



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

COVID-19 FUNERAL ASSISTANCE DSOP

FOR FEMA INTERNAL STAFF ONLY

I. Overview	■ Purpose of Assistance	2
	■ Who May Get Assistance?	2
	■ What Are Eligible and Ineligible Expenses?	3
	■ Basic Documentation or Verification Needed	5
	■ Other Items to Note	8
	■ COVID-19 Funeral Assistance Line	9
	■ COVID-19 Funeral Helpline	10
	*** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)	
II. Important Information	** ALL employees must read this section **	
	■ Prior to Processing	15
III. Process	A. Eligibility Verifications	16
	B. Duplicate Registrations	20
	C. Processing Eligible Assistance	22
	D. Processing Ineligible Assistance	32
	E. Appeals	40
	F. Exceptions	43
IV. Examples and FAQs	■ Processing Funeral Assistance with LWA payment	45
	■ Processing Funeral Assistance with multiple deceased individuals	45
	■ Processing Funeral Assistance – partial payment	46
	■ Frequently Asked Questions	46
V. Definitions and Acronyms	■ Definitions	52
	■ Acronyms	53
VI. Related Guidance	■ Links to Related Guidance	54
VII. Appendix	■ Attachment A: Item Substantiation	55
	■ Attachment B: Correcting the Substantiation Frame	58
	■ Attachment C: LexisNexis Funeral Risk Stamps	60
	■ Attachment D: Funeral Average Costs	62



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

I. OVERVIEW

This section describes information that every employee **must** read ***before addressing*** COVID-19 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 funeral expenses as a result of COVID-19.

Who May Get Assistance?

- Individuals who incurred funeral expenses on or after January 20, 2020 due to a death attributed to COVID-19 may be eligible to receive Funeral Assistance.
- FEMA will utilize a standard process to determine eligible Funeral Assistance award amounts across all COVID-19 declarations.
- Funeral Assistance may be provided when the death is attributed to COVID-19 indicated on the death certificate.
 - Death certificates that DO NOT list COVID-19 as the cause of death may be accepted for deaths that occurred between January 20, 2020 and May 16, 2020 when accompanied by a [signed](#) written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate.
 - The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement MUST match the certifying official's name listed on the death certificate.
 - For these cases, the applicant may instead request an [amendment](#) to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
 - A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- All applicants will apply in the major disaster declaration for the state or territory in which the death occurred.
- The period of assistance for all major disasters declared for COVID-19 will end on February 8, 2022.
- Due to limitations of the National Emergency Management Information System, all registrations for Funeral Assistance will be completed via FEMA's telephone or text telephone (TTY) call center capabilities. No online registrations will be accepted.
- Applicants may be eligible for COVID-19 Funeral Assistance regardless of their SBA Disaster Loan status.

NOTE: For this guidance, the term 'Applicant' is intended to refer to both the 'Applicant' and 'Co-applicant' except when referring to citizenship issues.

What Are Eligible and Ineligible Expenses?

- Funeral Assistance is intended to assist with expenses directly related to funeral services.
 - FEMA will accept **ALL** verifiable funeral expenses listed on expense documents from a funeral home, to include receipts, invoices, or signed contracts; except for burial society membership dues, late or finance charges, and airfare tickets for an individual transporting the remains.
 - If funeral home receipts, invoice or signed contracts have been verified the total amount should be paid in full, within the \$9,000 per death maximum.
 - If the itemized funeral home receipts, invoices or signed contracts include funeral related items from the [ineligible expenses list](#), these items are considered eligible because they are directly related to the funeral service and on the funeral home receipt, invoice, or contract.
 - DO NOT deduct these items from the eligible amount.
 - FEMA will accept eligible expenses that are provided on separate receipts and can be specifically tied to the funeral or directly related to funeral services, e.g. florist receipt with delivery address listed as funeral home.
 - However, when ineligible expenses are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- Examples of eligible items that may appear on the funeral home expense documents, to include a receipt, invoice or signed contract or may be provided from a separate verifiable receipt:
 - Transportation for up to two individuals to identify the deceased individual;
 - If necessary, a courtesy call can be placed to verify transportation expenses were to identify the deceased individual. One call attempt to the applicant, if needed.
 - Autopsy;
 - Transfer of remains;
 - Travel costs for an individual transporting the remains, i.e. airfare tickets, will NOT be considered an eligible expense.
 - Cremation;
 - Interment;
 - Reinterment;
 - FEMA will provide assistance for reinterment of deceased individuals previously buried in a common grave, e.g. potter's field, paupers' grave, within the \$9,000 per death maximum. The deceased individual must have COVID-19 or Coronavirus listed as a cause of death.
 - Casket or urn;
 - FEMA will provide assistance for multiple urns in instances where the family wants to divide the remains.
 - Funeral or Memorial ceremony;
 - Clergy or officiant services;
 - Use of funeral home equipment or staff;
 - Costs associated with producing and certifying multiple death certificates;
 - Flower arrangements for the Funeral or Memorial service;
 - Catering services for the Funeral or Memorial services;
 - Additional expenses mandated by any applicable local or state government laws or ordinances;
 - Funeral expenses incurred outside the country, including the transfer of the deceased individual for burial, are eligible as long as the death occurred in the U.S. or territories. Transportation expenses for the deceased individual will be applied towards the \$9,000 per death maximum;
 - Burial plot or cremation niche; AND
 - FEMA will provide assistance for burial plot per deceased individual.
 - If the cause of death for two deceased individuals is due to COVID-19 and are being considered on the same application, a stacked burial plot/multiple graves would be an eligible expense.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a stacked burial plot/multiple graves, FEMA will only provide assistance for one burial plot.
- Marker or headstone.
 - FEMA will provide assistance for one marker or headstone per deceased individual.
 - If the cause of death for two or more deceased individuals is due to COVID-19 and are being considered on the same application, a double headstone would be an eligible expense.
 - If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a double headstone, FEMA will only provide assistance for one headstone.
- Ineligible funeral expenses, when not included on a funeral home expense document, include:
 - Gratuities;
 - Portraits;
 - Funeral jewelry for survivors;
 - Memory t-shirts/blankets;
 - Travel or boat purchases intended to scatter ashes outside of a memorial service;
 - Perpetual care of burial grounds; AND
 - Items purchased for individuals attending the funeral or service, such as travel costs, clothing, hotel costs.
- FEMA will NOT pay for the following expenses under any circumstance:
 - Burial society membership dues;
 - Late or finance charges; OR
 - Airfare tickets for an individual transporting the remains.

Basic Documentation or Verification Needed:

- The applicant **MUST** be a U.S. citizen, non-citizen national, or qualified alien;
 - This is verified at registration. NO verification documents are required.
 - A minor child **CANNOT** apply for COVID-19 Funeral Assistance on behalf of an adult who is NOT a U.S. citizen, non-citizen national or qualified alien.
 - If a minor child, who is a U.S. citizen, non-citizen national, or a qualified alien, incurred funeral expenses and can provide verifiable documentation, they may be eligible for COVID-19 Funeral Assistance.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- There may be circumstances in which the minor child actually incurred the funeral expenses. In this instance, the minor child may be reviewed for COVID-19 Funeral Assistance if they can provide documentation that substantiates this claim.
- There is NO requirement for the deceased individual to have been a U.S. citizen, non-citizen national, or qualified alien.
- Identity Verified;
- COVID-19, Coronavirus, or SARS-COV-2 is listed as one of the causes of death on a valid death certificate (typed or handwritten);
 - Death certificates that list a variation or minor misspellings of the word COVID-19 or Coronavirus are acceptable, e.g. COV, COVOD-19, etc.
 - If there are any doubts about whether the spelling of COVID-19 is acceptable, **USE** an internet search engine such as Google or Bing to determine if the term on the death certificate is COVID-19.
 - Death certificates indicating the death "may have been caused by" or "was likely a result of COVID-19" or "COVID-19 like symptoms" and similar phrases that specifically mention COVID-19 are acceptable.
 - Death certificates indicating the COVID Vaccine was a contributing factor are also acceptable.
 - Death certificates indicating non-medical deaths explicitly related to the COVID-19 pandemic are also acceptable, e.g. failure to thrive, suicide, etc.
 - Death certificates that DO NOT list COVID-19 as the cause of death may be accepted for deaths that occurred between January 20, 2020 and May 16, 2020 when accompanied by a [signed](#) written Cause of Death Statement from the medical examiner, coroner, or certifying official listed on the death certificate.
 - The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death Statement **MUST** match the certifying official's name listed on the death certificate.
 - For these cases, the applicant may instead request an [amendment](#) to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.
 - For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- All death certificates must be compared to the death certificate repository for verification.
 - All valid death certificates must be [signed](#) by a medical examiner, coroner, or other certifier, such as a Registrar or Justice of the Peace. The death certificate repository may contain an example demonstrating the officials that typically sign death certificates for the applicable state or territory.
- Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc.
 - These death certificates are acceptable as long as the required information is legible on the document.
- The death occurred in an area declared for a major disaster declared for COVID-19;
- Itemized receipts, invoices, or signed contracts that indicate the deceased individual(s) name and the applicant or co-applicant incurred the funeral expenses on or after January 20, 2020;
 - If the applicant's and/or co-applicant's name is NOT listed on the receipt, invoice, or signed contract:
 - The applicant and/or co-applicant can provide proof of payment, such as a bank statement or credit card statement clearly showing payment for the funeral expenses, in addition to the receipt, invoice, or signed contract.
 - The proof of payment MUST match the amount listed on the receipt, invoice, or contract.
 - Proof of payment is NOT required when the applicant and/or co-applicant is clearly listed on the funeral expense documents.
 - If the applicant submits a signed contract that contains a cancellation clause, e.g. a statement that the applicant/co-applicant may cancel the contract within a specified timeframe, the contract must be verified with the business prior to payment to ensure the applicant has not cancelled it. One call attempt to the business is required.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- Tribal members may apply and receive assistance under the applicable state or territory declaration. If a tribe invoices or bills a tribal member for funeral costs, the member can submit the invoice, bill, etc. to FEMA for reimbursement.
- The invoices, bills, and/or receipts **MUST** be itemized. Unpaid invoices or estimates will **NOT** be accepted.
 - A contract is not considered an estimate as it is signed by the applicant who has agreed to pay the costs.

NOTE: At least one document MUST include costs paid or incurred by the applicant to be eligible for funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party.

- Applicants who indicate the deceased individual had funeral/burial insurance must submit insurance settlement or denial letter for funeral/burial insurance, or insurance specifically identified for funeral or burial expenses; **AND**
- Applicants who indicate they received assistance from voluntary agencies, government agencies, or other sources specifically to assist with funeral expenses must submit documentation regarding the assistance received.

