance.

   i. The child was NOT listed as a dependent and an occupant of the household.

   h. **IOR Childcare - Child is aged 14 up to 18 and medical documents not provided**

      i. The child is age 14 up to 18 and the required medical documentation was NOT submitted.

      ii. **For Disasters after 4413-AK**: The child is up to age 21 and the required IEP, 504 Plan, or medical documentation was NOT submitted.

   i. **IOR Childcare - Childcare provider was not licensed**

      i. The post-disaster child care provider was NOT licensed, regulated, or registered under applicable state, territorial, or tribal government law.

      1. The verification resource provided by the state, territorial, or tribal government was unable to verify the child care provider is licensed by, regulated under, and/or registered with the state, territorial, or tribal government.

      2. The applicant DID NOT submit proof of the child care provider’s licensure, registration and/or regulation in compliance with state, territorial, or tribal government laws.

   j. **IOR Childcare - Received child care assistance from another source**

      i. The applicant received Child Care Assistance from another source that met their current child care needs.

   k. **IOR Childcare - Signed and dated document missing or incomplete**

      i. A **signed** and dated written statement (declaration) was NOT submitted or required information was missing within the statement (declaration).

   l. **IOR Childcare - Request for ineligible expenses only**
The submitted Child Care expense is NOT eligible under FEMA's ONA Program (See Section II).

ii. The Child Care expenses have been awarded under another registration.

4. All cases processed with a recommended ineligible decision will be routed to FEMA Supervisor Review – Policy Review for a second review prior to being sent to the applicant.

   c. DO NOT call the applicant to explain the reason for denial unless it is regarding the child being an occupant of the home (could potentially change the ineligible reason).

5. After the second review is completed and the applicant remains ineligible, the case will be sent back to the processing SPU staff (or designee) to:
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, then:

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.

F. Appeals

Child Care Assistance appeals are processed using standard appeal procedures with the exception of conditions listed below. Refer to the Appeal Processing SOP for additional information.

1. Upon appeal for additional Child Care Assistance, the supporting documentation will be reviewed and entered into the Child Care Calculator to determine eligibility.
   a. Both the initial award amount, number of prior weeks paid, and additional requested payment will be entered into the calculator.
b. The calculator will make a determination of eligibility and the applicable appeal award amount.

2. If ineligible, all IOR reasons listed in Section D.3 will also be used as appeal text inserts with the ASUPER letter if the applicant remains ineligible upon appeal.

3. An additional Appeal IOR letter for reaching to State Max will also be available if:

   a. The applicant received the maximum amount of assistance established by the state, territorial or tribal government or received the maximum number of weeks eligible for Child Care Assistance (eight weeks) for previous approved child care payments from FEMA and attempts to appeal for additional funds.

G. Exceptions

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

1. Applicants whose pre-disaster income was less than the pre-disaster child care costs will be submitted to the SPU staff as an exception.

3. If the decision is an Eligible determination.
2. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
IV. EXAMPLES AND FAQs

A. Required Documentation for Child Care Assistance Review

The following table identifies information that should be included in each type of documentation submitted to verify pre and post-disaster Child Care costs.

<table>
<thead>
<tr>
<th>Required Documentation for Child Care Review</th>
<th>Docs used to support Child Care cost</th>
<th>Signature of Applicant** and Provider</th>
<th>Child's Name</th>
<th>Provider Info: Name, Address, Telephone #</th>
<th>Time Period Covered by one billing cycle</th>
<th>Total Child Care Cost for one billing cycle</th>
<th>Other Eligible Expenses (If needed)</th>
<th>Declarative Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receipts: Pre and/or Post-Disaster and must include:</td>
<td>Receipts: Pre and/or Post-Disaster</td>
<td>X X X X X X X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affidavit: For Pre-Disaster Cost or Incomplete Pre-Disaster Receipts and must include:</td>
<td>Affidavit: For Pre-Disaster Cost or Incomplete Pre-Disaster Receipts and must include:</td>
<td>X X X X X X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimate: For new Post-Disaster Provider and must include:</td>
<td>Estimate: For new Post-Disaster Provider and must include:</td>
<td>X* X X X* X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other - Contract or Agreement: For Pre and Post-Disaster and must include:</td>
<td>Other - Contract or Agreement: For Pre and Post-Disaster and must include:</td>
<td>X* X X X* X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Provider that the applicant is expecting to use.
**If the party responsible for paying for child care DOES NOT reside in the applicant's household, e.g. divorced, separated, never married parents who live apart; the applicant may submit receipts, affidavit, estimate, or child care contract or agreement signed by the party responsible for paying for child care and the child care provider.

B. Processing Scenarios

The following process scenarios assume the applicant met all verifications and eligibility requirements.

Scenario 1: ONA CHILD CARE = INELIGIBLE

1. The applicant submitted all the required documentation and signatures needed for processing, including proof of pre and post-disaster income of $1,500 biweekly, and
Child Care Assistance
Effective Date: August 26, 2020

receipts for child care costs of $375 per week (pre and post-disaster). The post-disaster child care provider is listed in the resource provided by the state, territorial, or tribal government as being compliant with applicable child care law/requirements. The ONA State maximum for Child Care Assistance is $4000.

Scenario 2: ONA CHILD CARE = ELIGIBLE

1. The applicant submitted pre and post-disaster income of $1500 bi-weekly, a document showing a recurring assistance for Child Care from his employer of $50 a week, for four weeks, a declarative statement stating a need for four weeks of Child Care.
Child Care Assistance
Effective Date: August 26, 2020

Care Assistance, and receipts for child care costs for one billing cycle = $200 per week (pre-disaster), $500 per week (post-disaster), showing a $300 per week increase in child care costs. The ONA State maximum for Child Care Assistance is $2000.

Scenario 3: ONA CHILD CARE APPEAL = ELIGIBLE
1. The applicant has already received $1000 or the equivalent of 3.3 weeks of Child Care Assistance, on previous award. The applicant still has $1000 of Child Care Assistance available. He submitted an appeal, asking for two additional weeks of Child Care Assistance. He included a document showing that the recurring assistance for Child Care of $50 a week from his employer, continued for two more weeks. All required appeal documentation is in file.
V. DEFINITIONS AND ACRONYMS

Definitions

504 Plan: This type of plan falls under Section 504 of the Rehabilitation Act of 1973. A 504 plan outlines how a child’s specific needs are met with accommodations, modifications and other services. These measures “remove barriers” to learning.

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)

Child Care Assistance: is for applicants who have a disaster-caused increased financial burden for child care that is NOT currently being met by another source.

Financial Other Needs Assistance Maximum: Financial assistance for ONA PP, 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).

Health inventory fee: is a medical office fee for processing required medical paperwork as part of the registration process for enrolling in a new child care provider.

Individualized Educational Plan (IEP): A document developed for each public school child who needs special education. An IEP defines the individualized objectives of a child who has been determined to have a disability, as defined by Federal regulations. As long as a student qualifies for special education, the IEP is mandated to be regularly maintained and updated up to the point of high school graduation, or prior to the 21st birthday.

Registration fee: is a one-time fee when registering an eligible child at an authorized child care provider.

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

APVD Approved for Assistance
Child Care Assistance
Effective Date: August 26, 2020

WVOA  Withdrawn Voluntary by Applicant
WP    Workpacket
VI. RELATED GUIDANCE

Please refer to the following:

- **Standard Operating Procedures**
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - DAC Call Center RI
  - FEMA-IHP-Helpdesk
  - Identity Verification
  - Occupancy Verification

- **Resources**
  - Child Care Calculator
  - Disaster Specific Information
  - Helpline NPSC Caller Services Reference Guide
# Funeral Assistance

**Effective Date:** October 29, 2021

## Funeral Assistance

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Overview</td>
<td>2</td>
</tr>
<tr>
<td>II. Important Information</td>
<td>5</td>
</tr>
<tr>
<td>III. Process</td>
<td>8</td>
</tr>
<tr>
<td>IV. Examples and FAQs</td>
<td>11</td>
</tr>
<tr>
<td>V. Definitions and Acronyms</td>
<td>14</td>
</tr>
<tr>
<td>VI. Related Guidance</td>
<td>16</td>
</tr>
</tbody>
</table>

**Purpose of Assistance**
- Who May Get Assistance?
- What Are Eligible Expenses?
- Basic Documentation or Verification Needed
- Other Items to Note

*** This can be referenced by all staff ***

(JFO, DRC, DSA, Helpline)

**ALL employees must read this section**

- Prior to Processing

A. Eligibility Verifications
B. Reinterment
C. Processing Eligible Assistance
D. Processing Ineligible Assistance
E. Joint Option Disaster Information (ONA Only)
F. Appeals
G. Exceptions

- Processing Funeral Assistance with Workpacket in Queue
- Processing Funeral Assistance without Workpacket in Queue
- Processing Funeral Assistance for a Damaged Headstone
- Frequently Asked Questions

- Definitions
- Acronyms

- Links to Related Guidance
I. OVERVIEW

This section describes information that every employee must read before addressing Funeral Assistance.

Purpose of Assistance:

- FEMA may provide financial assistance under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP) to individuals and households with disaster-caused funeral expenses.

Who May Get Assistance?

- Individuals who incur, or will incur, expenses that are directly or indirectly related to a declared disaster may be eligible to receive Funeral Assistance when the death or cause of death occurred in a designated county.

- Unlike most other forms of IHP assistance, an applicant seeking Funeral Assistance DOES NOT need to live in the Presidentially-declared disaster area.

- Funeral Assistance is a non-SBA-dependent category of ONA, meaning that applicants may be eligible for the assistance regardless of their SBA Disaster Loan status.

What Are Eligible Expenses?

- Applicants may be eligible for the following expenses for interment only:
  - Transportation for up to two individuals to identify the deceased, if such identification is required by state, local, territorial, or tribal government (SLTT);
  - Interment;
  - Funeral services;
  - Clergy or officiant services;
  - Costs associated with producing and certifying up to five death certificates;
  - Transfer of remains;
  - Casket or urn;
  - Burial plot or cremation niche;
  - Marker or headstone; AND
Applicants may be eligible for the following expenses for reinterment, only when human remains are disinterred as a result of the disaster:

- Reinterment (including costs for preparing and transporting the remains);
- Funeral services (limited to the preparation and use of facilities to prepare the remains for reinterment);
- Cost of identifying disinterred human remains;
- Transfer of remains;
- Casket or urn;
- Burial plot or cremation niche;
- Marker or headstone; AND
- Additional expenses mandated by any applicable SLTT laws or ordinances.

Basic Documentation or Verification Needed:

- Identity Verified;
- A signed statement from a medical examiner, coroner, or other certifier stating the death was directly or indirectly related to the disaster. This may include pre-existing conditions that were exacerbated by the disaster;
- Receipts or verifiable estimates for funeral expenses that indicate the applicant incurred, or will incur, the funeral expenses;
- Insurance settlement or denial letter for burial insurance, or insurance specifically identified for burial expenses, when applicable; AND
- Documentation proving that the disinterment of remains occurred and that it occurred on a privately-owned property NOT operating as a licensed commercial cemetery or burial facility.

Other Items to Note:

- During Registration Intake (RI), FEMA asks applicants if they have incurred any disaster-caused funeral expenses. Applicants who indicate they have incurred disaster-caused funeral expenses will be contacted by the Joint Field Office (JFO).
Applicants who wish to apply for Funeral Assistance after having completed RI must contact FEMA’s Helpline at 1-800-621-3362.

The SLTT establishes the maximum amount of Funeral Assistance that may be awarded per death or per household as part of the ONA Administrative Option Selection form.

The Funeral Assistance category is limited by the financial ONA maximum.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before continuing.

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

- Applicants applying for Funeral Assistance work directly with the JFO.

- Funeral Assistance payments are processed by the Specialized Processing Unit (SPU).

- If an applicant contacts Helpline to apply for Funeral Assistance, staff should take the following steps:
Prior to reviewing or discussing Funeral Assistance, 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 E: 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.

Sequence of Delivery:

- Other Needs Assistance (ONA)
  - Funeral Assistance, if there is a pending funeral review;
  - 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 decision.
  - Personal Property (PP) Assistance; AND
  - All other categories, if funds are available under their respective maximum amount of assistance.
  - Refer to the Financial HA and ONA Minimum and Maximum SOP for the full Housing Assistance (HA)/ONA Sequence of Delivery.

- 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:
III. Process

A. Eligibility Verifications

To be eligible for Funeral Assistance an applicant must meet the following criteria:

1. Identity is verified (IDV_PASS) and ID Proofing (IDP) is also verified (IDProof_Pass_LN) if an inspection has NOT been completed. Refer to the Identity Verification SOP for additional information.
   
a. If the applicant has an IDP failure status (IDProof_Fail_LN, IDProof_Error_LN, IDProof_Pend, or IDProof_Skip), Funeral Assistance cannot be processed until identity documents are received.
      i. If necessary, CONTACT the JFO to obtain the required documentation.

2. An official death certificate, or a signed statement from a medical examiner, coroner, or other certifier stating the death was directly or indirectly related to the disaster. This may include pre-existing conditions that were exacerbated by the disaster. Refer to Section B: Reinterment for additional information regarding acceptable documents for reinterment.

   a. If the cause of death is NOT attributed to the disaster on the death certificate, a statement from a medical official that clearly attributes the death to the disaster may be used to justify assistance. Statements that suggest the death could have or may have been a result of the disaster will NOT be considered acceptable.

   b. A direct disaster-caused death is directly attributable to the forces of the disaster or the direct consequences of these forces, such as structural collapse, flying debris, or radiation/chemical exposure.

      i. Common causes of directly-related disaster deaths include:
         1. Burns;
         2. Crushing;
         3. Drowning;
         4. Electrocution;
         5. Falls;
         6. Fire or smoke inhalation;
         7. Hyperthermia;
8. Hypothermia;
9. Radiation and chemical poisoning;
10. Suffocation;
11. Traumatic injury;
12. Blunt-force trauma; OR

c. An indirectly-related disaster death occurs when unsafe or unhealthy conditions are present at any phase of the disaster (pre-event preparation, during the disaster, or post-disaster cleanup) and contribute to a death.

   i. Natural deaths may be indirectly related to natural disasters, severe weather, or human-caused events. In some cases, chronic conditions may be exacerbated by an acute event.

   ii. Common circumstances leading to indirectly related disaster deaths include:

      1. Acute exacerbation of chronic conditions, i.e. asthma, cardiovascular issues;
      2. Cleanup after the disaster, i.e. electrocution, falling off a roof, chainsaw injury;
      3. Escaping or fleeing the disaster, i.e. motor vehicle accident during evacuation, saw the tornado and fell while rushing down storm shelter stairs;
      4. Exposure to industrial or chemical hazards, i.e. chemical release from damaged refineries;
      5. Loss/disruption of public utilities, i.e. fall at home due to lack of power;
      6. Loss/disruption of transportation services, i.e. lack of medical transport to get dialysis;
      7. Preparing for the disaster, i.e. falling while boarding up windows;
      8. Return to unsafe, unhealthy structures or environment, i.e. electrocution;
      9. Social disruption, including riots, anarchy, and/or looting; OR
      10. Carbon monoxide poisoning due to improper use of a generator to power a home during power outage.
d. The JFO may coordinate with the SLTT to obtain the required statement.

e. Information regarding the deceased individual is NOT considered Personally
Identifiable Information (PII) and staff may discuss the deceased's information,
when necessary, without written consent.

f. If the statement DOES NOT clearly address whether the death was directly or
indirectly related to the disaster, the JFO may work directly with the medical
examiner, coroner, or other certifier to obtain clarification.

3. Receipts or verifiable estimates that clearly identify the applicant as the person
responsible for the costs.

   a. If multiple individuals contributed to the funeral expenses and have proof of
payment that matches the amount listed on the receipt, invoice, or contract, at
least one document must include the cost paid to incurred by the applicant or
co-applicant.

   b. In the event multiple individuals contributed to the funeral expenses, only the
applicant/co-applicant will be awarded the funeral assistance, but they may
receive funds for the other verifiable receipts.

      i. It is the responsibility of the applicant to further distribute assistance received.

      ii. Funeral receipts and invoices from other individuals will be reviewed and
verified on a case by case basis.

4. If the applicant has burial insurance or any other type of insurance specifically
identified for burial expenses, the applicant must submit an insurance settlement or
denial.

5. Verification of any assistance received from voluntary agencies, government
agencies, or other sources assisting with funeral expenses. This may include, but is
NOT limited to, the American Red Cross, Social Security, Veterans Affairs burial
benefits, pre-paid arrangements, or other sources such as donations from friends
and family.

6. If required documents are missing, CONTACT the JFO to coordinate with the
applicant or the SLTT to obtain the required documentation.

B. Reinterment

To be eligible for Funeral Assistance for reinterment, an applicant must meet all
requirements listed in Section A: Eligibility Verifications, and must meet the following
criteria:
1. Documentation proving that the disinterment of remains occurred and that it occurred on a privately-owned property NOT operating as a licensed commercial cemetery or burial facility.
   
a. In some jurisdictions, SLTT authorities may stipulate that individuals are responsible for reinterment expenses in commercial cemeteries or burial facilities. In these cases, the applicant must submit documentation from a cemetery representative that indicates the applicant is responsible for the reinterment expenses. FEMA may also coordinate with the state to gather documentation that clearly demonstrates the applicable SLTT authority that indicates the commercial cemeteries or burial facilities are not responsible for the reinterment expenses. These documents may be applied to multiple cases and do not have to refer to the specific applicant. It must be clear that the documentation applies in the area where the reinterment occurred.

2. In lieu of an official death certificate, an applicant may submit a copy of an exhumation permit or other official document showing the disinterment was a direct or indirect result of the disaster.
   
a. Official documents may include a statement from a funeral home or cemetery representative indicating the cause of disinterment was a direct result of the disaster.

3. If required documents are missing, CONTACT the JFO to coordinate with the applicant or the SLTT to obtain the required documentation.

C. Processing Eligible Assistance

1. The JFO is responsible for contacting applicants that apply for Funeral Assistance and working with applicants and SLTT to gather all necessary documentation.
   
a. The JFO must document all interactions with the applicant as a Contact in NEMIS.

2. Eligible funeral expenses for interment include:
   
a. Transportation for up to two individuals to identify the deceased, if such identification is required by SLTT;
   
b. Interment;
   
c. Funeral services;
   
d. Clergy or officiant services;
   
e. Costs associated with producing and certifying up to five death certificates;
   
f. Transfer of remains;
g. Casket or urn;

h. Burial plot or cremation niche;

i. Marker or headstone; AND

j. Additional expenses mandated by any applicable SLTT laws or ordinances.

3. A disinterment must occur for any of the following costs to be eligible for reinterment:

a. Reinterment (including costs for preparing and transporting the remains);

b. Funeral services (limited to the preparation and use of facilities to prepare the remains for reinterment);

c. Cost of identifying disinterred human remains;

d. Transfer of remains;

e. Casket or urn;

f. Burial plot or cremation niche;

g. Marker or headstone; AND

h. Additional expenses mandated by any applicable SLTT laws or ordinances.

4. After gathering all the necessary documentation and determining the applicant is eligible, the JFO will calculate the award amount and forward all documentation to SPU for processing.

a. When calculating the award, the JFO must deduct any assistance the applicant has already received for funeral expenses. This may include burial insurance or awards from voluntary agencies, government agencies, crowdfunding sources (such as GoFundMe), or other sources specifically assisting with funeral expenses.

i. Eligible awards are the total funeral cost, minus assistance received from other sources and ineligible items.

ii. The award may NOT exceed the maximum Funeral award as set by the SLTT.

iii. The award may NOT exceed the amount of the applicant's remaining funds under the financial ONA maximum.
iv. If there are multiple individuals that have contributed to the funeral expenses, refer to Section A.3 for additional information.

b. SPU will review the case to ensure all necessary documentation has been provided and the award amount is correct.

5. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications and/or Section B: Reinterment:

6. Once the Funeral Assistance award is processed, SPU will forward the documentation to the FEMA-IHP-Mailroom.

   a. The IHP Mailroom will scan the documents into the applicant's file and notify the FEMA Finance Center (FFC) that payment is approved.

D. Processing Ineligible Assistance
1. **PROCESS** all denial decisions with the **Category** Funeral, the applicable Assistance Type (**Asst Type**), and **IOR – Other Reason** eligibility code.

   a. If SPU determines the documentation is incomplete or the applicant is ineligible for Funeral Assistance, they will coordinate with the JFO and attempt to resolve any potential issues that caused the ineligible decision.

   b. If, after review, SPU and the JFO determine the applicant is ineligible, SPU will review the case for any unmet needs and process any remaining funds that had been withheld pending funeral review.

2. **GENERATE** the **IOR** eligibility letter with the appropriate **IOR manual text-entry insert**. Below are the nine **IOR** denial reasons for Funeral Assistance:

   a. **IOR - Funeral - Not Caused By The Disaster**

      i. The death DID NOT occur as a direct or indirect result of the declared incident.

   b. **IOR - Funeral - Insured Applicant**

      i. The funeral expenses were covered by burial insurance or pre-paid plan.
      ii. The deceased had burial insurance coverage, but the applicant failed to file a claim.

   c. **IOR - Funeral - Withdrawn**

      i. The request for Funeral Assistance has been withdrawn.

   d. **IOR - Funeral - Duplication Of Benefits**

      i. Another applicant has been awarded funds for funeral expenses.

   e. **IOR - Funeral - Insufficient Documents Or No Documents Submitted**

      i. The applicant submitted insufficient and/or incomplete documentation.
      ii. The applicant DID NOT submit required documentation.

   f. **IOR - Funeral - Funeral Expenses Paid By Another Source**

      i. Funeral expenses are fully covered by other sources, such as a voluntary organization, private donations, or local agency.

   g. **IOR - Funeral - No Contact**

      i. Unable to contact the applicant regarding the request for Funeral Assistance.
h. IOR - Funeral - Funeral Expenses

i. Expenses submitted are NOT eligible within the program guidelines.

ii. Ineligible items include:

1. Obituaries;
2. Flowers;
3. Printed materials such as programs, banners, and register books;
4. Catering services, including food;
5. Transporting applicant or others to site(s) of funeral services, interment, or reinterment; OR

i. IOR - Funeral - Undesignated County

i. The county where the cause of death occurred was NOT designated for Individual Assistance.

1. An applicant may still be eligible even if the death was in an undesignated county as long as the cause of death occurred in a designated county.
2. Disinterments must be located in a designated county.

E. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

a. ONA categories are only processed by the SLTT.

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

Funeral appeals are processed using standard procedures in coordination with the JFO. 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, DSOPs, or other posted information:
IV. EXAMPLES

Scenario 1: Processing Funeral Assistance with a WP in queue

An applicant registered online in a FEMA Option disaster and answered Yes to Home damage, PP damage, and Funeral expenses. During the inspection, the applicant indicated they would move while repairs were being made to their home and the inspector stated HRR = Yes. The applicant met all verification requirements for the assistance awards and their SBA Status = FIT. Initial Temporary Housing was auto-determined.

1. Staff:

<table>
<thead>
<tr>
<th>Processing Steps</th>
<th>Action or Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is there a current WP in FEMA Funeral?</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Funeral maximum</td>
<td>$8,000.00</td>
</tr>
<tr>
<td>3. Financial HA and ONA Maximum</td>
<td>$32,000.00</td>
</tr>
<tr>
<td></td>
<td>for each category</td>
</tr>
<tr>
<td>4. Temporary Housing</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>5. Eligible Real Property damages</td>
<td>$18,242.57</td>
</tr>
<tr>
<td>6. Eligible PP</td>
<td>$12,673.75</td>
</tr>
<tr>
<td>7. Total assistance awarded and held in reserve</td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Processing Funeral Assistance with a Workpacket

Scenario 2: Processing Funeral Assistance without a WP in queue

An applicant called FEMA to register for assistance. In this FEMA Option disaster they answered Yes to Home damage, PP damage, Transportation damage, Medical, and Funeral expenses. During the inspection, the applicant indicated they would move while repairs were being made to their home. The inspector stated HRR = Yes. The applicant met all verification requirements for the assistance awards and their SBA Status = HAPP.
Medical invoices were submitted and are included in the WP. Initial Temporary Housing was auto-determined.

1. Staff:

<table>
<thead>
<tr>
<th>Processing Steps</th>
<th>Action or Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is there a current WP in FEMA, Funeral?</td>
<td>No</td>
</tr>
<tr>
<td>2. Funeral maximum</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>3. Financial HA and ONA Maximum</td>
<td>$32,400.00</td>
</tr>
<tr>
<td></td>
<td>for each category</td>
</tr>
<tr>
<td>4. Temporary Housing</td>
<td>$1,840.00</td>
</tr>
<tr>
<td>5. Eligible Real Property damages</td>
<td>$23,891.25</td>
</tr>
<tr>
<td>6. Eligible Medical expenses</td>
<td>$8,479.36</td>
</tr>
<tr>
<td>7. Total assistance awarded and held in reserve</td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Processing Funeral Assistance without a Workpacket

Scenario 3: Processing Funeral Assistance for a Damaged Headstone

An applicant registered online in a FEMA Option disaster and answered Yes to Funeral expenses. Upon review of the file, the applicant has requested assistance for a headstone that was damaged due to a recent disaster which was declared for Individual Assistance. After speaking with the applicant, it was confirmed that the remains were NOT disinterred as a result of the disaster.

1. Staff:
   a. ADVISE the applicant that the headstone expenses are only eligible if the deceased individual is being interred. Assistance is not available when only the
headstone or grounds are damaged or disturbed, but no remains were disinterred.

b. **PROCESS the IOR - Funeral - Funeral Expenses** decision.

**Frequently Asked Questions:**

1. **Should an RFI letter be sent for funeral expenses?**
   
a. No. It is the responsibility of the JFO/Region to obtain/verify funeral expenses.

2. **Can an applicant that is responsible for more than one funeral/disinterment receive assistance for all of them?**
   
a. Applicants who are responsible for more than one funeral/reinterment may receive up to the funeral maximum amount established by the SLTT when the applicant has sufficient funds available under the financial ONA maximum.
   
   i. In disasters where the SLTT has set a per death maximum, the applicant may receive funds for each death up to the per death maximum, when the applicant has sufficient funds available under the financial ONA maximum.
   
   ii. In disasters where the SLTT has set a per household maximum, the applicant may receive funds for all deaths, but only up to the per household maximum, when the applicant has sufficient funds available under the financial ONA maximum.

3. **Can more than one individual apply for the same deceased individual?**
   
a. No, multiple registrations for the same deceased are NOT allowed.

4. **Can an applicant that is responsible for a funeral/disinterment receive assistance if they were NOT living with the deceased at the time of the disaster?**
   
a. The applicant who is responsible for the funeral/reinterment DOES NOT need to live in the disaster area, or with the deceased prior the disaster, in order to receive Funeral Assistance.

5. **If the cause of death occurred in a designated county, and then the deceased was transported to an undesignated county, could an applicant receive assistance for funeral expenses?**
   
a. The applicant who is responsible for funeral/reinterment may be eligible because the cause of death occurred in a designated county.
V. DEFINITIONS AND ACRONYMS

Definitions

Disinterment: The unearthing of cremated remains or deceased human bodies from the ground, a cremation urn, or other burial facility such as a columbarium.

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.

Funeral Services: Services to care for and prepare deceased human bodies and services to arrange, supervise, or conduct the funeral ceremony. Services may include preparation of the deceased, i.e. embalming, cremation; use of facilities; staff for viewing; funeral ceremony or memorial service; use of equipment; staff for graveside service or committal service; use of hearse/funeral coach; etc.

Interment: The placement of cremated remains or deceased human bodies in the ground, a cremation urn, or other burial facility such as a columbarium. A columbarium is a place where urns holding a deceased's cremated remains are stored and memorialized.

Reinterment: The replacement of cremated remains or deceased human bodies in the ground, a cremation urn, or other burial facility such as a columbarium.

Acronyms

ADA Americans with Disabilities Act
EFNL Eligible Funeral Assistance
FEMA Federal Emergency Management Agency
FFC FEMA Finance Center
IDV_PASS A NEMIS Registration Status code that identifies a contractor has confirmed/passed the applicant's Identity Verification requirement
IHP Individuals and Households Program
JFO Joint Field Office
RI  Registration Intake
SBA  Small Business Administration
SPU  Specialized Processing Unit
SLTT  State, local, territorial, or tribal government
STT  State, territorial, or tribal government
Please refer to the following:

- **Standard Operating Procedures**
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Financial HA and ONA Maximum and Minimum Awards
  - Identity Verification

- **Resources**
  - Disaster Specific Information
  - Funeral IOR Letter Text-Entry
  - Helpline NPSC Caller Services Reference Guide
# Generator

**Effective September 17, 2021**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Overview</td>
<td>2</td>
</tr>
<tr>
<td>Purpose of Assistance</td>
<td>2</td>
</tr>
<tr>
<td>Who May Get Assistance?</td>
<td>2</td>
</tr>
<tr>
<td>What are Eligible Expenses?</td>
<td>2</td>
</tr>
<tr>
<td>Basic Documentation and Verification Needed</td>
<td>2</td>
</tr>
<tr>
<td>Other Items to Note</td>
<td>2</td>
</tr>
<tr>
<td><em><strong>This can be referenced by all staff (JFO, DRC, DSA, Helpline)</strong></em></td>
<td></td>
</tr>
<tr>
<td>II. Important Information</td>
<td>4</td>
</tr>
<tr>
<td><em><strong>ALL processing employees must read this section</strong></em></td>
<td></td>
</tr>
<tr>
<td>Prior to Processing</td>
<td>4</td>
</tr>
<tr>
<td>Limitations and Exclusions</td>
<td>6</td>
</tr>
<tr>
<td>III. Process</td>
<td>7</td>
</tr>
<tr>
<td>A. Eligibility Verifications</td>
<td>7</td>
</tr>
<tr>
<td>B. Information Requests</td>
<td>9</td>
</tr>
<tr>
<td>C. Processing Eligible Assistance</td>
<td>10</td>
</tr>
<tr>
<td>D. Processing Ineligible Decisions</td>
<td>14</td>
</tr>
<tr>
<td>E. Joint Option Disaster Information (ONA Only)</td>
<td>16</td>
</tr>
<tr>
<td>F. Appeals</td>
<td>17</td>
</tr>
<tr>
<td>G. Exceptions</td>
<td>17</td>
</tr>
<tr>
<td>IV. Examples and FAQs</td>
<td>18</td>
</tr>
<tr>
<td>ONA MISC OTHER = GENERATOR ELIGIBLE</td>
<td>18</td>
</tr>
<tr>
<td>ONA MISC OTHER = GENERATOR INELIGIBLE</td>
<td>19</td>
</tr>
<tr>
<td>Frequently Asked Questions</td>
<td>19</td>
</tr>
<tr>
<td>V. Definitions and Acronyms</td>
<td>21</td>
</tr>
<tr>
<td>Definitions</td>
<td>21</td>
</tr>
<tr>
<td>Acronyms</td>
<td>21</td>
</tr>
<tr>
<td>VI. Related Guidance</td>
<td>23</td>
</tr>
<tr>
<td>Links to Related Documents</td>
<td>23</td>
</tr>
</tbody>
</table>
I. OVERVIEW

This section describes information that every employee must read before addressing ONA Generator Assistance.

Purpose of Assistance:

- To provide assistance for disaster-caused generator expenses.

Who May Get Assistance?

- Owners or renters who, as a direct result of a major disaster or emergency, have disaster-caused generator expenses (Misc/Other) and those expenses are NOT covered by insurance or other sources.

What are Eligible Expenses?

- Eligible expenses include disaster-caused costs associated with:
  - Generators

Basic Documentation or Verification Needed:

- Identity verified;
- Occupancy verified;
- Proof of expense; AND
- For generators recorded as Personal Property (PP), a U.S. Small Business Administration (SBA) non-referral status of Failed Income Test (FIT) or is an ONA referral after SBA review.

Other Items to Note:

- Generators may be eligible under one of two categories within the ONA provision of the IHP. These categories are PP or Miscellaneous/Other Expense (Misc/Other).
- The procedures are different under each category and special attention is necessary to ensure the assistance is processed accurately.
- Assistance will only be awarded under one category and under PP first.
- If the generator was owned prior to the disaster and damaged as a result of the disaster, it will be addressed as a PP item.
If the generator was NOT owned prior to the disaster, it may be addressed as a Misc/Other expense if required to power a medically required device.

The Generator Assistance category is limited by the Financial ONA Maximum.

The 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 ONA Generator Assistance.

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.

- Sequence of Delivery:
  - ONA;
  - Funeral Assistance, if there is a pending funeral review:
    - 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 decision.
  - PP Assistance; AND
All other categories, if funds are available under their respective maximum amount of assistance.

- Refer to the Financial HA and ONA Minimum and Maximum SOP for the full Housing Assistance (HA)/ONA Sequence of Delivery.

- Prior to reviewing or discussing generator assistance, 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.
  - 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.

- 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.
• **Body**: A description of the request and list of processing actions pending.
  
  - 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.
  
  o DO NOT process ADA RP items unless specifically assigned.

---

**Limitations and Exclusions:**

- If an applicant owned the generator prior to the disaster and the item was damaged by the disaster, the item will be recorded as a PP item and will only be processed if eligible under PP Assistance. Refer to [Personal Property Assistance SOP](#) for additional information.

- If the applicant has been referred to SBA and the same item is listed during inspection under both categories, the applicant must be referred to ONA from the SBA for PP to receive assistance and will be ineligible for assistance for the post-disaster purchase under Misc/Other assistance.

- Assistance for Miscellaneous Items is limited to the amount established for the item by the STT on the ONA Administrative Option Selection form.

- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
  
  o DO NOT process ADA RP items unless specifically assigned.
III. PROCESS

A. Eligibility Verifications

To be eligible for generator assistance, an applicant must meet the following criteria:

1. Identity is verified (IDV_PASS) and ID Proofing (IDP) is also verified (IDProof_Pass_LN) if an inspection has NOT been completed. Refer to the Identity Verification SOP for additional information.

2. The Damaged Dwelling Address (DDA) is the applicant’s Primary Residence. Refer to the Occupancy Verification SOP for additional information.

3. Conditions of eligibility for generators recorded as PP: In addition to the verification requirements listed above, the applicant must meet the following conditions in order to receive assistance for generators recorded as PP:
   a. Having insufficient or NO insurance coverage.
      i. Unlike Misc/Other items, generators recorded as PP may be covered by an insurance policy.
      ii. An insured applicant will NOT be processed for PP assistance unless an insurance settlement or denial letter, or verbal confirmation with the insurance company is provided to FEMA.
      iii. A comparison between the recorded cause(s) of damage and the available type(s) of insurance is required prior to making an eligibility determination.
   b. The applicant has a non-referral status of FIT or is an ONA FIT after SBA review. Refer to the SBA Referrals SOP for additional information.
   c. Compliance with the National Flood Insurance Reform Act (NFIRA).
      i. The applicant has an active flood insurance policy at the time the damage occurs.