Other Items to Note

- Pre-paid funerals and funerals that have been paid by the deceased individual's estate are **NOT** eligible for COVID-19 Funeral Assistance.
 - For the purposes of COVID-19 Funeral Assistance, pre-paid means the costs were paid by the deceased individual or family member prior to January 20, 2020.
 - If pre-paid funerals and funerals that have been paid by the deceased individual's estate does **NOT** cover all of the funeral expenses, the applicant has an unmet need, therefore the case to be reviewed for COVID-19 Funeral Assistance.
 - If the applicant used a joint bank account with the deceased individual to pay for the funeral expenses, e.g. check in name of living trust and applicant, this is **NOT** considered a duplication of benefits. However, if a check/payment is only in the name of the deceased individual or the estate account, then it would be considered a duplication of benefits.
- An applicant may receive COVID-19 Funeral Assistance for actual costs up to \$9,000 for each eligible COVID-19 related death.
- The Funeral Assistance category is limited by the financial ONA maximum. For disasters declared for COVID-19, the financial ONA maximum award is \$35,500.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- Any funds received by the applicant for Lost Wages Supplemental Payment Assistance (LWA) up to \$1,800, authorized by the President to supplement the payment of lost wages as a result of COVID-19, also count toward an applicant's financial ONA maximum award.
- When an applicant is eligible for more than \$33,700 in COVID-19 Funeral Assistance, staff will coordinate with the Funeral Assistance Support Team (FAST) to determine if LWA was previously awarded. If awarded, this amount **MUST** be deducted from the financial ONA maximum before determining the final amount of COVID-19 Funeral Assistance.
- As part of FEMA's commitment to improve equity in the delivery of assistance to survivors and communities, FEMA will ensure access to information is equitably provided to all survivors.
 - If an applicant indicates either at Registration Intake (RI) or Helpline they have an Access and Functional Need (AFN) AND/OR a communication accommodation AND an **FNLMD – Funeral Assistance Missing Documents** letter or ineligible letter is generated:
 - **CALL** the applicant and **READ** the **FNLMD** or ineligible letter to the applicant in order to clarify the eligibility determination, detail the requested information, and explain how to appeal, if applicable. Utilize Language Line Services (LLS) on the call when applicable.
 - Refer to the Section [D.1.e.](#) for additional information.

COVID-19 Funeral Assistance Line

- The COVID-19 Funeral Assistance Line (844-684-6333) has been established to accept incoming registrations and to answer questions for COVID-19 Funeral Assistance.
 - Applicants that contact the COVID-19 Funeral Assistance Line regarding non-COVID-19 matters will be directed to call the standard FEMA Helpline for assistance.
 - Staff will complete all registrations, address questions, status updates, and document clarifications regarding COVID-19 Funeral Assistance.

COVID-19 Funeral Helpline

- The COVID-19 Funeral Helpline has also been established to assist staff working the COVID-19 Funeral Assistance Line that require additional assistance. If necessary, staff may transfer calls to the COVID-19 Funeral Helpline.
- In addition to this document, staff will utilize the combination of the following guidance to assist in responding to applicants:



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- CFNRL Frequently Asked Questions (FAQs);
- CFNRL Assistance Line Reference Guide; AND
- [Helpline NPSC Caller Services Reference Guide](#).

■ Death Certificate Amendment:

- If the death certificate does not indicate COVID-19 OR Coronavirus as a cause, but the applicant believes it contributed to the deceased individual's death, they can attempt to have the death certificate amended.
- New York City MAY NOT list COVID-19 or Coronavirus as the cause of death on death certificates. If COVID-19 is not listed on the death certificate, the applicant MUST provide both:
 - The standard death certificate; AND
 - The confidential medical report with the cause of death listed as COVID-19 or Coronavirus.
 - The confidential medical report is a specific document provided by New York City as a second page of the death certificate. A statement from a medical provider DOES NOT satisfy this requirement.
 - The applicant can request a confidential medical report online by visiting the **NYC.gov** website.
 - If COVID-19 is not listed on the confidential medical report or the death certificate, an amendment is still required.
 - This DOES NOT apply to the rest of the state of New York.
- If the death occurred between January 20, 2020 and May 16, 2020, the applicant has an additional alternative to requesting an amendment.
 - In addition to a death certificate, they may submit a [signed](#) written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate that lists COVID-19 as a cause or contributing cause of death and provides additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement MUST match the certifying official's name listed on the death certificate.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- For these cases, the applicant may instead request an [amendment](#) to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
- A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.
- For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- To begin the amendment process, the applicant can contact:
 - The person who certified the death, e.g. a treating doctor, coroner, or medical examiner. The name and address are listed on the death certificate;
 - Their state or territory vital records office; OR
 - The funeral home.
- The applicant may be required to present evidence to support their claim.
- If an applicant is transferred to the COVID-19 Funeral Helpline regarding an amendment to a death certificate to include COVID-19 or Coronavirus as a contributing factor to the death **AND** the applicant has been unable to contact the certifying official due to:
 - Certifying official doesn't answer their phone/mail/email;
 - Certifying official's phone/mail/email is no longer in service; OR
 - Certifying official is unwilling to amend the death certificate.
 - **EMAIL** a request to contact the applicant to (b) (6) [REDACTED], to coordinate with the FAST.
 - FAST will refer the applicant to a point of contact from their state or territory to assist with the death certificate amendment.
 - If the applicant calls to report that the certifying official, the point of contact from their state or territory, OR funeral home will NOT help the applicant amend the death certificate, staff will refer the case back to FAST.
- Adding a Deceased Individual:



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- If the applicant did NOT add the deceased individual during RI, the deceased individual can be added in the **Occupants** frame.
 - The deceased individual's name, social security number, and date of birth is required.
 - An RFI will be auto-generated.
- Adding Multiple Deceased Individuals:
 - If the applicant received assistance for one deceased individual, then finds that they are responsible for funeral expenses for another deceased individual in the same state:
 - Staff will add the information to the existing application. Another deceased individual can be added in the **Occupants** frame. The applicant should NOT complete a separate application if the deceased individuals' death certificates were all issued in the same state.
- Updating the **Registrant Info** Screen (deceased individual listed as applicant):
 - The following **MUST** be verified to grant access:
 - Current Mailing Address (**CMA**) or Damage Dwelling Address (**DDA**); AND
 - Current Phone number (**CPN**).
 - Refer to the CFNRL Assistance Line Reference Guide for additional scenarios of updating the **Registrant Info** Screen.
- Updating the Damaged Dwelling Address (DDA):
 - The DDA CANNOT be changed once an eligibility decision has been made.
 - If the applicant requests to change the DDA to a different address in the same state AND;
 - There is NOT a WP in the **FEMA Manual Determination – DR Specific** subqueue:
 - **COMPLETE** the correction to the DDA.
 - **ADD a Comment.**
 - There is a WP in the **FEMA Manual Determination – DR Specific** subqueue:
 - Do NOT make the correction to the DDA.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- **ADD a Comment** to explain that the DDA change was requested.
- If the applicant requests to change the DDA to a different address in a different state:
 - **INITIATE** the process in transferring the registration to the correct declared disaster.
 - Refer to the [Transferring Registration](#) SOP for additional information.
- **Withdraw Requests:**
 - If the applicant requests to withdraw from the program:
 - **CREATE** a WP, and **ROUTE** to **FEMA Manual Determination – Ineligible Review** subqueue.
 - **Add a Contact:**
 - **Summary:** (FACILITY # or FAST) WVO - APPLICANT REQUEST TO WITHDRAW.
- **EFNL - Eligible Funeral Assistance status codes:**
 - Document Validation staff may contact the Funeral Helpline to assist them by routing these cases that have been sent to the wrong queue in error.
 - Funeral Helpline staff **MUST** assist with the routing as Document Validation staff do **NOT** have permissions.
 - If the case has an **EFNL** eligibility status code in file, but has **NOT** been sent for approval:
 - **ACCESS** the case in the subqueue with the existing WP;
 - **ADD a Comment**; AND
 - **ROUTE** the WP to **FEMA Supervisor Review – Manual Determination**.
- **Translating Documents:**
 - If the applicant submits documents in a language other than English:
 - **E-MAIL** the mail room [FEMA-IHP-MAILROOM](#) with a request to translate the documents.
 - The email **MUST** include:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- **Subject Line:** (FACILITY # or FAST) DOCUMENTS NEED TRANSLATION; AND
- **Body:**
 - Disaster number;
 - Registration number;
 - Applicant's name;
 - Indexed date; AND
 - Doc#_____ needs to be translated in English.
- **ADD a Contact** to note that a request was sent to the Mailroom.
- Case processed in the incorrect disaster number:
 - If the registration was NOT completed in the correct state in which the death occurred, staff will:
 - **ADD a Comment** to explain that the applicant was paid in the incorrect disaster; AND
 - **SEND** an email to (b) (6) to address the case.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

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 Under Review and/or locked from further processing.
 - **SEND** an email for review to the [IHP Helpdesk](#).
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
 - **Body:** A description of the request and list of processing actions pending.
- DO NOT mention the words **fraud, OIG, criminal, investigation**, or any similar term while speaking with an applicant or in any NEMIS **Comment or Contact**. Instead, use the alternative wording that "documents are **unverifiable**".
- Eligible COVID-19 Funeral Assistance payments are processed by the Specialized Processing Unit (SPU).
- FAST will address congressional and escalated cases. SPU may coordinate with FAST on cases, when needed.
 - **EMAIL** a request to address congressional and escalated cases to (b) (6)
(b) (6)



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

III. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
 - a. The applicant will be notified at the time of Registration Intake (RI) if identity verification passed or failed and examples of documents that can be used to **VERIFY** identity are listed in the letter that is auto-generated post RI.
 - i. Non-Reg cases will only receive the cover letter and Non-Reg letter.
2. An official death certificate (typed or written) stating the death was related to COVID-19 or Coronavirus is in the file.
 - a. All death certificates must be compared to the death certificate repository for verification.
 - i. All valid death certificates must be [signed](#) by a medical examiner, coroner, or other certifier, such as a Registrar or Justice of the Peace. The death certificate repository may contain an example demonstrating the officials that typically sign death certificates for the applicable state or territory.
 - b. Death certificates indicating the death "may have been caused by" or "was likely a result of "COVID-19" or "COVID-19 like symptoms" and similar phrases that indicate a high likelihood of COVID-19 are acceptable.
 - i. Death certificates indicating the COVID Vaccine was a contributing factor are also acceptable.
 - ii. New York City **MAY NOT** list COVID-19 or Coronavirus as the cause of death on death certificates. If the death certificate does not list COVID-19, the applicant **MUST** provide both:
 1. The standard death certificate; **AND**
 2. The confidential medical report with the cause of death listed as COVID-19 or Coronavirus.
 - a. The confidential medical report is a specific document provided by New York City as a second page of the death certificate. A statement from a medical provider **DOES NOT** satisfy this requirement.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- b. The applicant can request a confidential medical report online by visiting the **NYC.gov** website.
- c. If the confidential medical report does not have COVID-19 or Coronavirus listed as the cause of death, the applicant can request an [amendment](#) to the death certificate.
- c. If the death certificate DOES NOT state the death was caused by COVID-19 AND the death occurred between January 20, 2020 and May 16, 2020, the applicant may provide a [signed](#) written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate in addition to the death certificate.
 - i. The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - ii. When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement MUST match the certifying official's name listed on the death certificate.
 - 1. For these cases, the applicant may instead request an [amendment](#) to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
 - iii. A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.
 - 1. For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- d. Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc.
 - i. These death certificates are acceptable as long as the required information is legible on the document.
- e. Information regarding the deceased individual is NOT considered Personally Identifiable Information (PII) and staff may discuss the deceased individual's information, when necessary, without written consent.
- 3. Itemized receipts, invoices, or signed contracts, that clearly identifies the applicant as the person responsible for a portion of the costs are in the file. If necessary, proof of payment may accompany a receipt, invoice, or contract to demonstrate the applicant as the person responsible for a portion of the costs. **At least one** document **MUST** include costs paid or incurred by the applicant to be eligible for