4. Conditions of eligibility for generator recorded as Misc/Other item: In addition to the verification requirements listed in Section A, the applicant must meet the following conditions in order to receive assistance for generators recorded as Misc/Other Items:
   a. A generator NOT owned prior to the disaster will be considered Not Insured; no further insurance verification is necessary.
      i. Insurance has no impact on generator eligibility when provided under Misc/Other.
b. The generator is purchased or rented to power a life-sustaining medically required appliance, equipment, or refrigerator for required prescribed medication.

i. The applicant submits proof, such as a letter from a physician, that the applicant or a household occupant has a medical need for an appliance or equipment for life-sustaining purpose that requires power, such as a ventilator.

ii. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm how the medical documentation applies to the need for a generator.

c. The generator is determined an eligible item at the time of the disaster setup.

d. The generator is purchased on or after the governor's declaration of a state of emergency up to the end of the incident period or the date power is restored to the applicant's dwelling.

e. The applicant submits verifiable receipts for the generator purchase/rental or the receipt of purchase, rental, or lease is viewed during inspection.

i. The generator must be purchased or rented due to a disruption in electrical utility service as a result of the disaster.

ii. The reimbursement of rental costs will be for the period that the generator was rented (beginning on or after the date of the governor's declaration) until commercial power was restored to the dwelling or up to the end of the incident period.

iii. Generators purchased during the qualifying incident period require verification of power outage, which may include utilities out at the time of inspection.

B. Information Requests

In addition to the verification requirements listed under Section A, the applicant is required to submit documentation indicating the expense was caused by the disaster and the amount of the expense.
1. If the required information is NOT available at the time the case is routed to Special Handling after inspection:

2. An RFI letter will be sent for required documentation when one of the following occurs:
   a. The required documentation is NOT available at the time of inspection or an inspection was NOT issued; OR
   b. The assistance is requested through a Helpline call or submitted documentation after an inspection has occurred.

3. To generate the RFI manually:
   a. Refer to the Miscellaneous/Other Basic Processing Steps section of the Web NEMIS Initial Assistance Reference Guide for additional information.
      i. The current RFI text includes instructions for the applicant to submit documents proving that a generator was purchased or rented for a medical need.
   b. DO NOT set timers for Misc/Other Generator requests.

4. ID Proofing (IDP) failures (IDProof_Fail_LN, IDProof_Error_LN, IDProof_Pend, or IDProof_Skip):
   a. When IDP failures occur, categories that can be traditionally processed without an inspection cannot be addressed until identity documents are received.
   b. An Identity Proofing (IDP) letter will be sent, either automatically or manually generated, to obtain identity information when:
      i. The applicant registers for Generator only; OR
      ii. An inspection is NOT required.

i. The IDP letter is available in English and Spanish.
C. Processing Eligible Assistance

1. Generators Recorded as PP:
   
a. Generators owned prior to the disaster and damaged as a result of the disaster will be processed as PP.
   
i. The inspection report will show a record of onsite verification. PP generators will appear as Line Item Id. 3200 under the Line Items tab on the Personal Property / Other Misc. frame.
   
ii. Assistance will be awarded based on the PP line item(s) recorded at the time of inspection.
   
iii. Assistance will generally be awarded through the NEMIS Auto-Determination Business Rules.
   
iv. Assistance NOT awarded through Auto-Determination may be selected for payment through manual processing.
   
   1. All items awarded through manual processing must meet all eligibility criteria.
   
   2. The assistance awarded will NOT exceed the established line item pricing.
   
   3. Determination of need will mirror NEMIS Auto-Determination Business Rules.
   
   v. Inspectors will note PP Verbal when they are unable to see the item, but the surrounding evidence supports the claim of the disaster-caused loss.
   
   vi. In this situation, the damage level of the items will be recorded in the PP screens.

2. Generators Recorded as Misc/Other:
a. Generators purchased after the incident start date due to existing medical conditions that require life-sustaining medical equipment or appliances during a prolonged period of power interruption and/or extraordinary circumstances may be eligible for reimbursement as a Misc/Other item.

i. Eligibility also includes generators purchased or rented to power refrigerators for required prescribed medication.

ii. The qualifying incident period for the event starts the date the governor declared a state of emergency and ends at the incident period closure date identified by FEMA or the date power is restored to applicant’s dwelling, whichever occurs first.

iii. To process assistance, staff must verify that the utilities were out when the generator was purchased or rented. This verification may be obtained from:

1. Posted Preshifts;

2. Disaster-Specific Operating Procedures (DSOPs) or posted information available on the disaster-specific Web page provided by the JFO;

3. A utility company statement (at least one courtesy call to the applicant should be completed when a statement is required);

4. The utility company’s Website;

5. Calling the utility company;

6. Inspector verification of Utilities Out = Yes is acceptable as long as generator is purchased or rented prior to inspection; OR

7. When the above resources are NOT sufficient to verify the loss of power, CALL IHP Helpdesk or a Supervisor/POC for assistance. An email will be submitted to IHP Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov) for assistance.

iv. The applicant must submit documentation supporting the need for the medical equipment/appliance, such as a letter from a physician.

1. The document must clearly state that the applicant or a household occupant has a medical need for an appliance or equipment for a life-sustaining purpose that requires power, such as a ventilator.

2. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm the need for generator.
3. The inspector will NOT be able to make this verification at the time of inspection.

3. A Special Handling Query has been created for generators recorded as Misc/Other in all open disasters.

   a. The cases will be routed to the FEMA Special Handling queue after inspection, where they will be manually processed.

   i. A manual verification of the medical requirement must be performed in all cases.

4. Eligible Payments:

   a. If the applicant submits the required documentation;

   b. Identifies the need for the items during the eligible timeframe; AND

   c. Meets all verifications and conditions of eligibility in Section A.
D. Processing Ineligible Decisions

USE all standard ineligible determinations when processing requests for generators recorded as PP assistance or Misc/Other. Within the Worksheet, PROCESS all denial decisions by selecting the Category and the applicable Asst Type and Eligibility.

1. Ineligible Determinations and Reasons for Denial regarding generators recorded as PP:
   a. IOVR – Ineligible Over Program Maximum
      i. The applicant has received the Financial ONA Maximum amount.
   b. INI – Ineligible Insurance
i. The applicant failed to file a claim with his/her insurance provider.

c. **IIINS – Ineligible Insurance**
   i. Insurance provided funds for the replacement or repair of the generator.

d. **NCOMP – Non-Compliant with flood insurance requirement**
   i. The applicant was required to purchase and maintain flood insurance as a condition for receiving previous Federal disaster assistance and failed to maintain a policy and continued to be identified as NCOMP. Any flood insurable damage caused by flooding in a current disaster will NOT be eligible.

e. **INPR – Ineligible Not Primary Residence**
   i. Applicants residing in secondary/non-primary residences will NOT be eligible for assistance under this category.

f. The applicant was referred to SBA and was NOT referred to ONA for assistance. Reference [SBA Referrals SOP](#) for additional information.

   i. The applicant (with SBA referral) is NOT eligible for ONA SBA-dependent categories due to:
      1. Failure to apply;
      2. Voluntarily withdrew the SBA application; OR
      3. Refused a partial or entire SBA loan.

      a. **CALL** the applicant and advise of the SBA status and non-referral to ONA.

2. Ineligible Determinations and Reasons for Denial regarding generators recorded as Misc/Other:

   a. **IISS – Ineligible Insufficient Substantiation Submitted**
      i. Applicant did NOT submit required documentation.

      ii. This is the only category of ONA where the IISS letter is approved for use.

   b. **IOVR – Ineligible Over Program Maximum**
The maximum allowable amount of assistance established by the state has been previously awarded.

The applicant has received the Financial ONA Maximum amount.

c. **IOR – Ineligible Other Reason – Unavailable Type of Assistance** (Refer to Codes, Verifications, Request Letters, and Assistance Types SOP for additional information) for the following reasons:

i. The generator was purchased or rented prior to the governor's declaration date or after the incident period end date;

ii. The purchase or rental of the generator DOES NOT meet the conditions for eligibility (see Section A);

iii. Generator expense: Applicant SBA status = HAPP and/or inspection recorded the line item 3200 - Generator under Line Items on the Personal Property/Other Misc. frame.

iv. Power is restored prior to the purchase or rental date of the generator; OR

v. An applicant residing in a secondary/not primary residence at the time of the incident will be initially ineligible (IOR).

1. The applicant may become eligible if an appeal with supporting documentation is submitted to indicate the expense is necessary for medical purposes, such as in the case of a generator for extended power outage or a chainsaw to restore emergency access.

3. Processing actions required for every type of ineligible decision:

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 are authorized to process Housing Assistance (HA) categories

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

3. If an additional WP is NOT available in a state, territorial, or tribal queue:
   a. There are no HA categories to address;
   b. There are HA categories to address;

F. Appeals

ONA Generator Appeals 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, DSOPs, or other posted information:
   i. If after review by the IHP Helpdesk Specialist/Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist/Supervisor/POC will:
IV. EXAMPLES AND FAQs

Generators Processed as a Misc/Other Expense:

The following process scenarios are examples if the applicant met all verifications and eligibility requirements.

Scenario 1: ONA MISC OTHER = GENERATOR ELIGIBLE

An applicant submitted documentation for Misc/Other purchases immediately following a completed inspection, where no disaster-caused Misc/Other expenses were verified or recorded and prior to any eligibility letter being received; AND the documentation submitted, combined with the inspection report, justifies the Misc/Other medical item expense.

1. Example: The power was out for 6 days in the area where the applicant lived. The applicant purchased a generator to support his/her son’s nebulizer. The power was restored the day before the inspection. The inspection report indicated the dates the power was out and did NOT record a line item for the generator.

   a. The applicant submitted a receipt for the generator, dated after the governor declared a state of emergency, and a statement from the child’s doctor verifying the need for the breathing machine.

Scenario 2: ONA MISC OTHER = GENERATOR INELIGIBLE

An applicant submitted documentation for Misc/Other purchases immediately following a completed inspection, where no disaster-caused Misc/Other expenses were verified or recorded, and prior to any eligibility letter being received; AND the documentation submitted, combined with the inspection report, DOES NOT justify the Misc/Other item expense.

1. Example: An applicant submitted a receipt for a generator after a tornado damaged his/her home. The disaster was declared on August 1st, the incident period end date was August 2nd, and the receipt was dated August 7th. Additionally, the applicant submitted a letter stating they purchased the generator as a precaution against their electricity going out in a future storm.

   c. The applicant will have the right to appeal the eligibility decision in writing with an explanation of the disaster-caused expense.
i. The inspection report indicated that the applicant’s essential utilities were NOT affected by the disaster. A courtesy call to the applicant confirmed that there was no medical requirement for the generator.

Frequently Asked Questions:

1. The applicant needs a generator/chainsaw/humidifier/etc. but cannot afford to buy one. Will FEMA advance the money to purchase one of these items?
   a. No, these items are paid for on a reimbursement basis only to qualified disaster applicants.

2. The applicant bought a generator. Will FEMA cover the cost?
   a. To be considered for reimbursement for a generator purchased after the disaster, there must be an existing medical condition, which requires the applicant to have medical equipment or appliances for medical purposes and a sustained period of power interruption caused by the disaster. This includes generators purchased or rented to power refrigerators for prescribed medication that requires refrigeration, e.g. insulin.

i. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm the need for generator.

3. Does an income document voluntarily submitted by the applicant affect their SBA or ONA referral status?
   a. If the applicant has an SBA referral status of FIT, and has supplied income documents indicating their gross income exceeds the minimum income level listed on the SBA Referrals SOP, ADDRESS the SBA referral status accordingly:
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 PP, 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).

Personal Property: Items traditionally identified as eligible under ONA PP, i.e. clothing, household items, furnishings or appliances, tools, computers, and uniforms.

Primary Residence: The dwelling where the applicant normally lives during the major portion of the calendar year; the dwelling that is required because of proximity to employment; or the dwelling where the applicant moved to live in on a permanent basis after a major disaster event occurs.

Verifiable: A receipt or statement with the name, address, and telephone number of the provider or official that includes sufficient information explaining the incurred costs or information for processing.

Acronyms

ADA: Americans with Disabilities Act
DDA: Damaged Dwelling Address
DRC: Disaster Recovery Center
DSA: Disaster Survivor Assistance
DSOP: Disaster Specific Operating Procedure
EMISC: Eligible Miscellaneous Item
FEMA: Federal Emergency Management Agency
FIT: Failed Income Test
HA: Housing Assistance
HAPP: Home/Pers.anal Property
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>IDV_Pass</td>
<td>Identity Verification Passed</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>IINS</td>
<td>Ineligible Insurance Coverage</td>
</tr>
<tr>
<td>IISS</td>
<td>Ineligible Insufficient Substantiation Submitted</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible Insurance</td>
</tr>
<tr>
<td>INPR</td>
<td>Ineligible Not Primary Residence</td>
</tr>
<tr>
<td>IOR</td>
<td>Ineligible Other Reason</td>
</tr>
<tr>
<td>IOVR</td>
<td>Ineligible Over Maximum Grant</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>MISC</td>
<td>Miscellaneous</td>
</tr>
<tr>
<td>NCOMP</td>
<td>Non-compliant with Flood Insurance Requirement</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</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>RFI</td>
<td>Request for Information</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 documents:

- Standard Operating Procedures
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Flood Zones and Other Protected Areas
  - Personal Property Assistance
  - SBA Referrals

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
**CONTINUED TEMPORARY HOUSING ASSISTANCE**

<table>
<thead>
<tr>
<th>Section</th>
<th>Topics</th>
</tr>
</thead>
</table>
| I. Overview | 1. Purpose of Assistance  
2. Who May Get Assistance?  
3. What are Eligible Expenses?  
4. Basic Documentation or Verification Needed  
5. Other Items to Note |
| II. Important Information | 1. Prior to Processing  
2. Continued Temporary Housing Assistance  
3. Limitations and Exclusions  
4. Disability and Communication Needs |
| III. Process | A. Eligibility Verifications  
B. Application for Continued Temporary Housing Assistance  
C. Documents for Processing  
D. Information Requests  
E. Determining Eligibility and Calculating Exhaustion for Payment  
F. Processing Eligible Assistance - less than one-month remaining funds  
G. Processing Ineligible Decisions  
H. Closed Disaster Processing  
I. Disaster Specific Increases to FMR  
J. FMR Fiscal Year Split  
K. Supplemental Payments  
L. International Continued Temporary Housing Assistance  
M. Appeals  
N. Exceptions |
| IV. Examples and FAQs | 1. Frequently Asked Questions  
2. CTHA Flow Chart |
| V. Definitions and Acronyms | 1. Definitions  
2. Acronyms |
| VI. Related Guidance | 1. Links to Related Guidance |

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

***ALL processing employees must read this section***
I. OVERVIEW

This section describes information that every employee must read before addressing Continued Temporary Housing Assistance.

Purpose of Assistance:

- PROVIDE Continued Temporary Housing Assistance (CTHA) beyond FEMA’s payment of initial Rental Assistance to individuals displaced from their primary residence as a result of the disaster.

Who May Get Assistance?

- As a result of a Presidentially-declared disaster, owners or renters whose pre-disaster primary residence:
  - Suffered disaster-caused damage affecting habitability; OR
  - Is unavailable due to uninhabitable, inaccessible, or forced relocation, i.e. the owner restricting access to the property due to disaster damage or the owner relocating the renter to occupy the dwelling for their own post-disaster housing needs.

What are Eligible Expenses?

- For DR-4605-WV and prior: Costs associated with rent and utilities for a temporary housing unit due to disaster-caused displacement.

- For all disasters declared AFTER DR-4605-WV: CTHA is intended to cover the monthly rent amount (including lot rent, if applicable) and cost of essential utilities, e.g. gas, electric, water, oil, trash, and sewer due to disaster-caused displacement. Essential utilities DO NOT include telephone, cable TV, or internet service for the housing unit.

Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Lack of Insurance, Settlement, or Denial letter;
- At least one of the following conditions:
- The applicant’s household income was reduced as a result of a declared disaster and their eligible **post-disaster housing costs** exceed 30 percent of the household’s gross income; OR

- The applicant’s household income remained the same, their housing costs increased as a result of the disaster, and their eligible **post-disaster housing costs** exceed 30 percent of the household’s gross income; OR

- The applicant’s household income increased, their housing costs increased as a result of the disaster, and their eligible **post-disaster housing costs** exceed 30 percent of the household’s gross income; AND

- Verification that the applicant **DOES NOT** own an available secondary residence.

**Other Items to Note:**

- FEMA will use the U.S. Department of Housing and Urban Development’s (HUD) Fair Market Rent (**FMR**) for the county or parish in which the **post-disaster housing unit** is located as basis to determine the maximum monthly eligible CTHA amount.

- In addition, FEMA will use an approved **Utility Allowance** amount for the monthly utility expenses for the pre- and **post-disaster dwelling** if the applicant is responsible for an essential utility.
  - The table of **FMRs** and **Utility Allowance** amounts (11 percent of the standard **FMR** rounded to the nearest dollar) is posted on the applicable **Disaster Specific Information** page.

- International CTHA is available for applicants who have located a rental unit outside the United States. In these instances, staff must use a currency converter to convert the rent charges from the current currency to U.S. dollars.

- Rental Assistance awards are **NOT** counted against the financial Housing Assistance (HA) or Other Needs Assistance (ONA) maximums. Applicants may receive temporary housing assistance for rent, to include initial Rental Assistance, up to a total of 18 months plus one additional month for a Security Deposit (a total of 19 months) **NOT** to exceed the last month of the eligible assistance period.
  - A Security Deposit may be considered proof of exhaustion for up to one month’s standard **FMR**. In disasters where an **FMR increase approval memo** is issued, **DO NOT** add any increase to the eligible Security Deposit amount.
    - The Security Deposit may include a pet deposit fee as long as it is stipulated in the lease as part of the Security Deposit and **NOT** a separate charge.
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

- If a program extension for financial assistance is granted beyond the standard 18 months of assistance, eligible applicants will be processed using standard CTHA processing procedures up to the end of the extended period.
I. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Continued Temporary Housing Assistance.

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.

- Before processing CTHA, VERIFY the applicant meets all the requirements for initial Rental Assistance, including no duplication with insurance.
  - DO NOT process CTHA for applicants who resided in non-traditional forms of housing, e.g. tents, teepees, lean-to-structures, etc.; or were homeless pre-disaster.
  - Refer to the Rental Assistance SOP and Section A: Eligibility Verifications for additional information.

Continued Temporary Housing Assistance:

- Is awarded for the number of occupied bedrooms in the Damaged Dwelling (DD) prior the disaster, unless the new lease agreement shows fewer bedrooms. Refer to Occupied Bedrooms for more information.

- When an applicant first requests CTHA and submits documentation that DOES NOT demonstrate full exhaustion of the initial Rental Assistance award, the first CTHA payment will be reduced by the remaining amount of initial Rental 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
    - 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.
Continued Temporary Housing Assistance  
Effective Date: September 17, 2021

- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
  
  o DO NOT process ADA RP items unless specifically assigned.
  
  o If a WP with RP ADA line items is identified outside of the FEMA Special Handling queue:

Limitations and Exclusions:

- For all disasters declared AFTER DR-4605-WV: Applicants CANNOT receive CTHA and Direct Temporary Housing Assistance for the same time period. However, applicants that are receiving CTHA for a housing unit outside a reasonable commuting distance of their disaster damaged primary residence may be considered for Direct Temporary Housing Assistance if a disaster housing mission is approved.

Disability and Communication Needs:

- Refer to the Disability and Communication Needs SOP for guidance and procedures to accommodate communication needs and access and functional needs;

- If non-English speaking applicants requires assistance, refer to the Language Line SOP;
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

- For assistance in performing outbound calls to applicants and third parties, refer to the Outbound Calls and Third Party Verifications SOP for additional information.
A. Eligibility Verifications

To be eligible for CTHA an applicant must meet the following criteria:

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

2. The DD is the applicant's Primary Residence, and Occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

3. The applicant was awarded initial Rental Assistance.
   a. A Landlord (LL) statement indicating the applicant was forced to relocate to accommodate the owner's post-disaster housing needs.

4. The applicant exhausted previously awarded Rental Assistance for its intended use.

5. The applicant is unable to return to their pre-disaster residence because it is uninhabitable, inaccessible, or NOT available due to the disaster.

6. The applicant DOES NOT have the financial ability to obtain housing without assistance.

7. The applicant is NOT receiving assistance from any other source for temporary housing.

8. There is NO duplication of benefits with insurance. If Rental Assistance was provided and the applicant has Additional Living Expenses (ALE) coverage, OBTAIN an insurance settlement, denial letter, or verbal confirmation directly with the insurance company to proceed with processing.
   a. You may continue review for CTHA if:
      i. The available ALE funds are less than one month's FMR or no additional ALE coverage is available;
      ii. The applicant did NOT have ALE coverage; OR
      iii. A denial letter for ALE for the applicable COD is in the file.

B. Application for Continued Temporary Housing Assistance

The following automated mailing schedule is in place for applicants who received initial Rental Assistance due to Habitability Repairs Required (HRR = Yes), such as
Eligible - Rental Assistance (ER), Eligible - Non-Compliant (ENCMP), and Eligible - Rental Assistance - CBRA (ECBRA):

a. The **Application for Continued Temporary Housing Assistance** form is sent to Owners with Real Property (RP) FEMA Verified Losses (FVL) equal to or greater than the amount of the initial Rental Assistance award.
   - The Application (**Recertification - Declaration of Continued Need, RCRTDCN, SEAL**) will include a cover letter and directions explaining the process of requesting CTHA.
   - The Application is automatically sent by the **NEMIS Business Rules** approximately two weeks after the initial Rental Assistance award is approved.

1. If the letter was previously mailed but NOT received, **USE** the **Regenerate** button to mail a copy.

b. The **Continued Temporary Housing Assistance Request (CTHAR)** letter is sent to all Renters and those Owners with RP FVL less than the amount of the initial Rental Assistance award, advising the applicant to call or write to FEMA to request CTHA.

   - If a request for CTHA is received verbally or in writing, **CONFIRM**:

2. Once information for the CTHA request is received, the process for **determining eligibility** is the same for Renters and Owners.

3. If determined eligible for the first CTHA **Eligible - Recertification (ERCT)** award and following all subsequent **ERCT** awards, the **Continued Temporary Housing Assistance Ongoing (CTHAO)** letter is automatically sent approximately 45 days before the End Date of the previous **ERCT** award.

   a. The **CTHAO** letter includes abbreviated steps to request CTHA.
4. Applicants receiving initial Rental Assistance for Utilities Out (ERU) or Inaccessible (ERIA) are NOT mailed the Application for Continued Temporary Housing Assistance form. They DO NOT have confirmed HRR = Yes and the displacement for utility outage and inaccessibility is typically short term.

5. Applicants should submit their complete request for CTHA as soon as they have paid rent for the last month of their previous initial Rental Assistance or CTHA award. This will ensure adequate processing time is available before the next rental payment is due.

   a. Applicants can submit their request for CTHA with the required documents any time during the open eligibility period (18 months) but they must initiate a request for CTHA before the financial closure of the disaster.

   b. If an applicant submits their request for CTHA prior to receiving the Application for Continued Temporary Housing Assistance form, the agent will:

C. Documents for Processing

1. Applicants requesting CTHA must complete the Application for Continued Temporary Housing Assistance form and return it to FEMA with supporting documentation.
a. **Owners: First CTHA Payment**

b. **Renters: First CTHA Payment**

c. **Owners and Renters: Subsequent CTHA payments if there is no change to income or temporary housing costs**

d. **Owners and Renters: Subsequent CTHA payments if there is a change to income or temporary housing costs**

<table>
<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
</tr>
</thead>
</table>
| **1. Proof of pre-disaster income for members of the household 18 years and older written on the submitted Application for Continued Temporary Housing Assistance.**

  a. Some examples include (one document for each source of income):

     i. Pay stubs/Income Statements (must be dated within three months prior to the incident period);

     ii. W-2 forms or tax returns from most recent tax year;

     iii. Documentation of government assistance, including Social Security;

     iv. Unemployment documents;

     v. Self-employment documents; OR

     vi. Declarative Statement of income or lack of income.

  2. Proof of pre-disaster housing costs written on the Application. Some examples include:

     a. For the DD:

        i. A mortgage statement or document that indicates the mortgage amount for the DD.

        ii. Real estate tax or home insurance statements if paid separately from mortgage.

<table>
<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
</tr>
</thead>
</table>
| **1. Proof of post-disaster income for members of the household 18 years and older written on the submitted Application for Continued Temporary Housing Assistance.**

  a. Some examples include (one document for each source of income):

     i. Recent pay stubs/Income Statements (must be dated after the start of the incident period);

     ii. W-2 forms or tax returns from most recent tax year;

     iii. Documentation of government assistance, including Social Security;

     iv. Unemployment documents;

     v. Self-employment documents; OR

     vi. Declarative Statement of income or lack of income.

  2. Proof of post-disaster housing costs written on the Application (if applicable). Some examples include:

     a. For the DD (Permanent):

        i. A mortgage statement or document that indicates the mortgage amount for the DD.

        ii. Real estate tax or home insurance statements if paid separately from mortgage.
### Continued Temporary Housing Assistance

**Effective Date:** September 17, 2021

#### NOTE: If written on the Application for **pre-disaster**, but the documentation is for **post-disaster** dates, the document is sufficient for both **pre** and **post-disaster** mortgage, tax, and insurance verification.

### For Utilities:

- **b.** An essential utility bill (gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household was responsible for the cost of service to the DD. Refer to FAQ A.2.

### For Utilities (Permanent):

- **b.** An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for a **post-disaster** utility cost of service to the DD. Refer to FAQ A.2.

### For the Temporary housing unit (Temporary):

- **c.** A copy of the post-disaster **lease or housing agreement** for the period of time being processed for CTHA, signed by both the applicant and LL.

- **ii.** An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for the cost of service to the temporary housing unit. Refer to FAQ A.2 and A.3.

### Proof of Exhaustion for all initial Rental Assistance awards. This includes but is NOT limited to ER, ERIA, ERU, ENCOMP, ECBRA, ERCT, and cross-disaster Rental Assistance that overlaps the same period of time. Refer to the Cross Disaster Processing SOP for additional information.

#### a. Acceptable documents such as:

- **i.** Rent receipts or ledgers

- **ii.** Cancelled checks (cashed)

- **iii.** Money Orders (showing date, location of rental unit, and time period for which the payment applies)

- **iv.** Written LL statements

- **v.** **Utility Allowance**: Once an essential utility bill is supplied to support the post-disaster housing costs, this verification has been met.

**NOTE:** Only the costs for the temporary housing unit for the following are used for exhaustion of awards:

- Rent with or without **Utility Allowance**, OR
## Continued Temporary Housing Assistance

**Effective Date:** September 17, 2021

### Owners: First CTHA Payment

<table>
<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Proof of <strong>pre-disaster income</strong> for members of the household 18 years and older written on the submitted Application for CTHA.</td>
<td><strong>1.</strong> Proof of <strong>post-disaster income</strong> for members of the household 18 years and older written on the submitted Application for CTHA.</td>
</tr>
<tr>
<td>a. Some examples include (one document for each source of income):</td>
<td>a. Acceptable documents include (one document for each source of income):</td>
</tr>
<tr>
<td>i. Pay stubs/Income Statements (must be dated within three months prior the incident period);</td>
<td>i. Recent pay stubs/Income Statements;</td>
</tr>
<tr>
<td>ii. W-2 forms or tax returns from most recent tax year;</td>
<td>ii. W-2 forms or tax returns from most recent tax year;</td>
</tr>
<tr>
<td>iii. Documentation of government assistance, including Social Security;</td>
<td>iii. Documentation of government assistance, including Social Security;</td>
</tr>
<tr>
<td>iv. Unemployment documents;</td>
<td>iv. Unemployment documents;</td>
</tr>
<tr>
<td>v. Self-employment documents; OR</td>
<td>v. Self-employment documents; OR</td>
</tr>
<tr>
<td>vi. Declarative Statement of income or lack of income.</td>
<td>vi. Declarative Statement of income or lack of income.</td>
</tr>
</tbody>
</table>

### Renters: First CTHA Payment

<table>
<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Proof of <strong>pre-disaster income</strong> for members of the household 18 years and older written on the submitted Application for CTHA.</td>
<td><strong>1.</strong> Proof of <strong>post-disaster income</strong> for members of the household 18 years and older written on the submitted Application for CTHA.</td>
</tr>
<tr>
<td>a. Some examples include (one document for each source of income):</td>
<td>a. Acceptable documents include (one document for each source of income):</td>
</tr>
<tr>
<td>i. Pay stubs/Income Statements (must be dated within three months prior the incident period);</td>
<td>i. Recent pay stubs/Income Statements;</td>
</tr>
<tr>
<td>ii. W-2 forms or tax returns from most recent tax year;</td>
<td>ii. W-2 forms or tax returns from most recent tax year;</td>
</tr>
<tr>
<td>iii. Documentation of government assistance, including Social Security;</td>
<td>iii. Documentation of government assistance, including Social Security;</td>
</tr>
<tr>
<td>iv. Unemployment documents;</td>
<td>iv. Unemployment documents;</td>
</tr>
<tr>
<td>v. Self-employment documents; OR</td>
<td>v. Self-employment documents; OR</td>
</tr>
<tr>
<td>vi. Declarative Statement of income or lack of income.</td>
<td>vi. Declarative Statement of income or lack of income.</td>
</tr>
</tbody>
</table>

### Post-Disaster Housing Costs

- **NOTE:** Typically, there will NOT be any **post-disaster housing costs** to enter for the DD for a **pre-disaster** Renter unless the applicant is required to maintain the **pre-disaster** dwelling. If they are, Refer to FAQ 0.11 for processing.

<table>
<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2.</strong> Proof of <strong>post-disaster housing costs</strong> written on the Application.</td>
<td><strong>2.</strong> Proof of <strong>post-disaster housing costs</strong> written on the Application.</td>
</tr>
</tbody>
</table>

### Exhaustion for All Initial Rental Assistance Awards

- **NOTE:** This includes, but is NOT limited to: ER.
b. Renters: First CTHA Payment

<table>
<thead>
<tr>
<th></th>
<th>Renters: First CTHA Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ERIA, ERU, ENCOMP, ECBRA, ERCT, and cross-disaster Rental Assistance that overlaps the same period of time. Refer to the Cross Disaster Processing SOP for additional information.</td>
</tr>
<tr>
<td>a.</td>
<td>Acceptable documents include:</td>
</tr>
<tr>
<td>i.</td>
<td>Rent receipts, lease, or ledgers;</td>
</tr>
<tr>
<td>ii.</td>
<td>Cancelled checks (cashed);</td>
</tr>
<tr>
<td>iii.</td>
<td>Money Orders (showing date, location of rental unit, and time period for which the payment applies);</td>
</tr>
<tr>
<td>iv.</td>
<td>Written LL statements; AND</td>
</tr>
<tr>
<td>v.</td>
<td>Utility Allowance: Once an essential utility bill is supplied to support the post-disaster housing costs, this verification has been met.</td>
</tr>
</tbody>
</table>

**NOTE:** Only the following expenses for the temporary housing unit are used for exhaustion of awards:

- Rent with or without Utility Allowance; OR
- Security Deposit.

Table 2: Renters: First CTHA Payment
c. Owners and Renters: Subsequent CTHA payments when there is NOT a change to income or temporary housing costs

1. **Signed** written request for CTHA that includes a [permanent housing plan](#) statement.
   a. For every subsequent cycle, a permanent housing plan statement must be submitted either in writing or by resubmitting the Completed [Application for Continued Temporary Housing Assistance](#) (please refer to [FAQ D.12](#)).

2. Proof of [exhaustion](#) of the previous CTHA /ERCT award:
   a. **Rent/Security Deposit**:
      i. Rent receipts, lease, or ledgers
      ii. [Cancelled checks](#) (cashed)
      iii. Money Orders (showing date, location of rental unit, and time period for which the payment applies)
      iv. Written LL statements
   b. **Utility Allowance** (if applicable)

   **NOTE**: Once a [post-disaster](#) essential utility bill is supplied, this verification has been met.

Table 3: Owners and Renters: Subsequent payments if there is no change to income or temporary housing costs

d. Owners and Renters: Subsequent CTHA payments when there IS a change to income or temporary housing costs

1. A new [Completed Application](#) and all supporting [post-disaster](#) documents.

2. **Pre-disaster** supporting documents are NOT required to be submitted again.

   **NOTE**: A change in utility costs for the same residence due to seasonal fluctuations is NOT classified as a housing cost change and is processed using the guidance for no change in income or temporary housing costs.

3. Proof of [exhaustion](#) of the previous CTHA /ERCT award:
   a. **Rent/Security Deposit**:
      i. Rent receipts, lease, or ledgers
      ii. [Cancelled checks](#) (cashed)
      iii. Money Orders (showing date, location of rental unit, and time period for which the payment applies)
      iv. Written LL statements

   **NOTE**: A Security Deposit may only be paid once, up to one month’s [FMR](#); for one temporary housing unit. If previously paid, it CANNOT be paid again for any additional temporary housing units.
d. Owners and Renters: Subsequent CTHA payments when there IS a change to income or temporary housing costs

b. Utility Allowance (if applicable)

NOTE: Once an essential utility bill is supplied to support the updated post-disaster housing costs, this verification has been met.

Table 4: Owners and Renters: Subsequent payments if there is change to income or temporary housing costs

D. Information Requests

1. If an applicant requests CTHA and submits an incomplete Application for Continued Temporary Housing Assistance, fails to submit required documents, or the documents are missing necessary information for processing:

2. INCLUDE all missing information or documents needed to complete the processing of the case file in one RRDOC.

   a. To generate an RRDOC, SELECT the following:

3. If there is a discrepancy between the submitted documents and what is written on the Application, USE the information on the submitted documents.
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

4. An RRDOC letter and an Ineligible – Recertification (IRCT) decision should NOT be generated at the same time.
E. Determining Eligibility and Calculating Exhaustion for Payment

1. If a completed Application and all required documents have been submitted:
F. Processing Eligible Assistance - less than one-month remaining funds

1. Eligible CTHA payments are for the total temporary housing costs (rent + Utility Allowance) or the approved FMR for the location of the temporary housing unit, whichever is less, for the appropriate fiscal year and number of bedrooms.

   a. The appropriate number of bedrooms are the number of occupied bedrooms from a FEMA inspection or the number of bedrooms in the temporary housing unit, whichever is less.
2. If the applicant meets all verification requirements listed under Section A: Eligibility Verifications:
3. When processing the final CTHA award because the applicant has reached the end of the 18-month assistance period (or the end of any extension period):

4. Exceptions to making a three months advance payment:

G. Processing Ineligible Decisions

1. There are eight types of ineligible reasons specific to CTHA identified as IRCT-Ineligible Recertification reasons.

   a. Direct Housing Assistance from FEMA
The applicant is residing in a FEMA Temporary Housing Unit (THU) or other direct housing option.

b. Financial Ability

i. The applicant is living in affordable housing. Refer to Basic Documentation or Verification Needed.

ii. The Owner's PHP is to become a Renter, and the applicant has secured a new residence within their financial ability, which is validated when FEMA reviews the case for CTHA.

c. Income was NOT Affected by the Disaster

i. When making a determination for income loss that is NOT disaster-caused, i.e., household splits up after the disaster/divorce; it is imperative to review the entire case to ensure you are making the appropriate decision based on the facts present in the file. Although there may have been a non disaster-caused income loss, the applicant may qualify for CTHA payments.

1. An applicant is eligible for additional CTHA if the housing costs increased, post-disaster, above the affordable limit of their pre-disaster income amount. With or without the income loss, the costs would be above the applicant's affordable level and therefore the applicant is eligible for assistance.

d. Moved into permanent housing

i. The applicant has moved into permanent housing.

ii. The applicant moved into a purchased home.

iii. The applicant has completed repairs to the damaged dwelling.

iv. The applicant has moved into rent-free housing with friends and family.

v. The rent amount CANNOT be validated with a housing agreement or rent receipts.

vi. The applicant resides in the damaged dwelling during the months encompassed by the request for CTHA.
vii. The applicant returned to the **pre-disaster** dwelling before using all of the awarded Rental Assistance for rent from FEMA, i.e. was paid two months and returned before the end of the second month.

e. **Non-Traditional Housing**

   i. The applicant’s **pre-disaster** home did NOT meet the minimal housing requirements. This includes, but is NOT limited to, homeless and non-**traditional** housing (tents, teepees, lean-to-structures, etc.).

f. **Received Rental Assistance from another agency**

   i. The applicant is receiving Housing Assistance from another agency.

   ii. The applicant is receiving direct or financial assistance from another agency for rent; or the monthly rental amount for the property is subsidized or reduced based on income.

   3. **Non-IRCT ineligible reasons:**

   USE when the applicant DOES NOT qualify for CTHA due to other reasons such as the temporary location is NOT an eligible housing unit, they have adequate rent-free housing, or other reasons they DO NOT meet the criteria for assistance.

   vii. The applicant returned to the **pre-disaster** dwelling before using all of the awarded Rental Assistance for rent from FEMA, i.e. was paid two months and returned before the end of the second month.

   e. **Non-Traditional Housing**

      i. The applicant’s **pre-disaster** home did NOT meet the minimal housing requirements. This includes, but is NOT limited to, homeless and non-**traditional** housing (tents, teepees, lean-to-structures, etc.).

   f. **Received Rental Assistance from another agency**

      i. The applicant is receiving Housing Assistance from another agency.

      ii. The applicant is receiving direct or financial assistance from another agency for rent; or the monthly rental amount for the property is subsidized or reduced based on income.

   g. **Lack of Documents**

      i. If an applicant was sent an **RRDOC** and submitted some, but NOT all, of the necessary documents required to process and NO other **IRCT** decision applies. The applicant is advised to review their **RRDOC** letter and call the Helpline for detailed information about the missing documents.

   h. **Other Reason**

      i. This insert is used as a last resort if NO other reason applies.

      ii. **USE** when the applicant DOES NOT qualify for CTHA due to other reasons such as the temporary location is NOT an eligible housing unit, they have adequate rent-free housing, or other reasons they DO NOT meet the criteria for assistance.
3. For every type of IRCT ineligible decision:

H. Closed Disaster Processing

1. If an applicant initiates a CTHA request after the disaster has closed:

2. If an applicant submits a CTHA request before the end of the financial closure date and submits sufficient information to be processed as eligible post-disaster:
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

d. The Systems Administration team will contact the Region to verify if a payment can be made and will coordinate completion of the eligible or ineligible processing.

3. If the applicant initiates a CTHA request before the end of the financial closure date, and submits documents post-disaster that DO NOT meet the eligibility requirements to be processed for CTHA:

I. Disaster Specific Increases to FMR

1. In disasters where an FMR increase approval memo is issued, FOLLOW the FMR amount identified in the memo in place of other standard, posted procedures.

   a. Typically the increase is 125 percent of the standard FMR. However, the approved amount will be included within the posted approval memo found on the Disaster Specific Information page.

   b. Applicants may be eligible for an FMR increase from any open disaster declaration, regardless if they are registered under that disaster; i.e. applicant is registered in Florida but relocated to a county in Texas that is approved for a 125 percent increase to the standard FMR.

2. To receive the increased amount:

   a. An applicant's temporary housing unit must be within the designated area(s).

   b. The total temporary housing costs (rent + Utility Allowance) must exceed the standard FMR.

   c. The applicant must be eligible for CTHA payments. Only CTHA payments are eligible for the increased FMR. DO NOT adjust any Security Deposit or initial Rental Assistance payments to the increased rate.

3. If an applicant relocates to a temporary housing unit outside of the designated area approved for the increased FMR, they are eligible for the standard FMR only.
K. Supplemental Payments

1. If the applicant is eligible for a supplemental payment for a previous Rental Assistance awards (ER, ERCT, etc.):
L. International CTHA

1. CTHA payments outside of U.S.

   a. CTHA is available to applicants who are displaced from their primary dwelling and have located a rental unit outside the United States.

   b. Applicants who relocate outside of the United States will receive CTHA up to the FMR for their damaged dwelling. HUD DOES NOT provide international FMR data.

   c. Applicants will be required to meet all standard eligibility criteria for CTHA.

      i. **USE** a currency converter to convert the rent charges from the current currency to U.S. Dollars (USD), to determine eligibility and exhaustion for payment, such as Oanda.com, X-Rates.com, or Xe.com.

   d. Refer to Section A: Eligibility Verifications for all other verification requirements and additional processing information.
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

M. Appeals

CTHA appeals are processed using standard appeal procedures and require the submission of additional supporting documents listed below. Refer to the Appeal Processing SOP for additional information.

1. Below is the list of I RTC Denial Reasons and examples of supporting documents that may overturn the previous decision:

   a. Direct Housing Assistance from FEMA
      i. Documents verifying the applicant is NOT currently receiving Direct Housing assistance from FEMA.
      ii. Applicants that relocate from a FEMA THU are NOT eligible to continue to receive CTHA form FEMA unless a Disaster Specific Operation Procedure (DSOP), policy memo, or the relocation is ordered by FEMA (non-disciplinary) allowing the transition from one form of temporary housing assistance to another.

   1. If unsure of the status for the THU, EMAIL the FEMA-IHPHelpdesk.

   b. Financial Ability
      i. Documents verifying the income information used for calculation was incorrect, such as updated copies of paystubs or other forms of income.

   c. Income was NOT Affected by the Disaster
      i. Documents verifying the income was affected by the disaster, such as a statement from the employer indicating a disaster-caused reason for unemployment.

   d. Moved into permanent housing
      i. Documents verifying the applicant has NOT located and moved into permanent housing.
      ii. Documents verifying the information previously used for processing was incorrect.

   e. Non-Traditional Housing
      i. Documents verifying the pre-disaster dwelling was a traditional form of housing, such as a house, mobile home, etc.
Continued Temporary Housing Assistance  
Effective Date: September 17, 2021

f. Received Rental Assistance form another agency

i. Documents verifying the information used for processing was incorrect.

ii. Documents verifying the type of assistance received is NOT a duplication of benefits with FEMA’s housing assistance.

1. If the applicant returned or refused the Rental Assistance received from another agency, the applicant will be determined ineligible for Rental Assistance from FEMA.

g. Lack of Documents

i. Documents necessary to process the applicant as eligible or ineligible.

h. Other Reason

i. Documents to support the reason for denial was incorrect, such as verification the secondary residence was used as a rental unit prior to the disaster, the temporary housing unit meets FEMA’s requirements for a housing unit, etc.

2. If the applicant is able to supply documents to overturn the denial decision and is eligible for CTHA:

3. If the applicant is NOT able to supply documents to overturn the denial decision:
4. If an applicant is appealing to request assistance with costs above the approved FMR:

5. Denial decisions that CANNOT be overturned:

- Missing Appeal Documents:
N. Exceptions

There may be unique scenarios NOT specifically identified within this Standard Operating Procedure (SOP) that may require additional assistance.

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

Frequently Asked Questions:

A. Documents

1. What is an acceptable Lease or Housing Agreement?
   a. An acceptable post-disaster Lease or Housing Agreement should include the basic terms of tenancy:
      i. The location of the unit;
      ii. Amount of rent;
      iii. Duration of the Lease;
      iv. Numbers or names of occupants;
      v. Utilities, other fees, deposits, or costs for which the Lessee may be held responsible; AND
         vi. Signed by the applicant/co-applicant and the LL.
   b. The pre-disaster lease should include the basic terms of tenancy and is acceptable with only the applicant’s or pre-disaster occupant’s (listed in the household) signature.
   c. If unable to confirm adequate information based on the Lease or Housing Agreement, a clarifying call can be made to the LL.

2. Can I accept a utility bill in someone else’s name?
   a. If the utility bill is in an occupant’s name listed in the applicant’s file, then accept it on behalf of the household as long as the occupant has NOT requested the same type of assistance under a separate registration.
   b. If the utility bill is in the name of a third party NOT listed on the applicant’s file, the applicant must submit proof that they were/are responsible for the expense and have reimbursed the third party for the charges. This may include a paid receipt, a statement from the third party or other proof that the bills are paid by the applicant.

3. Are there any times I would NOT need a utility bill to process CTHA?
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

a. Yes, when rent is added by itself to the post-disaster costs and the applicant is in unaffordable housing.

4. What if the pre-disaster utility bills were lost due to the disaster?

a. The applicant should contact their utility company to obtain these documents.

b. If they are unable to supply at least one pre-disaster utility bill, neither the pre- or post-disaster Utility Allowances will be used to determine affordability and will NOT be entered into the calculator. However, the 11 percent Utility Allowance can be added to their CTHA payment if they meet all other eligibility criteria and show they are responsible for a utility payment.

5. How do I determine if a utility bill is pre or post-disaster? Is it the date due or the period the bill covered?

a. For every utility bill it is imperative to verify the address of the housing unit. If the applicant submits an essential utility bill for the DD that includes any dates prior to the incident period, including billing period or due date, it is a pre-disaster bill.

b. If the service address is the temporary housing unit, it is a post-disaster bill.

6. What if the pre-disaster Lease or Housing Agreement was lost as a result of the disaster or the applicant was unable to locate it, is there any alternate and acceptable documentation that can be submitted?

a. If an applicant is unable to provide their pre-disaster lease or housing agreement, they may request a statement from their pre-disaster LL indicating the pre-disaster agreement for housing, rental amount, dates of tenancy, LL contact information, other occupants, etc. If unable to confirm adequate information is available on the agreement, a clarifying call can be made to the LL.

b. If an agreement or statement from the LL CANNOT be obtained, the applicant may submit rent receipts, canceled checks, or, as a last resort, bank statements to support the amount listed for pre-disaster rent on the Application.

7. If an applicant submits a utility bill for the same temporary housing unit showing their utility costs increased, does the applicant have to be mailed an RRDOC for the missing documentation and do we use this to modify the Utility Allowance amount?
a. A change in utility costs is NOT considered a change in their housing costs. The approved Utility Allowance amount is used to calculate affordability and exhaustion no matter what the actual expenses for essential utilities are.

8. What is a valid LL/Tenant Relationship?
B. Housing Costs

1. If the CTHA Application includes a non-housing related cost, can we make a deduction for it in our calculation?

   a. If the cost is NOT one of the approved housing cost verification items, DO NOT enter it into the calculator for the determination.

2. Following a disaster, mortgage companies may provide the applicant with a relief period or forbearance of their mortgage payments. Should the mortgage payment amounts be added to the Eligibility Calculator as post-disaster housing costs if there is a relief period or forbearance?
3. Are multiple mortgages acceptable for housing costs?
   
a. Multiple mortgage amounts may be used if they were initiated to finance the purchase of the home. Any additional mortgages obtained for financing other purchases and using the home as collateral are NOT acceptable.

4. Can lot rent be included as a housing cost?
   
a. For DR-4605-WV and prior: Yes, lot rent may be included on the Application for Continued Temporary Housing Assistance form for both pre-disaster and post-disaster housing cost expenses. Lot rent expenses should NOT be added to the monthly Continued Temporary Housing Assistance award but should be added to the housing cost calculations.

b. For all disasters declared AFTER DR-4605-WV: Yes, lot rent may be included as both a pre-disaster and post-disaster Rent for Housing Unit expense on the Application for Continued Temporary Housing Assistance form.

C. Income

1. Self-Employment Income - What documents are acceptable for a self-employed applicant?
   
a. Income from self-employment is any official document showing gross income which could be but is NOT limited to:

   i. Federal Income tax documents such as:

      1. Quarterly Gross Profit/Loss statement with the applicable Quarterly frequency; OR

      2. Gross income as reported on line 7 of IRS Form Schedule C.

   ii. Statements from individuals with whom the applicant does business.

   iii. Copies of payments made to the applicant; AND

   iv. Declarative statements of income.

2. If the Social Security Administration indicates an overall percentage increase in benefits from calendar year to calendar year due to a cost of living increase, will the applicant be required to submit an updated benefit statement for the new calendar year?
The applicant will NOT be required to submit another income statement from SSA illustrating the increased amount as long as the previous year's SSA benefits statement is present in the file and the increased percentage is known. The SSA cost of living increases will be identified in posted preshifts at the beginning of the calendar year. The new increased benefit amount can be calculated manually to determine the applicant's affordability of their current housing costs.

### Table 5: Percentage Multiplier

3. **The applicant provided an “accepted” application for Medicare/Medicaid, Supplemental Nutrition Assistance Program (SNAP), or other program from a state, local, territorial, or tribal government (SLTT) or a Federal agency for income validation. Is this acceptable to use for income?**

   a. If the income amount is included on the accepted application, it may be accepted by FEMA and used to approve assistance.

   b. When an applicant applies for assistance such as Medicaid, food stamps, or other social services, the agency provides the applicant their decision with a statement that can serve as official documentation of income.

   c. This document can also be used to verify that an applicant had zero income at the time they applied for assistance. Any amount of assistance provided from these agencies DOES NOT count as income for CTHA.

4. **Can I accept a statement of 0 income for the pre-disaster or current income?**

   a. Applicants are required to submit income documentation for each individual, 18 years of age or older, who is listed on the submitted application for CTHA. If an applicant or household member is listed on the application and DOES NOT have pre-disaster or post-disaster income, they must submit a signed declarative statement attesting to their lack of income. A separate statement must be submitted for each individual, 18 years of age or older, who is listed on the submitted application for CTHA and DOES NOT have an income.

   b. When generating an RRDOC and calling the applicant, **EXPLAIN** the types of documents FEMA accepts for processing as listed above.
5. Can I calculate an average amount of monthly income if I have multiple paychecks for the same person in file?
   a. Yes, if the multiple paychecks belong to the same month, you can calculate an average for the months with the gross income information.

6. The applicant states that they DO NOT have any income and that they are living solely on their student financial aid. Are student loans and grants considered income?
   a. Student loans and grants are NOT considered income. FEMA CANNOT dictate how the applicant uses their financial aid funds, e.g. tuition, school fees, etc. However, if the applicant “voluntarily” adds the income information to the form, it must be included when calculating the applicant’s eligibility.
   b. DO NOT request a new form if the applicant enters zero income.
   c. DO NOT request the applicant’s student financial aid documentation.
   d. If the applicant verbally indicates they live solely on student financial aid, DO NOT record the verbal statement as a source of income.
   e. ACCEPT the written explanation of no income, e.g. student.

7. If the payment or income frequency identified in the applicant’s documents is NOT an available option when manually adding a substantiation item, how do I enter their information?
   a. If the supplied frequency is not an available option, staff will need to manually convert the supplied frequency to an average monthly amount to be entered in the calculator. USE the appropriate method below to determine the average monthly amount:
      i. Daily:

         The Daily frequency requires a different calculation method for payments and income.

         1. For payments:
iii. Bi-Weekly:

v. Quarterly:

vi. Bi-Annually:

vii. Annually:
D. Processing

1. There has been no set guidance regarding dates or months used for initial Rental Assistance that we are aware of which makes it hard to know what date to use for CTHA awards.

   a. Initial Rental Assistance DOES NOT require a date to be processed. The initial period will be identified when the applicant requests CTHA and submits their rent receipts and/or a lease showing the start date. If the applicant was paid initial rent for two months and provides two monthly rent receipts, the CTHA start date will always be the beginning of the next month after the receipts.

   i. For example, an applicant submits two receipts, one for a portion of June and one for the full month of July, the CTHA date starts August 1 and ends October 31.

   ii. In addition, it is possible that an applicant could submit two receipts showing usage for June and July, but the lease begins on August 1st. Since a lease is NOT required to verify usage of the initial Rental Assistance payment, the rent receipts are sufficient to use for exhaustion.

   b. A lease is required only for months that CTHA is processed.

   c. Determining dates when there is a Security Deposit.

      i. If one Security Deposit and one rent receipt are supplied, the CTHA payment will always be a continuation of the paid rental month’s end date. The Security Deposit will NOT have a date associated with it.

      1. For example, an applicant supplied a Security Deposit receipt and a rent receipt for May. The CTHA payment begins on June 1.

   d. Determining dates when applicants are eligible for LER and Rental Assistance.

      i. When reviewing LER vs. Rental Assistance, it is acceptable to have an overlap of seven days, from the day of approval, between the LER and the initial eligible Temporary Housing Assistance determination, e.g. ER, ERU, ERIA, ENCOMP, and ECBRA.

      ii. Any days remaining in the month supplied as a part of a rental payment (either with additional hotel receipts or as a rent receipt for a partial month)
Continued Temporary Housing Assistance  
Effective Date: September 17, 2021

should be compared to one month of the initial Rental Assistance award for proof of exhaustion.

1. For example, Rental Assistance approved on 5/5. Lodging receipts for 5/1-5/31. The applicant was paid LER for 5/1-5/11. The remaining cost for the hotel from 5/12-5/31 is used for exhausting the Rental Assistance payment for the month of May.

1. **Can an applicant receive a supplement (ERSUPP) for a Security Deposit if it was previously used to prove exhaustion of another award?**

   a. If an applicant has used a Security Deposit to prove exhaustion of a previous award, they can still receive an **ERSUPP** for that same Security Deposit. The following conditions must apply:

      i. The applicant has submitted all required receipts to prove exhaustion of all previous cycles of assistance, plus one additional month;

      ii. The Security Deposit was NOT included in a previous **ERSUPP** payment;

      iii. The disaster has NOT reached the IHP financial closure date; AND

      iv. The applicant has NOT already been awarded 19 months (including **ERSUPP** for the Security Deposit) of assistance.

1. For example, an applicant received initial ER and submits a request for CTHA. Exhaustion is proven with the Security Deposit and one rent receipt; therefore, the applicant is awarded **ERC** from April 1 to June 30. On the next request, the applicant submits the rent receipts for April, May, June, and July. Since the applicant submitted an extra receipt for July, it will be used for exhaustion of the initial **ER** payment, replacing the Security Deposit. The applicant will then be able to receive an **ERSUPP** for the Security Deposit.

2. **How do I calculate Eligibility if the applicant submits a prorated rent receipt?**
3. How do I process if the applicant submits a month-to-month lease?

b. The ERCT payment CANNOT exceed three advanced months of available rental assistance, or the end of the month the applicant will vacate the dwelling, whichever is earlier.

4. How should I process an applicant's request for CTHA when they submit a lease or rental agreement that includes non-optional housing expenses, e.g., home furnishings, sales tax, cable, internet, etc.; that are NOT covered by the IHP?
1. DO NOT contact the LL to request an itemized breakdown of expenses if one was NOT previously submitted voluntarily.

**NOTE:** If the applicant is determined to be eligible, staff will process the CTHA payment using the actual housing cost amount or the approved FMR, whichever is less.

5. How should I process an applicant’s request for CTHA when they submit rent receipts in a non-sequential order, but they have submitted enough to show exhaustion with less than one-month remaining funds?

   a. If the applicant has supplied sufficient receipts to exhaust the previous award and is living in unaffordable housing, **MAKE** one call attempt to advise the applicant that we are missing receipts and can only process a payment for the receipts we have on file, but we can reimburse additional receipts once supplied.

   1. For example, the previous award was for January, February and March. In August the applicant submits receipts for January, February, May, June, and August. The LL could NOT be reached to verify the rent was paid for March, April, and July.
6. I am processing an applicant for CTHA, but I am unable to process three months of assistance because the wrong months were entered in a previous payment. How do I correct the file?

7. Can the days paid for LER and Initial Rental Assistance overlap and how do we include lodging in CTHA?

   a. Since LER can be awarded for seven days beginning from the approved date of the first Rental Assistance payment, any remaining days within that month used for hotel expenses or rent are used as “rent” for that month, meaning that any charges incurred after the seven day overlap period will be used in the Exhaustion Calculator when determining eligibility for CTHA.

   b. No additional LER payments for the remaining nights of the month are eligible unless approved with a DSOP.

8. Can an applicant submit hotel/motel receipts to prove exhaustion of a Rental Assistance award?

   a. Yes, hotel/motel receipts may be used to prove exhaustion of Rental Assistance provided the applicant did NOT receive LER assistance for the same nights.

9. Is the Security Deposit part of the 18-month assistance period for temporary housing assistance?

   a. No, reimbursement for the Security Deposit is separate from the eligible 18-month assistance period.

10. I have an applicant that indicated they are responsible to pay rent for their pre-disaster dwelling in addition to their temporary housing unit. How do I process?

   a. The applicant must first submit verification they are required to pay rent or utilities post-disaster, documents may include:

      i. A statement from the LL,

      ii. Legal documents, OR
iii. Other documents that indicate the post-disaster responsibility.

b. Once they verify responsibility, they must submit verification of costs with documents such as:

i. Post-disaster rent receipts, or the amount verified with the LL/legal document.

ii. An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for the continuing post-disaster cost for service to the DD. Refer to FAQ A.2.

11. I have an applicant with no change to income or temporary housing costs who submitted a completed Application instead of a letter for a subsequent CTHA request, can I accept it?

a. Yes, a signed Application is acceptable for processing subsequent (after the first) CTHA payments if:

i. There is a selection made for the Permanent Housing Plan, AND

ii. There is no change in their post-disaster income or housing costs (excluding seasonal fluctuations in utilities) from the previously submitted CTHA request.

b. VERIFY utilities with previously submitted bills.

12. I have an applicant who had five occupied bedrooms pre-disaster. How do I find the FMR and Utility Allowance amount?

13. If there is an approved FMR increase, does the Utility Allowance increase too?

14. Are squatters eligible for CTHA?

a. Applicants residing in squatter communities are eligible when:
Continued Temporary Housing Assistance  
Effective Date: September 17, 2021

i. They meet the standard ownership verification requirements found in the Ownership Verification SOP (Declarative Statements are NOT acceptable), AND;

ii. They DO NOT reside in non-traditional forms of housing, e.g. tents, teepees, lean-to-structures, etc.

15. How do I address Tagged Homes?

E. Permanently Housed:

1. The applicant owns a secondary residence. Are they eligible for CTHA?
   
   a. The applicant will be ineligible for CTHA if the secondary residence meets the following criteria:
      
      i. Available (not occupied by tenants);
      
      ii. Within the reasonable commuting distance from the DD; AND
      
      iii. Habitable per FEMA's habitability guidelines.

2. Is an applicant who signs a long-term lease and states they are NOT going back to the DD, and state they are staying where they are (unaffordable housing) eligible for CTHA?
   
   a. Yes, ONLY if they are actively seeking permanent/affordable housing while staying where they are AND are unable to return to their pre-disaster residence because it is uninhabitable, inaccessible, or NOT available due to the disaster. FEMA may provide CTHA to eligible applicants based on need, and generally only when adequate, alternate housing is NOT available, or when the applicant's permanent housing plan has NOT been fulfilled through no fault of the applicant. The continued temporary housing need must be documented, and the applicant must continue to work toward obtaining permanent housing to remain eligible for CTHA.

3. Is an applicant who signs a lease/rent to own agreement eligible for CTHA?

Back to Top
a. If the agreement meets our requirements for Proof of Ownership, the applicant will NOT be eligible for CTHA.

b. If the agreement DOES NOT meet our requirements for Proof of Ownership, the applicant will continue to be eligible for CTHA.

F. Acceptable permanent housing plan (PHP):

1. Are we able to process a Renter who decides to purchase a home that is NOT ready to occupy as eligible for CTHA? That is NOT an option under the current form for renters (to become an owner).

   a. No, a PHP means a realistic plan that, within a reasonable timeframe, puts the disaster survivor back into permanent housing similar to the pre-disaster housing situation. An acceptable realistic PHP CANNOT enhance the applicant’s pre-disaster housing situation; therefore, a pre-disaster renter who purchases a home that is NOT ready to occupy will be ineligible for CTHA, as they are NO longer actively seeking adequate affordable housing that DOES NOT enhance their pre-disaster housing situation as part of their permanent housing plan.

G. CTHA Flow Chart:

All scenarios below assume the applicant has received initial Rental Assistance (ER, ENCOMP, or ECBRA) and the applicant has a continued need for Rental Assistance.
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

<table>
<thead>
<tr>
<th>Owner/Renter</th>
<th>Process Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner w/ RP, FVL, less than the Initial ER, ENCOMP, or ECBRA award, and all renters.</td>
<td></td>
</tr>
</tbody>
</table>

Subsequent Requests
- Owners and Renters
### Continued Temporary Housing Assistance
**Effective Date:** September 17, 2021

<table>
<thead>
<tr>
<th>Owner/Renter</th>
<th>Process Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Response to RRDOC - Owners and Renters*
Effective Date: September 17, 2021

<table>
<thead>
<tr>
<th>Owner/Renter</th>
<th>Process Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOTE: Affordable housing is calculated by comparing the applicant's gross income to their housing costs. When their post-disaster housing costs exceed 30 percent of the household's gross income, they are in unaffordable housing.</td>
<td></td>
</tr>
</tbody>
</table>

For pre-disaster owners, housing costs include mortgage statements, real estate taxes, RP insurance statements, and Utility Allowance for the pre-disaster residence; and, rent, Utility Allowance, and renters insurance for the post-disaster residence. Pre-disaster housing costs will be used to calculate post-disaster affordability for owners because they remain responsible for those expenses.

For pre-disaster renters, housing costs include rent, Utility Allowance, and renter's insurance. Pre-disaster housing costs will not be used to calculate post-disaster affordability for renters.

Exhaustion is determined using rent receipts, cancelled checks, money orders, rental ledgers, and the post-disaster Utility Allowance (if the applicant is responsible for utilities).
**V. DEFINITIONS AND ACRONYMS**

**Definitions**

**Completed Application:** The applicant has signed and completed the necessary sections of the *Application for Continued Temporary Housing Assistance* form. Documents are acceptable in lieu of completed sections if the documents include the required information necessary to make a determination. The Application is NOT acceptable without a *signature* on the form or on the applicable *RRDOC* insert. Once the *signature* is obtained, if the applicant's income or housing costs remain the same, another form is NOT required for future CTHA payments.

**Description of Letters:**

<table>
<thead>
<tr>
<th>Letter Name</th>
<th>Letter Type</th>
<th>When to Use This Letter</th>
</tr>
</thead>
<tbody>
<tr>
<td>CTHA RCRTDCN, SEAL - Application for Continued Temporary Housing Assistance</td>
<td>Request Letter</td>
<td>○ This is the required form to request initial CTHA. It includes a list of required documents necessary to complete processing. Automatically sent to Owners with RP FVL equal to or greater than initial rental assistance and sent by request to Renters or Owners with an FVL less than the initial rental assistance award.</td>
</tr>
<tr>
<td>CTHAR, SEAL - Continued Temporary Housing Assistance Request</td>
<td>Notification Letter</td>
<td>○ This letter is mailed to Renters and Owners awarded initial temporary housing assistance due to habitability repairs required (HRR - Yes) with RP FVL less than the amount of the initial rental assistance award. This group must contact FEMA to request CTHA and be sent the Application for CTHA.</td>
</tr>
<tr>
<td>CTHAO, SEAL - Continued Temporary Housing Assistance Ongoing</td>
<td>Notification Letter</td>
<td>○ This letter is provided to applicants who previously received an <em>ERCT</em> award and may need additional rental assistance. This letter includes the abbreviated directions to follow to receive additional (ongoing) rental assistance.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>○ If the applicant’s housing costs and income did NOT change, they will be required to submit the following:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ A <em>signed</em> statement indicating they have a continued housing need with a <em>permanent housing plan</em>, AND</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Proof of exhaustion.</td>
</tr>
</tbody>
</table>
**Exhaustion:** Exhaustion is reached when the applicant has used the Rental Assistance award for rent and **Utility Allowance**, or a security deposit and has less than one month's **FMR** or total temporary housing costs (rent + **Utility Allowance**) remaining. Any remaining funds under one month's costs are deducted from the next **ERCT** award.

**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.

**Housing Unit:** A house, apartment, hotel, motel, a manufactured home, recreational vehicle, or other readily fabricated dwelling. A room or group of rooms in an occupied dwelling may qualify as a housing unit if the room(s) in which the applicant and household live are separate from any other persons in the dwelling/building and are generally available to be rented by the public.

- This definition is supported by the submission of a valid lease, no additional verification is required to prove the unit is generally available to be rented by the public.

**Income includes:** 1) Wages and salaries, overtime pay, commissions, fees, tips, bonuses and other compensation for personal services; 2) Interest, dividends and other net income of any kind from real or personal property; 3) Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including lump-sum amounts or prospective monthly amounts for the delayed start of a periodic amount; 4) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; and 5) Welfare assistance.

**Payment Cycles:**

<table>
<thead>
<tr>
<th>Terms For</th>
<th>Cycle Frequency</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Costs</td>
<td>Annual</td>
<td>Equal to every 12 months or once a year.</td>
</tr>
<tr>
<td></td>
<td>Bi-Annual</td>
<td>Equal to every six months or twice a year.</td>
</tr>
</tbody>
</table>
**Non-traditional Housing:** Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

**Permanent Housing Plan:** Is a realistic plan within a reasonable timeframe, puts the disaster survivor back into permanent housing that is similar to the pre-disaster housing situation. A reasonable timeframe includes sufficient time for securing funds, locating a permanent dwelling, and moving into the dwelling.

**Rent:** Non-optional costs to reside in a housing unit. This may include billing fees, parking fees, or other fees that are stipulated in the lease as part of the rent and NOT a separate charge.

**Rent receipts:** Documents proving payment of rental costs. This includes receipts, ledgers, money orders, or LL signed statements with the payment amount, type of payment made (rent/security), time period the payment should cover, the date the payment was made, and the location or address of the unit the payment is for.

**RRDOC Inserts:**

<table>
<thead>
<tr>
<th>RRDOC Insert</th>
<th>Applicable Section of the Application</th>
<th>When to Use This Selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 CONT ASST – Signature Not Obtained</td>
<td>Section 11.12</td>
<td></td>
</tr>
<tr>
<td>02 CONT ASST – INCOME INFORMATION/CURRENT INCOME</td>
<td>Section 9</td>
<td></td>
</tr>
<tr>
<td>RRDOC Insert</td>
<td>Applicable Section of the Application</td>
<td>When to Use This Selection</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>----------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>03 CONT ASST - PERMANENT HOUSING PLAN</td>
<td>Section 10</td>
<td></td>
</tr>
<tr>
<td>04 CONT ASST - POST-DISASTER HOUSING COST</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>05 CONT ASST - RENT RECEIPTS</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>06 CONT ASST - DOCUMENTATION CURRENT UTILITIES</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>07 CONT ASST - REMAINING FUNDS AVAILABLE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

<table>
<thead>
<tr>
<th>RRDOC Insert</th>
<th>Applicable Section of the Application</th>
<th>When to Use This Selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>08 CONT ASST – SUBMISSION OF CURRENT LEASE</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>09 CONT ASST – LANDLORD CONTACT INFO</td>
<td>Section 8</td>
<td></td>
</tr>
<tr>
<td>10 CONT ASST – PRE DR HOUSING COSTS</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>11 CONT ASST – PRE DR HOUSING DOC OWNER</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>12 CONT ASST – HOUSING COST PRE DR UTILITIES</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>13 CONT ASST – SUBMISSION OF PRE DR LEASE RENT</td>
<td>Section 7</td>
<td></td>
</tr>
<tr>
<td>14 CONT ASST – PRE DR INCOME INFO INCOMPLETE</td>
<td>Section 9</td>
<td></td>
</tr>
</tbody>
</table>

**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>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAFIN</td>
<td>Appeal Final</td>
</tr>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ADOC</td>
<td>Appeal Request Documentation</td>
</tr>
<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>CTHAO</td>
<td>Continued Temporary Housing Assistance Ongoing</td>
</tr>
<tr>
<td>CTHAR</td>
<td>Continued Temporary Housing Assistance Request</td>
</tr>
<tr>
<td>DAC</td>
<td>Disaster Assistance Center</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DRD</td>
<td>Documents Received Details</td>
</tr>
<tr>
<td>DRM</td>
<td>Disaster Recovery Manager</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>ECBRA</td>
<td>Eligible – Rental Assistance - CBRA</td>
</tr>
<tr>
<td>ENCOMP</td>
<td>Eligible Initial Rent Non-Compliance with Flood Insurance Requirement</td>
</tr>
<tr>
<td>ER</td>
<td>Eligible Initial Rental Assistance</td>
</tr>
<tr>
<td>ERCT</td>
<td>Eligible Continued Temporary Housing Assistance – Recertification</td>
</tr>
<tr>
<td>ERIA</td>
<td>Eligible Rental Assistance – Inaccessible</td>
</tr>
<tr>
<td>ERSUPP</td>
<td>Eligible Supplemental Rental Assistance</td>
</tr>
<tr>
<td>ERU</td>
<td>Eligible Rental Assistance – Utilities Out</td>
</tr>
<tr>
<td>FAQ</td>
<td>Frequently Asked Question</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
</tbody>
</table>
Continued Temporary Housing Assistance
Effective Date: September 17, 2021

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>FMR</td>
<td>Fair Market Rent</td>
</tr>
<tr>
<td>FRV</td>
<td>Fair Rental Value</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA Verified Losses</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitability Repairs Required</td>
</tr>
<tr>
<td>HUD</td>
<td>Department of Housing and Urban Development</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>IID</td>
<td>Ineligible Home is Safe to Occupy</td>
</tr>
<tr>
<td>INDR</td>
<td>Ineligible Damages Not Disaster-Caused</td>
</tr>
<tr>
<td>INI/INFI</td>
<td>Ineligible Insurance/Flood Insurance</td>
</tr>
<tr>
<td>INO</td>
<td>Ineligible Other Reason</td>
</tr>
<tr>
<td>INONV</td>
<td>Ineligible Occupancy Not Verified</td>
</tr>
<tr>
<td>INR</td>
<td>Ineligible No Relocation</td>
</tr>
<tr>
<td>IRCT</td>
<td>Ineligible Continued Temporary Housing Assistance – Recertification</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>MHU</td>
<td>Manufactured Housing Unit</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>OMB</td>
<td>Office of Management and Budget</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>P</td>
<td>Permanent</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>RCRTDCN, SEAL</td>
<td>Recertification - Declaration of Continued Need</td>
</tr>
<tr>
<td>RP</td>
<td>Real Property</td>
</tr>
<tr>
<td>RRDOC</td>
<td>Recert Request for Documents (Request letter)</td>
</tr>
<tr>
<td>---------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>SNAP</td>
<td>Supplemental Nutrition Assistance Program</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
</tr>
<tr>
<td>T</td>
<td>Temporary</td>
</tr>
<tr>
<td>THU</td>
<td>FEMA Temporary Housing Unit</td>
</tr>
<tr>
<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
</tr>
<tr>
<td>UI</td>
<td>Uninsurable</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
  - Cross Disaster Processing
  - Disability and Communication Needs
  - Identity Verification
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Outbound Calls and Third Party Verifications
  - Ownership Verification
  - Rental Assistance

- Resources
  - Application for Continued Temporary Housing Assistance
  - Disaster Specific Information
  - Oanda.com
  - X-Rates.com
  - Xe.com
# Direct Housing Assistance

**Effective Date:** May 27, 2021

## Overview
- Purpose of Program
- Who May Get Assistance?
- What Type of Assistance is Available?
- Basic Documentation or Verification Needed
- Other Items to Note

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

## Process
- Eligibility Verifications
- Direct Housing Assistance Inquiries

## Definitions and Acronyms
- Definitions
- Acronyms

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

This section describes information that every employee must read before addressing Direct Housing Assistance.