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party. Funeral expenses **MUST** be incurred by the applicant on or after January 20, 2020. The receipts, invoices or signed contracts **MUST** be itemized and include all of the following information:

- a. The total amount of the expenses;
- b. The deceased individual's name;
- c. The date funeral expenses were incurred, i.e. date on the signed contract or date of first payment, whichever is sooner; **AND**
- d. If the applicant's and/or co-applicant's name is **NOT** listed on the receipt, invoice, or signed contract.
 - i. The applicant and/or co-applicant can provide proof of payment, such as a bank statement or credit card statement clearly showing payment for the funeral expenses, in addition to the receipt, invoice, or signed contract.
 - ii. The proof of payment **MUST** match the amount listed on the receipt, invoice, or contract.
 - iii. Proof of payment is **NOT** required when the applicant and/or co-applicant is clearly listed on the funeral expense documents.

Note: If the applicant submits a signed contract that contains a cancellation clause, e.g. a statement that the applicant may cancel the contract within a specified timeframe, the contract **must** be verified with the business prior to payment to ensure the applicant has not cancelled it. One call attempt is required.

- e. When multiple deceased individuals are included in a single application, the applicant must have paid at least some funeral expenses toward each of the deceased individuals on the application. Refer to [FAQ 4](#) for additional information.
- f. 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 costs paid to incurred by the applicant.
 - i. In the event multiple individuals contributed to the funeral expenses, only the applicant will be awarded the funeral assistance, but they may receive funds for the other verifiable receipts.
 1. It is the responsibility of the applicant to further distribute assistance received.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

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

(b) (7)(E)

3. The co-applicant and/or others contributing receipts do not have to be a U.S. citizen, non-citizen national or qualified alien in order for their expenses to be evaluated as part of the eligible application of a U.S. citizen, non-citizen national or qualified alien that also incurred funeral expenses for the deceased individual.
 - a. A U.S. citizen applicant cannot apply on behalf of a non-citizen co-applicant unless the eligible applicant can demonstrate they incurred some costs for the funeral as well.
4. FEMA may still only pay up to \$9,000 per death, regardless of the number of individuals that contributed to the expenses.
4. If the deceased individual has funeral/burial insurance or any other type of insurance specifically identified for funeral/burial expenses, the applicant **MUST** submit an insurance settlement, denial, or written statement of lack of insurance.
 - a. The applicant **MUST** provide the funeral/burial insurance settlement/denial of the deceased individual before a determination can be made.
 - b. If the applicant indicated at registration that the deceased individual had funeral/burial insurance, and later indicates that they did NOT have coverage, they **MUST** submit a signed written request explaining the deceased individual had a lack of funeral/burial insurance.
 - c. Life and accidental death insurance are NOT forms of funeral/burial insurance.
 - i. If the life or accidental death insurance policy specifically states that there is a clause in the policy that covers funeral expenses, then it would be considered a duplication of benefits. In this situation, the applicant **MUST** submit an insurance settlement before an eligibility determination can be made.
 - ii. If the applicant decides to use the life insurance funds (from a policy that DID NOT include funeral expenses as a pay out) as a form of payment to cover funeral expenses, it would NOT be considered a duplication of benefits.
 - iii. Life insurance can be assigned by the beneficiary to the funeral home to file a claim for the family. Once the life insurance claim has been settled, the funeral home is provided funds for the funeral expenses and disburses the remaining funds to the beneficiary. This would NOT be considered a duplication of benefits.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

- iv. A life insurance policyholder (deceased individual) can choose to [assign benefits directly to a funeral home](#). The funeral home would be the primary beneficiary and disburses any remaining funds to the next beneficiary on the policy. This would NOT be considered a duplication of benefits.
- 5. Verification of any assistance received from voluntary agencies, government agencies, or other sources specifically to assist 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.
 - a. If the applicant indicated at registration that they have received funeral assistance from another source, and later indicates that they did NOT receive this assistance, they MUST submit a [signed](#) written statement of lack of assistance received.
 - b. Crowdfunding sources (e.g. GoFundMe) is NOT considered a duplication of benefits with COVID-19 Funeral Assistance, unless specifically collected for funeral expenses.
 - c. The Social Security death benefits are NOT considered a duplication of benefits with COVID-19 Funeral Assistance.

B. Duplicate Registrations

- 1. FEMA will only award COVID-19 Funeral Assistance for a deceased individual to a single applicant.
 - a. If multiple applicants contribute toward funeral expenses, they must apply with FEMA under the same registration as the applicant and co-applicant, or the first applicant that submits all required documentation will be awarded the Funeral Assistance for the deceased individual.
 - i. If multiple applicants apply for the same deceased individual, the executor of the will takes precedence, as long as another applicant has NOT already been approved for assistance.
 - b. An applicant may receive assistance for multiple deceased individuals on one registration, up to the financial ONA maximum, when the deaths occurred in the same state or territory. See [FAQ 1](#) for additional information.
 - c. When an applicant is responsible for funeral expenses for deceased individuals in more than one state or territory, they will apply under each appropriate disaster. Each registration will be limited to the financial ONA maximum for the respective disaster declared for COVID-19. See [FAQ 2](#) for additional information.
- 2. During the registration intake (RI) process, FEMA will look for specific types of data matches to identify DUP registrations in the following fields:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. Applicant and co-applicant social security numbers (SSN);
 - b. Damaged phone number (DPN);
 - c. Damaged dwelling address (DDA);
 - d. Electronic funds transfer (EFT) information; AND
 - e. Deceased individual(s) name, social security number (SSN) and date of birth.
3. Registrations will automatically be sent to the Duplicate Investigation queue for manual review when:
- a. Cases that have the same Damaged Dwelling Address (DDA);
 - i. These cases will be determined **NOT DUPLICATE PER DOB REVIEW**.
 - b. An applicant or co-applicant applies more than once for the same deceased individual(s);
 - i. These cases will be reviewed and determined if one case will be an **Exact Duplicate (Exact DUP)** based on which case was completed first.
 1. The case that is completed first will be determined **NOT DUPLICATE PER DOB REVIEW**.
 2. Any subsequent cases that have been completed will be determined an **Exact DUP**.
 - c. Multiple applicants that apply for the same deceased individual(s);
 - i. During RI, the name, SSN, and date of birth of the deceased individual(s) will be added on the **Occupants** screen. A DUP check will be placed on the deceased individual(s) name, SSN, and date of birth.
 - ii. Based on case review the following will be determined:
 1. The case that is completed first will be determined **NOT DUPLICATE PER DOB REVIEW**.
 2. Any subsequent cases that have been completed will be determined **POSSIBLE DUPLICATE: LINK FOR DOB REVIEW**.
 - d. A single applicant that applies for multiple deceased individuals;
 - i. These cases will be determined **NOT DUPLICATE PER DOB REVIEW**.
4. Once the review is complete, if resolved, **CONTINUE** processing.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

C. Processing Eligible Assistance

FEMA will utilize a standard process to determine eligible Funeral Assistance award amounts across all COVID-19 declarations.

1. FEMA Manual Determination – DR Specific subqueue: All Required Documentation Should be in File (Contract Staff)

- a. Contract staff will conduct a case review from the **FEMA Manual Determination – DR Specific** subqueue to **ENSURE** all required documentation is legible, accurate, and in the file.
 - i. A case with all documents to process will also be automatically sent to this subqueue with a comment stating that all documents were received, including IDV.
 - ii. If all the required documentation and necessary data points are on file, contract staff will input the item substantiation information and **PLACE** the case on **Hold – Program Review**. Refer to [Step 2](#) for processing.

2. FEMA Supervisor Review – DR Specific subqueue: All Required Documentation Should be in File

- a. Staff working in the **FEMA Supervisor Review – DR Specific** subqueue will double-check to **ENSURE** all required documentation is on file, and any required courtesy calls have been completed. If the required documents are illegible or missing, **CONTINUE** to [Step 1.e.i.](#)
- b. **VERIFY** if the document item substantiations have been completed for the Death Certificate and all funeral expense receipts. Refer to [Appendix A](#) for additional instructions.
 - i. If the case is missing the funeral home/business item substantiation OR the **LN_BUSINESS_PASS** and **LN_BUSINESS_FAIL** stamp are NOT present, staff will need to complete funeral home/business item substantiation.
 - ii. **ROUTE** to **FEMA Manual Determination – DR Specific** and immediately **PLACE** the case on **Hold – Program Review** to **ENSURE** a Business ID validation check is performed by LexisNexis.
- c. If all document item substantiations have been complete, **REVIEW** the Registration Status screen risk stamps.
 - i. If the file contains the **HRP_IDD**, **LN_BANK_HIGH**, **BFS_AVS_RISK**, or **BFS_AVS_FAIL** [risk stamps](#):



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

1. If an override stamp **BFS_AVS_PASS**, **BFS_AVS_NULL**, **LN_RESOLVED_VRFY**, **MDD_TMR_BYP**, or **PMS OK TO PROCESS** comment is in the file, **CONTINUE** processing the case. If a **PMS OK TO PROCESS** comment is in the file, **READ** the full comment for additional notes.
2. If no override stamp or comment exists, **ROUTE** the case to the **FEMA Manual Determination - Fraud** subqueue.
- ii. Cases that contain the **LN_DECID_FAIL**, **LN_DODEATH_FAIL**, or **LN_DODEATH_NULL** [risk stamp](#) will be sent for a BFS review if NO **BFS_DEC_RECV** stamp exists.
 1. If the file contains a **BFS_DECEAS_PASS** stamp, **CONTINUE** processing the case; OR
 2. If the file contains a **BFS_DECEAS_NULL** stamp, **PROCEED** to [Step C.2.c.iii.](#); OR
 3. If the file contains a **BFS_DECEAS_FAIL** stamp, **PROCEED** to [Step C.2.c.iii.2.](#).
 4. If NO **BFS_DECEAS_PASS**, **BFS_DECEAS_NULL** or **BFS_DECEAS_FAIL** stamps exist in the file:
 - a. **ROUTE** to **FEMA Manual Determination – DR Specific** and immediately **PLACE** the case on **Hold – Program Review** to **ENSURE** a BFS validation check is performed.

If the deceased individual does NOT have a Social Security number, the case will NOT be sent for BFS review. **CONTINUE** processing following the same guidance outlined for cases that have a **BFS_DECEAS_NULL** risk stamp.

- iii. If the file contains the **BFS_DECEAS_NULL**, **BFS_DECEAS_FAIL**, **LN_BANK_MED**, **LN_FPS_MED**, **LN_FPS_HIGH**, and/or **LN_BUSINESS_FAIL** [risk stamps](#):
 1. If contract staff DID NOT complete required verification via internet search or courtesy call, staff **MUST** verify all receipts/invoices submitted by the applicant.
 - a. A courtesy call to the funeral home/business **MUST** be placed if the **BFS_DECEAS_FAIL** stamp exists. Verification **CANNOT** be made via an internet search.
 - b. If all the required information regarding the funeral home, e.g. business name, phone number, address, etc., is NOT on the receipts/invoices:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- i. **USE** an internet search engine, e.g. Google, Bing, etc., to research the funeral home to **GATHER** any information that may help validate the business exists and operates as a licensed funeral home.
- ii. If the internet search validates the business is **successful**, **CONTINUE** processing, **PROCEED** to Step [4](#).
- c. If unable to locate any information that confirms the validity of the receipts/invoices via internet search OR if the receipts/invoices are illegible or incomplete:
 - i. **CALL** the business to verify the information on the submitted documentation. One call attempt is required.
 - ii. A courtesy call **MUST** be placed to **VERIFY** the receipts/invoices if the documentation is illegible or incomplete, e.g. missing funeral costs, date expenses were incurred.
- d. If the call to the business is **unsuccessful**, **CALL** the applicant and **REQUEST** verifiable receipts/invoices. One attempt is required.
- e. After the courtesy call to the applicant, **CONTINUE** to Step [2.a.i.](#) for additional information regarding generating an **FNLMD – Funeral Assistance Missing Documents** letter.
2. If the file contains a **BFS_DECEAS_FAIL** risk stamp, staff **MUST**:
 - a. **VERIFY** all receipts/invoices submitted by the applicant; AND
 - i. One call attempt is required.
 - ii. Refer to Steps [3.a.i-iii](#) for receipt/invoice verification via internet search or courtesy call.
 - b. **VERIFY** the death certificate by calling the medical examiner, coroner, or certifier listed on the death certificate.
 - i. One call attempt is required.
 - c. If one or both call attempts are unsuccessful, **DETERMINE** the appropriate ineligible decision (**IMFE - FNRL** or **IMDC – FNRL**) and **ROUTE** to **FEMA Ineligible**.



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

3. Refer to the COVID – 19 Funeral Assistance Document Verification – Contract Staff DSOP, Attachment A: Outbound Calls and Script for additional information.

NOTE: If the case has multiple deceased individuals, the [risk stamps](#) will NOT be associated to each deceased individual. Staff **MUST** verify all documents for each deceased individual if any [risk stamps](#) are present in the file.

4. **USE** the **Linked Regs** link to check if there is a cross disaster match with another disaster declaration or any linked registrations. **ENSURE** there is not another application that received duplicative assistance prior to processing payment.
 - a. If there is a cross disaster match of the deceased individual(s) SSN is found in multiple disasters, a cross disaster stamp (CVFNRL_CDD) will be added to the file.
 - b. If there are different deceased individuals in different states under the same applicant name, clear the linked registrations.
 - i. Refer to the **Clearing a Workpacket Duplicate Status for Routing** section in the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
 - c. If there are multiple people applying for the same deceased individual, additional review will be required to ensure funeral expenses are not duplicative in the file. If another applicant has already been paid any amount for the deceased individual, no other funeral expenses for that deceased individual can be provided under a separate application.
 - i. **CALL** the funeral home to **VERIFY** the receipts submitted and the responsible party for the funeral expenses. One call attempt is required.
 - d. If processing an eligible decision, and the documents and other details in the file are sufficient to clear the duplicate status (**POSSIBLE DUPLICATE: LINK FOR DOB REVIEW, CHANGE**), **SELECT NOT DUPLICATE PER DOB REVIEW**.
5. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#):
6. **REVIEW** itemized receipts, invoices, and signed contracts to **ENSURE** [eligible funeral expenses](#) are being paid. Funeral expenses **MUST** be itemized and directly related to funeral services. Refer to [FAQ 6](#) and [FAQ 7](#) for additional information.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. **At least one** document **MUST** include costs paid or incurred by the applicant to be eligible for funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party.
- b. If the receipt or invoice is **NOT** itemized, **CALL** the applicant and **REQUEST** receipts that list the itemized breakdown of the costs. One attempt is required.
 - i. Unpaid invoices or estimates will **NOT** be accepted.
 - ii. A contract may be considered even when unpaid or when paying by installment, as long as it is verified with the business.
- c. If a funeral cost **DOES NOT** appear reasonable: **CALL** the funeral home to **VERIFY** the total amount on the receipt. Refer to [Attachment D: Funeral Average Costs](#) for a comparison review of U.S average costs for basic funeral and burial services. If the amount listed on the receipt can be confirmed, **CONTINUE** to process the case. One attempt is required.
- d. If the cause of death for only **ONE** deceased individual is due to COVID-19, and the applicant submitted a receipt for a double headstone **OR** stacked burial plots/multiple graves, FEMA will only provide assistance for one headstone **OR** burial plot.
 - iii. **CALL** the funeral home to **VERIFY** the amount for the double headstone **OR** stacked burial plots/multiple graves on the receipt. **CONFIRM** with the funeral home the amount of **ONE** headstone **OR** grave. One attempt is required.
 - iv. If the call was unsuccessful, **DETERMINE** the eligible amount of **ONE** headstone **OR** grave by dividing it by the number headstones/graves indicated on the receipt, e.g. double headstone divided by two, burial plot for four family members divided by four.
- e. If itemized receipts, invoices, and signed contracts have been verified and represent an amount over the \$9,000 per deceased individual maximum, any additional documents submitted exceeding this amount **DO NOT** need to be verified.
 - i. All itemized receipts, invoices, and signed contracts must be inputted into document item substantiation, even if the total eligible amounts are over \$9,000 per deceased individual maximum. This is for documentation purposes.
 - ii. Refer to [Attachment A: Item Substantiation](#) for additional instructions to complete item substantiation.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- f. If an itemized signed contract has been verified, but another funeral receipt is unverifiable, see [Scenario 3](#) for additional information regarding processing partial payment.
- i. **USE the Asst Type: Reconsideration** for cases when awarding additional assistance if:
 - 1. A previous eligible determination was made AND the applicant had already submitted the necessary verifiable funeral documents in the initial funeral request but were NOT previously addressed, i.e. verifiable documents missed during the previous review.
 - a. These cases are NOT considered appeals.
 - 2. A previous eligibility determination was made (eligible or ineligible) AND the applicant submits additional expenses NOT listed on the initial funeral request.
 - a. Refer to Section [E.3](#) for additional information regarding processing appeals and supplemental payment.
- g. If the applicant submitted receipts that shows payment for part of the funeral expenses on the signed contract, the applicant would be eligible for up to the total amount on the signed contract, if verifiable and does not exceed the \$9,000 max per deceased individual.
- h. If the applicant received funds from insurance or other sources you will need to verify all receipts even if they exceed \$9,000 per deceased individual.
- i. If the applicant submitted a signed contract that contains a cancellation clause, e.g. a statement that the applicant/co-applicant may cancel the contract within a specified timeframe, the contract must be verified with the business prior to payment to ensure the applicant has not cancelled it. One call attempt to the business is required.
- j. If the funeral home provides a receipt to show the funeral expenses were paid with another person's name, **ENSURE** to check which person actually made payment for the funeral expenses prior to processing.
 - i. The applicant who provided payment would be eligible for the funeral expenses, NOT the person who just received the receipt for the funeral expenses.
- 7. Duplicative and [ineligible funeral expenses](#) will be deducted from the total eligible funeral expenses in [Step 6](#).



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. If the itemized receipts, invoices or signed contracts include funeral related items from the [ineligible expenses list](#), these items are considered eligible because they are directly related to the funeral service and on the receipt, invoice, or contract.
 - i. DO NOT deduct these items from the eligible amount.
 - b. If items from the [ineligible expenses list](#) are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.
 - i. **DEDUCT** these items from the eligible amount.
8. Funeral expenses and the deceased individual(s) name MUST be reflected on a receipt, invoice, or contract.
- a. If the applicant's and/or co-applicant's name is NOT listed on the receipt, invoice, or signed contract.
 - i. The applicant can provide proof of payment, such as a bank statement or credit card statement clearly showing payment for the funeral expenses, in addition to the receipt, invoice, or signed contract.
 - ii. The proof of payment MUST match the amount listed on the receipt, invoice, or contract.
 - iii. Proof of payment is NOT required when the applicant and/or co-applicant is clearly listed on the funeral expense documents.
 - b. If there are multiple individuals that have contributed to the funeral expenses, refer to [Section A.3.f.](#) for additional information.
9. **VERIFY** if the document item substantiation has been completed correctly. If NOT, Refer to [Attachment A: Item Substantiation and Attachment B: Correcting the Substantiation Frame](#) for additional instructions.
- a. If the case is missing the funeral home/business item substantiation OR the **LN_BUSINESS_PASS** and **LN_BUSINESS_FAIL** stamps are NOT present, staff will need to complete funeral home/business item substantiation.
 - b. **ROUTE** to **FEMA Manual Determination – DR Specific** and immediately **PLACE** the case on **Hold – Program Review** to **ENSURE** a Business ID validation check is performed by LexisNexis.
10. **ENSURE** the verification requirements are correctly set on the **Info Control** screen. Refer to the [Codes, Verifications, Request Letters, and Assistance Types](#) SOP for additional information.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. **Additional** verification requirements can be added if needed for further processing.
- b. Death certificates that appear to be altered, e.g. using “white out” or similar process to alter the deceased individual’s name or the cause of death should be sent for further review.
 - i. These cases should be routed to the **FEMA Manual Determination – Fraud** subqueue for additional review.
 - ii. If an override stamp **BFS_AVS_PASS, BFS_AVS_NULL, LN_RESOLVED_VRFY, MDD_TMR_BYP, or PMS OK TO PROCESS** comment is in the file, **CONTINUE** processing the case.
- c. Some valid death certificates (typed or written) may NOT be an exact match to the sample in the death certificate repository, OR for a few states where there is NO example in the death certificate repository:
 - i. For these cases, if the submitted death certificate is legible, DOES NOT appear to be altered, is NOT missing any of the required information, AND all receipts are verified, it is acceptable:
 - 1. **ADD a Comment**; AND
 - 2. **SET the Death Certificate** verification requirement to **Verified** to allow the case to continue through the review process.
- d. If the file indicates that the deceased individual did NOT have funeral/burial insurance:
 - i. **ADD the Applicant’s Statement of Lack of Insurance** substantiation item in the **Communication** screen; AND
 - ii. **SET** the Burial Insurance verification requirement to **Verified** on the **Info Control** screen.
 - iii. **ASSOCIATE** the Burial Insurance to the **Applicant’s Statement of Lack of Insurance** substantiation item.
- e. There is NO requirement for the applicant to submit a written statement of condition for the **Funeral Statement of Condition**.
 - i. **ENSURE** the verification requirement was correctly set on the Info Control screen to **Verified** by the contractor.
 - 1. If NOT, **SET the Funeral Statement of Condition** verification requirement to **Verified** on the **Info Control** screen.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