Purpose of Assistance:

■ Under the Individuals and Households Program (IHP), FEMA may provide Direct Housing Assistance to individuals and households when there is a lack of available housing resources due to a disaster.

■ The affected state, tribal, or territorial government (STT) must request Direct Housing Assistance and the request must be approved by the Assistant Administrator (AA) of Recovery.

Who May Get Assistance?

■ When Direct Housing Assistance is authorized, FEMA will contact potentially eligible applicants to obtain information about the household's unmet temporary housing needs. Those who indicate they have an unmet housing need and meet the referral criteria will be considered for Direct Housing Assistance.

What Type of Assistance is Available?

■ FEMA may provide Direct Housing Assistance through any of the following programs

  o Multi-Family Lease and Repair (MLR): MLR allows FEMA to repair or make improvements to existing multi-family housing units (e.g. apartments). MLR is not intended to repair or improve individual units to re-house existing tenants.

  o Direct Lease: Direct Lease allows FEMA to rent ready-for-occupancy properties not typically available to the general public directly from property owners to temporarily house disaster survivors.

  o Transportable Temporary Housing Units (TTHUs): A readily fabricated dwelling, e.g. a recreational vehicle (RV) or a manufactured housing unit (MHU); purchased or leased by FEMA and provided to eligible applicants for use as temporary housing for a limited period of time.

  o Permanent or Semi-Permanent Housing Construction (PHC): Home repair and/or construction services provided in insular areas outside the continental United States (U.S.) and in other locations where no alternative housing resources are available.
The AA of Recovery will designate which Direct Housing Assistance programs are implemented on a disaster-by-disaster basis.

- Refer to the Disaster Specific Information page to verify which Direct Housing Assistance programs have been authorized for a particular disaster.

**Basic Documentation or Verification Needed:**

- Completed and signed Declaration and Release Form (for disasters declared prior to September 19, 2017);
- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- For homeowners, a FEMA Verified Loss (FVL) of greater than $17,000 to their pre-disaster primary residence; AND
- For renters, a FEMA inspector classification of "Major" or "Destroyed" to their pre-disaster primary residence.
- For DR-4605-WV and prior:
  - Homeowners with an FVL of greater than $17,000 to their pre-disaster primary residence.
- For all disasters declared AFTER DR-4605-WV:
  - Homeowners with a FVL of at least $12 per square foot to their pre-disaster residence.

**Other Items to Note:**

- Applicants who have Additional Living Expenses (ALE) as part of their insurance may have to pay Fair Market Rent (FMR) for the number of bedrooms occupied in their Temporary Housing Unit (THU).
- Applicants that are eligible for Direct Housing Assistance must agree to comply with FEMA’s rules, terms, and conditions for occupying a THU and sign a Temporary Housing Agreement or Revocable License before moving in.
- THU occupants must continue to demonstrate a need for housing assistance, actively participate in the THU recertification process, and show progress toward achieving their Permanent Housing Plan (PHP) to remain eligible to stay in the THU.
Direct Housing Assistance
Effective Date: May 27, 2021

- Applicants who are ineligible for Home Repair Assistance or Home Replacement Assistance because they failed to maintain flood insurance required as a condition of accepting financial assistance in a previous disaster may still be eligible for some types of Direct Temporary Housing Assistance.

- Applicants who are currently housed in a THU are not eligible for Continued Temporary Housing Assistance (CTHA).
  
  o For disasters with an approved Direct Housing operation, Caseworkers who are processing CTHA must review the Event History in National Emergency Management Information System (NEMIS) to ensure that an applicant is NOT occupying a THU before approving CTHA.

  o Applicants who are occupying a THU will have a Housing Assistance status of ERFD and have a Work packet for Recertification.

  o There may also be a Comment in the Events Log indicating that the applicant is currently occupying a THU.

- For all disasters declared AFTER DR-4605-WV: Applicants are ineligible for Direct Housing Assistance if their pre-disaster primary residence did NOT meet the minimal housing requirements. This includes, but is NOT limited to, homeless and non-traditional housing (tents, teepees, lean-to-structures, etc.).
A. Eligibility Verifications

To be eligible for Direct Housing Assistance an applicant must meet the following criteria:

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

2. The damaged dwelling (DD) is the applicant's primary residence, and occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

3. Habitability repairs are required (HRR = Yes) by an onsite or approved alternative inspection type, such as geospatial.

4. Renters with FEMA inspector classification of Major or Destroyed to their pre-disaster primary residence.

5. Homeowners
   a. For DR-4605-WV and prior: Homeowners with a FEMA Verified Loss (FVL) of greater than $17,000 to their pre-disaster primary residence; OR
   b. For all disasters declared AFTER DR-4605-WV: Homeowners with a FVL of at least $12 per square foot to their pre-disaster residence. Please see Figure 1 below for examples.

B. Direct Housing Assistance Inquiries

1. If an applicant requests Direct Housing Assistance
   a. If Direct Housing Assistance has not been authorized for the disaster, TELL the applicant that FEMA is not currently providing Direct Housing Assistance in their declared disaster.
   b. If Direct Housing Assistance has been authorized for the disaster:
C. Appeals

If an applicant wants to appeal an eligibility decision regarding Direct Housing Assistance, **EXPLAIN** to the applicant that you will follow up on their case and **SEND** an email with an explanation of the applicant's case to the IHP Helpdesk.
III. 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.

Non-traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

Transportable Temporary Housing Units (TTHUs): A readily fabricated dwelling (e.g., a recreational vehicle (RV) or a manufactured housing unit (MHU)).

Acronyms

ALE Additional Living Expenses
COD Cause of Damage
DD Damaged Dwelling
DAC Disaster Assistance Center
DRC Disaster Recovery Center
DSA Disaster Survivor Assistance
FVL FEMA Verified Loss
HRR Habitability Repairs Required
IDV_PASS Identity Verification Pass
IHP Individuals and Households Program
JFO Joint Field Office
NEMIS National Emergency Management Information System
PHP Permanent Housing Plan
PPI Pre-Placement Interview
THU  Temporary Housing Unit
TTHU  Transportable Temporary Housing Units
WP  Workpacket

Direct Housing Assistance
Effective Date: May 27, 2021
IV. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures:
  - Identity Verification
  - Occupancy Verification

- Resources:
  - Helpline NPSC Caller Services Reference Guide
  - Disaster Specific Information
# Home Repair Assistance

**Effective Date:** September 20, 2021

## Home Repair Assistance

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose of Assistance</td>
<td>2</td>
</tr>
<tr>
<td>Who May Get Assistance?</td>
<td>2</td>
</tr>
<tr>
<td>What are Eligible Expenses?</td>
<td>5</td>
</tr>
<tr>
<td>Documentation or Verification Needed</td>
<td>5</td>
</tr>
<tr>
<td>Limitations and Exclusions</td>
<td>6</td>
</tr>
<tr>
<td>Other Items to Note</td>
<td>6</td>
</tr>
</tbody>
</table>

***This can be referenced by all staff***

(JFO, DRC, DSA, Helpline)

**ALL processing employees must read this section**

**Prior to Processing**

- **Disability and Communication Needs**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Eligibility Verifications</td>
<td>10</td>
</tr>
<tr>
<td>B. Information Requests</td>
<td>11</td>
</tr>
<tr>
<td>C. Processing Eligible Assistance</td>
<td>12</td>
</tr>
<tr>
<td>D. Processing Ineligible Decisions</td>
<td>24</td>
</tr>
<tr>
<td>E. Appeals</td>
<td>26</td>
</tr>
<tr>
<td>F. Exceptions</td>
<td>28</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>IV. Examples and FAQs</td>
<td></td>
</tr>
<tr>
<td>- Missing Eligible Rental Assistance Award</td>
<td>30</td>
</tr>
<tr>
<td>- Foundation Type Missing for Travel Trailer</td>
<td>30</td>
</tr>
<tr>
<td>- Frequently Asked Questions</td>
<td>31</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>V. Definitions and Acronyms</td>
<td></td>
</tr>
<tr>
<td>- Definitions</td>
<td>35</td>
</tr>
<tr>
<td>- Acronyms</td>
<td>37</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VI. Related Guidance</td>
<td></td>
</tr>
<tr>
<td>- Links to Related Guidance</td>
<td>41</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VII. Appendix</td>
<td></td>
</tr>
<tr>
<td>- Real Property (RP) Eligibility Calculator</td>
<td>42</td>
</tr>
</tbody>
</table>
I. OVERVIEW

This section describes information that every employee must read before addressing Home Repair Assistance.

Purpose of Assistance:

- Financial assistance intended to repair an uninsured or underinsured primary residence damaged by a Presidentially-declared disaster or emergency.

Who May Get Assistance?

- Owners whose pre-disaster primary residence, also known as the Damaged Dwelling Address (DDA), is damaged and determined uninhabitable or unsafe as a result of a Presidentially-declared disaster and the repair needs are NOT provided by or available from another source, such as insurance.

What are Eligible Expenses?

- Costs associated with the repair or replacement of disaster-damaged real property (RP) components NOT to exceed the amount of assistance available under the financial Housing Assistance (HA) maximum.

  o Unless approved for an increase, the amount of assistance for individual components is determined using the NEMIS line item pricing.

  o For disasters declared after DR-4605-WV, applicants may be eligible for Hazard Mitigation line costs under the Individuals and Households Program (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, and/or a thicker sheathing material; elevating a water heater or furnace; and/or relocating or elevating a main electrical panel.

  o The additional Hazard Mitigation funds will be automatically included in the appropriate line item amounts for Home Repair Assistance and are subject to the financial HA maximum.

  o 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:
Home Repair Assistance
Effective Date: September 20, 2021

- 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)

Hazard Mitigation funds are NOT available for the following:

- Condos and apartments will NOT be eligible for roof coverings 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.

- 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:
    - Exterior ramp; AND
    - Grab bars
  - 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:
    - Exterior ramp;
    - Grab bars; AND
    - Paved path of travel to the primary residential entrance (for accessible entry and exit from the applicant’s vehicle to their dwelling).

- Mold Remediation:
For DR-4609-TN and forward, FEMA may assist with the removal of disaster-caused mold growth from RP areas that affect the habitability and sanitation of the home.

If mold remediation is to be considered, inspector MUST indicate habitability repairs are required on inspection.

This item will acknowledge the costs of labor and materials for the cleaning of mold from the visible surfaces of the floors, walls, and ceilings.

This item may be used ONLY with verified CODs:

- Flood
- Seepage
- Sewer Back-up
- Wind-driven Rain

Clean and Removal Assistance (CRA):

For all disasters prior to and including DR-4607-MI, FEMA may provide a limited amount of financial assistance to homeowners with disaster-caused real property damage who DO NOT qualify for Home Repair Assistance because the damage did NOT render the home uninhabitable.

CRA is limited to $550 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.

CRA will be awarded as a one-time payment.

The CRA award will be deducted from any subsequent Home Repair Assistance award.

If FEMA determines the subsequent Home Repair Assistance award would be less than the $550 CRA award, the applicant will NOT receive additional funds.

Refer to Section C: Processing Eligible Assistance for additional information.

Clean and Sanitize Assistance (CSA):
Home Repair Assistance
Effective Date: September 20, 2021

- For DR-4609-TN and forward, FEMA may provide a limited amount of financial assistance to Renters and Owners with disaster-caused real property damage that did NOT render the home uninhabitable.

  - **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.

  - Refer to Section C: Processing Eligible Assistance for additional information.

**Documentation or Verification Needed:**

- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance, Settlement, or Denial letter;
- Habitability Repairs Required (HRR = Yes);
- DDA is NOT in a Coastal Barrier Resources System (CBRS) Unit; AND
- If the Cause of Damage (COD) is Flood:
  - The DDA is NOT in a Sanctioned Community (SC); AND
  - The applicant is compliant with the National Flood Insurance Reform Act (NFIRA) regulations.

**Limitations and Exclusions:**

- Home Repair Assistance is NOT available for non-traditional forms of housing when no real property damage is recordable based on FEMA's inspection line items, e.g. tents and certain types of huts and lean-to structures;

- Home Repair Assistance is NOT available to Landlords who do NOT permanently reside in the damaged dwelling. In addition, any available assistance is limited to the owner-occupied unit and NOT common areas;
Applicants whose pre-disaster disaster-damaged residence was a houseboat will NOT be required to obtain and maintain flood insurance for National Flood Insurance Program (NFIP) insurable items, as these structures are uninsurable under NFIP;

An applicant with insurance for a covered peril will be ineligible for Home Repair Assistance for insured real property components when the applicant fails to file a claim with their insurance company;

Home Repair Assistance for flood-damaged real property in basements is limited to damaged items that result in living conditions affecting the safety, sanitation, and functionality of the home. These include:

- Damage to the structural components (e.g., foundation) of the home;
- Damage to critical utilities that support the overall function of the home (e.g., furnace, water heater);
- Damage to the structure’s interior (e.g., doors, floor covering); limited to rooms required for the occupancy of the dwelling (e.g., occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room); and no other room in another part of the dwelling meets that need;
- Damage presenting a hazard (e.g., wet or moldy drywall, carpet, or cabinets) in non-essential living areas (for removal only);

Home Repair Assistance award amounts are based on repair or replacement of components that are of average quality, size, or capacity; AND

Home Repair Assistance will NOT be available to make improvements to a unit’s pre-disaster condition unless required by state, local, territorial, or tribal government (SLTT) building codes or ordinances; or similar products are no longer feasible or available in the marketplace.

Other Items to Note:

Home Repair Assistance:

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 Home Repair Assistance.

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.

- The minimum combined assistance amount of $50.00 must be met before any IHP assistance can be processed. Once the minimum amount is met, HA, other needs assistance (ONA) or a combination of the two, subsequent awards may be any amount.
  - Sequence of Delivery
  - HA
    - Temporary HA, if eligible; AND
  - Repair or Replacement Assistance.
  - Refer to the Financial HA and ONA Maximum and Minimum Awards Standard Operating Procedures (SOP) for the full HA/ONA Sequence of Delivery.

- 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.

PMS 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:**

- Prior to processing, REVIEW the NEEDS TO DO popup.
  - This popup will provide information on the applicant or household’s Disability and Communication Needs.
If the **NEEDS TO DO** link is **RED**:
III. PROCESS

A. Eligibility Verifications

To be eligible for Home Repair Assistance an applicant must meet the following criteria:

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.
   a. Applicants residing in a cooperative (Co-Op) who DO NOT verify ownership at the time of inspection must submit both of the following documents in their name (or co-applicant's name):
      i. A copy of the stock (shares) certificate; AND
      ii. A proprietary lease or occupancy agreement.
   b. For all disasters declared AFTER DR-4596-AL: An applicant occupying a dwelling owned by a Limited Liability Company (LLC) or other similar legal entity may be eligible for Home Repair Assistance if they provide documentation that proves:
      i. They occupy the disaster-damaged residence as their primary residence;
      ii. The legal entity DOES NOT have commercial purposes, e.g. ownership of more than one dwelling;
      iii. The applicant or member of the household is the sole member of the legal entity;
      iv. The disaster-damaged residence is uninsured or underinsured; AND
      v. All other Conditions of Eligibility are satisfied.
   c. An applicant who owns a dwelling that is located on LLC owned land may be eligible for Home Repair Assistance if they prove ownership of the dwelling.

3. The DDA is the applicant’s Primary Residence and Occupancy or Intent to Occupy the Primary Residence is verified. Refer to the Occupancy Verification SOP for additional information.
4. Habitability repairs are required (HRR = Yes) by an on site inspection or other approved alternative inspection methods, such as geospatial.

5. The DDA is NOT in a CBRS Unit, DDA in CBRA: No;

6. Eligible damage is NOT fully covered by insurance. VERIFY one of the following:
   a. No insurance listed for the COD;
   b. The net insurance settlement for the structure, for the applicable COD, is less than the financial HA maximum and less than the applicable RP FEMA Verified Loss (FVL); OR
   c. A denial letter for the applicable COD is in the file.
   d. Refer to the Insurance Processing for HA and Personal Property SOP for additional information including specific requirements for adding insurance settlements to the Insurance Substantiation/Settlement frame of the Assistance screen.

B. Information Requests

1. If there is insufficient insurance information to make a determination, e.g. partial insurance settlement or insurance estimate;

b. Refer to the Insurance Processing for HA and Personal Property SOP for additional information.
C. Processing Eligible Assistance

1. CRA – Auto-determination only.
   a. For all disasters prior to and including DR-4607-MI, in addition to meeting standard eligibility verification requirements for Home Repair Assistance, applicants must meet the following requirements to receive CRA:
      i. The pre-disaster primary residence is located in an area designated for Individual Assistance;
      ii. The applicant has at least one RP line item recorded during inspection as flood-damaged;
      iii. The pre-disaster primary residence is NOT covered by insurance for flood damage, including flood or mobile home insurance; at the time of the disaster; AND
      iv. The applicant receives an Ineligible – Home is Safe to Occupy (IID) denial for Home Repair Assistance.

2. CSA – Auto-determination only.
   a. For DR-4609-TN and forward, in addition to meeting standard eligibility verification requirements for FEMA Assistance, applicants must meet the following requirements to receive CSA:
      i. The pre-disaster primary residence is located in an area designated for Individual Assistance;
      ii. Inspector will have recorded the line item # 1113 – CSAL because the home received disaster damage but it did not render the home uninhabitable;
      iii. The pre-disaster primary residence is NOT covered by insurance at the time of the disaster; AND
      iv. The applicant receives an Ineligible – Home is Safe to Occupy (IID).

   1. Applicants that have received only an Eligible Rental Utilities Out (ERU) or Eligible Rental Inaccessible (ERIA) due to the home still being habitable may also be considered for CSA, even though they were not determined IID.
a. Refer to the Rental Assistance SOP document for specific processing information.

NOTE: For all processing actions, as long as all items are addressed before the final routing event, they can be completed in any order.

4. Funeral Assistance: PROCESS Funeral Assistance, if there is a pending funeral:

a. Refer to the Funeral Assistance SOP for additional processing information.

5. Rapid Damage Assessment (RDA) Inspections: For disaster with COD= Flood

a. The RDA inspection process may be used in disasters with Flood as a COD.

c. Pre-determined quantities are automatically populated by the software, such as eight linear feet of cabinets in a kitchen, and one door for every affected bathroom and bedroom.

i. RDA is only used for owners with flood damages where the water level is three inches or greater.
ii. Damage from other perils such as wind and rain are still measured and recorded individually, e.g. damage to roof covering or ceilings.

iii. Personal Property (PP) room furnishing and appliances, transportation, and unmet needs are addressed the same in an RDA inspection as they are in a conventional inspection.

iv. Damage to construction elements outside of the home, such as wells, septic systems, and roads and bridges are added separately by the inspector.

6. Inspection Returns with Undeclared COD - Fire:
7. Pre-disaster ADA RP Line Items Damaged by the Disaster

8. ADA RP Line Items Based on Disaster-Caused Injury or Disability (Not present on home pre-disaster) for disasters on or AFTER August 13, 2021

   a. An applicant may request assistance for a needed RP accessibility fixture(s) due to an injury or disability that happened as a result of the disaster. If this occurs, an RFI for HA - ADA Disaster-Caused Real Property should be generated.
b. To be considered for Disaster-Caused ADA-related RP items, applicants **MUST** submit the following documentation:

i. A written and signed statement from a medical or health care provider, indicating:

   1. Medical or health care provider’s contact information;
   2. Injury or illness was caused by the disaster and limits one or more major life activity (i.e., seeing, walking, hearing, respiration, bending, etc.);
   3. Date of the disaster-caused injury or illness; AND
   4. The specific ADA RP item(s) required for to address the household’s access and functional need.

ii. An itemized bill, receipt, or estimate for the post-disaster ADA RP item(s) including the installation or construction costs.

iii. Lack of insurance, settlement, or denial on file indicating the post disaster ADA RP item(s) is not covered by insurance (i.e., Long-Term Care Insurance and Home and Community-Based Services Medicaid waivers) or provided by another source.

c. Eligible post disaster ADA RP items:

i. ADA-Grab Bars

ii. ADA- Exterior Ramp; AND
iii. ADA-Paved path of travel to the primary residential entrance (for accessible ingress or egress from the applicant's vehicle to their dwelling).

9. Processing Steps for **ALL** ADA RP Line Items
10. When the COD is Flood and the DDA is in Flood Zone A, V, or W:

a. The applicant meets the verification requirements listed under Section A: Eligibility Verifications;

b. The applicant is NFIRA compliant;

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

c. The FVL for the Flood items are insurable, e.g. Not Insured or Insured.
   
   iii. In order to receive a Flood Insurance requirement, the Home Repair Assistance payment must include Not Insured or Insured items.

d. The DDA is NOT in a SC; AND

e. The DDA is NOT in a CBRS Unit.
11. Home Repair Assistance: When the COD is NOT Flood;

| The COD is Flood and the DDA is in Flood ZoneO; OR |
| Has the RP line item 6921: Travel Trailer – Non-Permanent Foundation: |

a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications;
12. Determining when to select Insured, Not Insured, or Uninsurable items:

a. To determine which items to select for payment, USE the following logic;
NOTE: If the COD is Flood, the items must be updated from Insured to Not Insured.

If an applicant has a mortgage on their property, there is typically some form of insurance required to be placed on the home. Additional verification is required with documentation or with the insurance company prior to processing a payment.

iii. SELECT Not Insured items when;

13. Calculating the Net Insurance Settlement:

a. The net settlement is 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.

14. Condominium (Condo) and Co-Op Residence Processing:
a. A Condo residence is a type of housing where each resident owns their individual unit in a multi-dwelling building and shares the operational costs of the common areas and grounds.

b. A Co-Op residence is a type of housing where residents own a share of a corporation that owns or controls the building and/or property they reside. The share entitles each resident to reside in an individual unit.

i. Co-Ops finance their own housing through paying dues or fees collected monthly or annually.

ii. A Co-Op owner can sublet the unit. In most cases the owner and renter will have a standard lease agreement. Unlike owners, renters DO NOT hold shares in the corporation and will NOT be eligible for Home Repair/Replacement Assistance.

c. Within the Condo/Co-Op development, common areas are the areas NOT owned by an individual owner of the Condo or Co-Op residence but are shared by all owners, either by percentage interest or owned by the management organization. Common areas may include recreational facilities, outdoor spaces, parking, landscaping, fences, laundry rooms and all other jointly used spaces.

d. Most Condo and Co-Op residents are regulated through by-laws which include the rules and regulations by which the Condo or Co-Op association governs itself.

i. By-laws typically indicate the responsibility for repairs to individual units and common areas.

e. Initial inspections for Condos and Co-Ops will include damage from the drywall into the residence and will NOT include items outside the drywall until verification is made that the items are the responsibility of the applicant to repair or replace, typically upon Appeal. Refer to Section E: Appeals for additional information specific to Condos/Co-Ops.

i. If an inspector is able to verify responsibility for items outside the drywall at the time of inspection, all eligible items from inside and out are recorded and eligible for assistance.

ii. Individual Condo or Co-Op owners who claim responsibility for damaged structural elements, e.g. roof, exterior walls, chimneys, and shared foundation; or damaged items in common areas must submit verifiable documentation to FEMA indicating individual responsibility, including the master insurance policy or bylaws; to be considered for assistance.

f. Insurance and coverage maintained by the association:
i. Applicants who are insured for their individually owned items may have a Condo/Townhouse Unit with PP policy, standard Homeowner policy, or Flood Insurance policy. COMPARE any settlement received from these policies to their applicable FVLs and financial HA maximum to determine eligibility.

1. Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

ii. The Condo or Co-Op Association's Condo/Townhouse Master insurance policy generally covers damage to common areas and structural elements of the building that are shared by all residents, e.g. roof, exterior walls, chimneys, and shared foundation.

2. If the master policy DOES NOT cover a particular peril or the damage DOES NOT meet the policy's deductible, FEMA will NOT assist with the expenses related to the associated damage OR the assessment fees resulting from the disaster due to the item being a shared common area.
   a. Assessment fees may include those charges split between owners for repairs/replacement to the common area(s).

iii. If an applicant in a Condo/Co-Op meets the verification requirements listed under Section A: Eligibility Verifications;

   i. PROCESS the applicable EHR/EHRZ eligibility determination. Refer to the Home Repair Basic Processing Steps section of the Web NEMIS Initial Assistance Reference Guide for additional information.

   h. Condo/Co-Op occupants are eligible for all other categories using SOPs.

   i. Refer to Section E: Appeals for additional information specific to Condos/Co-Ops.

D. Processing Ineligible Decisions

USE all standard ineligible decisions when processing requests for Home Repair Assistance. PROCESS all denial decisions with the Category Home Repair, the applicable Assistance Type (Asst Type), and Eligibility Code selection or selections.

1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):

   a. INI/INF (Letter must be manually generated).

      i. If the net insurance settlement is greater than the financial HA maximum;
1. SELECT the INI - Ins Settlement Exceeds FEMA Eligible Damage insert.

   ii. If the net insurance settlement is greater than the FVL for the Destroyed RP line item;

1. SELECT the INI - Ins Settlement Exceeds FEMA Eligible Damage insert.

   iii. If the applicant has NOT supplied an insurance settlement or denial letter and they are insured for the COD;

1. SELECT the INI - Missing Ins Settlement or Denial Letter insert.

b. IOVR - Ineligible Over Program Maximum

   i. The applicant has received the financial HA maximum amount,

c. IOWNV - Ineligible - Ownership Not Verified

   i. Ownership of the DDA has NOT been verified.

d. INONV - Ineligible Occupancy Not Verified

   i. The applicant has NOT verified occupancy for the DDA.

e. ISC - Ineligible Sanctioned Community

   i. The DDA is in a SC.

f. ICBRA - Damaged Dwelling located in CBRA Unit

   i. The DDA is in a CBRS Unit.

g. IID- Ineligible- Home is Safe to Occupy

   i. The damage caused by the disaster has NOT made the home unsafe to occupy (HRR = No).

h. INPR - Ineligible Not Primary Residence

   i. The applicant was unable to show at inspection the DDA is their primary residence.

i. INO Appeal - Ineligible- Additional Repair Assistance (Letter must be manually generated).
I. If an applicant receives assistance for all eligible items and upon appeal all items were previously addressed or the inspection returns with the same FVL amount.

E. Appeals

Home Repair Assistance appeals are processed using standard Appeal procedures with the exception of Condos/Co-Ops listed below and the process of comparing FVL for inspections. Refer to the Appeal Processing SOP and Inspection Requests and Comparisons SOP for additional information.

1. Appeal Processing and Subsequent Inspection

   a. After the initial IID decision and CRA payment, applicants may choose to appeal their initial IID status with standard appeal documents or may receive a subsequent inspection such as a FEMA Correction (FCOR) or Reinspect.

   b. Although additional funds are NOT available for the CRA payment, if a subsequent inspection is issued for any reason after the IID, the following guidance applies when the inspection returns.
c. Refer to the Home Repair Basic Processing Steps section of the Web NEMIS Initial Assistance Reference Guide for additional information.

2. Appeals for Condo/Co-Op

a. Applicants who are unable to verify responsibility for damage to items from the drywall out must supply a copy of their association’s by-laws for review to receive assistance for these items.

i. At times, the applicant may also be able to submit the master insurance policy to verify responsibility.

b. To receive an Appeal Inspection and possible assistance with items outside the unit, the by-laws (loss assessment between the residences) and the master policy must clearly indicate the items are NOT covered by the association or the insurance policy.

<table>
<thead>
<tr>
<th>Building Portion</th>
<th>Responsible Party</th>
<th>Insurance Policy Type</th>
<th>Eligible for IHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condo or Co-Op unit, walls in</td>
<td>Unit owner</td>
<td>Unit owner’s policy</td>
<td>Yes, if uninsured or underinsured losses</td>
</tr>
<tr>
<td>Common areas shared by all residents</td>
<td>Condo or Co-Op association</td>
<td>Condo or Co-Op association’s master policy</td>
<td>No, unless applicant submits documentation indicating individual responsibility</td>
</tr>
</tbody>
</table>

Table 1: Condo and Co-Op Assistance

i. If unsure if an item is included on the policy or within the by-laws:
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 (DSOPs) or other posted information:
IV. EXAMPLES AND FAQs

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

Scenario 1: Missing Eligible Rental Assistance Award

An applicant received an inspection which returned with HRR = Yes, App Moved = Yes, and they did NOT have any insurance with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage. The system did NOT automatically add an Eligible – Rental Assistance (ER) award before processing the EHR award.

Scenario 2: Foundation Type Missing for Travel Trailer

An applicant received an inspection and was HRR = Yes, residing in a Travel Trailer but the inspection did NOT list the foundation type of the Travel Trailer, line items 6920 or 6921 (permanent or non-permanent).

Process:
Frequently Asked Questions:

A. Processing

1. If there are multiple Furnaces or other multiple heat sources recorded, should I make adjustments and only pay for one?

2. If I am processing Home Repair Assistance and I have some items that are damaged by flood in a flood zone and some that are damaged by Tornado/Wind, do I use the Eligible Home Repair Assistance code with or without the Flood Insurance requirement?

3. I have an applicant who is eligible for some Home Repair Assistance funds, but some were NOT paid because they were insured, do I need to split the WP to add an ineligible decision too?

4. How do I address Tagged Homes?

B. Damaged ADA RP vs Disaster-Caused Need for ADA RP

1. Would an applicant’s household member, confined to a wheelchair pre-disaster, be able to be assisted with the installation of grab bar fixtures inside of the residence if none were there prior to the disaster?

   a. No. Unless there were previously installed grab bars that were made non-functional by the disaster, the applicant would not be able to request this as a disaster-related need.
b. Because the household member’s injury or disability was not disaster-caused, this new construction/installation would also not be eligible.

2. If an applicant states that an injury was caused during the disaster and they will now need a wheelchair to access their home, will they be eligible for an ADA-Ramp?

   a. Yes, the applicant may be eligible for ADA as a Disaster-Caused Need once they have met all the necessary requirements, to include verifiable documentation from their medical provider that indicates that the injury is long-term or episodic and will limit or impede normal accessibility.

3. An applicant has submitted documentation that they have been in use of a motorized chair due to a pre-disaster medical condition and is now requesting assistance with repaving the pathway that leads from where they have to park their modified disability-accessible vehicle to the front entrance to the home. Is this an eligible ADA expense?

   a. No, the applicant’s condition, which caused need of the motorized chair, was not caused by the disaster. Assistance with a paved pathway is only offered when there was a disaster-caused injury or illness that has created the need.

C. Debris and Cleanup

1. I am elderly and can't clean my damaged property. Will FEMA clean it for me?

   a. Unfortunately, no, FEMA is NOT able to clean your property for you. However, I can refer you to agencies like Aging Services in your area. This agency may provide services to meet the needs of the elderly who have been directly affected by a declared disaster.

   b. In addition, you can call the 2-1-1 referral service in your area and they may be able to assist you with additional referrals.

   c. Lastly, there may be other agencies in your local area that may provide clean-up for damages as a result of the disaster. Monitor your local newspaper, radio, and television for additional details.

2. Can I clean up my damages and begin to make some repairs, or do I have to wait for the FEMA inspector?

   a. Yes, you may clean before the inspection. If possible, take photos of the damage before you clean. Remember to keep receipts for all of your expenses.

3. I have trees down all over my yard, is there any help for debris removal?
a. Many homeowner's insurance policies cover debris removal. FEMA DOES NOT typically pay for cleaning up debris on private property or in gated communities, but if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help. Also, some communities will, at no cost to you, haul off debris that can be brought to the edge of the public right-of-way. Some private voluntary organizations help property owners get the debris to the curb. Please check your newspaper or consult with your local officials for more information.

D. Mold Growth Removal

1. **Will FEMA help remove mold that has appeared in or on the surfaces of the damaged dwelling after the disaster?**

   a. Yes. For disasters that are declared on or **AFTER** August 13, 2021, FEMA may offer financial assistance to address the removal of disaster-caused mold growth from the **interior** of the home.

   b. No. **Exterior** mold growth on the outside of the home should not affect the applicant's (or household's) habitability inside of the dwelling.

E. Condos and Co-Ops

1. **Why is assistance for Condos, Co-Ops, or similar shared facilities different than for other homeowners?**

   a. Individuals who live in homes where there is a covenant or Homeowners Association (HOA) responsible for exterior damage may apply for assistance for disaster-caused damage from the drywall in. They may also qualify for damage to their PP and all other ONA categories of assistance.

   b. The Covenant or HOA will typically have a master insurance policy to cover losses to the roof, furnace, A/C unit, etc., and items on the outside or use a portion of the fees/dues paid to pay for these items. FEMA cannot duplicate the benefits the Condo Association or Covenant may have and cannot pay for the fees/associated costs split between the owners. The Association or Covenant may also apply for an SBA loan to assist with the recovery process.

   c. If the individual is responsible for the exterior repairs, this information will be available in the by-laws for their individual property and can be submitted for review and possible payment of the exterior damage.