2. **ASSOCIATE** the **Funeral Statement of Condition** to the **Death Certificate** substantiation item.
 - f. If the applicant submits a Written Consent, Power of Attorney, Guardianship, or Conservatorship document, set the **Release of Information Form** as **Verified**. Refer to the [Written Consent and Sharing Applicants Information](#) SOP for additional information.
11. **CALCULATE** the eligible Funeral Assistance award (all expenses may exceed the eligible \$9,000);
 - a. **USE** the calculator application on your computer to complete the calculations. **ENSURE** the standard mode function is being used.
 - b. For cases with funeral expenses incurred outside the country, **USE** a currency converter to convert the funeral expenses from the current currency to U.S. Dollars (USD) to determine eligibility, such as [Oanda.com](#), [X-Rates.com](#), or [Xe.com](#).
 - c. **CHECK** if there were any previous **EFNL** payments for the same deceased individual to avoid duplication of benefits.
 - i. If no PND line exists, **ADD** a new **PND** worksheet using the **Add Assistance** link;
 1. **Category**: Funeral;
 2. **Asst Type**: Initial or Reconsideration.
 - ii. **CLICK** on the **Funeral** processing screen;
 - iii. **SELECT** the eligibility code: **Eligibility: EFNL - Eligible Funeral Assistance**.
 - iv. **ENTER** the amount into the **Itemized Amount** field (**total amount of eligible funeral expenses based on calculations**).
12. **DEDUCT** duplicative costs, ineligible costs, and any assistance the applicant has already received for funeral expenses, e.g. funeral/burial insurance, into the **DOB Insurance** field;
 - a. The maximum eligible funeral expense amount is \$9,000 for each deceased individual;
 - b. The deduction will be subtracted from the total funeral expenses, not the maximum eligible funeral expense of \$9,000. Refer to the [Comment Example](#) for sample calculation.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- c. If there are multiple deceased individuals, expenses for each deceased individual will be calculated separately and then added together. **ENSURE** the total does NOT exceed the financial ONA maximum of \$35,500.
- d. Cases that are eligible for more than \$33,700 in COVID-19 Funeral Assistance:
 - i. **PLACE** the case on **HOLD** (user's name).
 - ii. **SEND** an email to (b) (6) to coordinate with FAST to **VERIFY** if LWA was previously awarded.
 - iii. If awarded, **DEDUCT** the LWA award amount from the financial ONA maximum before determining the final amount of COVID-19 Funeral Assistance.
 - iv. Refer to [Scenario 1](#) for additional information.

13. **ADD** a **Comment** that must include:

- a. **SUMMARY: (FACILITY# or FAST) COVID-19 FUNERAL - ELIGIBLE**
- b. **DETAILS:**
 - i. Include calculations of total Funeral Assistance award amount. Indicate any deductions associated to any assistance received for funeral expenses.
 - 1. Funeral expenses **MUST** be reflected on an itemized receipt, invoice, and/or signed contract.
 - ii. Provide all documentation associated with the amounts awarded, e.g. receipts, death certificates, proof of payment and any additional documents related to the recommended calculations.

Comment Example

Summary line:	Comment Text:
(FACILITY# or FAST) COVID-19 FUNERAL REVIEW	<p>Calculated funeral expenses based on these verifiable receipts submitted in Doc ID# 1111, Doc ID# 2222, and Doc ID# 3333.</p> <p>Doc ID# 1111 Funeral Home contract: \$8,000 Doc ID# 2222 Funeral receipt: \$3,000 Doc ID# 2222 Funeral receipt: \$2,000 (burial plot unverifiable) TOTAL FUNERAL EXPENSES: \$11,000</p> <p>Deducted: Burial insurance settlement \$4,000</p> <p>\$11,000 - \$4,000= \$7,000 TOTAL ELIGIBLE AMOUNT: \$7,000</p>



FEMA

COVID-19 Funeral Assistance DSOP

Effective Date: November 17, 2021

	<p>Receipts for burial plot not included in total eligible amount due to unverifiable document submitted DOC ID# 2222.</p> <p>ROUTE to FEMA Supervisor Review – Manual Determination</p>
--	--

iii. This entry is only an example. The information entered in the Summary line and Comment Text field must be tailored to match the applicant's situation.

iv. For multiple deceased individuals, see [Scenario 2](#), and [FAQs](#) for additional information.

14. **ROUTE to FEMA Approval NON-DRM** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.

D. Processing Ineligible Assistance

1. FEMA Manual Determination – Ineligibility Review subqueue

- a. Staff working in the **FEMA Manual Determination – Ineligibility Review** subqueue will **REVIEW** for the denial decisions.
- b. If all required documentation are in the file or unverifiable documents have since been verified, **ROUTE to FEMA Supervisor Review – DR Specific** subqueue.
- c. **PROCESS** all denial decisions with the **Category** Funeral, the applicable Assistance Type (**Asst Type**), and appropriate ineligible eligibility code.
 - i. Do NOT use: **IISS – Ineligible – Insufficient Substantiation Submitted** or **IINS – Ineligible Due to Insurance Coverage**.
- d. **ENSURE** to include all applicable denial decisions and ineligible letter text inserts when making a determination.
- e. If an applicant indicates either at Registration Intake (RI) or Helpline they have an Access and Functional Need (AFN) AND/OR a communication accommodation AND an **FNLMD – Funeral Assistance Missing Documents** letter or ineligible letter is generated:
 - i. **CALL** the applicant using a LLS representative;
 1. One call attempt is required;



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

2. If no alternate language is noted please call without LLS support.
 - a. Calls due to AFN may NOT require LLS support.
 - ii. **REQUEST** an interpreter in the applicant's preferred language.
 - iii. **READ** the applicable letter to the applicant in order to clarify the eligibility determination, detail the requested information, and explain how to appeal, if applicable.
 - iv. **ADD** a **Contact** containing the reasons/results for courtesy call, the AFN and/or preferred communication accommodation used and LLS information, if applicable.
 - v. If the call attempt is unsuccessful:
 1. **ADD** a detailed **Contact** explaining the reason for the call.
- f. Reviewer:
 - i. If the required documentation is illegible, incomplete, or missing:
 1. **REVIEW** the **Events History** to determine if a successful courtesy call was placed to the applicant by the contractor. If courtesy calls were successful by the contractor, **CONTINUE** to [Step 2](#).
 - a. If a courtesy call to the applicant was unsuccessful by the contractor:
 - i. **CONTACT** the applicant and **EXPLAIN** the missing documentation needed to complete their request. One contact attempt is required
 1. If the call is pertaining to an amended death certificate, refer to [Section I. Overview](#) for more information.
 - ii. Courtesy calls should be made, based on the time zone of the individual being called, between the hours of 8 am – 8 pm CST, Monday – Sunday. The current mailing address should be reviewed to determine the time zone.
 - iii. If a contact attempt is unsuccessful, leave a message for the applicant to return the call to the COVID-19 Funeral Assistance Line (844-684-6333), between the hours of 8 am – 8 pm CST, Monday - Friday.
 1. When leaving a message, **PROVIDE** the applicant's name, deceased individual's name, and disaster number for staff to reference.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- b. **ADD** a **Contact** with the details of the call.
2. If the applicant did NOT receive an **FNLM**D – **Funeral Assistance Missing Documents** letter, AND has NOT received three **FNLM**D letters:
 - a. On the **Info Control** screen, **SET** the verification requirement(s) that have NOT been verified from **Not Verified** to **Pending Response**.
 - b. Under **Notification letters**;
 - i. **GENERATE** the **FNLM**D – **Funeral Assistance Missing Documents** letter;
 - ii. **CHECK** the **Send letter to mail queue** box; AND
 - iii. **CLICK OK**.
 - c. On the **Confirmation** screen, under the **Decision** frame, **CHECK** the box next to the **Funeral** line, **SELECT FEMA Info Control – Pending Receipt** from the **Routing** dropdown, **CLICK** the **Generate Comment** button, and **ENTER** the following:
 - i. **SUMMARY**: (FACILITY# or FAST) COVID-19 FUNERAL = **FNLM**D LETTER
 - ii. **DETAILS**: Applicant submitted (list the documentation received).
Applicant must submit (list the missing required documentation).
 - d. **ROUTE** to **FEMA Info Control – Pending Receipt**.

When To Send Funeral Assistance Letters		
Letter Code	Reason	Action
FNLM D – Funeral Assistance Missing Documents	Missing/illegible/unverifiable Death certificate or funeral expenses	Make a courtesy call to explain missing/illegible/unverifiable documentation and send FNLM D letter
DO NOT Send These Letters Until After Three FNLM D Letters		
Letter Code	Reason	Action
IMDC – FNRL – Missing Death Certificate	ONLY after three FNLM D letters have been generated for missing death certificate	Send IMDC – FNRL – Missing Death Certificate letter
IMFE – FNRL – Missing Funeral Expenses Documents	ONLY after three FNLM D letters have been generated for missing funeral expenses	Send IMFE – FNRL – Missing Funeral Expenses Documents letter



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

INDR – FNRL – Not Caused By The Disaster	ONLY after three FNLM letters and death certificate DOES NOT clearly state COVID-19 or Coronavirus as cause of death	Send INDR – FNRL – Not Caused By The Disaster letter
DO NOT USE This Letter		
IIS – Ineligible – Insufficient Substantiation Submitted		
IINS – Ineligible Due to Insurance Coverage		

NOTE: The applicant may receive up to three **FNLM** letters without the requirement of submitting an appeal letter and receiving an ineligible decision. Refer to the D.3. Processing Ineligible Assistance section for additional information.

- ii. If the applicant is **IDV_FAIL** and the applicant has NOT submitted the necessary identity documents:
 1. **DELETE** the existing **PND** line;
 2. **CALL** the applicant to explain what information is still required. One call attempt is required;
 3. **GENERATE** the 2nd RFI letter with the **IDV** letter text insert;
 4. **ADD** a **Comment/Contact**; AND
 5. **ROUTE** to **FEMA Complete**.
- iii. If the applicant has been sent two 2nd RFI letters and still has NOT submitted the necessary identity documents:
 1. On the **Funeral Processing** screen, **SELECT IIDV – Identity Verification** eligibility code in the **Eligibility** field;
 2. **CLICK** the **Continue** button to proceed to the **Confirmation** screen;
 3. On the **Confirmation** screen, under the **Decision** frame, **CHECK** the box next to the **Funeral** line;
 4. **SELECT FEMA Ineligible** from the **Routing** dropdown;
 5. **SELECT No Subqueue** from the **Subqueue** dropdown;
 6. **CLICK** the **Generate Comment** button and **ENTER** the following; AND



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. **SUMMARY:** (FACILITY# or FAST) COVID-19 FUNERAL = INELIGIBLE
- b. **DETAILS:** Applicant submitted (list the documentation received) which are insufficient to prove identity. Applicant must submit (list the missing required documentation).

7. ROUTE to FEMA Ineligible.

- iv. If the applicant has received three **FNLM – Funeral Assistance Missing Documents** letters and the death certificate does NOT clearly state the death was attributed to COVID-19 or Coronavirus:
 - 1. On the **Funeral** processing tab, **SELECT IOR – OTHER REASON** eligibility code in the **Eligibility** field;
 - 2. **CLICK** the **Continue** button to proceed to the **Confirmation** screen;
 - 3. On the **Confirmation** screen, under the **Decision** frame, **CHECK** the box next to the **Funeral** line;
 - 4. **SELECT FEMA Ineligible** from the **Routing** dropdown;
 - 5. **SELECT No Subqueue** from the **Subqueue** dropdown;
 - 6. **CLICK** the **Generate Comment** button and **ENTER** the following; AND:
 - a. **SUMMARY:** (FACILITY# or FAST) COVID-19 FUNERAL = INELIGIBLE
 - b. **DETAILS:** Death Certificate does not list COVID-19 or Coronavirus as the cause of death.
 - 7. **GENERATE** the **INDR – FNRL – Not Caused By The Disaster** letter.
 - 8. **ROUTE** to **FEMA Ineligible**.

NOTE: Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc. These death certificates are acceptable as long as the required information is legible on the document.

- v. If the applicant has received three **FNLM – Funeral Assistance Missing Documents** letters, and still has illegible, incomplete, or missing documentation:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

1. On the **Funeral** processing tab, **SELECT IOR – OTHER REASON** eligibility code in the **Eligibility** field;
2. DO NOT **GENERATE** the **FNLM D – Funeral Assistance Missing Documents** letter. **GENERATE** the ineligible letter with the appropriate letter text insert;
 - a. **IMDC - FNRL - Missing Death Certificate**
 - i. The applicant DID NOT submit the death certificate or the death certificate provided could not be verified.
 - b. **IMFE - FNRL - Missing Funeral Expenses Documents**
 - i. The applicant DID NOT submit funeral expense documents or the documents provided could not be verified.
3. **CLICK** the **Continue** button to proceed to the **Confirmation** screen;
4. On the **Confirmation** screen, under the **Decision** frame, **CHECK** the box next to the **Funeral** line,
5. **SELECT FEMA Ineligible** from the **Routing** dropdown;
6. **SELECT No Subqueue** from the **Subqueue** dropdown;
7. **CLICK** the **Generate Comment** button, and **ENTER** the following; AND
 - a. **SUMMARY:** (FACILITY# or FAST) COVID-19 FUNERAL = INELIGIBLE
 - b. **DETAILS:** Applicant submitted (list the documentation received).
Applicant must submit (list the missing required documentation)
8. **ROUTE** to **Ineligible**.
- vi. After review, if staff determines the applicant is ineligible for any other reason, **SELECT IOR – OTHER REASON** (DO NOT select any other ineligible status code):
 - a. On the **Funeral** processing tab, **SELECT IOR – OTHER REASON** eligibility code in the **Eligibility** field;
 - b. Under **Eligibility Decision** letters, **SELECT Eligibility Decision, Flood Rqmnt Miti List**. **CLICK** the checkbox **OTH – Funeral – IOR – Other Reasons – Initial**. **GENERATE** the ineligible letter with the appropriate letter text insert. Below are the letter text inserts specific for COVID-19 Funeral Assistance:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

1. **DOB - FNRL - Duplication Of Benefits**
 - i. Another applicant was provided Funeral Assistance for the same deceased individual.
2. **INDR - FNRL - Not Caused By The Disaster**
 - i. The death was NOT attributed to COVID-19.
3. **INI - FNRL - Insured Applicant**
 - i. The funeral expenses were incurred by burial or funeral insurance or pre-paid plan.
 - ii. The deceased individual had burial or funeral insurance coverage, but the applicant failed to file a claim.
4. **INS - FNRL - Missing Insurance Settlement or Denial Letter**
 - i. The applicant DID NOT submit the burial or funeral insurance documentation, or the information could not be verified.
5. **IOR - FNRL - Funeral Expenses**
 - i. The requested expenses are NOT eligible within the program.
6. **NOP - FNRL - Funeral Expenses Outside of Incident Period**
 - i. The funeral expenses occurred outside of the eligible time period.
7. **NUC - FNRL - Undesignated Area**
 - i. The death DID NOT occur in the area designated for FEMA assistance.
8. **SOR - FNRL - Funeral Expenses Paid By Another Source**
 - i. Funeral expenses were incurred by another source such as a state, territory, or tribal program, volunteer organization, or other entity.
9. **WVOA - FNRL - Withdrawn**
 - i. The request for COVID-19 Funeral Assistance has been withdrawn.
- c. **CLICK** the **Continue** button to proceed to the **Confirmation** screen;
- d. On the **Confirmation** screen, under the **Decision** frame, **CHECK** the box next to the **Funeral** line:



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- e. **SELECT FEMA Ineligible** from the **Routing** dropdown;
 - f. **SELECT No Subqueue** from the **Subqueue** dropdown;
 - g. **CLICK** the **Generate Comment** button; AND
 - h. **ROUTE** to **FEMA Ineligible**.
- vii. After review, if staff determines the applicant is ineligible:
- a. **GENERATE** the ineligible letter with the appropriate letter text insert.
Below are additional letter text inserts that may be applicable:
 - 1. **IOVR - Over Program Maximum**
 - i. The applicant has been provided the maximum amount of financial assistance allowed under Other Needs Assistance.
 - 2. **IDUPA - Duplicate Application**
 - i. Another applicant already applied for assistance for the same funeral expenses.
 - 3. **INLR - Not a Citizen or Qualified Alien**
 - i. The applicant has not provided documents to prove they are a U.S. citizen, qualified alien, or non-citizen national.
 - b. **CALL** the applicant if additional explanation is necessary;
 - c. **ADD** a **Comment**; AND
 - 1. **INCLUDE** types of documents that can be supplied to overturn the decision, if applicable.
 - 2. **SUMMARY:** (FACILITY# or FAST) COVID-19 FUNERAL - INELIGIBLE
 - 3. **DETAILS:** Applicant has not submitted all verifiable documentation. Applicant is ineligible for COVID-19 Funeral Assistance. (Include types of documents that can be supplied to overturn the decision, if applicable.)
 - d. **ROUTE** to **FEMA Ineligible** or specific queue approved by Supervisor/POC, [Preshift](#), or other authorized source.

E. Appeals



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

Appeal documentation received will be used to determine when to award assistance after a previous determination. Applicants that receive an Ineligible decision must include a [signed](#) appeal letter with any submission of funeral documents.

1. **REVIEW** the file and determine if the applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#).
 - a. If incoming documents create a workpacket in the **Appeals** queue:
 - i. Cases that have the **HRP_IDD** or **LN_BANK_HIGH** stamps in the **Registration Status** screen, AND there is NOT an override stamp **BFS_AVS_PASS**, **BFS_AVS_NULL**, **LN_RESOLVED_VRFY**, **MDD_TMR_BYP**, or **PMS OK TO PROCESS** comment in file:
 - ii. **ROUTE** the case to the **FEMA Manual Determination - Fraud** subqueue.
2. **VERIFY** if the document item substantiation has been completed. Refer to [Appendix A](#) for additional instructions.
 - a. If the case is missing the funeral home/business item substantiation OR the **LN_BUSINESS_PASS** and **LN_BUSINESS_FAIL** stamp are NOT present, staff will need to complete funeral home/business item substantiation.
 - b. **ROUTE** to **FEMA Manual Determination – DR Specific** and immediately **PLACE** the case on **Hold – Program Review** to **ENSURE** a Business ID validation check is performed by LexisNexis.
3. Supplemental COVID-19 Funeral Assistance can be provided when acceptable documentation, to include an appeal letter, for COVID-19 funeral requests.
 - a. This may include additional expenses NOT listed on the initial funeral request and the applicant has NOT already received the \$9000 Funeral Assistance maximum award amount for the deceased individual or the financial ONA maximum.
 - b. There is NO minimum award amount for supplemental payments.
 - c. Cases that are eligible for more than \$33,700 in COVID-19 Funeral Assistance:
 - i. **PLACE** the case on **HOLD** (user's name).
 - ii. **SEND** an email to (b) (6) to coordinate with FAST to **VERIFY** if LWA was previously awarded.
 - iii. If awarded, **DEDUCT** the LWA award amount from the financial ONA maximum before determining the final amount of COVID-19 Funeral Assistance.
 - iv. Refer to [Scenario 1](#) for additional information.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- d. When processing supplemental COVID-19 Funeral Assistance, **USE** the **Asst Type: Reconsideration**.
4. When reviewing a previously determined ineligible decision and the applicant has submitted the necessary funeral documents to include an appeal letter:
 - a. **ENSURE** all required documentation is on file;
 - b. **CONTINUE** to [Step C.2.b.](#) for processing guidance.
 - c. **USE** the **Asst Type: Reconsideration**.
5. When reviewing a previously determined ineligible decision, i.e. the applicant received the **IMDC - FNRL - Missing Death Certificate** letter or the **IMFE - FNRL - Missing Funeral Expenses Documents** letter, and the applicant has NOT submitted the necessary funeral documents:
 - a. **CALL** the applicant to explain what information is still required. One call attempt is required;
 - i. For a previous ineligible decision, **REVIEW** the file to confirm if a call has already been placed to the applicant. If yes, an additional courtesy call will NOT be necessary.
 - b. **GENERATE** and **MAIL** the appropriate **ADOC** (i. - iii.) or **Ineligible** (iv. - xi.) letter insert(s);
 - i. **FNRL_INS** – Missing Burial Insurance
 1. The applicant DID NOT submit the burial or funeral insurance documentation, or the information could not be verified.
 - ii. **DTHCERT** – Missing Death Certificate
 1. The applicant DID NOT submit a death certificate, or the death certificate provided could not be verified.
 - iii. **FNRL_EXP** – Missing Funeral Expenses Documents
 1. The applicant DID NOT submit funeral expense documents, or the documents provided could NOT be verified.
 - iv. **INDR - FNRL - Appeal** – Not Caused by the Disaster
 1. the cause of death was not attributed to COVID-19.
 - v. **INI - FNRL - Appeal** – Insured Applicant