F. Wells, Septic Systems, and Sump Pumps

1. **My well was contaminated by flood waters. Can FEMA help me?**
a. FEMA may be able to provide assistance with well decontamination if the well has been contaminated by the flood. Take a sample of your water to the city water department for testing. In addition, well service companies can also test the water supply. If the water supply is contaminated, fax the results and costs to decontaminate the well to FEMA with a request for assistance (appeal).
V. DEFINITIONS AND ACRONYMS

Definitions

**Alternative Inspection:** FEMA may authorize geospatial inspections that use aerial and satellite photography or other remote sensing technologies to confirm the level of damage in place of onsite inspections.

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

**By-laws:** Rules or regulations made by a local authority, company, or society.

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

**Coastal Barrier Resources System (CBRS) Unit:** Areas that were relatively underdeveloped at the time of their designation within the CBRS. System Units are predominantly compromised of privately owned areas, though they may also contain areas that are held for conservation and/or recreation.

**Condominium (Condo):** A type of housing where each residence owns their individual unit in a multi-dwelling building and shares the operational costs of the common areas and grounds.

**Common area:** The areas NOT owned by an individual owner of the Condominium or Co-Op residence, but shared by all owners, either by percentage interest or owned by the management organization. Common areas may include recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms and all other jointly used space.

**Cooperative (Co-Op):** A type of housing where residents own a share of a corporation that owns or controls the building and/or property they reside. The share entitles each resident to reside in an individual unit.

**Clean and Removal Assistance (CRA):** For all disasters prior to and including DR-4607-MI, this is assistance intended to ensure contamination from floodwaters is addressed in a timely manner to prevent additional losses and potential health and safety concerns. Individual property owners will be responsible for performing or contracting for services to remove contaminants and disinfect surface areas of their homes that have been affected by floodwater.

**Clean and Sanitize Assistance (CSA):** For DR-4609-TN and forward, 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
Home Repair Assistance  
Effective Date: September 20, 2021

damage to and/or contamination of the home is addressed in a timely manner to prevent additional losses and potential health and safety concerns.

**Destroyed:** FEMA defines a residence as **Destroyed** when:

- Disaster-caused damage necessitates the replacement of the majority of two or more major structural components, e.g. basement walls/foundation, load-bearing walls, or roof assembly have collapsed;
- The disaster has completely removed the above-grade structure and only the foundation remains;
- Flood waters have reached the roof, inundating the majority of the structure’s living area;
- The dwelling is in imminent threat of collapse because of disaster-caused damages;
- For mobile homes and travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible; OR
- Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.

**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 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.

**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 hydraulic analyses have NOT been performed, no BFEs or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.
Flood Zone W: FLD ZN 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.

Housing Unit: is defined as a house, apartment, manufactured home, recreational vehicle (RV), readily-fabricated dwelling, houseboat, or any other distinctly-separated living space. A living space may qualify as a housing unit if it includes facilities for cooking, eating, and sanitation. It must be directly accessible from an outer door or through an interior door in a shared hallway rather than by walking through another household’s living space.

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; or provider, e.g. healthcare provider.

- Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

Non-Traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

Proprietary Lease: A lease given by a corporation to another. The owner is given a certain number of shares in the Co-Op along with a proprietary lease for one of the residences.

Recreational Vehicle: RVs may include motorized vehicles, e.g. Class A, B, or C vehicles, or motorhomes; and travel trailers, e.g. fifth wheel, pop-up camper, etc.

Travel Trailer with a permanent foundation (line item 6920): RVs without wheels, built on a chassis, and affixed to a permanent foundation. A permanent foundation for a Travel Trailer may consist of a poured masonry slab, foundation walls, piers/block support, or any other means in which no weight is supported by the wheels and axles.

---

**Acronyms**

ACE  Automated Construction Estimator
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ALE</td>
<td>Additional Living Expense</td>
</tr>
<tr>
<td>BFE</td>
<td>Base Flood Elevation</td>
</tr>
<tr>
<td>CBRS</td>
<td>Coastal Barrier Resources System</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>Condo</td>
<td>Condominium</td>
</tr>
<tr>
<td>Co-OP</td>
<td>Cooperative</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>CRA</td>
<td>Clean and Removal Assistance</td>
</tr>
<tr>
<td>CSA</td>
<td>Clean and Sanitize Assistance</td>
</tr>
<tr>
<td>DAC</td>
<td>Disaster Assistance Center</td>
</tr>
<tr>
<td>DDA</td>
<td>Damaged Dwelling Address</td>
</tr>
<tr>
<td>DFIRM</td>
<td>Digital Flood Insurance Rate Map</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DRM</td>
<td>Disaster Recovery Manager</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>ECNA</td>
<td>Eligible Critical Needs Assistance</td>
</tr>
<tr>
<td>EHR</td>
<td>Eligible Home Repair</td>
</tr>
<tr>
<td>EHRZ</td>
<td>Eligible Home Repair, Flood Insurance Required</td>
</tr>
<tr>
<td>EMISC</td>
<td>Eligible Miscellaneous Items</td>
</tr>
<tr>
<td>ER</td>
<td>Eligible Rental Assistance</td>
</tr>
<tr>
<td>FCOR</td>
<td>FEMA Correction</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>--------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>FIRM</td>
<td>Flood Insurance Rate Map</td>
</tr>
<tr>
<td>FMR</td>
<td>Fair Market Rent</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA Verified Loss</td>
</tr>
<tr>
<td>GFIP</td>
<td>Group Flood Insurance Policy</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HOA</td>
<td>Homeowners Association</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>IID</td>
<td>Ineligible Home is Safe to Occupy</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible Insurance</td>
</tr>
<tr>
<td>INFI</td>
<td>Ineligible Flood Insurance</td>
</tr>
<tr>
<td>INO</td>
<td>Ineligible – Other Reason</td>
</tr>
<tr>
<td>INONV</td>
<td>Ineligible Occupancy Not Verified</td>
</tr>
<tr>
<td>INPR</td>
<td>Ineligible Not Primary Residence</td>
</tr>
<tr>
<td>IOVR</td>
<td>Ineligible Over Program Maximum</td>
</tr>
<tr>
<td>IOWNV</td>
<td>Ineligible Ownership Not Verified</td>
</tr>
<tr>
<td>ISC</td>
<td>Ineligible Sanctioned Community</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LL</td>
<td>Landlord</td>
</tr>
<tr>
<td>LLC</td>
<td>Limited Liability Company</td>
</tr>
<tr>
<td>LOU</td>
<td>Loss of Use</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>OPA</td>
<td>Otherwise Protected Areas</td>
</tr>
</tbody>
</table>

Effective Date: September 20, 2021
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PMS</td>
<td>Program Management Section</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>RDA</td>
<td>Rapid Damage Assessment</td>
</tr>
<tr>
<td>RP</td>
<td>Real Property</td>
</tr>
<tr>
<td>RV</td>
<td>Recreational Vehicle</td>
</tr>
<tr>
<td>SC</td>
<td>Sanction Community</td>
</tr>
<tr>
<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>SPU</td>
<td>Specialized Processing Unit</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
  - Disability and Communication Needs
  - Financial HA and ONA Maximum and Minimum Awards
  - Flood Zones and Other Protected Areas
  - Funeral Assistance
  - GFIP Eligibility
  - Identity Verification
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Medical and Dental
  - Occupancy Verification
  - Ownership Verification
  - Rental Assistance

- Resources
  - DisasterAssistance.gov
  - Disaster Specific Information
  - FEMA.gov
  - Web NEMIS Initial Assistance Reference Guide
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):

   a. On the Real Property Line Items frame, CLICK Eligibility Calculator.

2. Observed Amount GREATER than the HA Quantity Amount (Same COD):
a. On the Real Property Line Items frame, CLICK Eligibility Calculator.

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.

a. [Redacted]
# Home Replacement Assistance

**Effective Date:** September 17, 2021

## I. Overview

- Purpose of Assistance
- Who May Get Assistance?
- What are Eligible Expenses?
- Basic Documentation or Verification Needed
- Limitations and Exclusions
- Other Items to Note

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

## II. Important Information

- Prior to Processing
- Disability and Communication Needs

## III. Process

### A. Eligibility Verifications

### B. Information Requests

### C. Processing Eligible Assistance

### D. Processing Ineligible Decisions

### E. Appeals

### F. Exceptions

## IV. Examples and FAQs

- No Structure or ALE Insurance
- Structure Insurance No ALE
- Mandatory Insurance Pay-Off
- Structure and ALE
- Previous Home Repair Assistance Award
- Insurance Settlement Exceeds Financial HA Maximum
- How to Process Eligible Home Replacement Assistance
- How to Process Ineligible Home Replacement Assistance
- Frequently Asked Questions

## V. Definitions and Acronyms

- Definitions
- Acronyms

## VI. Related Guidance

- Links to Related Guidance

## VII. Appendix

- Real Property (RP) Eligibility Calculator

---

Back to Top
I. OVERVIEW

This section describes information that every employee must read before addressing Home Replacement Assistance.

Purpose of Assistance:

- Financial assistance to owners whose primary residences were Destroyed as a result of a Presidentially-declared disaster.

Who May Get Assistance?

- Owners whose pre-disaster primary residence, also known as the Damaged Dwelling (DD), is Destroyed as a result of a Presidentially-declared disaster and Home Replacement Assistance needs are NOT duplicated by another source, such as insurance.

NOTE: Verification of a Destroyed residence must be confirmed by an onsite, geospatial, or other alternative inspection method approved for the disaster.

What are Eligible Expenses?

- Eligible expenses include costs associated with:
  - Replacing the pre-disaster residence up to the line item limit for the type of residence or the amount of assistance available under the Financial Housing Assistance (HA) Maximum.

Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance, Settlement, or Denial letter;
- Habitability Repairs Required (HRR = Yes);
- DD recorded as Destroyed during inspection;
- DD is NOT in a Coastal Barrier Resources System (CBRS) Unit; AND
- If the Cause of Damage (COD) is Flood:
- The DD is NOT in a Sanctioned Community (SC); AND
- The applicant is compliant with the National Flood Insurance Reform Act (NFIRA) regulations.

Limitations and Exclusions:

- Home Replacement Assistance is NOT available for non-traditional forms of housing (e.g. tents and certain types of huts and lean-to structures).
- Home Replacement Assistance is NOT available for other residence types (e.g. yurts and shipping containers or railroad cars converted into living quarters).
- Home Replacement Assistance is NOT available to landlords who DO NOT permanently reside in the damaged dwelling. In addition, any available assistance is limited to the owner-occupied unit and NOT common areas.

Other Items to Note:

- FEMA defines a residence as Destroyed when:
  - Disaster-caused damage necessitates the replacement of the majority of two or more major structural components (e.g. basement walls/foundation, load-bearing walls, or roof assembly have collapsed);
  - The disaster has completely removed the above-grade structure and only the foundation remains;
  - Flood waters have reached the roof, inundating the majority of the structure’s living area;
  - The dwelling is in imminent threat of collapse because of disaster-caused damages
  - In the case of mobile homes and/or travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible, OR
  - Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.

- 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 FEMA Appeal Reference Guide.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Home Replacement Assistance.

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.

- All Replacement Housing determinations (Initial or Appeal) must be worked from the FEMA Supervisor Review queue.

- 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;

- 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 decision.
- Personal Property (PP) 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.
  - If this happens, place the case on Hold – Program Review.
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.

i. If a WP with RP ADA line items is identified outside of the FEMA Special Handling queue:

Disability and Communication Needs:

- Refer to the Disability and Communication Needs SOP for guidance and procedures to accommodate communication needs and access and functional needs;

- If non-English speaking applicants require assistance, refer to the Language Line SOP;
For assistance in performing outbound calls to applicants and third parties, refer to the Outbound Calls and Third Party Verifications SOP for additional information.
III. PROCESS

A. Eligibility Verifications

To be eligible for Home Replacement Assistance, an applicant must meet the following criteria:

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

2. Ownership is verified. Refer to Ownership Verification SOP for additional information.
   a. For all disasters declared AFTER DR-4605-WV: An applicant occupying a dwelling owned by a Limited Liability Company (LLC) or other similar legal entity may be eligible for Home Replacement Assistance if they provide documentation that proves:
      i. They occupy the DD as their primary residence;
      ii. The legal entity DOES NOT have commercial purposes, i.e. ownership of more than one dwelling;
      iii. The applicant or member of the household is the sole member of the legal entity;
      iv. The DD is uninsured or underinsured; AND
      v. All other Conditions of Eligibility are satisfied.
   b. An applicant who owns a dwelling that is located on LLC owned land may be eligible for Home Replacement Assistance if they prove ownership of the dwelling.

3. The DD is the applicant’s Primary Residence and Occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

4. HRR = Yes by an onsite or other approved alternative inspection type such as geospatial.

5. The DD is NOT in a Coastal Barrier Resources System (CBRS) Unit, DD in CBRA: No.

6. The DD is classified as Destroyed, with one of the following Destroyed Real Property (RP) line items:
a. 6391 - Residence, Rebuild;
b. 6980 - Mobile Home, Replace; AND
c. 6981 - Travel Trailer, Replace. This line item must be accompanied by:
   ii. 6921 - Travel Trailer – Non-Permanent Foundation; OR
   iii. 6920 - Travel Trailer – Permanent Foundation.
d. Refer to the Home Repair Assistance SOP for additional information.

7. Eligible damage is NOT fully covered by insurance. VERIFY one of the following:
a. No insurance listed for the Cause of Damage (COD);
b. The net insurance settlement for the structure, for the applicable COD, is less than the financial HA maximum and less than the applicable Destroyed RP line item;
c. The policy has a mandatory pay-off requirement, the net insurance settlement for the structure after pay-off is less than the financial HA maximum, and less than the applicable Destroyed RP line item; AND
   i. If the net insurance settlement is greater than the financial HA maximum AND the policy DOES NOT have a mandatory pay-off requirement, PROCESS as ineligible.
d. A denial letter for the applicable COD.
e. Refer to Insurance Processing for HA and Personal Property SOP, the Financial HA and ONA Maximum and Minimum Awards SOP, and Section D: Processing Ineligible Decisions for additional information.

B. Information Requests

1. If there is insufficient insurance information to make a determination, e.g. partial insurance settlement:
C. Processing Eligible Assistance

1. Following the sequence of delivery, **PROCESS Initial Rental Assistance**, if NOT previously addressed, before processing **Home Replacement Assistance**:

2. To determine if the insurance policy had a mandatory pay off requirement, including force-placed policies:
2. Processing Home Replacement Assistance awards when the COD is Flood and the DD is in a Flood Zone A, V, or W:

a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications;

b. The applicant is NFIRA compliant;
   i. Refer to the Flood Zones and Other Protected Areas SOP for additional information.

c. The FEMA Verified Loss (FVL) is insurable, e.g. Not Insured or Insured;

d. The DD is NOT in a SC; AND

e. The Inspection DOES NOT include the Travel Trailer – Non-Permanent Foundation (6921) RP line item. Refer to Section C.3 for additional information.

f. Refer to How to Process Eligible Home Replacement Assistance for additional information.

3. Replacement Housing: When the COD is NOT Flood; the COD is Flood and the DD is in Flood Zone O; or, line item 6921 – Travel Trailer – Non-Permanent Foundation is recorded:

a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications; AND

b. The FVL is insurable, e.g. Not Insured or Insured;
c. **PROCESS as ERPL - Eligible Replacement Housing.** Refer to [Section C.2](#) above for processing steps.

**NOTE:** Travel Trailers on Non-Permanent foundations cannot receive a NFIRA requirement as a Flood Insurance policy cannot be placed on the home and are processed as ERPL, even if they are within Flood Zone A, V or W. Applicants in Travel Trailers on Non-Permanent foundations are also ineligible for a GFIP.

4. **Calculating the Net Insurance Settlement:**

   a. The net insurance settlement is 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.

5. **Determining GFIP eligibility:**

   a. In order for FEMA to purchase a GFIP, the applicant must meet the following conditions:

      i. The DD:

         1. is in Flood Zone A, V or W;
         2. is NOT in a SC;
         3. is NOT in a CBRS Unit; AND

Back to Top
4. is NOT a Travel Trailer on a Non-Permanent Foundation.

ii. The FVL is insurable, e.g. Not Insured or Insured;

iii. The applicant DOES NOT currently have a Flood Insurance Policy of any type;

iv. The applicant did NOT receive prior financial assistance with a flood insurance requirement, or returned assistance with a flood insurance requirement within 30 days of the award decision letter date;

v. The applicant received one of the following eligibility codes; AND

1. EHRZ - Eligible Home Repair, Flood Insurance Required;

2. ERPLZ - Eligible Replacement Housing, Flood Insurance Required;

OR

3. EPPZ - Eligible Personal Property, Flood Insurance Required.

vi. The applicant received a Small Business Administration (SBA) status of SBA = FIT, or is referred to ONA as a result of their SBA loan eligibility decision. Refer to the SBA Referrals SOP for additional information.

6. Inspection Returns with Undeclared COD - Fire:
7. Condemnation Notices: When the applicant has submitted a notice of condemnation, substantial damage or demolition and was NOT classified as Destroyed:

D. Processing Ineligible Decisions

USE all standard ineligible decisions when processing requests for Home Replacement Assistance. Refer to How to Process Ineligible Home Replacement Assistance for additional information.

1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):
Home Replacement Assistance
Effective Date: September 17, 2021

   i. If the net insurance settlement is greater than the financial HA maximum;
      1. **SELECT the Ins Settlement Exceeds FEMA Eligible Damage** insert.
   ii. If the net insurance settlement is greater than the FVL for the Destroyed RP line item;
      1. **SELECT the INI - Ins Settlement Exceeds FEMA Eligible Damage** insert.
   iii. If the applicant has NOT supplied an insurance settlement or Denial letter and they are insured for the Cause of Damage;
      1. **SELECT the INI – Missing Ins Settlement or Denial Letter** insert.

b. **OWNV – Ineligible – Ownership Not Verified**
   i. Ownership of the DD has NOT been verified.

c. **INONV – Ineligible Occupancy Not Verified**
   i. The applicant has NOT verified occupancy for the Damaged Dwelling.

d. **ISC – Ineligible Sanctioned Community**
   i. The DD is in a Sanctioned Community.

e. **ICBRA – Damaged Dwelling located in CBRA**
   i. The DD is in a CBRA Unit.

f. **IOVR – Ineligible Over Program Maximum**
   i. The applicant has received the financial HA maximum amount.

E. Appeals

Home Replacement Assistance appeals are processed using standard appeal procedures with the exception of **Notices of Condemnation**. Refer to the **Appeal Processing** SOP for additional 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

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

Scenario 1: Destroyed without Structural Insurance or ALE

1. An applicant received an inspection that returned with the Destroyed RP line item Mobile Home, Replace totaling $33,460.00. The applicant is NOT insured for the COD and stated they are willing to relocate (App Moved = Yes) at the time of inspection.

   a. Following the Sequence of Delivery:

Scenario 2: Destroyed with Structural Insurance and No ALE

1. An applicant received an inspection that returned with the Destroyed RP line item Residence, rebuild totaling $174,358.44. The applicant is insured for the COD and received a net insurance settlement totaling $23,500.00 for RP structural damages. Initial Rental Assistance was previously addressed.

   a. Since the net insurance settlement ($23,500.00) is less than the financial HA maximum ($36,000.00) and the FVL ($174,358.44):
1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Scenario 3: Mandatory Insurance Pay-Off and No ALE

1. An applicant received an inspection that returned with the **Destroyed** RP line item **Residence, rebuild** totaling $174,358.44. The applicant is insured for the COD and submitted a RP structural insurance settlement totaling $123,401.41. The applicant also submitted a letter from the mortgage company confirming a required pay-off totaling $123,387.47 and that $13.94 was returned to the applicant. The applicant did NOT receive any ALE.

2. The mortgage company verbally confirmed the pay-off was NOT optional.

Scenario 4: **Destroyed** with Structural Insurance and ALE

1. An applicant received an inspection that returned with the **Destroyed** RP line item **Residence, rebuild** totaling $174,358.44. The applicant is insured for the COD and received a net insurance settlement totaling $22,500.00 for RP structural damages and $6,000.00 for ALE.
a. Since the ALE exceeds the FMR for the DD, **PROCESS** the Initial Rental Assistance as INI with the Ins Covers Living Expenses insert. Refer to the Rental Assistance SOP for additional information.

b. Since the net insurance settlement ($22,500.00) is less than the financial HA maximum ($36,000.00) and the **FVL** ($174,358.44):

---

**Scenario 5: Destroyed without Structural Insurance and a Previous Home Repair Assistance Award with GFIP**

1. An applicant received an inspection that returned with a COD of Flood and a **FVL** of $2,166.27. The applicant is in a Flood Zone A and is NFIRA Compliant. The applicant received Initial Rental Assistance, an EHRZ determination, and a GFIP Certificate ($2,400.00) was purchased on his/her behalf.

2. An **Appeal** inspection was completed and returned with the Destroyed RP line item Residence, rebuild totaling $174,358.44 and a COD of Flood.

   a. Following the Sequence of Delivery:
Scenario 6: **Destroyed** and the Structural Insurance Settlement Exceeds the Financial HA Maximum

1. An applicant received an inspection that returned with the **Destroyed** RP line item **Residence, rebuild** totaling $174,358.44. The applicant is insured for the COD and submitted a RP structural net insurance settlement totaling $74,000.00 and proof of ALE coverage for all Temporary Housing expenses.

   a. Following the Sequence of Delivery:

   i. Since the applicant has ALE coverage for all Temporary Housing expenses:

   ii. Since the net insurance settlement ($74,000.00) exceeds the financial HA maximum ($36,000.00):

How to Process Eligible Home Replacement Assistance:
ii. Refer to the Appendix for information on using the Eligibility Calculator.

c. On the Payment Calculator frame, CLICK the Miscellaneous Adjustment (Misc Adj) link:
Home Replacement Assistance
Effective Date: September 17, 2021

How to Process Ineligible Home Replacement Assistance:
Frequently Asked Questions:

There are no Frequently Asked Questions for this category.
V. DEFINITIONS AND ACRONYMS

Definitions

**Alternative Inspection:** FEMA may authorize geospatial inspections that use aerial and satellite photography or other remote sensing technologies to confirm the level of damage in place of onsite inspections.

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

**Coastal Barrier Resources System (CBRS) Unit:** Areas that were relatively underdeveloped at the time of their designation within the CBRS System Units are predominantly comprised of privately owned areas, though they may also contain areas that are held for conservation and/or recreation. Most new Federal expenditure and financial assistance, including Federal flood insurance, are prohibited within System Units.

**Destroyed:** FEMA defines a residence as **Destroyed** when:

- Disaster-caused damage necessitates the replacement of the majority of two or more major structural components, e.g., basement walls/foundation, load-bearing walls, or roof assembly have collapsed;

- The disaster has completely removed the above-grade structure and only the foundation remains;

- Flood waters have reached the roof, inundating the majority of the structure's living area;

- The dwelling is in imminent threat of collapse because of disaster-caused damages;

- For mobile homes and travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible, OR

- Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.

**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).

**Net Insurance 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; or provider, e.g. healthcare provider.

- Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

**FEMA Verified Loss:** 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.

**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 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:** FLD ZN 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 watersurface elevation more than a designated height. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Non-Traditional Housing:** Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ALE</td>
<td>Additional Living Expenses</td>
</tr>
<tr>
<td>ASUPER</td>
<td>Appeal Decision</td>
</tr>
<tr>
<td>CBRA</td>
<td>Coastal Barrier Resources Act</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>CBRS</td>
<td>Coastal Barrier Resources System</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</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 Operation Procedure</td>
</tr>
<tr>
<td>EHR</td>
<td>Eligible Home Repair</td>
</tr>
<tr>
<td>EHRZ</td>
<td>Eligible Home Repair – Flood Insurance Required</td>
</tr>
<tr>
<td>EPPZ</td>
<td>Eligible Personal Property – Flood Insurance Required</td>
</tr>
<tr>
<td>ERPL</td>
<td>Eligible Replacement Housing</td>
</tr>
<tr>
<td>ERPLZ</td>
<td>Eligible Replacement Housing – Flood Insurance Required</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
<tr>
<td>FIT</td>
<td>Failed Income Test</td>
</tr>
<tr>
<td>FMR</td>
<td>Fair Market Rent</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA Verified Loss</td>
</tr>
<tr>
<td>GFIP</td>
<td>Group Flood Insurance Policy</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitable Repairs Required</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>INFI</td>
<td>Ineligible – Has Flood Insurance</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible – Ineligible Insurance</td>
</tr>
<tr>
<td>INO</td>
<td>Ineligible – Other Reason</td>
</tr>
<tr>
<td>INONV</td>
<td>Ineligible – Occupancy Not Verified</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following documents:

- Standard Operating Procedures
  - Disability and Communication Needs
  - Financial HA and ONA Maximum and Minimum Awards
  - Flood Zones and Other Protected Areas
  - Funeral Assistance
  - GFIP Eligibility
  - Home Repair Assistance
  - Identity Verification
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Ownership Verification
  - SBA Referrals

- Resources
  - Web NEMIS Appeals Reference Guide
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):
   a. On the Real Property Line Items frame, CLICK Eligibility Calculator.
      i. On the Eligibility Calculator History window, CLICK Add;

2. Observed Amount GREATER than the HA Quantity Amount (Same COD):
a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.

  i. On the **Eligibility Calculator History** window, **CLICK Add**.

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**.

a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.

   i. On the **Eligibility Calculator History** window, **CLICK Add**:
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.

a. On the Real Property Line Items frame, CLICK Eligibility Calculator.

   i. On the Eligibility Calculator History window, CLICK Add:
### I. Overview
- Purpose of Assistance
- 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
- Disability and Communication Needs

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

### III. Process
- A. Eligibility Verifications
- B. Information Requests
- C. Processing Eligible Assistance
- D. Processing Ineligible Decisions
- E. Appeals
- F. Exceptions

### IV. Examples and FAQs
- HRR = Yes, App Moved = Yes
- HRR = Yes, App Moved = Yes
- HRR = Yes, App Moved = No, INR w/o ER
- HRR = Yes, App Moved = No, INR w/ ER
- HRR = No, Utility Outage Confirmed
- No Inspection, Inaccessibility Confirmed
- LER and TSA, Inspected
- Renter, HRR = No, Repairs Made
- Renter, HRR = No, Forced to Relocate
- Hotel Outside U.S.
- Frequently Asked Questions
- LER and Other Forms of Temporary Housing
- Assistance Matrix

### 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 Lodging Expense Reimbursement.

Purpose of Assistance:

- Lodging Expense Reimbursement (LER) assistance provides financial reimbursement for the cost of a hotel or motel for a limited time post-disaster.

Who May Get Assistance?

Applicants who are displaced from their primary residence due to disaster-caused:

- Damage that affects habitability;
- Lack of utilities, such as extended power outage; OR
- Inaccessibility, such as road closures.

What are Eligible Expenses?

- Eligible expenses include costs associated with the hotel or motel room rate and taxes.

Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Lack of Insurance, Settlement, or Denial letter;
- A copy of paid verifiable lodging receipt(s) in a household occupant’s name; AND
- Confirmed:
  - Habitability Repairs Required (HRR = Yes) from an onsite or geospatial inspection.
  - Utility Outage or Inaccessibility, from an inspection or verbally/in writing from an official source.

NOTE: Food, telephone, Internet, pet charges, and other charges are NOT eligible for reimbursement.
Other Items to Note:

- LER awards are NOT counted against the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximums.

- The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the Certification date of any initial Rental Assistance award, e.g. ER, ERIA, ERU, ENCOMP, or ECBRA, etc.
  
  u For applicants that receive an Ineligible – No Relocation (INR) determination, the eligible period for LER begins on the first day of the incident period, NOT to exceed 30 days from the INR determination date, unless a subsequent initial Rental Assistance approval is made.

  u 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 date the essential utilities or access is restored, or seven days from the Certification date of any initial Rental Assistance, whichever occurs first.

**NOTE:** Essential utilities include water, sewer, electric, or the source of heating/cooling for the Damaged Dwelling Address (DDA), such as natural gas/propane.

A primary residence evacuated as mandated by an appropriate government agency is ineligible for reimbursement unless the residence is also impacted by utility outage, inaccessibility, or disaster-caused habitability damages.

- 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 Lodging Expense Reimbursement.

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.

- The eligible period for LER is limited by the individual’s eligibility for initial Rental Assistance (ER, ERIA, ERU, ENCOMP, ECBRA, or INR) and verification of the home being unsafe to occupy, inaccessible, or without utilities. There are only two exceptions to this eligibility period:
  - Renters with a Comment from the inspector indicating Repairs Made or Repairs Completed. These applicants are eligible from the start of the disaster incident period up to and including the date the repairs were made; AND
  - Renters that are forced to relocate so their Landlord (LL) can complete disaster-caused repairs. These applicants are eligible from the date they are forced to relocate from the DDA up to and including the date their LL completes the disaster-caused repairs.

- Reimbursement is for the full cost of the room rate and applicable city, county, state, or other taxes for the room.

- The registration packet sent after Registration Intake includes a list of all types of assistance available under the Individuals and Households Program (IHP).
NOTE: Phone calls, Internet, food, pet charges, and other charges are NOT eligible for reimbursement.

Hotels/motels are NOT allowed to charge pet fees for service animals.

- 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.
    - If this happens, PLACE the case on Hold – Program Review.
      - 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:

- Prior to processing, REVIEW the NEEDS TODO popup.

- Refer to the Disability and Communication Needs SOP for guidance and procedures to accommodate communication needs and access and functional needs;

- If non-English speaking applicants requires assistance, refer to the Language Line SOP;

- For assistance in performing outbound calls to applicants and third parties, refer to the Outbound Calls and Third Party Verification SOP for additional information.
III. PROCESS

A. Eligibility Verifications

To be eligible for LER an applicant must meet the following criteria:

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

2. The DDA is the applicant’s Primary Residence and Occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

3. Habitability repairs are required (HRR = Yes), Utilities were/are out (Utilities Out = Yes), the home was/is inaccessible (Inaccessible = Yes), the applicant is a renter with a Comment from the inspector indicating Repairs Made or Repairs Completed, or a renter was forced to relocate by their LL. Refer to Section F: Exceptions for additional information.

   a. HRR = Yes by an onsite or other approved alternative inspection type such as geospatial.

   b. Utility outage or inaccessibility through:

      i. An onsite inspection or other approved alternative inspection method type, such as geospatial;

      ii. Information posted on the disaster information page or other FEMA source; OR

      iii. Verifiable verbal or written statements from a utility company or local official.

1. Essential utilities include water, sewer, electric, trash or the source of heating/cooling source for the DD such as natural gas/propane.

NOTE: If an applicant had multiple inspections and one inspection results in HRR = Yes, the eligible period for LER begins the first day of the incident period, NOT to exceed seven days from the Certification date of the initial Rental Assistance award, without regard to the utilities being back on or the home being accessible.

For renters with HRR = No and a Comment from the inspector indicating Repairs Made or Repairs Completed, refer to Section F: Exceptions for processing information.
4. The costs were incurred on or after the first day of the incident period AND while the home was uninhabitable, inaccessible, or had a utility outage.

5. The costs DO NOT exceed seven days from the **Certification** date of the initial Rental Assistance award, e.g. ER, ERIA, ERU, ENCOMP, ECBRA, or the date the utilities or access were restored, whichever occurs first. For applicants with an **INR** determination, the costs DO NOT exceed 30 days from the date of that determination, unless a subsequent initial Rental Assistance approval is made.

   a. The **Certification** date for the initial Rental Assistance, or the date of the **INR** determination, is the first day of the overlap between Rental Assistance and LER.

   **NOTE:** If a Disaster-Specific Operating Procedure (DSOP) exists, extending the approved overlap period, the DSOP will supersede the standard overlap period.

6. Paid lodging receipts, invoices, or statements are on file that include:

   a. A member of the household’s name;
      
      i. A receipt in an occupant’s name is acceptable on behalf of the household as long as that occupant has NOT requested the same type of assistance under a separate registration.

   b. The name, address, and phone number of the hotel/motel;
      
      i. It is acceptable to obtain the phone number of the hotel/motel by accessing the Internet and using search engines, such as Google.com and yellowpages.com.

   c. Dates of occupancy;

   d. Amount of expenses incurred for room rate and tax(es).
      
      i. Refer to **Section B: Information Requests** if the receipt is NOT itemized to clearly identify the amounts for rate and tax.

     ii. Itemized credit card receipts or billing statements are acceptable if they include the information from items 6 a-b above. If the required information is missing, refer to **Section B: Information Requests** for processing information.

     iii. All hand-written receipts require a call to the hotel/motel for verbal verification. Refer to **Section B: Information Requests** for processing information.
7. Eligible costs 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 with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;
   i. An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay LER. A settlement or denial letter will NOT be required in these instances.

b. There is a denial letter for ALE/LOU coverage for the applicable COD; OR

c. The applicant has exhausted ALE/LOU in accordance with the intent of the payment.
   i. The applicant must supply verifiable information to show the insurance payment was exhausted by submitting the following acceptable documents:

   1. Statement from the insurance provider that NO further ALE/LOU disbursements will be made, or the applicant has reached the limit of their coverage along with:

   NOTE: If necessary, CALL the insurance company and VERIFY the period covered by the ALE/LOU assistance. One call attempt is required.

   a. Receipts for temporary lodging, i.e. rent for a house or apartment, hotels, or other short-term lodging.
2. If it is confirmed ALE/LOU is exhausted;

8. Reimbursement is NOT for the same nights paid under the Transitional Sheltering Assistance (TSA) program.

9. The Transitional Shelter Assistance Information (TSAI) data entry line is an indication that one or more nights were paid under TSA. To see the specific nights paid, refer to the Section C.7: LER and TSA section for additional information.