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

1. The funeral expenses were covered by burial or funeral insurance or pre-paid plan.
 2. The deceased individual had burial or funeral insurance coverage, but the applicant failed to file a claim.
- vi. **DOB - FNRL - Appeal** – Funeral Paid by Another Source
1. Funeral expenses were paid by another source such as a state, territory, or tribal program, volunteer organization, or other entity.
- vii. **IOR - FNRL - Appeal** – Funeral Expenses
1. The requested expenses are NOT eligible within the program.
- viii. **NUC - FNRL - Appeal** – Undesignated Area
1. The death DID NOT occur in the area designated for FEMA assistance.
- ix. **NOP - FNRL - Appeal** – Funeral Expenses Outside of Incident Period
1. The funeral expenses occurred outside of the eligible time period.
- x. **IOVR - Appeal** – Over Program Maximum
1. The applicant has been provided the maximum amount of financial assistance allowed under Other Needs Assistance.
- c. **ADD a Comment/Contact; AND**
- d. **ROUTE to FEMA Complete (ADOC) or ROUTE to FEMA Ineligible** (Ineligible decisions).
6. For applicants who fail to meet basic criteria for eligibility and/or the appeal decision would remain the same regardless of any additionally supplied documents:
- a. **GENERATE** and **MAIL** an **Appeal Final (AAFIN)** letter;
 - b. **DELETE** the **PND** line;
 - c. **ADD a Comment; AND**
 - d. **ROUTE to FEMA Complete.**

F. Exceptions

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



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
 - a. **CALL** the IHP Helpdesk ((b) (6) or the applicable extension number) or **EMAIL** the appropriate Supervisor or Point of Contact (POC).
 - i. If after review by the IHP Helpdesk Specialist or Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist or Supervisor/POC will:
 1. **EMAIL** a request for clarification to the appropriate team via the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

IV. EXAMPLES AND FAQs

Scenario 1: Processing Funeral Assistance with LWA payment

An applicant is responsible for four deceased individuals' funeral costs. The applicant met all verification requirements and has submitted verifiable documentation for COVID-19 Funeral Assistance.

The applicant is eligible for the maximum amount for each deceased individual (\$9,000 for each deceased individual). The total potentially eligible expenses are equal to or exceeds \$33,700. Therefore, staff must **VERIFY** whether any LWA was awarded, prior to payment.

1. **DETERMINE** if there is a LWA payment previously awarded.
 - a. **PLACE** the case on **HOLD** (user's name).
 - b. **SEND** an email to (b) (6) to coordinate with FAST to **VERIFY** if LWA was previously awarded. For this example, the FAST team coordinated with the state and informed you that the applicant received \$1,800 in LWA.
2. **PROCESS** eligible funeral expense **EFNL**.
 - a. The applicant had funeral expenses for four deceased individuals.

Total: \$9,000 x 4 deceased individuals = \$36,000.

- b. The applicant is eligible for \$35,500 (financial ONA maximum).
- c. **DEDUCT** LWA payment amount provided by the FAST.

\$35,500 - \$1,800 (LWA payment) = \$33,700

Result: The applicant is eligible for \$33,700.

Scenario 2: Processing Funeral Assistance with multiple deceased individuals

An applicant is responsible for two deceased individuals' funeral costs. The applicant has submitted all documents required for one deceased individual's award, however, is missing documentation for the other deceased individual's award.

The applicant is eligible for the maximum amount for each deceased individual (\$9,000 for each deceased individual).



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

1. **DETERMINE** the appropriate **EFNL** amount for deceased individual based on calculations.
2. **PROCESS** eligible funeral expense **EFNL** for deceased individual with all required documentation in file.
3. **CALL** the applicant to **EXPLAIN** what information is still required to submit for the other deceased individual. One call attempt is required;
4. **ADD** a **Comment/Contact**;
5. **ROUTE** to **FEMA Supervisor Review – Manual Determination**.
6. Staff that are working in the **FEMA Supervisor Review – Manual Determination** subqueue will **ROUTE** the eligible **EFNL** to **FEMA Approval NON-DRM**.

Scenario 3: Processing Funeral Assistance – partial payment

The applicant has submitted a verifiable funeral home contract, however, a separate receipt for the purchase of a casket is missing information and is unverifiable.

The applicant is eligible for the amount on the funeral home contract, but NOT eligible for the amount on casket receipt since it is unverifiable.

1. **DETERMINE** the appropriate **EFNL** amount for deceased individual based on calculations using the verifiable funeral home contract.
2. **PROCESS** eligible funeral expense **EFNL** for deceased individual, DO NOT include the unverifiable casket receipt.
3. **CALL** the applicant to **EXPLAIN** what information is still required. One call attempt is required.
4. **ADD** a **Comment/Contact**.
5. **ROUTE** to **FEMA Supervisor Review – Manual Determination**.
6. Staff that are working in the **FEMA Supervisor Review – Manual Determination** subqueue will **ROUTE** the eligible **EFNL** to **FEMA Approval NON-DRM**.

Frequently Asked Questions:

1. **Can an applicant that is responsible for more than one COVID-19 funeral within the same state receive assistance for all of them?**
 - a. Applicants who are responsible for more than one funeral within the same state may receive up to \$9,000 for each deceased individual, up to the financial ONA maximum, under the same registration. E.g. Applicant has three family members



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

listed as deceased individuals, applicant may be eligible for up to financial ONA max of 35,500 in COVID-19 funeral expenses.

2. **Can an applicant have multiple registrations for deceased individuals in different states?**
 - a. An applicant may be eligible to receive the financial ONA max for each registration. E.g. Applicant may apply for a deceased individual in TX and also a deceased individual in OK as long as they can provide documentation that they are responsible for the funeral expenses.
3. **Can an applicant that is responsible for a funeral receive assistance if they were NOT living with the deceased individual at the time of the disaster?**
 - a. The applicant who is responsible for the funeral expenses DOES NOT need to live with the deceased individual prior to the death in order to receive COVID-19 Funeral Assistance.
4. **Can an applicant that is responsible for multiple deceased individuals, be awarded funds for only one deceased individual if not all required documentation is in file to process all deceased individuals?**
 - a. Yes, if the applicant has submitted all required documents to process one deceased individual's case. Refer to [Scenario 2](#) for additional processing information.
5. **Can the applicant be reimbursed for funeral expenses if the receipt/invoice is not in the applicant/co-applicant's name?**
 - a. Yes. If applicant submits a funeral receipt that is not in applicant/co-applicant's name, they must provide documentation showing the proof of payment (e.g. bank statement, credit card statement) that matches the amount on the receipt, invoice or contract.
6. **Can the applicant be reimbursed for funeral expenses if the receipts/invoices are in the co-applicant's name but NOT the applicant's name?**
 - a. No. **At least one** document **MUST** include costs paid or incurred by the applicant to be eligible for funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party.
7. **If the funeral home invoice/contract is itemized and includes portraits, memory t-shirts/blankets, or other funeral related items from the [ineligible expenses list](#), would these items be included in the eligible amount?**
 - a. Yes. Since these items listed are directly related to the funeral service and on the funeral home invoice/contract, then they would be considered eligible. Do NOT deduct these items from the eligible amount.



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

8. **If applicant submits additional receipts for expenses such as clothing purchased or airfare for family members to attend deceased individual funeral. Would these items be an eligible expense?**
- a. No. Transportation is only eligible up to two individuals to identify the deceased individual. If necessary, a courtesy call can be placed to verify transportation expenses were to identify the deceased individual. One call attempt to the applicant, if needed.
 - b. If expenses are NOT directly related to the deceased individuals funeral service they will be considered ineligible.
9. **Are funeral expenses that have separate receipts and are not included on the signed funeral home contract eligible for reimbursement?**
- a. FEMA will accept [eligible expenses](#) that are provided on separate receipts and can be specifically tied to the funeral or directly related to funeral services, e.g. florist receipt with delivery address listed as funeral home.
 - b. However, when [ineligible expenses](#) are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.
10. **Can the applicant be reimbursed for a celebration of life, zoom celebration of life, or post-cremation memorial service? If so, is there a timeframe?**
- a. Yes. A celebration of life, zoom celebration of life and post-cremation memorial service are memorial ceremonies. Therefore, it is considered an eligible expense.
 - b. The timeframe in between the funeral and memorial ceremonies is NOT a factor for processing COVID-19 Funeral Assistance.
11. **If the payment for the funeral is completed with a check from the deceased checking account, with the applicant listed on the joint account, is this considered paid by the estate?**
- a. No. If the applicant used a joint bank account with the deceased individual to pay for the funeral expenses, e.g. check in name of living trust and applicant, this is NOT considered a duplication of benefits.
 - b. However, if a check/payment is only in the name of the deceased individual or the estate account, then it would be considered a duplication of benefits.
12. **If the funeral was paid before the deceased individual passed by the deceased individual or family member is it considered pre-paid?**
- a. Pre-paid funerals and funerals that have been paid by the deceased individual's estate are NOT eligible for COVID-19 Funeral Assistance. However, for the



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

purpose of COVID-19 funeral assistance, pre-paid means the costs were paid by the deceased individual or family member prior to January 20, 2020.