B. Information Requests

In addition to the verification requirements listed under Section A: Eligibility Verifications, if the supplied documents are missing necessary information, FOLLOW the steps below:

1. If the submitted lodging receipt is NOT itemized, the bill/credit card receipt did NOT include all necessary information, or the receipt is handwritten:

2. If information on file is insufficient, unverifiable, or otherwise unavailable to confirm the timeframe of inaccessibility or utility outage, OR, lodging receipts are missing:
C. Processing Eligible Assistance

1. If an uninsured applicant that has NOT received an inspection submits hotel/motel receipts and indicates their home is unsafe to occupy either verbally or in writing:
3. If an uninsured applicant with a Non-Referral (NON-REF) registration submits hotel/motel receipts without verification of utility outage or inaccessibility and there is NO indication that the home is unsafe to occupy (verbally or in writing):
4. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications:

a. Meets the verification requirements listed under Section A: Eligibility Verifications;
6. LER for lodging outside the U.S.:

   a. Occasionally, applicants may request LER for lodging expenses incurred outside the U.S., e.g. Canada or Mexico. To process the request:

7. When processing LER in disasters with TSA, it is important to ensure FEMA DOES NOT duplicate benefits by paying for the same nights paid under TSA:

   a. To determine the nights paid directly to a hotel/motel by the FEMA Contractor (through TSA):
D. Processing Ineligible Decisions

USE all standard ineligible decisions when processing requests for LER. PROCESS all denial decisions with the Category Transient Accommodations, the applicable Asst Type, and Eligibility Code selection(s).

1. Ineligible decisions, reasons for denial, and associated letter processing action (if necessary):

   a. USE ILER - Ineligible Lodging Expenses Reimbursement for all ineligible determinations. Common reasons include:

   i. The applicant received assistance from FEMA or any other source for the same dates. This includes other disaster agencies, volunteer organizations, and dates covered by TSA;

   ii. The applicant is staying with family or friends;
iii. The receipt DOES NOT contain the required information;

iv. The applicant did NOT have verified habitability repairs required, utility outage, or inaccessibility;

v. The requested dates exceed seven days from the Certification date of the initial Rental Assistance award. For applicants with an INR determination, the requested dates exceed 30 days from the INR determination date.

vi. The requested dates exceed the date the home became accessible or utilities were restored; AND

vii. The costs were incurred before the incident period start date.

b. In addition to ILER, USE the following ineligible decisions if they apply:

i. INJ - Ineligible - Ineligible Insurance;

2. For every type of ineligible decision:

E. Appeals
In addition to using standard appeal procedures, the following LER procedures apply. Refer to the Appeal Processing SOP for additional information.

1. If information on file is insufficient, unverifiable, or otherwise unavailable to confirm the timeframe of inaccessibility or utility outage; OR, lodging receipts are missing:

F. Exceptions

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

1. If a Renter is HRR = No and has some form of Repairs Made listed in the inspector’s Comments:

   a. The costs were incurred prior to and including the date the repairs were complete or the date of inspection, whichever occurs first; AND

   b. Meets all other verification requirements listed under Section A: Eligibility Verifications;

   c. PROCESS the eligible reimbursement through the night of the verified date the disaster-caused repairs were complete OR the date of inspection, whichever occurs first.
2. If a Renter is HRR = No and was forced to relocate by their LL:

   a. The LL verifies verbally or in writing that the applicant was forced to relocate due
to one of the following. Three call attempts are required if necessary, to confirm
the duration.

      i. Required habitability repairs to the dwelling or surrounding areas;

      ii. The LL is or was occupying the residence; OR

      iii. Otherwise required the applicant to relocate for disaster-caused reasons.

   b. The costs were incurred during the period of time the applicant was forced to
relocate; AND

   c. Meets all other verification requirements listed under Section A: Eligibility
   Verifications;

   d. PROCESS the eligible reimbursement up to the verified date the disaster-caused
repairs were complete or relocation was no longer necessary.

      i. If the applicant's relocation will extend beyond the hotel stay, REVIEW the
applicant for initial Rental Assistance as well. Refer to the Rental Assistance
SOP for additional information.

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

The following process scenarios assume the applicant met all verification and eligibility requirements:

Scenario 1: HRR = Yes, App Moved = Yes

An applicant received an inspection with HRR = Yes, App Moved = Yes, and submitted Hotel/Motel receipts.

Assistance Calculations:

1. The incident period start date was 10/26.
2. The verifiable receipts are from 10/26 through the night of 11/15 with a check-out date of 11/16.
3. Initial Rental Assistance has a Certification date of 11/3.
   a. The possible eligible assistance period is 10/26 through the night of 11/9 (seven-day overlap).
4. The receipts for the room and taxes for 10/26 through 11/9 total $900.

Process:

Scenario 2: HRR = Yes, App Moved = Yes

An applicant received an inspection with HRR = Yes, App Moved = Yes, and submitted Hotel/Motel receipts.

Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 11/30 with a check-out date of 12/1.
3. Initial Rental Assistance has a **Certification** date of 11/26.
   
a. The possible eligible assistance period is 10/25 through the night of 12/2 (seven-day overlap).
   
4. The receipts for the room and taxes for 10/26 through 11/30 were $2,160, a total of 36 nights.

**Process:**

**Scenario 3: HRR = Yes, App Moved = No, INR Without Subsequent Initial Rental Assistance Approval**

An applicant received an inspection with **HRR = Yes, App Moved = No**, and submitted Hotel/Motel receipts.

**Assistance Calculations:**

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 12/10 with a check-out date of 12/11.
3. The inspection date was 10/30.
4. The case was processed on 11/05 with an **INR** determination.
   
a. The possible eligible assistance period is 10/25 through the night of 12/4 (30-day overlap).
5. The receipts, for room and tax, are $90 per day. The total from 10/26 through 12/4 is $3,600.
Scenario 4: HRR = Yes, App Moved = No, INR With Subsequent Initial Rental Assistance Approval

An applicant received an inspection with HRR = Yes, App Moved = No, and submitted Hotel/Motel receipts.

Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 12/10 with a check-out date of 12/11.
3. The inspection date was 10/30.
4. The case was processed on 11/05 with an INR determination.
5. The applicant called Helpline on 12/4 (within 30 days of INR) and requested initial Rental Assistance.
   a. The possible eligible assistance period is 10/25 through the night of 12/10 (seven-day overlap).
6. The receipts, for room and tax, from 10/26 to 12/10 total $3,810.

Process:

Scenario 5: HRR = No, Utility Outage Confirmed

An applicant was inspected with HRR = No and they submitted hotel/motel receipts with an accompanying statement from their utility company stating that their essential utilities were out.

Back to Top
Assistance Calculations:

1. The incident period start date was 10/25.

2. The verifiable receipts are from 10/26 through the night of 11/18 with a check-out date of 11/19.

3. The inspection date was 11/20 with HRR = No and Utilities Out = No.

4. The verifiable statement from the utility company confirmed the applicant's electricity was out from 10/25 to 11/16.
   a. The possible eligible assistance period is 10/25 through the night of 11/16 (the last night of confirmed utility outage).

5. The receipts for room and tax for 10/26 through 11/16 total $1,160.

Scenario 6: No Inspection, Inaccessibility Confirmed

An applicant registered with NO to Home and Personal Property damage and submitted a request for LER and an accompanying statement from a city official stating their home was inaccessible.

Assistance Calculations:

1. The incident period start date was 10/27.

2. The verifiable receipts are from 10/28 through the night of 12/16 with a check-out date of 12/17.

3. There was NO inspection since the applicant was a NON-REF for Home Repair Assistance and Personal Property Assistance and the applicant indicated their home was safe to occupy.

4. The verifiable statement from a city official confirmed that the home was inaccessible from 10/27 to 12/15.
a. The possible eligible assistance period is 10/27 through the night of 12/15 (the last night of confirmed inaccessibility).

5. The receipts for room and tax for 10/28 through 12/15 total $3,160.

Scenario 7: LER and TSA, Inspected

A TSA eligible applicant was inspected with HRR = No and they submitted hotel/motel receipts with an accompanying statement from a county official that their home was inaccessible.

Assistance Calculations:

1. The incident period start date was 10/27.

2. The verifiable receipts are from 11/10 through the night of 12/8 with a check-out date of 12/9.

3. The Inspection date was 12/10 with HRR = No and Utilities Out = No.

4. The verifiable statement from a county official confirmed inaccessibility from 10/30 to 12/8.

   a. The possible eligible assistance period is 10/27 through the night of 12/8 (the last night of confirmed inaccessibility) minus any nights paid under TSA.

5. The Temporary Housing frame on the Assistance screen has an eligibility line for TSAI, and the TSA report indicates the contractor paid for 10/31 through the night of 11/14.

   a. Since the contractor paid for these nights, the first eligible night of stay is 11/15.

6. The receipts for 11/15 through 12/8 for room and tax total $5,000.

Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the Web NEMIS Initial Assistance Reference Guide for additional information.
Scenario 8: Renter, HRR = No, Repairs Made

A Renter received an inspection with HRR = No, and they submitted a request for LER for a period of time their home required repairs and was unable to be occupied.

Assistance Calculations:

1. The incident period start date was 10/25.

2. The verifiable receipts are from 10/26 through the night of 11/3 with a check-out date of 11/4.

3. The inspection was completed on 11/2 with HRR = No.

   a. The inspector's Comment included the statement “Repairs Made” or “Repairs Completed” on 11/1. Therefore, the possible eligible assistance is 10/25 through the night of 11/1 (the last night the home was confirmed to be unsafe to occupy).

4. The receipts for 10/26 through 11/1 for room and tax total $550.

Process:

Scenario 9: Renter, HRR = No, Forced to Relocate

A Renter received an inspection with HRR = No, and they submitted a request for LER with a letter from their LL confirming they need to relocate for three weeks while disaster-caused repairs are made to the DDA.

Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 12/2 through the night of 12/22 with a check-out date of 12/23.

3. The inspection was completed on 10/30 with **HRR = No**.

4. A courtesy call to the LL confirmed the applicant was forced to relocate from the DDA on 12/2 and returned on 12/23.

5. The receipts for 12/2 through 12/23, for room and tax, total $800.

**Process:**

---

**Scenario 10: Hotel Outside of U.S.**

An applicant received an inspection with **HRR = Yes** and **App Moved = Yes** and submitted a request for LER in Canada.

**Assistance Calculations:**

1. The incident period start date was 7/1.

2. Initial Rental Assistance has a **Certification** date of 7/5.
   
   a. The possible eligible assistance period is 7/1 through the night of 7/11 (seven-day overlap).

3. The verifiable receipts in Niagara Falls, Ontario Canada, were from 7/7 through the night of 7/10 with a check-out date of 7/11.

4. The receipts for 7/7 through 7/10 for room and tax total $400.50 Canadian Dollars (CAD).
   
   a. Entered $400.50 into a currency converter, such as Oanda.com or XE.com; with a date of 7/11 resulting in a conversion to $307.047 U.S. Dollars, rounded to the nearest penny of $307.05.

**Process:**

---
Frequently Asked Questions

1. If an applicant has to evacuate and go to a hotel or motel, will FEMA reimburse the applicant for their expenses?
   
a. If an applicant was displaced due to essential utility outage, inaccessibility, or because of disaster-caused damage that made the home unsafe to occupy, unsanitary, or unfit to occupy, they may be eligible to receive reimbursement for their hotel/motel expenses.

b. If the applicant evacuated due to a mandatory evacuation, implemented by a state, local, territorial, or tribal government (SLTT) agency, but their home was deemed safe to occupy, accessible, and DID NOT have a utility outage, the applicant will NOT be eligible for hotel/motel expense reimbursement.

2. What is the maximum amount approved for Lodging Expense Reimbursement?
   
a. Reimbursement is for the full nightly rate and taxes for lodging accommodations for the applicable eligible assistance periods. There is NO limit to the per-night cost.

b. Food, telephone, Internet, pet charges, and other optional charges are NOT eligible for reimbursement.

3. Is the (number of hotel rooms to the number of occupants) ratio the same with LER as it is with TSA?
   
a. Generally, TSA specifications would be similar to LER specifications. However, this would be on a case-by-case basis as there may be additional disaster-specific considerations. Staff should forward the request for multiple hotel rooms to the IHP Helpdesk for review as this would fall under the unique scenarios NOT listed in the SOP.
LER and Other Forms of Temporary Housing Assistance Matrix

FEMA

Lodging Expense Reimbursement
Effective Date: September 16, 2021
V. DEFINITIONS AND ACRONYMS

Definitions

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

Eligible Hotel/Motel: Any business establishment providing nightly lodging for a fee for which a verifiable bill/receipt can be obtained, i.e. Hotels, Motels, Bed and Breakfasts, Hostels, Inns, and accommodation sharing networks such as Airbnb.

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 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.

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.

Verifiable: A receipt or statement with the name, address, and telephone number of the provider or official that includes sufficient information explaining the incurred costs or information for processing. Refer to Section B: Information Requests for additional information regarding missing or incomplete information.

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ADOC</td>
<td>Appeal Request Documentation</td>
</tr>
<tr>
<td>ALE</td>
<td>Additional Living Expenses</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>CAD</td>
<td>Canadian Dollar</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</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>ERIA</td>
<td>Eligible Rental Assistance Inaccessible</td>
</tr>
<tr>
<td>ERU</td>
<td>Eligible Rental Assistance Utilities Out</td>
</tr>
<tr>
<td>ETR</td>
<td>Eligible Transient Housing</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</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>ILER</td>
<td>Ineligible Lodging Expenses Reimbursement</td>
</tr>
<tr>
<td>INFI</td>
<td>Ineligible Flood Insurance</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible Insurance</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LER</td>
<td>Lodging Expense Reimbursement</td>
</tr>
<tr>
<td>LOU</td>
<td>Loss of Use</td>
</tr>
<tr>
<td>MSIGN</td>
<td>Request for Applicant's Signature</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>NON-REF</td>
<td>Non-Referral</td>
</tr>
<tr>
<td>PND</td>
<td>Pending</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>RI</td>
<td>Registration Intake</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
</tr>
<tr>
<td>SPU</td>
<td>Specialized Processing Unit</td>
</tr>
<tr>
<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
</tr>
<tr>
<td>TSAI</td>
<td>Transitional Sheltering Assistance Information</td>
</tr>
<tr>
<td>USD</td>
<td>U.S. Dollar</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following:

- **Standard Operating Procedures**
  - Appeal Processing
  - Codes, Verifications, Request Letters, and Assistance Types
  - Disability and Communication Needs
  - Identity Verification
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Rental Assistance

- **Resources**
  - Helpline NPSC Caller Services Reference Guide
  - Oanda.com
  - Web NEMIS Initial Assistance Reference Guide
  - XE.com
# Ownership Verification

**Effective Date:** August 24, 2021

## I. Overview
- Purpose
- Who Gets Assistance?
- What are Eligible Expenses that Require Ownership Verification?
- Documentation or Verification Needed
- 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
- Verification Methods
- Acceptable Documentation
- Processing Procedures
- Joint Option Disaster Information (ONA Only)
- Appeals
- Exceptions

## III. Process
- Scenario 1: Mobile Home/Travel Trailer Proof of Ownership
- Scenario 2: Land Installment Contract as Proof of Ownership
- Scenario 3: Applicant is Heir to the Disaster-Damaged Residence
- Frequently Asked Questions
- Cross-Disaster Ownership Verification Examples

## IV. Examples and FAQs
- Definitions
- Acronyms

## V. Definitions and Acronyms
- Links to related documents
I. OVERVIEW

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

Purpose:

- This Standard Operating Procedure (SOP) will assist in Ownership Verification review and process.

Who Gets Assistance?

- Applicants (owners) must be able to prove they owned/occupied the disaster-damaged residence, pre-disaster, as their primary residence before receiving Housing Assistance (HA) and some types of Other Needs Assistance (ONA).

What are Eligible Expenses that Require Ownership Verification?

Eligible expenses that require proof of ownership include costs associated with:

- Home Repair Assistance;
- Home Replacement Assistance; OR
- Permanent Housing Construction.

Documentation or Verification Needed (at least one):

- Deed or Official Record;
- Mortgage Payment Book;
- Structural Insurance Documentation;
- Property Tax Receipts or Bills;
- Manufactured Home Certificate of Title;
- Real Estate Provision;

NOTE: The Code of Federal Regulations (CFR) defines Owner-Occupied as:

- A legal owner occupying the residence;
- A person who does NOT hold formal title to the residence and pays NO rent but is responsible for the payment of taxes or maintenance of the residence; OR
- A person who has lifetime occupancy rights with formal title vested in another individual’s name.
Ownership Verification
Effective Date: August 24, 2021

- **Contract for Deed or Warranty Deed**;
- **Land Installment Contract**;
- **Quitclaim Deed**;
- **Will with Death Certificate**;
- **Affidavit of Heirship**; only when consistent with state, territorial, or tribal government (STT) law;
- **Bill of Sale or Bond for Title**;
- **Major Repair or Improvement Receipts**;
- **Mobile Home Park Statement** (Only acceptable for DR-4609-TN and forward);
- **Court Documents** (Only acceptable for DR-4609-TN and forward); OR
- **Public Official’s Letter** (Only acceptable for DR-4609-TN and forward).
- **Self-Declarative Statement**, ONLY as a last resort when all other means of verification have been exhausted.
  - 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; and for applicants whose disaster-damaged residence was passed down via **heirship**.

**Other Items to Note:**

- Regardless of the ownership verification method (NEMIS public records, inspector verification, Cross-Disaster Ownership Verification, or submitted documents), an applicant or co-applicant who is responsible for major repairs/improvements and/or property taxes will be considered an owner when there are NO other claims of ownership and/or conflicting information in the file.

- The standard ineligible decision code used when ownership has NOT been verified for the disaster-damaged residence is **IOWNV- Ineligible Ownership Not Verified**. After receiving an **IOWNV** decision, an applicant must submit an appeal letter with acceptable documentation to verify ownership.

- Ownership documents should include:
The name of the applicant or co-applicant registering for assistance. If a minor child is registering for assistance, the document must be in the name of the parent or legal guardian listed as co-applicant; AND

The disaster-damaged residence address.

For all disasters prior to and including DR-4607-MI, the document must be dated prior to the disaster incident period.

For DR-4609-TN and forward, the document may be dated within the 18 month period of assistance, but it must demonstrate the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster.

**Lease-to-Own and Land Installment Agreements:**

Applicants who pay rent to another party to live in the home DO NOT qualify as owners. However, there may be an exception if the applicant is legally responsible for major repairs and/or property taxes on the disaster-damaged residence through a Lease-to-Own or Land Installment Agreement. Additional exceptions may be created due to adverse possession, hereditary family lands, and cultural traditions in islands or insular areas.

**Intent to Own:**

There may be instances when an applicant was in the process of purchasing the disaster-damaged residence and was unable to complete the purchase before the disaster occurred.

If the applicant has provided documentation showing Intent to Own within the incident period, PLACE the case on Hold and EMAIL a request for clarification of documents submitted to the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).

**Affidavit of Heirship:**

In some areas, STT law recognizes an heir’s vested property interest immediately upon the decedent’s death intestate (a person who died without a Will). In these STT’s, an Affidavit of Heirship is acceptable without a Will when the applicant attests to the following:

- The name of the applicant or co-applicant, and the decedent;
- The date of the decedent’s death (prior to the disaster incident period); AND
- The applicant or co-applicant’s heirship.

The Affidavit of Heirship may be dated within the period of assistance if:
The decedent's death pre-dated the disaster; AND

The Affidavit of Heirship was current and/or effective during the disaster incident period.

The Affidavit of Heirship must comply with STT law.

The applicant or co-applicant inheriting the property must meet all IHP eligibility requirements.

If the documents submitted by the applicant indicate the STT recognizes an heir's vested property interest immediately upon the decedent's death and there is NO Preshifter Disaster Specific Operating Procedures (DSOP) with instructions, DO NOT process the request.

PLACE the Work Packet (WP) on HOLD, and EMAIL the IHP Helpdesk requesting verification from the Region and the STT.

The Region will consult with OCC to verify that the documents are legally sufficient under STT law.

Once the Region confirms the acceptance of the Affidavit of Heirship, the IHP Helpdesk will respond to the staff with processing instructions.

If submitted Affidavit is not acceptable and all other feasible options have been exhausted, applicant may submit a self-declarative statement.

This information will be made available in Preshifter available DSOP.

Limited Liability Company (LLC):

An applicant occupying a dwelling owned by a Limited Liability Company (LLC), or other similar legal entity, may be able to prove ownership if they provide documentation that proves:

They occupied the disaster-damaged residence as their primary residence;

The legal entity DOES NOT have commercial purposes, i.e. ownership of more than one dwelling;

The applicant, co-applicant, or other member of the household is the sole member of the legal entity;

The disaster-damaged residence is uninsured or underinsured; AND

All other Conditions of Eligibility are satisfied.
Condominiums and Co-Ops:

- Individual Condo or Co-Op owners who claim responsibility for damaged structural elements, e.g. roof, exterior walls, chimneys, and shared foundation, or damaged items in common areas must submit verifiable documentation to FEMA indicating individual responsibility, including the master insurance policy or bylaws to be considered for assistance.

Military Personnel:

- Active duty military members who can satisfy occupancy and ownership conditions of eligibility for their privately-owned disaster-damaged 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 disaster-damaged residence at the time of the disaster or CANNOT prove their intent to occupy the disaster-damaged residence within the period of assistance.

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 Ownership Verification.

Prior to Processing:

- **REVIEW** posted Preshift or available DSOP before accepting an Affidavit of Heirship to process ownership on cases where the STT recognizes an heir’s vested property interest immediately upon the decedent’s death.
  - If there is NO available information about the acceptance of the Affidavit of Heirship, CONTACT the IHP Helpdesk for assistance.

- Prior to reviewing or discussing ONA Assistance, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only representatives from the STT are authorized to process and discuss ONA eligibility.
  - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
    - For ONA questions in Joint Option disasters, PROVIDE the STT ONA Helpline number which is listed on the NEMIS Disaster Info (F8) link.
III. PROCESS

A. Verification Methods

1. At the time of registration, an automated verification of ownership is performed based on NEMIS public records verification. The result of the automated verification process is displayed in the Registration Status screen with the OWNV_PASS status code.

   a. This OWNV_PASS status code is sufficient to prove ownership without further means of verification, unless there is conflicting documentation in the file.

2. Inspectors may also view documents or confirm ownership via other methods during the inspection process (i.e. property tax bill or receipt, mortgage documentation, etc.). The FEMA Inspector will set the ownership verification status to Verified. This is sufficient to prove ownership without further means of verification, unless there is conflicting documentation in the file.

   b. The FEMA inspector's observations will override the NEMIS public records verification results. The applicant will be required to submit a signed appeal letter with supporting ownership documents to be reviewed for ownership verification.

3. Cross-Disaster Ownership Verification: For DR-4609-TN and forward, an automated check will be performed for exact ownership matches in all prior disasters. If matches are found, a Cross-Disaster Ownership Verification process will be put in place for a manual review in the FEMA Special Handling queue when ownership is NOT verified via public records verification or the inspection. Refer to the Special Handling Queries SOP for additional information.

4. If ownership CANNOT be verified through NEMIS public records, by the FEMA inspector, or the Cross-Disaster Ownership Verification review, the applicant will be required to submit documentation showing they owned and occupied the disaster-damaged residence as their primary residence at the time of the disaster in order to process Home Repair Assistance, Home Replacement Assistance, or Permanent Housing Construction (PHC).
a. Once the applicant submits documentation that meets all eligibility requirements, staff must manually set the status for Ownership Verification as Verified on the Info Control screen. Refer to the Web NEMIS Initial Assistance Reference Guide for additional information.

B. Acceptable Documentation

The types of documents listed in this section are acceptable as proof of ownership 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 ownership in cases where the name reflected on the documentation DO NOT match the name of the applicant or co-applicant.

For documents outlined below and provided to FEMA with a date in the 18 month period of assistance, the document must demonstrate the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster. If the applicant is a minor child, documentation must be in the name of the parent or legal guardian listed as co-applicant.

1. Deed or Official Record:

a. The Deed or an Official Record to the property, listing the applicant or co-applicant as the legal owner.

   i. If the property address DOES NOT match the address in NEMIS, CALL the appropriate county/parish/municipality official to verify the documentation. One call attempt is required.

b. For all disasters prior to and including DR-4607-MI, the Deed or Official Record must be current and effective at the time of the disaster.

c. For DR-4609-TN and forward, the Deed or Official Record must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

2. Mortgage Documentation:

a. The Mortgage Payment Book, Mortgage Statement, Escrow Analysis, or other mortgage documents may be submitted for proof of ownership.

b. For all disasters prior to and including DR-4607-MI, the mortgage documentation must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the mortgage documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
3. Structural or Real Property (RP) Insurance Documentation:

   a. Structural or RP insurance documentation includes Homeowners and/or Flood insurance documentation, e.g. policy declarations, agent’s statement letters, policy renewal statements, settlement or denial letters, proof of loss statements, etc.; that show coverage for RP components.

   b. For all disasters prior to and including DR-4607-MI, structural or RP insurance documentation may be dated before or after the disaster incident period, but it must indicate the insurance policy was effective and active at the time of the disaster.

   c. For DR-4609-TN and forward, structural or RP insurance documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance; and it must indicate the insurance policy was effective and active at the time of the disaster.

   d. For ALL disasters, if the policy effective date is NOT listed on the submitted documentation, CALL the insurance company and VERIFY the insurance policy. One call attempt is required.

4. Property Tax Bills or Receipts:

   a. Documentation from the County/Parish/Municipality Tax Assessor’s office pertaining to real estate property tax for the disaster-damaged residence.
b. For all disasters prior to and including DR-4607-MI, property tax bills or receipts must be for the year prior to the disaster. For example, if the disaster occurred in 2020, the 2019 property tax bill or receipt would be accepted.

c. For DR-4609-TN and forward, property tax bills or receipts must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

d. If the property tax bill or receipt is another individual’s name, the applicant or co-applicant must submit a cancelled check or paid property tax receipt in their name to demonstrate they are responsible for payment of the property tax payments.

e. CALL the County/Parish/Municipality Tax Assessor’s office and VERIFY the applicant or co-applicant has been paying the property taxes when:

i. The property tax bill or receipt is in another individual’s name and there are NO documents on file to demonstrate the applicant or co-applicant is responsible for the property tax payments; OR

ii. The property address DOES NOT match the disaster-damaged residence address listed in NEMIS.

iii. One call attempt is required.

5. Manufactured Home Certificate of Title:

a. A Manufactured Home Certificate of Title is the actual escrow or title document for the purchase of the manufactured home, e.g. Mobile Home or Travel Trailer.

b. For all disasters prior to and including DR-4607-MI, the Manufactured Home Certificate of Title must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Manufactured Home Certificate of Title must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

NOTE: The applicant or co-applicant may own a Mobile Home or Travel Trailer, but NOT the property it sits on. FEMA only requires the applicant or co-applicant to prove ownership of the Mobile Home or Travel Trailer.

6. Real Estate Provisions:
a. A Real Estate Provision is an amendment to the title or deed showing the applicant or co-applicant holds rent-free ownership. The legal owner must be included on the Real Estate Provision and it must be filed with the court.

b. For all disasters prior to and including DR-4607-MI, the Real Estate Provision must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Real Estate Provision must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

7. Contract for Deed or Warranty Deed:

a. A Contract for Deed or Warranty Deed is an agreement between the seller and buyer for the purchase of RP in which the payment, or a portion of the purchase price, is deferred.

i. The purchase price may be paid in installments over the period of the contract with the balance due at maturity. When the buyer completes the required payments, the seller must deliver good legal title by the way of good deed.

ii. During the contract period, the buyer makes installment payments on the purchase price. The buyer is entitled to equitable title of the property while the seller holds the legal title and continues to be liable for payment of the underlying mortgage.

b. For all disasters prior to and including DR-4607-MI, the Contract for Deed or Warranty Deed must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Contract for Deed or Warranty Deed must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

8. Land Installment Contract:

a. Land Installment Contract is often written at the top of the Title and most Land Installment Contracts are written in a similar manner to property contracts with seller financing.

i. The Land Installment Contract will specify the names of the buyer and seller. It will also typically include the terms of the contract, e.g. the sale price, down payment, and monthly payment amount.
If there is an underlying mortgage for which the seller is responsible, the contract will typically indicate the seller is required to maintain insurance and pay property taxes for the property. The cost of the property taxes and insurance maintained by the seller should be reflected in the buyer’s monthly payment amount.

b. For all disasters prior to and including DR-4607-MI, the Land Installment Contract must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Land Installment Contract must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

9. Quitclaim Deed:

a. A Quitclaim Deed is a legal document conveying all ownership rights to another co-owner of a property without guarantees.

i. Married couples seeking a divorce commonly use Quitclaim Deeds. Usually one spouse signs all their rights to the property over to the other. This device conveys ownership rights only and will NOT end an obligation to repay a loan.

ii. A Quitclaim Deed conveys to the grantee all of the legal or equitable rights the grantor has in the property, as they existed at the time of the conveyance.

1. **Grantor**: The person or entity who owns the property and executes the deed conveying the property to another person or entity.

2. **Grantee**: The person or entity who receives title to the property.

iii. To be valid, the Quitclaim Deed must be recorded with the court or Land Records office.

   1. If the property address DOES NOT match the address in NEMIS, **CALL** the appropriate county/parish/municipality official to verify the documentation. One call attempt is required.

b. For all disasters prior to and including DR-4607-MI, the Quitclaim Deed must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Quitclaim Deed must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

10. Bill of Sale or Bond for Title:
Ownership Verification
Effective Date: August 24, 2021

a. A Bill of Sale or Bond for Title is a record of sale transferring ownership of property from seller to buyer.

i. These types of documents are typically acceptable without further verification calls when the document is signed by both the seller and buyer.

b. For all disasters prior to and including DR-4607-MI, the Bill of Sale or Bond for Title must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Bill of Sale or Bond for Title must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

d. If the Bill of Sale or Bond for Title is missing any required information, additional verification will be needed and supporting documentation to confirm the transfer of ownership must be requested. If further supporting documentation is unavailable, refer to Section E. Exceptions for details on coordinating these requests for further verification through the IHP Helpdesk. Also, refer to the FAQ 1.

11. Will with Death Certificate:

a. Property in which the recorded title or deed is in the name of a deceased individual may be willed to the applicant or co-applicant.

i. Ownership requirements can be satisfied with a Will naming the applicant or co-applicant as an heir to the property and a Death Certificate for the owner of record.

1. In the event of multiple heirs, only the verified occupant of the disaster-damaged residence will be considered for assistance.

2. If multiple heir's occupy the disaster-damaged residence and have applied for assistance, the first applicant to meet all eligibility and documentation criteria will be considered for assistance.

b. For all disasters prior to and including DR-4607-MI, the Death Certificate and Will must be dated prior to the disaster incident period.

c. For DR-4609-TN and forward, the Death Certificate and Will must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period.

12. Affidavit of Heirship with Death Certificate:
a. An Affidavit of Heirship is used only in disasters where FEMA has confirmed the STT recognizes an heir’s vested property interest immediately upon the decedent’s death.

b. To demonstrate ownership in these circumstances, the applicant or co-applicant that inherits the property can demonstrate ownership with an Affidavit of Heirship attesting the following:

i. The name of the applicant or co-applicant, and the decedent;

ii. The date of the decedent’s death (prior to the incident period); AND

iii. The applicant or co-applicant’s heirship.

iv. In the event of multiple heirs, only the verified occupant of the disaster-damaged residence will be considered for assistance.

v. If multiple heir’s occupy the disaster-damaged residence and have applied for assistance, the first applicant to meet all eligibility and documentation criteria will be considered for assistance.

c. The Affidavit of Heirship may be dated within the 18 month period of assistance if:

i. The decedent’s death pre-dated the disaster; AND

ii. The Affidavit of Heirship was current and/or effective during the disaster incident period.

NOTE: The estate of a deceased applicant is NOT eligible for IHP assistance. However, a surviving pre-disaster resident of the household may receive assistance if they meet all IHP eligibility criteria.

13. Receipts for Major Repairs or Improvements:

a. The applicant or co-applicant may submit receipts to show they are responsible for major repairs, maintenance, or improvements to the disaster-damaged residence. These include, but are not limited to:

i. Repairs to the roof, HVAC, plumbing, etc.;

ii. Major utility repair or replacement, e.g. water line, sewer, well, or septic;
iii. Major improvements, e.g. installation of solar panels; AND

iv. Major mitigation measures, e.g. elevation or structural component repair or replacement.

b. For DR-4609-TN and forward, receipts for Major Repairs or Improvements must be dated within five years prior to the disaster incident period.

c. This type of verification can only be completed through submitted documentation and the receipts must include the name and phone number of the company or contractor that completed the repairs.

14. Mobile Home Park Statement (Only acceptable for DR-4609-TN and forward):

a. If the applicant or co-applicant owns a Mobile Home or Travel Trailer located in a Mobile Home Park, they may submit a statement from the commercial or mobile park owner/manager stating the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster. The statement must include:

i. The name and phone number of the individual providing the verification; AND

ii. How the individual knows the applicant or co-applicant owned the mobile home or travel trailer at the time of the disaster, i.e. they had a copy of their ownership documentation on file.

b. The commercial or mobile home park owner/manager’s statement must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

15. Court Documents (Only acceptable for DR-4609-TN and forward):

a. If the applicant or co-applicant was previously, or currently; in a legal dispute that is pertinent to the ownership of the disaster-damaged residence address; they may submit a copy of court documentation stating the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster.
Ownership Verification
Effective Date: August 24, 2021

b. Court Documents must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.


a. A letter or other written statement from a public official, e.g. Police Chief, Mayor, Postmaster, or federal, state, local, territorial, or tribal (SLTT) official; that includes:

i. The name of the applicant or co-applicant;

ii. The disaster-damaged residence address;

iii. That the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster; AND

iv. The name and phone number of the individual providing the verification.

b. The Public Official’s Statement must be dated within the 18 month period of assistance.

17. Contractual Agreements:

a. Contractual Agreements, e.g. Lease-to-Purchase, Rent-to-Own, or Option to Buy, are typically NOT acceptable proof of ownership because they may indicate the applicant pays rent.

i. Contractual agreements may be accepted if submitted with pre-disaster supporting documentation showing the applicant is responsible for major repairs/improvements or the property tax.

b. Contractual agreements must be effective and active at the time of the disaster.

18. Self-Declarative Statement (Only acceptable for insular, island, and tribal land declarations up to and Including DR-4607-MI):

c. A Self-Declarative Statement is a written, dated, and signed document informing FEMA the disaster-damaged residence is owned by the applicant or co-applicant. A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.

i. A Self-Declarative Statement is only acceptable from applicants living in insular areas.
ii. 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.

iii. FEMA will NOT accept a Self-Declarative Statement for pre-disaster squatters.

iv. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of ownership.

v. 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.

vi. A Self-Declarative Statement DOES NOT have to pre-date the disaster.

d. 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. The address must include enough information to identify that the Self-Declarative Statement is for the same location as the disaster-damaged residence listed in NEMIS; AND

  2. A physical property location only using longitude and latitude information is NOT acceptable.

iii. State the applicant or co-applicant is the owner of the disaster-damaged residence;

  1. If the Self-Declarative Statement DOES NOT include information to indicate the applicant or co-applicant is the owner of the residence, it must then include a statement to verify one of the following:

    a. The applicant or co-applicant is a person who DOES NOT hold formal title to the residence and pays no rent, but is responsible for payment of taxes or major repairs/improvements of the residence; OR

    b. The applicant or co-applicant has lifetime occupancy in the residence.

iv. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;
Ownership Verification  
Effective Date: August 24, 2021

v. Include an explanation of the circumstances that prevent standard ownership verification, e.g. insular areas, islands, or tribal lands; AND

vi. Include the applicant or co-applicant's signature with date.

19. Self-Declarative Statement (Only acceptable for DR-4609-TN and forward from applicants living in insular, island, or tribal land areas, applicants claiming ownership of a Mobile Home or Travel Trailer, and residences passed down via heirship):

a. A Self-Declarative Statement is a written, dated, and signed document informing FEMA the disaster-damaged residence is owned by the applicant or co-applicant. A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.

i. The ONLY populations eligible to submit this form of verification due to traditional forms of documentation not existing are:

1. Insular, island, and tribal land declarations

2. Applicants claiming ownership of a Mobile Home or Travel Trailer, regardless of location

3. Applicants whose disaster-damaged residence was passed down via heirship

ii. 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.

iii. FEMA will NOT accept a Self-Declarative Statement for pre-disaster squatters.

iv. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of ownership.

v. 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.

vi. A Self-Declarative Statement DOES NOT have to pre-date the disaster.

b. A Self-Declarative Statement must:

i. Be in writing (handwritten or typed);
Ownership Verification  
Effective Date: August 24, 2021

ii. Include the applicant or co-applicant’s name and disaster-damaged residence address;

1. The address must include enough information to identify that the Self-Declarative Statement is for the same location as the disaster-damaged residence listed in NEMIS; AND

2. 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 applicant or co-applicant’s signature with date; AND

v. For Mobile Homes or Travel Trailers, include the major elements of this statement: “I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I do meet FEMA’s definition of an owner-occupant because I am either (A) the legal owner of the home, (B) pay no rent, but am responsible for the payment of taxes or maintenance for the residence, or (C) hold lifetime occupancy rights. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification of the appropriate owner-occupant category]. I hereby declare under penalty of perjury that the foregoing is true and correct.”; OR

vi. For statements of heirship, include the major elements of BOTH of these statements:

1. “I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification].” AND

2. “As the nearest relative of the deceased in the line of succession, my ownership includes all the rights and obligations of the deceased. The decedent’s name is ___________, and they died on ___________. I hereby declare under penalty of perjury that the foregoing is true and correct.”

c. In instances where multiple applicants claim they are the owner-occupant, an applicant that provides other acceptable ownership documentation may be determined eligible when all other applicants claiming ownership for the same disaster-damaged residence provide a Self-Declarative Statement. If all claimants provide a Self-Declarative Statement, the first applicant to meet all
eligibility and documentation requirements will be awarded the Housing Assistance funds.

d. Ownership Request for Information (RFI) letter for a Self-Declarative Statement

i. A Request for Information (RFI) letter will be manually generated to obtain ownership verification information:

1. If the applicant has made several attempts to provide ownership documents;

C. Processing Procedures

1. If the applicant or co-applicant is unable to prove ownership through NEMIS public records, initial inspection, Cross-Disaster Ownership Verification, and/or submitted documentation:
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 HA categories.

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

E. Appeals

1. If the applicant appeals after an initial OWNV decision and DOES NOT submit supporting documents to meet the ownership verification requirement:
2. If ownership changed to **Not Verified** after a subsequent inspection:

3. If the appeal letter and documents received or available in the file fully prove ownership:

4. If the applicant was already sent an **ADOC** requesting the missing information:
   
   a. The applicant will remain ineligible;
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

Scenario 1: Mobile Home or Travel Trailer Proof of Ownership

1. The applicant may own a mobile home or travel trailer, but NOT the property it sits on. For the applicant to be eligible for Home Repair Assistance or Home Replacement Assistance, FEMA only requires that the applicant provide proof of ownership for the mobile home or travel trailer, NOT the land. Acceptable documents include, but are NOT limited to:
   
a. Manufactured Home Certificate of Title;

b. Property Tax Bill or Receipt;

c. Bill of Sale or Bond for Title; AND

d. Receipts for Major Repairs or Improvements.

2. For DR-4609-TN and forward, acceptable documents also include:
   
a. Mobile Home Park Letter;

b. Court Documents;

c. Public Official’s Letter; AND

d. Self-Dedrative Statement, ONLY as a last resort when all other means of verification have been exhausted. (Only applicable to DR-4609-TN and forward).

Scenario 2: Land Installment Contract as Proof of Ownership

1. Property owners may agree to sell property with a Land Installment Contract. The applicant is the buyer and makes payments directly to the property owner instead of to a financial institution. The buyer receives equitable title to the property, which would meet FEMA’s ownership verification requirement.
Scenario 3: Applicant is Heir to the Disaster-Damaged Residence

1. The legal owner of the disaster-damaged residence is deceased and the property was left to their daughter, who was residing at the disaster-damaged residence at the time of the disaster. Acceptable documents for ownership verification include, but are NOT limited to:

   a. Deed or Official Record in the name of the applicant or co-applicant;

   b. Structural or RP Insurance Documentation in the name of the applicant or co-applicant;

   c. Property Tax Bill or Receipt in the name of the applicant or co-applicant;

   d. Will with Death Certificate;

   e. Affidavit of Heirship; AND

      i. Special considerations: Some STT's recognize immediate transfer of the property to the heirs upon death of the owner. In these cases, the applicant is only required to submit an Affidavit of Heirship.

   f. Receipts for Major Repairs or Improvements.

2. For DR-4609-TN and forward, acceptable documents also include:

   a. Court Documents;

   b. ONLY as a last resort, a Self-Declarative Statement.
Frequently Asked Questions:

1. What is a Bond for Title?

   a. A Bond for Title is another term for a Contract for Deed or Land Installment Agreement. In this type of document, the seller firmly agrees to deed the property to the buyer unless the buyer defaults, e.g. stops paying.

   b. A Bond for Title is acceptable to prove ownership without further verification calls when the seller and buyer have signed the document.

   c. If the document is NOT signed by the seller and buyer, or information on file indicates that the seller is NOT the owner, additional verification and supporting documentation will be required to confirm the formal or informal transfer of ownership through more than one party, i.e. the property has been transferred more than once due to a death or gift within a family.

Cross-Disaster Ownership Verification Examples:

These scenarios ONLY apply to DR-4609-TN and forward.

Scenario 1: Owner with High Risk or Low Risk codes in at least one disaster:
Scenario 2: Owner with NO High Risk or Low Risk Codes:
V. DEFINITIONS AND ACRONYMS

Definitions

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).

Heirship: Heirship is the legal right to receive real and personal property under state law upon the death of an ancestor or next of kin.

Housing Unit: is defined as a house, apartment, manufactured home, recreational vehicle, ready-fabricated dwelling, houseboat, or any other distinctly-separated living space. A living space may qualify as a housing unit if it includes facilities for cooking, eating, and sanitation. It must be directly accessible from an outer door or through an interior door in a shared hallway rather than by walking through another household's living space.

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.

Owner-Occupied Dwelling: A legal owner occupies the residence, a person who DOES NOT hold formal title to the residence and pays no rent but is responsible for the payment of taxes or maintenance of the residence; OR a person who has lifetime occupancy rights with formal title vested in another individual's name.

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>
</tr>
</thead>
<tbody>
<tr>
<td>CFR</td>
<td>Code of Federal Regulations</td>
</tr>
<tr>
<td>DR</td>
<td>Disaster</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
</tbody>
</table>
Ownership Verification
Effective Date: August 24, 2021

DSA  Disaster Survivor Assistance
HA   Housing Assistance
IHP  Individuals and Households Program
IOWNV  Ineligible Ownership Not Verified
JFO  Joint Field Office
LLC  Limited Liability Company
NEMIS National Emergency Management Information System
ONA  Other Needs Assistance
SOP  Standard Operating Procedure
STT  State, territorial, or tribal government
WP  Workpacket
VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - Appeal Processing
  - Home Repair Assistance
  - Home Replacement Assistance
  - Miscellaneous Other Items
  - Occupancy Verification

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
**Rental Assistance**

**Effective Date:** October 22, 2021

### I. Overview
- Purpose of Assistance
- Who May Get Assistance?
- What are Eligible Expenses?
- Basic Documentation or Verification Needed
- 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
- Rental Assistance
- Disability and Communication Needs

### III. Process
- A. Eligibility Verifications
- B. Information Requests
- C. Processing Eligible Assistance
- D. Processing Ineligible Decisions
- E. Appeals
- F. Exceptions

### IV. Examples and FAQs
- INR - Within 60 Days
- INR - 61 Days or More
- IID - Damaged Access
- IID/INDR Appeal – Forced Relocation, Renter
- IID Appeal - Disaster-Caused, Renter
- IID/INDR Appeal – Not Disaster-Caused, Renter
- IID/INDR Appeal – Owner
- Frequently Asked Questions (FAQ)

### 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 Rental Assistance.

Purpose of Assistance:

- Provide Temporary Housing Assistance in the form of rent to individuals displaced from their primary residence as a result of the disaster.

Who May Get Assistance?

- As a result of a Presidentially-declared disaster, applicants whose pre-disaster primary residence:
  - Is uninhabitable and requires repairs to make the residence habitable;
  - Is affected by a utility outage, i.e. power outage;
  - Is inaccessible, e.g. inaccessible roads and restrictions placed by Federal or state, local, territorial, or tribal government (SLTT) officials; OR
  - Is unavailable due to forced relocation, i.e. the owner is restricting access to the property due to disaster damage or the owner is relocating the renter to occupy the dwelling for their own post-disaster housing needs.

What are Eligible Expenses?

- Disaster-caused costs associated with rent and utilities of a temporary housing unit up to the U.S. Department of Housing and Urban Development’s (HUD) fair market rent (FMR) for the area.

Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Lack of Insurance, Settlement, or Denial letter; AND
- At least one of the following:
Rental Assistance
Effective Date: October 22, 2021

- Habitability Repairs Required (HRR = Yes) from an onsite or geospatial inspection, OR
- Utility Outage or Inaccessibility from an inspection or verbally/in writing from an official source.

Verification that the applicant had to or will relocate as a result of the disaster while repairs are made, until accessibility or utilities are restored, or while being forced to relocate with:

- An onsite inspection or other approved alternative inspection method type, such as geospatial (App Moved = Yes);
- Submitted documents; OR
- Refer to the Specific Appeal Processing Information section for additional information when the initial inspection is HRR = Yes and App Moved = No.

Other Items to Note:

- Rental Assistance awards are NOT counted against the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximums.
- Rental Assistance is awarded to the Head of Household. Any other members of the household are NOT eligible for Rental Assistance unless the household members prove they were unable to relocate together after the disaster and had financial responsibility for the pre-disaster dwelling.
- Refer to the Duplicate Investigation and Resolution Processing Standard Operating Procedures (SOP) for additional information.
- The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using 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 Rental Assistance.

Prior to Processing:

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

■ Note that insurance types which typically have Additional Living Expense (ALE) or Loss of Use (LOU) to assist with expenses to rent a temporary location if the damage is caused as a result of an insured Cause of Damage (COD) are:
  o Homeowners;
  o Renters;
  o Condominium Unit; AND
  o Mobile Home.

Rental Assistance:

■ Sequence of Delivery
  o Housing Assistance (HA)
    ▪ Temporary Housing Assistance, if eligible; AND
• Home Repair Assistance or Home Replacement Assistance.
  o Refer to the Financial HA and ONA Maximum and Minimum Awards SOP for the full HA/ONA Sequence of Delivery.

■ Is awarded based on the FMR established by HUD for the following number of initial months unless a Disaster Specific Operating Procedure (DSOP) or directive states otherwise:
  o Due to Habitability Repairs Required (HRR = Yes) = Two months.
  o Due to Utility Outage (Utilities Out = Yes, documents, or posted information) = One month.
  o Due to Inaccessibility (Inaccessible = Yes, documents, or posted information) = One month.

■ Is awarded for the number of occupied bedrooms in the Damaged Dwelling (DD) prior to the disaster.

■ Individuals and Households Program (IHP) Maximum (system limit only):
  o 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
  o 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.
- **Body:** A description of the request and list of processing actions pending.
- 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:**

- Prior to processing, **REVIEW** the **NEEDS TODO** popup.

- Refer to the **Disability and Communication Needs** SOP for guidance and procedures to accommodate communication needs and access and functional needs;
- If non-English speaking applicants require assistance, refer to the **Language Line** SOP;
- For assistance in performing outbound calls to applicants and third parties, refer to the **Outbound Calls and Third Party Verification** SOP for additional information.
A. Eligibility Verifications

To be eligible for Rental Assistance an applicant must meet the following criteria:

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

2. The DD is the applicant’s Primary Residence, and Occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

3. Habitability repairs are required (HRR = Yes), utilities were/are out (Utilities Out = Yes), or the home was/is inaccessible (Inaccessible = Yes).
   
   a. HRR = Yes confirmed by an onsite or other approved alternative inspection type, such as geospatial.
      
      i. For Renters, a confirmed statement from the Owner/Landlord (LL) is acceptable if a previous inspection was HRR = No. Refer to Section E. 5 or Scenario 3 for additional information.
   b. Utility outage or inaccessibility through:
      
      i. An onsite inspection or other approved alternative inspection method type, such as geospatial;
         
      ii. Information posted on the disaster information page or other FEMA source; OR
         
      iii. Verifiable verbal or written statements from a utility company or local official.
   
4. Utilities include water, sewer, electric, trash, or the source of heating/cooling for the DD, such as natural gas/propane.
   
   a. The applicant had to or will be willing to relocate due to the disaster, with one of the following:
      
      i. App Moved = Yes from the inspection;

5. Refer to the Specific Appeal Processing Information section for additional information when the initial inspection is App Moved = No.
   
   a. Submitted documents indicating relocation is necessary as a result of the disaster while repairs are being made;
Rental Assistance  
Effective Date: October 22, 2021

i. An Owner/LL statement indicating the applicant was forced to relocate due to disaster-caused damage to the surrounding area; AND

ii. Submitted documents indicating the applicant was forced to relocate, for example:

   1. An Owner/LL statement indicating the applicant was forced to relocate to accommodate the owner’s post-disaster housing needs.

**NOTE:** For applicants currently receiving Rental Assistance or currently residing in a FEMA Manufactured Housing Unit (MHU) from a previous disaster declaration, refer to the **Cross Disaster Processing SOP** for Rental Assistance processing information.

6. Temporary Housing costs are **NOT** fully covered by ALE/LOU insurance. **VERIFY** one of the following:

   a. The applicant **DOES NOT** have insurance coverage for the cause of damage (COD) identified with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;

      i. 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. The full policy ALE/LOU coverage amount/timeframe has been exhausted or there is less than one month FMR coverage remaining; OR

      i. Confirmed in writing or verbally with the insurance company.

   c. A denial letter for ALE/LOU for the applicable COD.

      i. Refer to the **Insurance Processing for HA and Personal Property** SOP for additional information, including specific requirements for adding insurance settlements from the **Communication** screen.

      ii. Refer to the Rental Assistance Basic Processing Steps section of the **Web NEMIS Initial Assistance Reference Guide** for additional information.

**NOTE:** For Temporary Housing, applicants will have the entire period of assistance (18 months) to submit their insurance documentation for review.

7. Additional insurance information:
a. Flood insurance DOES NOT typically cover ALE/LOU;

b. Types of insurance that include assistance for Temporary Housing:

i. ALE: Loss coverage that includes increases in living expenses that are necessary to maintain the normal standard of living of the family or individual.

   1. Because ALE may provide for living expenses other than rent, such as transportation and food, it is important to review the insurance settlement statement.

ii. LOU: Most homeowner’s insurance policies provide some LOU protection, which compensates the insured for inability to live in the property destroyed or damaged by an insured peril.

   1. LOU coverage insures for temporary housing expenses and things such as furniture storage, car and boat storage, and pet kennel expenses.

iii. Insurance policies vary by company. Some policies cover "Actual Loss Sustained" over a given period of time, while others will name a specific Fair Rental Value (FRV) amount or percentage based on the policy limits.

   1. FRV provides coverage for either owner or tenant-occupied properties. This coverage provides limited payments for alternative accommodations during the time that the property is being repaired for a maximum amount of 10 percent of the building policy limit.

B. Information Requests

1. If missing information to process initial eligibility, i.e. NO insurance information supplied:
2. If unable to make a determination with the insurance information on file:

C. Processing Eligible Assistance

1. HRR = Yes, App Moved = Yes (including applicants in non-traditional housing);
   a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications;
NOTE: Occupants of the following housing types have specific criteria for Rental Assistance:

- Pre-disaster occupants of Assisted Living or Correctional Facilities must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e. rent receipts.
- Refer to the Students in College Dormitories SOP for Rental Assistance requests from applicants in College Dormitories.
- Refer to the Military Personnel and Military Civilian Employees SOP for Rental Assistance requests from applicants in Military Housing.

2. Homeless applicants:

   a. If an applicant was homeless prior to the disaster, i.e. lived in rent-free shelters, car, etc., they are ineligible for Rental Assistance;
3. **Utilities Out = Yes, App Moved = Yes, and HRR = No:**
   
a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications;

4. Applicants who did NOT receive an inspection or did NOT meet the qualifications for **ERU - Eligible Rental Assistance Utilities Out**, i.e., missing verification requirements at the time of inspection:
   
a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications, (including verification of utility outage); AND

   b. Submits documents indicating they incurred costs during the utility outage, such as rent receipts or a lease;

5. **Inaccessible = Yes, App Moved = Yes, and HRR = No:**
a. If an applicant meets the verification requirements listed under Section A: Eligibility Verifications and has NOT previously received an Eligible Rental Assistance Inaccessible (ERIA) or ERU award;

b. If an applicant has previously received an ERIA or ERU award, refer to Section E.3. regarding extended inaccessibility.

6. The Applicant exhausted ALE/LOU in accordance with the intent of the payment;

   a. The applicant must supply verifiable information to show the insurance payment was exhausted.

      i. Statement from the insurance provider (verbally or in writing) that NO further ALE/LOU disbursements will be made, or the applicant has reached the limit of their coverage; AND

      ii. Receipts for temporary lodging; i.e., rent for a house or apartment, hotels, or other short-term lodging.

      **NOTE:** If necessary, **CALL** the insurance company and **VERIFY** the period covered by the ALE/LOU assistance. One call attempt is required.

   b. If it is confirmed the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
Rental Assistance
Effective Date: October 22, 2021

c. If unable to confirm the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available):

7. The available ALE/LOU assistance period has expired;

   a. If necessary, CALL the insurance company and VERIFY the period covered by the ALE/LOU assistance. One call attempt is required.
   
   b. If it is confirmed the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
8. Delayed Insurance Settlements;

a. Applicants who have encountered an excessive delay (30 days or more) in receiving any insurance settlement after filing a claim may be eligible for an advance payment of initial Rental Assistance.

b. This one-time payment is for initial ER of two months only, unless a DSOP exists.

c. Applicants who refuse or fail to file an insurance claim are ineligible for advanced Rental Assistance.

d. An excessive insurance delay can be verified via courtesy call to the insurance company or through submitted insurance documents indicating the settlement/assessment is delayed.

i. For submitted statements, disregard the date of the letter as long as the claim was filed on or after the declaration and/or incident period.

ii. Prior to processing an award, refer to Section III.E.7.11 for additional insurance processing information.

e. FOLLOW the steps below when:

i. There is an excessive insurance delay and the applicant is in need of initial ER;

ii. The Request for Advance Disaster Assistance letter has NOT been generated; OR

iii. The Request for Advance Disaster Assistance letter was returned but an inspection has or has NOT been completed.

1. Has the applicant received initial ER?

Back to Top
NOTE: In NEMIS, the Request for Advance Disaster Assistance letter is found under Advance Request – Delayed Insurance Settlement.
D. Processing Ineligible Decisions

USE all standard ineligible decisions when processing requests for Rental Assistance. PROCESS all denial decisions with the Category Rental Assistance, the applicable Assistance Type (Asst Type), and Eligibility Code selection or selections.
1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):

a. INI - Ineligible Insurance
   i. The applicant has ALE/LOU Insurance to cover their Temporary Housing needs;
      1. **SELECT** the Insurance Covers Living Expenses insert.

b. INI - Ineligible Insurance
   i. The ALE/LOU settlement is equal to or greater than one month FMR;
      1. **SELECT** the Insurance Covers Living Expenses insert.

c. INONV - Ineligible Occupancy Not Verified
   i. The applicant has NOT verified occupancy for the Damaged Dwelling.

d. INR - Ineligible No Relocation
   i. The applicant indicated they did NOT need to relocate after the disaster.

e. IID - Ineligible Home is Safe to Occupy
   i. The applicant’s DD is habitable (HRR = No).
   ii. Although the NEMIS code displays Insufficient Damages, the terminology used by staff must be **IID - Ineligible Home is Safe to Occupy**.

2. For every type of ineligible decision:
E. Appeals

Rental Assistance appeals are processed using standard appeals procedures with the exception of verbal requests received within 60 days of the INR denial decision letter indicating they now need to relocate. Any requests made 61 days or more from the date in the decision letter must be in writing. Refer to the Appeal Processing SOP for additional information.

1. If there is insufficient or unverifiable information on file or otherwise unavailable, such as missing proof of utility outage or inaccessibility, and the applicant is potentially eligible for assistance:

Specific Appeal Processing Information

<table>
<thead>
<tr>
<th>E.1. Initial INR decision - Request to relocate (all other criteria met)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is the request within 60 days from the date on the INR decision letter (verbally or in writing)?</td>
</tr>
</tbody>
</table>

NOTE: Verbal requests for initial Rental Assistance are
### Table 1: Initial INR Decision – Request to Relocate

<table>
<thead>
<tr>
<th>NOT accepted for applicant in the following residence types:</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>a. College Dormitory</em>;</td>
<td></td>
</tr>
<tr>
<td><em>b. Assisted-Living Facility</em>;</td>
<td></td>
</tr>
<tr>
<td><em>c. Military Housing</em>; OR</td>
<td></td>
</tr>
<tr>
<td><em>d. Correctional Facility</em></td>
<td></td>
</tr>
<tr>
<td>2. Does the request meet the appeal requirements and include a disaster-caused reason that the relocation is required?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### E.2. Appeal for additional Rental Assistance due to Utility Outage (ERU):

| 1. Does the request include documents to support that habitability repairs are required? | Yes |

| No |
2. Has the applicant received a total of two months ERU, ERIA, or a combination of the two?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

2. Are the following on file:

a. Receipts reflecting the initial assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND

b. Information/documents that reflect the utility outage extended beyond one month from the incident start date, such as:

i. An inspection occurred more than one month after the incident period start date with Utilities Out = Yes; OR

ii. A written statement from their utility

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
<td>Description</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
</tr>
<tr>
<td>1.</td>
<td>Does the request include documents to support that habitability repairs are required?</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>2.</td>
<td>Has the applicant received a total of two months ERIA, ERU, or a combination of the two?</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>3.</td>
<td>Are the following on file:</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

Table 2: Appeal—Additional ERU
The document contains a table titled "Table 3: Appeal – Additional ERIA" and another table titled "Table 4: Appeal – IID/INDR (Owner)". The content of the table is as follows:

### Table 3: Appeal – Additional ERIA

| a. Receipts reflecting the initial assistance was used for temporary housing, i.e., apartment, hotel, etc.; AND |
| b. Information/documents that reflect the inaccessibility extended beyond one month from the incident start date, such as: |
| i. An inspection occurred more than one month after the incident period start date with Inaccessible = Yes; OR |
| ii. A written statement from a local official. |

### Table 4: Appeal – IID/INDR (Owner)

| E.4. Appeal for Home is Safe to Occupy (IID) or Damages Not Caused by the Disaster (INDR), – Owner: |

| E.5. Appeal for IID or INDR – Renter: |

| 1. Does the appeal include a letter from the LL that indicates: |
| a. Repairs are required to the dwelling due to the disaster so the applicant can safely live in the home; |
| b. Relocation is required to make repairs to the surrounding areas, i.e., common areas, lobby. |

The effective date for rental assistance is October 22, 2021.
c. The applicant must relocate so the LL can use the property due to the disaster, i.e., LL is occupying while their home is being repaired.

### E.6. Appeal for IID or INDR - Renter with Repairs Made:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is the request for Lodging Expense Reimbursement only?</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Does the appeal include a letter from the LL that indicates:</td>
<td>Yes</td>
</tr>
<tr>
<td>a. Repairs are required to the dwelling due to the disaster so the applicant can safely live in the home; OR</td>
<td></td>
</tr>
<tr>
<td>b. Relocation is required to make repairs to the surrounding areas, i.e.</td>
<td></td>
</tr>
</tbody>
</table>
common areas, lobby, hallway, stairwell/elevator, etc.; OR

c. The applicant must relocate so the LL can use the property due to the disaster, i.e. LL is occupying while their home is being repaired?

No
NOTE: Once the applicant has submitted insurance information and received a decision, they have 60 days from that date to submit an additional appeal.

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 process scenarios assume the applicant met all verification and eligibility requirements.

Scenario 1: Initial INR - Request within 60 Days

1. An applicant called the Helpline within 60 days from the date of their INR letter to say their situation changed and they have to relocate.
   a. The DD is confirmed HRR = Yes.
   b. The DD is NOT a College Dormitory, Assisted Living Facility, Military Housing, or Correctional Facility.
      i. Pre-disaster occupants of Assisted Living or Correctional Facilities must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e., rent receipts.
      ii. Refer to the Students in College Dormitories SOP for Rental Assistance requests from applicants in College Dormitories.
      iii. Refer to the Military Personnel and Military Civilian Employees SOP for Rental Assistance requests from applicants in Military Housing.

2. Helpline:

3. Process:
Result: PROCESS initial Rental Assistance (ER, ENCOMP, or ECBRA) for two months as the home was HRR = Yes and the applicant verbally stated they needed to relocate within 60 days.

Scenario 2: Initial INR - Request 61 Days or More

1. An applicant called the Helpline 61 days or more from the date of their INR letter to say their situation changed and they have to relocate.
   a. The DD is confirmed HRR = Yes
   b. The DD is NOT a College Dormitory, Assisted Living Facility, Military Housing, or Correctional Facility.
      i. Pre-disaster occupants of Assisted Living or Correctional Facilities must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e., rent receipts.
      ii. Refer to the Students in College Dormitories SOP for Rental Assistance requests from applicants in College Dormitories.
      iii. Refer to the Military Personnel and Military Civilian Employees SOP for Rental Assistance requests from applicants in Military Housing.

2. Helpline:

3. Process:

Back to Top
Scenario 3: IID - Damage to Surrounding Area/Access

An applicant was IID and submitted an appeal letter requesting Rental Assistance due to damage to their elevator restricting access to the second floor apartment. In addition, the applicant also submitted a letter from the LL that the repairs would take approximately four to six weeks to repair.

1. Process:
1. In this case, the LL/Property Manager confirmed the applicant’s access to their home was caused by the disaster and repairs would last approximately four to six weeks to complete. The applicant is eligible for initial Rental Assistance.

**Scenario 4: IID/INDR Appeal - Forced Relocation, Renter**

An applicant is IID and submitted an appeal for Rental Assistance stating that repairs were required to their DD. The applicant also included a statement from the LL/Property Manager that the applicant would need to relocate while the repairs are completed.

1. Process:
1. In this case, the LL/Property Manager indicated the disaster caused damages to a bedroom and mold is beginning to grow in the room. The applicant will need to relocate for approximately 45 days while repairs are made. Therefore, the applicant is eligible for initial Rental Assistance.

Scenario 5: IID Appeal - Habitability Repairs Required, Renter

An applicant is IID and submitted an appeal with a statement from the LL/Property Manager that electrical damage found after the inspection was completed will cause a four-to-six-week interruption in electricity for the unit.

1. Process:
1. In this case, the LL/Property Manager confirmed the duration of the relocation was required due to having to repair disaster-caused damage. The applicant is eligible for initial Rental Assistance.

Scenario 6: IID/INDR Appeal - Relocation Not Caused by the Disaster, Renter

An applicant is IID or INDR and submitted an appeal that included a statement from the LL/Property Manager that the applicant must vacate the home.

1. Process:
1. In this case, the LL/Property Manager indicated that the applicant is being evicted due to non-payment. Therefore, the applicant is ineligible on Appeal because the reason for relocating is NOT caused by the disaster (INDR).

Scenario 7: IID/INDR Appeal, Owner

An applicant is IID/INDR and submitted an appeal for initial Rental Assistance because they have to move as a direct result of the disaster.

1. When an Owner appeals for rental assistance and the previous inspection is HRR = No, due to the home is safe to occupy or due to damage NOT caused by the disaster, the appeal letter should list the items that require repairs for disaster-caused damages NOT addressed in the previous inspection.

a. If there are items identified in the inspection report as NOT being caused by the disaster, the submitted appeal documentation for those items must include a verifiable estimate by a contractor.
Frequently Asked Questions:

1. If the only condition that the inspector records at the time of inspection is utilities out, is the applicant eligible for rental assistance?
   
a. Yes, if the only condition the inspector records is utilities out and the applicant indicated that they would move (App Moved = Yes), the applicant is eligible for initial ERU Rental Assistance for one month at FMR (this may change with disaster specifics). Refer to Section C: Processing Eligible Assistance for additional information.

2. Where can I find the Fair Market Rental Rates for a disaster on the IA website?
   
a. The FMRs for each disaster are on the FMRs and Utility Allowances Table for the Disaster Specific Information page of each disaster. The rates for the fiscal year the disaster was declared are also listed on the page.

3. The applicant has had an inspection and was HRR = Yes and App Moved = No but has called Helpline requesting Rental Assistance. Do I create a workpacket?
   
a. EXPLAIN the reason they did NOT receive assistance.
5. Can I process initial Rental Assistance if the applicant is currently residing in a Hotel/Motel under the Transitional Sheltering Assistance (TSA) Program?
   a. Yes, the TSA program is intended for short-term housing while individuals locate a more permanent housing solution.

6. I am processing initial Rental Assistance after the fiscal year has changed. Do I need to adjust my payment to pay the amount from the year the disaster was declared?

7. Does the inspector ask the applicant if they need Relocation Assistance (rent) while their homes are repaired?

8. The applicant doesn't know the damage to their home; it is inaccessible. If the inspector can't get to it, can they have rental assistance?

9. The applicant has exhausted their ALE/LOU and damages to the dwelling require the applicant to move out while repairs are being made (HRR = Yes). Are they eligible for rental assistance?

10. The applicant lives in a tent or a teepee. Can they receive Rental Assistance?
    a. Yes, applicants who live in non-traditional forms of housing (tents, teepees, lean-to structures, etc.) may receive two months of initial ER at the FMR. This money is to address the applicant's immediate and permanent housing need. They are NOT eligible for CTHA.
11. What assistance is available to roommates and will linked roommates be notified of how assistance is awarded?

a. FEMA will award assistance to the Head of Household (HoH) or the first roommate that applies.

b. Linked applicant(s) will be sent the Ineligible – Same Address (IAW) letter. This explains that someone else from the same address has already applied for assistance. They will be required to submit an appeal with any documents demonstrating they were a separate household at the time of the disaster or had to relocate separately after the disaster. Refer to the Duplicate Investigation and Resolution Processing SOP for additional information about roommates, or the Appeal Processing SOP for additional information about appeal requests.

12. Applicant has insurance and filed a claim with their insurance agent but doesn’t have a place to live. Is there any help for the applicant?

a. If the applicant’s insurance DOES NOT cover all of their needs, such as money to pay for a place to stay while the home is being fixed, i.e. ALE/LOU; they may be eligible for Rental Assistance. FEMA CANNOT give money for items that insurance covers but may be able to help with uncompensated losses.”

13. Will FEMA help applicants pay their utility bills?

a. FEMA awards eligible Rental Assistance payments based on the HUD FMR for the county or parish where their pre-disaster residence is located and the number of occupied bedrooms in the household. Rental Assistance is intended to cover the monthly rent amount and average essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or Internet service for the housing unit.

**NOTE:** The FMR often DOES NOT include the full costs of essential utilities, it will depend on the annual average utility and rental cost for the area.

14. How do I address Tagged Homes?
V. DEFINITIONS AND ACRONYMS

Definitions

**Alternative Inspection:** FEMA may authorize geospatial inspections that use aerial and satellite photography and remote-sensing technologies to confirm the level of damage in place of onsite inspections.

**Assisted Living Facility:** An assisted living facility is a housing facility for people with disabilities or for adults who can NOT 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.

**Financial Responsibility:** For duplicate resolution processing, an economic obligation to the household. A pre-disaster financial responsibility can be supported by one of the following examples:

- Pre-disaster rent receipts, cancelled checks or money orders for the damaged dwelling.
- Pre-disaster lease, statement or rental agreement for the damaged dwelling.
- Pre-disaster major utility bills (water, electricity or gas) in the boarder or boarder co-applicant’s name for service at the damaged dwelling.

**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 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:** FLD ZN 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.

**Homeless:** Homeless is classified as those individuals who live in rent-free shelters, cars, etc., prior to the disaster and are ineligible for any type of Housing Assistance, including Home Repair Assistance and all forms of Temporary Housing Assistance. They may be eligible for certain types of ONA categories that DO NOT require occupancy verification (Transportation Assistance, Medical Assistance, Dental Assistance, Funeral Assistance, Child Care Assistance, and Critical Needs Assistance).

**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, i.e. mortgage company, or provider, i.e. healthcare provider.

- 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 program such as outbuildings, fences, or other recreation items, i.e. swimming pools.
- Refer to the Insurance Processing for HA and Personal Property SOP for additional information.

**Non-Traditional Housing:** Tents, teepees, lean-tos, and other dwellings void of structural floor, walls, and a roof. Individuals in these dwellings may be eligible for initial Rental Assistance and all ONA categories unless otherwise authorized specifically for the disaster.

**Official:** This includes SLTT officials recognized as having an office or position of public trust, duty, or authority.

**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>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>ADOC</td>
<td>Appeal Request Documentation</td>
</tr>
<tr>
<td>ALE</td>
<td>Additional Living Expense</td>
</tr>
<tr>
<td>CBRA</td>
<td>Coastal Barrier Resource Act</td>
</tr>
<tr>
<td>CBRS</td>
<td>Coastal Barrier Resource System</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>DAC</td>
<td>Disaster Assistance Center</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DRM</td>
<td>Disaster Recovery Manager</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>ECBRA</td>
<td>Eligible Rental - CBRA</td>
</tr>
<tr>
<td>ENCOMP</td>
<td>Eligible Rental - Non-Compliant</td>
</tr>
<tr>
<td>ER</td>
<td>Eligible Initial Rental Assistance</td>
</tr>
<tr>
<td>ERIA</td>
<td>Eligible Rental Inaccessible</td>
</tr>
<tr>
<td>ERU</td>
<td>Eligible Rental Utilities Out</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>FMR</td>
<td>Fair Market Rent</td>
</tr>
<tr>
<td>FRV</td>
<td>Fair Rental Value</td>
</tr>
<tr>
<td>FVL</td>
<td>FEMA-Verified Loss</td>
</tr>
<tr>
<td>HA</td>
<td>Housing Assistance</td>
</tr>
<tr>
<td>HoH</td>
<td>Head of Household</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitability Repairs Required</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>HUD</td>
<td>Department of Housing and Urban Development</td>
</tr>
<tr>
<td>IAW</td>
<td>Ineligible Same Address</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>IID</td>
<td>Ineligible Home is Safe to Occupy</td>
</tr>
<tr>
<td>INDR</td>
<td>Ineligible Damages Not Caused by the Disaster</td>
</tr>
<tr>
<td>INFI</td>
<td>Ineligible Flood Insurance</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible Insurance</td>
</tr>
<tr>
<td>INONV</td>
<td>Ineligible Occupancy Not Verified</td>
</tr>
<tr>
<td>INR</td>
<td>Ineligible No Relocation</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LOU</td>
<td>Loss of Use</td>
</tr>
<tr>
<td>MHU</td>
<td>Manufactured Housing Unit</td>
</tr>
<tr>
<td>NCOMP</td>
<td>Non-Compliant</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>SLTT</td>
<td>State, local, territorial, or tribal government</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
</tr>
<tr>
<td>WP</td>
<td>Workpacket</td>
</tr>
</tbody>
</table>
Please refer to the following:

- **Standard Operating Procedures**
  - Appeal Processing
  - Cross Disaster Processing
    - Disability and Communication Needs
  - Duplicate Investigation and Resolution Processing
  - Financial HA and ONA Maximum and Minimum Awards
  - Flood Zones and Other Protected Areas
  - Identity Verification
    - Inspection Requests and Comparisons
    - Insurance Processing for HA and Personal Property
  - Lodging Expense Reimbursement
    - Military Personnel and Military Civilian Employees
  - Occupancy Verification
  - Ownership Verification
  - Special Handling Queries
    - Students in College Dormitories

- **Resources**
  - Disaster Specific Information
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
# Roads and Bridges

**Effective Date:** October 1, 2021

## 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)

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

## Important Information
- Prior to Processing
  - A. Eligibility Verifications
  - B. Information Requests
  - C. Processing Eligible Assistance
  - D. Processing Ineligible Decisions
  - E. Appeals
  - F. Exceptions

## Process
- Adding an ADOC
- Updating the Registration Link Status
- Written Consent Letter Requirements

## Examples and FAQs

## Definitions and Acronyms
- Definitions
- Acronyms

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

This section describes information that every employee must read before addressing Roads and Bridges.

Purpose of Assistance:

- Provide eligible applicants with financial assistance to rebuild or replace disaster-damaged, uninsured, or underinsured single family (SF) or multifamily (MF) access roads and bridges, docks, and shared water wells necessary to make the residence functional and/or accessible.

Who May Get Assistance?

- Homeowners with uninsured or underinsured, necessary expenses and serious needs caused by a declared event and who are unable to meet such expenses or needs through other means.

What are Eligible Expenses?

- Repair or replacement of privately owned access routes:
  - SF driveway: The ingress of a private residence, including roads and bridges, primarily used by and the sole financial responsibility of the owner of the private residence; AND
  - MF access route: The ingress and egress to multiple SF driveways, which is jointly used by and/or is the financial responsibility of two or more of the owners of the private residences serviced by the access route. This may include roads and bridges.

- Repair or replacement of marine docks: The access point in a waterway, e.g. lake, river, or sea; to a single household or multiple households. The dock must be the only access point to the residences, which are jointly used by and/or are the financial responsibility of one or more of the owners of the private residences serviced by the dock. Assistance with marine docks is processed upon appeal.

- Repair or replacement of shared water wells and related components: Assistance with water wells shared by more than one household, which is the only source of drinking water, jointly used by and/or are the financial responsibility of two or more of the owners of the private residences serviced from the water well. This may include repair or replacement of the water well and related components, e.g. pump house, tank, pressure switch, lid, and lines.
Documentation and Verification Needed:

- Identity verified;
- Occupancy verified;
- Ownership verified;
- Lack of insurance, settlement, or denial letter;
- Habitability Repairs Required (HRR = Yes);
- If the cause of damage (COD) is flood: The damaged dwelling (DD) is NOT located in a sanctioned community (SC) in a Coastal Barrier Resource System (CBRS); AND
- Record of Environmental Planning and Historic Preservation (EHP).
  - Eligible applicants are responsible to comply with conditions developed as a result of the EHP compliance requirements and to obtain applicable Federal, state, territorial, tribal government, and local permits prior to conducting work.
- When multiple households share the access route, the Federal Emergency Management Agency (FEMA) also requires the following:
  - Verification demonstrating the applicants DO NOT have an established homeowner’s association (HOA) or covenant responsible for repairs of the access route and the established HOA is unable to receive assistance from the Small Business Administration (SBA) or private insurance to repair the access route.
  - Written Letter of Consent: This letter gives FEMA permission to speak with the individuals who are being considered for assistance with an MF access, dock, or shared well to discuss the potential shared award.
  - Declarative Statement of Responsibility: A written statement recognizing that the assistance provided for the MF access, dock, or shared well will be used for those specific repairs. The written statement must also include that the applicant is responsible to secure the necessary permits and must comply with local and/or state laws and regulations prior to conducting work.

Other Items to Note:

- For the purpose of this document, MF line items include the following:
  - MF roads;
o MF bridges;
o MF docks; AND.
o Shared wells.

- Inspection of Record: The inspection of record is the inspection that includes the entirety of the affected route for MF Link Group members and is usually the inspection with the highest MF FEMA Verified Loss (FVL).

- Financial assistance is awarded when the cost to repair or replace the MF line item DOES NOT exceed the combined dollar amount available to all eligible applicants.

- Repair assistance for access routes is based on repair items that are of average quality, size, and capacity and will NOT include improvements to the access route's pre-disaster condition unless required by state, territorial, tribal government, and/or local building codes or ordinances.

  o The onsite inspection determines the extent of damage at the time of the disaster.
  
  o The standard length for culverts will be determined by the inspection of record in accordance with the inspection guidelines.
  
  o The eligible amount is determined by the verified estimate or receipt.

- FEMA will require a copy of the HOA bylaws before determining eligibility for MF line items.

  o HOA documentation review: FEMA must review and determine if the existing bylaws or covenants are responsible to repair or replace the MF item or if there is an insurance policy in place. Escalated reviews of HOA bylaws will be performed by staff assigned to FEMA Supervisor Review - Road and Bridge.

  o The applicants of the Link Group will remain on Hold until the review of the bylaws is completed.

- The Home Repair Assistance category is limited by the Financial Housing Assistance (HA) Maximum.

- 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 Roads and Bridges.

STOP

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 following items must be on file prior to routing applicants with MF line items to FEMA Approval NON-DRM:
  - Self-declaration recognizing responsibility to comply with conditions developed as a result of the EHP compliance requirements; AND
  - Declarative statement of responsibility recognizing the assistance provided will be used for the repairs of the specific MF line item.
  - Refer to Section B: Information Requests for additional information.

- Applicants with SF line items shall NOT be required to submit a self-declaration of EHP compliance before receiving assistance with SF line items.

- Special processing considerations with marine docks:
  - Marine docks are processed on appeal. Refer to Section E: Appeals for additional information.
  - There is no line item for marine docks.
The inspector may use the line item **5798 Lump Sum** or a similar line item with a **Comment** describing the damage to the dock. The inspector may also add a **Comment** about the damage to the dock without adding a line item.

**Sequence of delivery**

- **HA**
  - Temporary Housing Assistance, if eligible; AND
  - Home Repair Assistance or Home Replacement Assistance.
  - Refer to the **Financial HA and ONA Maximum and Minimum Awards SOP** for the full HA/ONA Sequence of Delivery.

**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; AND
    - 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.

  - If this happens, **PLACE** the case on **Hold – Program Review**.

- The PMS 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:

• Prior to processing, REVIEW the NEEDS TODO popup.

- Refer to the Disability and Communication Needs SOP for guidance and procedures to accommodate communication needs and access and functional needs;

- If non-English speaking applicants require assistance, refer to the Language Line SOP;

- For assistance in performing outbound calls to applicants and third parties, refer to the Outbound Calls and Third Party Verifications SOP for additional information.
III. PROCESS

A. Eligibility Verifications

To be eligible for Replacement Assistance, an applicant must meet the following criteria:

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 DD is the applicant’s primary residence, and occupancy is verified. Refer to the Occupancy Verification SOP for additional information.

4. Habitability repairs are required (HRR = Yes) by an onsite or other approved alternative inspection type, such as geospatial.

5. FEMA mapping verification demonstrating the DD is NOT in a CBRS (DD in CBRA: No);

6. Eligible damage is NOT fully covered by insurance. VERIFY one of the following:
   a. No insurance listed for the COD;
   b. The net insurance settlement for the inspection recorded peril is less than the FVL;
   c. The policy had a mandatory payoff requirement, and the net settlement for the structure after payoff is less than the financial HA maximum and less than the FVL; OR
   d. A denial letter for the recorded COD.
   e. Refer to the Insurance Processing for HA and Personal Property SOP for additional information, including specific requirements for adding insurance settlement information in NEMIS.

7. For applicants with MF line items:
   a. FEMA verification that an HOA is NOT responsible for the repairs to the damaged MF item. If responsible, verification that the HOA DOES NOT hold an insurance policy for the repairs to the MF line items.
   b. A Written Letter of Consent or Power of Attorney (POA) allowing FEMA to speak with other individuals serviced by the MF item.
c. A declarative statement of award responsibility from every applicant who is potentially eligible for a shared award.

   i. The applicant must affirm that assistance FEMA provides for the MF line item will be used for those specific repairs. The declarative statement must comply with or contain the following:

      1. Be in writing, typed or written;
      2. Indicate he/she is responsible to obtain the necessary permits prior to conducting work;
      3. Indicate that the dollar amount of the initial MF award and additional funds received for the repair to the MF item will be solely used to make the necessary repairs to the MF route.
      4. Be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.

   d. A declarative statement from the eligible applicant accepting responsibility to comply with conditions developed as a result of the EHP compliance review process and for obtaining Federal, state, local, territorial, and tribal government permits prior to conducting work.

      i. The statement must be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.

B. Information Requests

   1. If there is insufficient insurance information to make a determination, e.g. partial insurance settlement:
2. **Appeal Request Documentation (ADOC)** – Itemized Contractor Estimate: If a contractor estimate is necessary to process the request for assistance:

3. **HOA Bylaws:**

   a. When in place, a copy of the HOA bylaws is required to determine responsibility for the repairs to the access, dock, or well.
4. Written Letter of Consent:

a. FEMA requires a Written Letter of Consent or POA allowing the disclosure of limited information to other individuals of the Link Group.

i. The written consent DOES NOT allow FEMA to disclose the applicant's personal identifiable information, eligibility status, awards, or referrals when contacting other individuals.

ii. DO NOT delay the processing of the shared award if ineligible applicants within the Link Group have NOT submitted the written consent. Ineligible applicants are those who DO NOT meet the standard verification requirements or have reached the financial limit before the processing of MF line items is completed.

b. A request letter for this verification is NOT available in NEMIS. CALL each eligible applicant within the Link Group and REQUEST the written consent.

c. The letter must meet FEMA's written consent requirements as outlined in the Written Consent and Sharing Applicant Information SOP. It must also include the following:
5. Self-declarative Statement of Award Responsibility and EHP Compliance:

a. Applicants who are potentially eligible for assistance with repair or replacement of MF items must submit a declarative statement verification.

i. DO NOT request the declarative statement if the applicant is NOT eligible for a shared award.

C. Processing Eligible Assistance


a. Post-inspection processing of assistance: The WP was NOT processed via auto-determination and requires manual processing for the initial decision.

   a. There are no line items in NEMIS for marine docks.

   b. The inspector may have recorded line item 5798 Lump Sum with a Comment for the repairs to the dock.

3. MF line items; processing details for staff assigned to the FEMA Supervisor Review – Road and Bridge.
D. Processing Ineligible Decisions

**USE** all standard ineligible decisions when processing requests for assistance. **PROCESS** all denial decisions with the **Category** Home Repair, the assistance type (**Asst Type**), and **Eligibility Code** selection.

1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):

   a. Ineligible – Insurance (INI) and Ineligible – Has Flood Insurance (INFI)
      i. If the net settlement is greater than the **FVL**:  

Back to Top
1. **SELECT the Ins Settlement Exceeds FEMA Eligible Damage** insert.
   
   ii. If the applicant has NOT supplied an insurance settlement or denial letter and is insured for the cause of damage:

   1. **SELECT the Missing Ins Settlement or Denial Letter** insert.

   b. **Ineligible – Ownership Not Verified (IOWNV)**
      
      i. Ownership of the DD has NOT been verified.

   c. **Ineligible – Occupancy Not Verified (INONV)**
      
      i. The applicant has NOT verified occupancy for the DD.

   d. **Ineligible – Sanctioned Community (ISC)**
      
      i. The DD is in a sanctioned community.

   e. **Ineligible – Damaged Dwelling Located in CBRA or OPA (ICBRA)**
      
      i. The DD is in a CBRA or OPA.

   f. **Ineligible – Over Program Maximum (IOVR)**
      
      i. The applicant has received the financial HA maximum amount.

   g. **Ineligible – Other Reason (IOR)**
      
      i. The applicant has received all the eligibility assistance for this type of loss.

   1. **SELECT the Additional Repair Assistance** insert.

2. **USE the following three letter inserts only when processing an INO determination for MF Roads and Bridges:**

   a. Other applicant(s) registered for assistance, the **FVL** is less than the inspection of record, and the MF **Link Group** already received the full award available for the repairs.
      
      i. This denial requires the expiration of the 14-day waiting period.

   b. The applicant has another access to the home.
c. The damage to the access or well was NOT caused by the disaster.

3. The following denial reasons are available for all MF line items:

   a. If an existing HOA or Covenant is responsible for the repair costs, there is no
      ineligibility code or denial text in NEMIS:
4. The following ineligible reasons are exclusive to the processing of docks and shared wells.

   a. There is no eligibility code or denial text in NEMIS for the following two reasons:

      i. The funds were already provided to another applicant, OR

      ii. Damage was NOT caused by the disaster.
E. Appeals

1. The applicant states in the appeal letter the HOA is NOT responsible for the repairs to the MF item or the HOA DOES NOT hold an insurance policy to cover the repairs.

   a. The applicant with the inspection of record must submit an appeal letter, along with the following documents:

      i. Documents demonstrating the HOA or Covenant is unable to obtain a loan from the SBA or private insurance to repair the MF item; AND

      ii. Copy of the HOA bylaws or Covenant.

1. If the bylaws were NOT included with the appeal letter. Refer to Section B: Information Requests.
2. The applicant(s) disputes the existence of an HOA or Covenant between the households serviced by the MF item.

   a. The applicant with the inspection of record must submit a statement of appeal that there is no HOA or Covenant in place responsible for the repairs to the MF item.

   b. The statement of appeal must meet the appeal letter requirements:

      i. Be in writing, typed or written.

      ii. EXPLAIN the homeowners have no HOA or Covenant in place responsible for the repairs to the MF item and they are requesting assistance with the disaster-caused repairs to the MF item.

      iii. Be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.

         1. For appeals by a third party, the applicant or co-applicant must also submit a signed statement authorizing the third party to appeal on their behalf or have a valid written consent on file for the third party with authorization to appeal.

   c. Once FEMA receives the statement of appeal from the applicant with the inspection of record indicating there is no HOA or Covenant in place, PROCESS the eligibility for assistance. Refer to Section C: Processing Eligible Assistance.

3. The applicants received assistance from another source.

   a. At least one applicant within the Link Group must supply an appeal letter, along with verifiable documents demonstrating their repair costs are NOT covered by local, state, Federal, or other government agencies.

   b. Once the documentation is verified, PROCESS the eligibility. Refer to Section C: Processing Eligible Assistance.

4. Appeals for additional assistance.
5. The applicant's appeal letter lists damage to a marine dock NOT previously recorded during the initial inspection.

   a. If there are no Contractor Estimates/Receipts for repairs to the marine dock:
6. Marine Docks: SPU Processing

i. Eligible applicants must meet the eligibility requirements on Section A: Eligibility Verifications. Applicants must also have the following on file:

1. The Written Letter of Consent or POA (MF applicants only);
2. The Self-Declarative Statement of Award Responsibility (MF applicants only); AND
3. The Self-Declarative Statement of EHP Compliance (SF and MF applicants).

ii. The eligible amount is determined by the verified estimate or receipt; and, must NOT exceed $5,000 unless site-specific length requirements exist. The Contractor Estimate must specify the reason to exceed the dock replacement maximum amount.

iii. When processing eligible assistance, staff must:
F. Exceptions

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

1. Access of emergency vehicles is considered for eligibility only when access was available prior to the disaster.

   a. Consideration for applicants with Access and Functional Needs (AFN):

      i. An applicant with an AFN, such as a physical disability and who requires a particular vehicle access, may be approved for additional funds to improve the access if required for safe passage.

      ii. AFN's may be identified at the time of the inspection or during the appeal process.

      iii. If an applicant has been identified as having an AFN_ACC code, VERIFY the applicants preferred accommodation on the Disability and Communication Needs frame under the Registrant Info screen.

        1. These specific AFN accommodations require a courtesy call when an RFI, ADOC, RRDOC or ineligible letter is generated (one call attempt is required):

           a. Cognitive/Developmental Disabilities/Mental Health; Vision; Self-Care; Independent Living; Power Wheelchair; Scooter; Oxygen or Respiratory Equipment; Personal – Care Devices such as Shower Bench, Bedside Commode, Hoyer Lift, or Lift Chair; Environmental Control or Alerting Devices; Adaptive Van or Vehicle; Walker; Cane; Crutches; Medication or Medical Supplies including Adult Diapers or Catheters; Service Animal; Personal Assistance Services or In-Home Care; OR Dialysis.
2. If unable to determine an action using available SOPs, DSOPs, or other posted information:
IV. EXAMPLES AND FAQs

FAQ 1: How do I add an ADOC letter?

FAQ 2: How can I update the Registration Link Status?
2. A NEMIS automation script automatically links registrations with MF Roads and Bridges together. Applicants with MF Marine Docks or shared wells are NOT automatically captured by the script and must be manually linked.
FAQ 3: Where can I find the requirements on the written consent letter for applicants with MF line items?
V. DEFINITIONS AND ACRONYMS

Definitions

Environmental Planning and Historic Preservation: The EHP review considers the effects of Federal monies on things such as endangered species, water quality and flow, and historic bridges and culverts. FEMA is required to ensure that Federal monies DO NOT violate Federal statuses related to the environment or cultural resources and requires compliance with all relevant state, local, territorial, and tribal government laws prior to providing assistance.

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.

Privately Owned Access: A driveway, road, bridge, or marine dock that is the only access to the applicant’s primary residence and is jointly used by and/or is the financial responsibility of one or more of the owners of the private residences serviced by the access.

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.
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>ADOC</td>
<td>Appeal Documentation</td>
</tr>
<tr>
<td>AFN</td>
<td>Access and Functional Needs</td>
</tr>
<tr>
<td>CBRA</td>
<td>Coastal Barrier Resources Act</td>
</tr>
<tr>
<td>CBRS</td>
<td>Coastal Barrier Resources System</td>
</tr>
<tr>
<td>COD</td>
<td>Cause of Damage</td>
</tr>
<tr>
<td>DAC</td>
<td>Disaster Assistance Center</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</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>EHP</td>
<td>Environmental Planning and Historic Preservation</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>FVL</td>
<td>FEMA Verified Loss</td>
</tr>
<tr>
<td>HOA</td>
<td>Homeowners Association</td>
</tr>
<tr>
<td>HRR</td>
<td>Habitability Repairs Required</td>
</tr>
<tr>
<td>IHP</td>
<td>Individual and Households Program</td>
</tr>
<tr>
<td>INFI</td>
<td>Ineligible – Has Flood Insurance</td>
</tr>
<tr>
<td>INI</td>
<td>Ineligible – Ineligible Insurance</td>
</tr>
<tr>
<td>INO</td>
<td>Ineligible – Other Reason</td>
</tr>
<tr>
<td>INONV</td>
<td>Ineligible – Occupancy Not Verified</td>
</tr>
<tr>
<td>IOVR</td>
<td>Ineligible – Over Program Maximum</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>IOWNV</td>
<td>Ineligible – Ownership Not Verified</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>MF</td>
<td>Multifamily</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>OCC</td>
<td>Office of Chief Counsel</td>
</tr>
<tr>
<td>ONA</td>
<td>Other Needs Assistance</td>
</tr>
<tr>
<td>OPA</td>
<td>Otherwise Protected Area</td>
</tr>
<tr>
<td>PND</td>
<td>Pending</td>
</tr>
<tr>
<td>RP</td>
<td>Real Property</td>
</tr>
<tr>
<td>SBA</td>
<td>Small Business Administration</td>
</tr>
<tr>
<td>SC</td>
<td>Sanctioned Community</td>
</tr>
<tr>
<td>SF</td>
<td>Single Family</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>SPU</td>
<td>Specialized Processing Unit</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
  - Codes, Verifications, Request Letters, and Assistance Types
  - Funeral Assistance
  - Identity Verification
  - Inspection Requests and Comparisons
  - Insurance Processing for HA and Personal Property
  - Occupancy Verification
  - Ownership Verification
  - Written Consent and Sharing Applicants Information

- Resources
  - Helpline NPSC Caller Services Reference Guide
  - Web NEMIS Initial Assistance Reference Guide
# Transitional Sheltering Assistance

**Effective Date:** September 3, 2021

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

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

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

## Important Information
- Prior to Processing
  - Eligibility Verifications
  - Information Requests
  - Processing Eligible Assistance
  - Appeals
  - Exceptions

## Process

## Examples and FAQs
- Frequently Asked Questions

## Definitions and Acronyms
- Definitions
- Acronyms

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

This section describes information that every employee must read before addressing Transitional Sheltering Assistance.

Purpose of Assistance:

- FEMA anticipates approval of Transitional Sheltering Assistance (TSA) when necessary to prevent human suffering or to protect and preserve public health or safety.

- TSA is a non-congregate sheltering form of assistance for displaced disaster survivors when an incident results in the need for longer term emergency sheltering options.

Who May Get Assistance?

- 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 in an area designated for TSA as a result of a Presidential declaration.

What are Eligible Expenses?

Eligible expenses include costs associated with:

- Lodging rate,
- Taxes, AND
- Non-refundable pet fee.

NOTE: Food, room service, laundry, parking, telephone, internet, and other charges are NOT eligible expenses under TSA.

A FEMA contractor(s) makes direct payments to participating lodging providers, e.g., hotels, motels, cruise ships, or berthing vessels, NOT to exceed the lodging/tax rate, and pet fees established by the General Services Administration (GSA), unless an increase has been approved.

Basic Documentation and Verification Needed:

- Complete a valid registration with FEMA for federal disaster assistance within 60 days from date of declaration.

- Not be linked with another valid registration for FEMA assistance as a duplicate registration.
Transitional Sheltering Assistance
Effective Date: September 3, 2021

Be either:
- A U.S. citizen, non-citizen national, or qualified alien; OR
- A parent or guardian of a minor child who is a U.S. citizen, non-citizen national, or a qualified alien applying for assistance on behalf of the child, as long as they both live in the same household and the parent or guardian is registered as the co-applicant.

Have a primary residence located in an area designated for TSA.

Pass identity verification.

Pass occupancy verification.

Have a Current Location of:
- Mass shelter (including churches/houses of worship);
- Hotel/motel;
- Car;
- Place of employment; OR
- Tent.

Lack adequate insurance coverage for Additional Living Expenses (ALE) or Loss of Use (LOU).

At least one of the following must be present:
- The home is physically inaccessible to any member of the pre-disaster household due to disaster-caused damages;
- The home damage was caused by the declared event and occurred within the incident period; OR
- Have a completed FEMA Home Inspection and corresponding Damage Assessment indicating the home is NOT safe to occupy, one or more essential utilities are NOT functioning, or the home is inaccessible due to the disaster.

Other Items to Note:

The Individual Assistance Division Director (IADD) may approve the initial period of TSA for NOT less than 30 days and up to 180 days from the date of the disaster declaration.
The State, Territorial, or Tribal (STT) government, in coordination with FEMA, identifies areas designated for TSA.

If the IADD authorizes TSA for less than the maximum 180-day period of assistance, the Regional Administrator (RA) has the authority to extend TSA for any remaining days up to the maximum 180-day period. In coordination with the FCO, the STT can submit a written request to extend TSA to the RA.

- Refer to FP 104-21-0008, Transitional Sheltering Assistance.

TSA eligible applicants will receive a notification, e.g., auto-dialer call, SMS text message, and/or email (All three types of notifications will occur if FEMA has all three means to reach the applicant).

TSA eligible applicants can access www.disasterassistance.gov and click on the top banner to select the Transitional Sheltering Assistance Hotel Locator to find a TSA participating lodging provider.

- The list of approved lodging providers is available on a disaster-specific basis online or through FEMA’s Helpline.
  - Encourage applicants to call the FEMA Helpline (1-800-621-3362) for assistance with their TSA eligibility, locating participating lodging providers and any other TSA questions they may have.
  - Advise applicants to call the lodging provider before arriving to verify room availability and TSA participation.
  - TSA is accessible to people with disabilities and others with access or functional needs. FEMA is able to provide additional assistance when reasonable accommodations are needed.
  - Send an email to the TSA Unit at fema-hg-tsa@fema.dhs.gov if additional assistance is needed finding an accessible room
    - Include registration number and applicant contact information and preferred method of communication

Refer applicants who are either ineligible for TSA or did NOT receive a TSA extension, to voluntary agencies.

- Refer to the Disaster Referral Information of each disaster available in the Disaster Specific Information page for additional information.

TSA is provided under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and emergency sheltering pursuant to
either Section 403 or 502 of the Stafford Act. It is subject to Public Assistance regulations on cost share with the STT.

- TSA funds are NOT limited by the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximum.
II. IMPORTANT INFORMATION

This section describes information that every employee must read before processing Transitional Sheltering Assistance.

Prior to Processing:

- TSA is limited to applicants who meet the conditions of eligibility listed in Section A, Eligibility Verifications.
  - Applicants may be made eligible or ineligible for TSA based on the eligibility criteria identified in FP 104-21-0008, Transitional Sheltering Assistance.
- TSA is administered by a FEMA contractor.
- TSA is provided based on pre-disaster household composition, to determine the number of rooms available for each eligible household.
  - A household of four or less members will be authorized to receive one room.
  - A household of five or more members will be authorized to receive additional rooms, based on a limit of four individuals per room (an adult must be present in each room).
    - Households eligible to receive additional rooms DO NOT need to stay in the same lodging property.
III. PROCESS

A. Eligibility Verifications

The National Emergency Management Information System (NEMIS) verifies the following eligibility criteria prior to determining an applicant eligible for TSA program. These include:

1. Be registered with FEMA.
   a. The registration must be valid and referred to FEMA’s IHP.
      i. Applicants with statuses as Non-Registration (NONREG) and Non-Referral (NONREF) for IHP will NOT be eligible for TSA.

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

3. The damaged dwelling (DD) is the applicant’s Primary Residence. Refer to the Occupancy Verification SOP for additional information.

4. The primary residence is in the area designated for TSA.
   a. The Current Location in the Registrant Info screen is a location eligible for TSA, e.g., shelter (including churches and houses of worship, car, place of employment, hotel/motel, or tent).
      i. If the applicants Current Location is the damage dwelling address (DDA) they will NOT be eligible for TSA.

5. Applicants are NOT an exact, unresolved, or linked duplicate with another FEMA application.

6. The applicant DOES NOT have adequate insurance coverage for ALE or LOU.

7. FEMA will conduct continued eligibility reviews throughout the TSA activation. Generally, the first eligibility review will be conducted 14 days from the date of TSA activation to allow timely registrant notification.

8. In addition to all initial and continued eligibility criteria, additional factors will be considered at each eligibility review period. The review period may be extended to accommodate holidays, to align eligibility reviews across multiple TSA activations, or due to other exigent circumstances.

NOTE: Applicants may be made eligible or ineligible for TSA based on other conditions identified in the Terms and Conditions signed at check in.
B. Processing Eligible Assistance

1. To determine the nights paid directly to a hotel/motel by the FEMA Contractor through TSA:

2. If the applicant requests Lodging Expenses Reimbursement (LER) in disasters with TSA.
C. Processing Ineligible Decisions

1. Applicants are no longer eligible to remain in TSA if any of the following apply:

   a. The applicant completed a registration and DOES NOT meet the conditions for a referral to FEMA Housing Assistance;

   b. The applicant voluntarily withdrew from the IHP;

   c. The applicant is NOT eligible for IHP assistance after an initial inspection is completed (HRR= No);

   d. The applicant will occupy the DD while repairs are being made;

   e. The applicant has applicable insurance coverage providing ALE or LOU;

   f. The applicant has received initial Rental Assistance
      i. In most situations, the applicant will be provided seven days notice that their TSA is ending at the end of the current TSA period of assistance;

   g. The applicant chooses NOT to accept Direct Temporary Housing Assistance when offered;

   h. The applicant has been licensed into a FEMA Temporary Housing Unit (THU);

   i. The applicant DOES NOT respond to FEMA outreach efforts after three contact attempts;

   j. The applicant is included in another registration already receiving FEMA Housing Assistance;

   k. The applicant NO longer needs TSA because emergency repairs have been completed;

   l. The applicant has obtained alternate temporary or long-term housing;

   m. The applicant DOES NOT abide by the signed Terms and Conditions provided at the time of check in; OR
i. In these instances, applicants may be provided less than a 7-day notice their TSA is ending.

n. The applicant has a duplicate status of Unresolved, Exact Dup, or Poss Dup.

D. Appeals

There are no appeal reviews for TSA. Applicants must meet the eligibility criteria listed in Section A. Eligibility Verifications or other eligibility criteria established by the state, territorial, or tribal government to get a TSA extension.

E. Exceptions

There may be unique scenarios NOT specifically identified within this Standard Operating Procedure (SOP) that may require additional assistance.

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

Frequently Asked Questions:

1. Does an applicant have to send my TSA receipts to FEMA?
   a. FEMA DOES NOT require an applicant to submit any receipts for the TSA stay. However, FEMA does encourage applicants to keep all receipts for their own personal records.
      i. FEMA pays the lodging provider directly.
         1. The hotel will notify FEMA of the number of rooms and how many nights of stay the applicant had.

2. What should I say if an applicant calls stating they are being asked to provide a credit card or cash deposit to register with the lodging provider?
   a. FEMA DOES NOT require a credit card or cash deposit at the time of check in. The hotel has agreed to limit incidental and additional room charges to be paid at the front desk by the applicant. Therefore, no applicant should be asked to present a credit card at check in.
      i. TSA assistance is limited to the cost of the room rates, taxes, and pet charges approved by GSA. All other services, amenities, fees, or charges are the sole responsibility of the applicant.

3. Can a lodging provider refuse a reservation for TSA applicants?
   a. Yes, lodging providers are NOT required to accept TSA reservations.
      i. Encourage applicants to call a lodging provider before arriving to make sure there are available rooms.
         1. Participating lodging providers may choose to provide available rooms on a first come first served basis.

4. Can FEMA staff call the lodging contractor for an applicant?
   a. No, the lodging contractor is unable to answer any applicant related questions including questions about an applicant’s hotel stay.

5. Can an applicant be asked to leave a hotel before the end of the TSA period of assistance?
6. **Why do hotels stay in the TSA database when they are full?**

   a. Hotel guests check out daily. After checkout hotels may have rooms available.
      
      i. The hotel database is updated throughout the day with new hotels being added and current hotels changing vacancies or temporarily choosing NOT to participate in TSA.

7. **Can an applicant get reimbursement for pet fee charges NOT paid by TSA?**

   a. No. The applicant will be responsible for any non-refundable pet fees above the maximum TSA allowable rate.
      
      i. For example: If the maximum TSA allowable rate is $125/room night, and a participating lodging facility is charging $96/room night, a non-refundable pet fee of up to $29 would be fully covered. Any non-refundable pet fees above $29 would exceed the maximum TSA allowable rate and the applicant would be responsible.

      ii. Refundable pet deposits or fees are NOT covered as they are returned to the applicant at the time of checkout.
V. DEFINITIONS AND 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).

Household: All persons (adults and children) who lived in the pre-disaster residence, as well as any persons, such as infants, spouses, or part-time residents who were NOT present at the time of the disaster, but who are expected to return during the assistance period.

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% of the household's income.

Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Assistant Administrator</td>
</tr>
<tr>
<td>DAC</td>
<td>Disaster Assistance Center</td>
</tr>
<tr>
<td>DD</td>
<td>Damaged Dwelling</td>
</tr>
<tr>
<td>DDA</td>
<td>Damage Dwelling Address</td>
</tr>
<tr>
<td>DRC</td>
<td>Disaster Recovery Center</td>
</tr>
<tr>
<td>DSA</td>
<td>Disaster Survival Assistance</td>
</tr>
<tr>
<td>DSOP</td>
<td>Disaster Specific Operating Procedure</td>
</tr>
<tr>
<td>GSA</td>
<td>General Services Agency</td>
</tr>
<tr>
<td>IHP</td>
<td>Individuals and Households Program</td>
</tr>
<tr>
<td>JFO</td>
<td>Joint Field Office</td>
</tr>
<tr>
<td>LER</td>
<td>Lodging Expenses Reimbursement</td>
</tr>
<tr>
<td>NCS</td>
<td>Non-Congregate Sheltering</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>NEMIS</td>
<td>National Emergency Management Information System</td>
</tr>
<tr>
<td>POC</td>
<td>Point of Contact</td>
</tr>
<tr>
<td>SOP</td>
<td>Standard Operating Procedure</td>
</tr>
<tr>
<td>TSA</td>
<td>Transitional Sheltering Assistance</td>
</tr>
</tbody>
</table>
VI. RELATED GUIDANCE

Please refer to the following documents:

- Standard Operating Procedures
  - Identity Verification
  - Lodging Expense Reimbursement
  - Occupancy Verification
  - Rental Assistance

- Resources
  - Disaster Specific Information
  - femaevachotels.com