13. **Are double headstones and stacked burial plots/multiple graves eligible expenses?**
 - a. FEMA will provide assistance for one headstone and one burial plot per deceased individual.
 - b. If the cause of death for two or more deceased individuals is due to COVID-19 and are being considered on the same application, a double headstone OR stacked burial plots/multiple graves would be an eligible expense.
 - c. If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a double headstone OR stacked burial plots/multiple graves, FEMA will only provide assistance for one headstone OR burial plot.
14. **What is the difference between burial insurance and life insurance?**
 - a. Burial insurance pays for only the funeral; no funds are provided to the family after it has been paid. The applicant **MUST** provide the funeral/burial insurance settlement/denial of the deceased individual before a determination can be made. Any funds received from the burial insurance will be considered a duplication of benefits and will be deducted from the total funeral eligible expense.
 - b. Life insurance can be assigned by the beneficiary to the funeral home to take extra stress off the family. Once the life insurance has been settled, the funeral home takes the funds for the funeral and disburses the remaining funds to the beneficiary. This would **NOT** be considered a duplication of benefits.
 - c. Also in some cases, there could be a clause inside the life insurance policy that sets aside an amount to cover funeral expenses. This would be considered a duplication of benefits.
15. **Does applicant need to provide insurance documentation if they have life insurance?**
 - a. If the life or accidental death insurance policy specifically has a clause inside the policy that covers funeral expenses, then it would be considered a duplication of benefits. In this situation, the applicant **MUST** submit an insurance settlement before an eligibility determination can be made.
 - b. If the life insurance does not have a clause that covers funeral expenses, the applicant is **NOT** required to provide life insurance documents.
16. **What decision status code could be used for an ineligible decision?**



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. **IOR – Ineligible Other Reason.** All ineligible letters are formed from an **IOR** status code.
17. **If the applicant submits an unpaid invoice or estimate, would these funeral expenses be considered eligible?**
- a. Unpaid invoices or estimates will NOT be accepted. A contract may be considered even when unpaid or when paying by installment, as long as it is verified with the business.
18. **Can funeral expenses be financed?**
- a. FEMA will NOT pay for finance charges under any circumstance.
19. **If the applicant indicates at RI that the deceased individual had Burial/Funeral Insurance and then an agent verifies through the funeral home that the deceased individual only had life insurance, is a statement of lack of insurance still required?**
- a. Yes. If the applicant indicated at registration that the deceased individual had funeral/burial insurance, and later indicates that they did NOT have coverage, they MUST submit a signed written request explaining the deceased individual had a lack of funeral/burial insurance.
20. **Are receipts from Amazon and eBay etc. that do not have the deceased individual's name acceptable?**
- a. Yes, if the receipts can be tied back to the funeral.
21. **Does the DDA have to match exactly the death certificate?**
- a. No, it does NOT need to be an exact match. As long as it is in the appropriate state/disaster, it is acceptable.
22. **If a U.S. citizen applicant did NOT incur any funeral expenses, but the non-U.S. citizen co-applicant incurred funeral expenses, would this case be eligible for Funeral Assistance?**
- a. No. Since the co-applicant who incurred all the funeral expenses is NOT a U.S. citizen, neither the applicant nor the co-applicant is eligible for assistance. In order to be eligible for Funeral Assistance, the applicant must have incurred funeral expenses and be a U.S. citizen.
- b. For this scenario, **GENERATE** the **IOR – INLR (Not a Citizen or Qualified Alien)** letter.
23. **Can a church, convent, or business be eligible for reimbursement of funeral expenses?**



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

- a. No. To be eligible for Funeral Assistance the applicant or co-applicant would need to be an individual who incurred the funeral expenses, and their name will be required to be on documentation, such as the receipts. Therefore, a church, convent, or business will NOT be eligible for reimbursement of funeral expenses. FEMA's Individuals and Households Program cannot provide assistance funds to businesses, churches, or any entity other than individuals or households.

FEMA STAFF ONLY



COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

V. DEFINITIONS AND ACRONYMS

Definitions

Access and Functional Needs (AFN): Individuals having access and functional needs may request accommodations with one or more of the following: adaptive van, assistive listening device, assistive technology device for hearing or vision, braille, CART, cognitive/developmental disabilities/ mental health, dialysis, environmental control or alerting device, hearing or speech, independent living, large print, medical equipment that depends on electricity, medication or medical supplies including adult diapers and catheters, mobility, oxygen or respiratory equipment, personal assistance services/ in home care, personal care device, power or manual wheelchair, prosthesis, scooter, self-care, service animal, sign language interpreter, vision, walker, cane, or crutches, wheelchair access.

Call Attempt: The required call attempt(s) 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 CPI.

Funeral Services: Services to care for and prepare deceased individuals' human bodies and services to arrange, supervise, or conduct the funeral ceremony. Services may include preparation of the deceased individual, 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 individuals' 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 individual's cremated remains are stored and memorialized.

Life Insurance Beneficiary Assignment: A beneficiary of a life insurance policy can fill out an assignment form at a funeral home, which allows payment of the settlement to go directly to the funeral home. Any remaining funds is given back to the beneficiary named once the funeral expenses are settled.

Life Insurance Funeral Home Assignment: A policyholder (deceased individual) can choose to assign benefits directly to a funeral home. When this occurs, the costs are pre-paid by the deceased individual. The policyholder makes the funeral the primary beneficiary with any remaining funds provided to the next beneficiary on the policy.

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



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

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

AFN	Access and Functional Needs
FAST	Funeral Assistance Support Team
LWA	Loss Wages Supplemental Payment Assistance



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Codes, Verifications, Request Letters, and Assistance Types](#)
 - [Identity Verification](#)
 - [Transferring Registration](#)
 - [Written Consent and Sharing Applicants Information](#)
- Resources
 - [CFNRL Assistance Line Reference Guide](#)
 - [CFNRL Frequently Asked Questions \(FAQs\)](#)
 - [Disaster Specific Information](#)
 - [Helpline NPSC Caller Services Reference Guide](#)
 - [Web NEMIS Initial Assistance Reference Guide](#)



COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

VII. APPENDIX

Attachment A: Item Substantiation

- From the **Correspondence Received** screen, **VERIFY** if the document item substantiation has been completed (e.g. death certificate, funeral receipt, funeral/burial insurance or other assistance). If necessary, **ADD** or **EDIT** the information.

Correspondence Received									
Item	View Document	Postmark Date	* Received Date	Scan Date	Doc ID	Source	File Name	Status	
<input type="radio"/> Death Certificate	DEATH CERTI OF APP. WOTHERS DL BPGS	11/29/2020	11/25/2020		175136844	Mail			
<input checked="" type="radio"/> Funeral Estimate/Receipt	JOHN DOE	11/29/2020	11/25/2020		175137125	Mail			
<input type="radio"/> Applicant's Statement of Lack of Insurance	Auto Determined				111401861	Verbal/Applicant Statement			

- The following **Substantiation - view** window will appear. **VERIFY** the item name in the **GENERAL** section indicating Death Certificate, Funeral Receipt or Funeral/Burial

Substantiation - view

GENERAL

Document ID : 175130429 Source : MAIL Postmark Date : Received Date :
Item : FUNERAL ESTIMATE/RECEIPT Document Date : Scan Date :
Description : Image ID : 0

APPLICANT NAME **SENDER**

First : First : Sender Organization :
Middle Initial : Middle Initial : Relationship :
Last : Last :

SUBSTANTIATION ITEMIZATION Add

Select	Item Name	DR Related	Item Date	Qty	Unit Price	Amount req	DR Rel Amount	Person Name	Description

PERSON/BUSINESS Add

Select	Type	Name	Street	City	State	Zip Code	Phone	Fax	Description

Insurance.

- CLICK** the **ADD** or **EDIT** link from the **SUBSTANTIATION ITEMIZATION** frame.

SUBSTANTIATION ITEMIZATION									
Select	Item Name	DR Related	Item Date	Qty	Unit Price	Amount req	DR Rel Amount	Person Name	Description
<input type="radio"/>	FUNERAL SERVICE	Yes	06/01/2020	1	\$5,500.00	\$5,500.00	\$5,500.00	JOHN DOE	PAID



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

4. The following frame will appear. **COMPLETE** the fields based on the information from the Death Certificate, Funeral Receipt, Funeral/Burial Insurance, or Other Assistance and **CLICK SAVE**.

Death Certificate

The screenshot shows a web dialog titled "Substantiation Item - Add -- Webpage Dialog" with a close button (X) in the top right corner. Below the title bar is a header "ADD SUBSTANTIATION". The form contains the following fields:

- Item Name: (Select from dropdown)
- DR Related: (Is COVID indicated as the cause of death?)
- Item Date: (MM/DD/YEAR)
- Request Qty: (Enter 0)
- Unit Price: (Enter 0)
- Person Name: (First Name Last Name Suffix, e.g. John Smith Jr.)
- Description: (City Name ONLY (no state))

At the bottom are two buttons: "Save" and "Close".

Funeral Receipt

The screenshot shows a web dialog titled "Substantiation Item - Add -- Webpage Dialog" with a close button (X) in the top right corner. Below the title bar is a header "ADD SUBSTANTIATION". The form contains the following fields:

- Item Name:
- DR Related: (Does the receipt contain all the required information?)
- Item Date: (MM/DD/YEAR)
- Request Qty: (Enter 0)
- Unit Price:
- Person Name: (First Middle or Initial Last Name)
- Description: (Cremation or Burial?)

At the bottom are two buttons: "Save" and "Close".



FEMA

COVID-19 Funeral Assistance DSOP Effective Date: November 17, 2021

Funeral/Burial Insurance or Other Assistance (e.g. VA funeral assistance, voluntary agencies)

Substantiation Item - Add -- Webpage Dialog

ADD SUBSTANTIATION

Item Name:

DR Related: (Does the receipt contain all the required information?)

Item Date: (MM/DD/YEAR)

Request Qty: (Enter 0)

Unit Price: (\$00.00)

Person Name: (First Middle or Initial Last Name)

Description: (Full Company/Organization Name)

5. For Funeral Receipts only, from the **Substantiation - view** window **CLICK** the **ADD** or **EDIT** link from the **PERSON/BUSINESS** frame.

PERSON/BUSINESS										Add	Edit
Select	Type	Name	Street	City	State	Zip Code	Phone	Fax	Description		
<input type="radio"/>	Business	PEACEFUL SLEEP FUNERAL HOME	1234 MAIN ST	MAMI	FL	33305 -	(561) 555-1212				

6. The following frame will appear, **COMPLETE** the fields based on the information from the Funeral Receipt and **CLICK SAVE**.

Person/Business - Add -- Webpage Dialog

ADD PERSON/BUSINESS

Type: (Select from dropdown)

Name: (Name of Funeral Home)

Address: Area Code: Phone Number:

City: Area Code: Fax Number:

State: Zip Code: Zip Extn:

Description: (First Middle or Initial Last Name)



COVID-19 Funeral Assistance DSOP

Effective Date: November 17, 2021

Attachment B: Correcting the Substantiation Frame

If an error in the amount was previously recorded on the **Item Substantiation** frame, the substantiation item will NOT be able to be deleted. The error must be corrected by entering zero in the correct field.

On the **Communication** screen, select the **Funeral/Estimate Receipt** document from the **Correspondence Received** frame.

Registration ID: 412943352 Rgst MS MARIA TEST SSN: 546-25-2531 Curr: (540) 245-8523 OIR: Own IDV: IDV_PASS HA: NONREF Other: OPEN Lang: Eng
Distr: 9807 Co-Reg: Co-SSN: Cell: Dep: 2 Hlt: 2 SBA: Fid Zn: SC: CBRA:

Funeral Confirmation

Correspondence Received

Item	View Document	* Postmark Date	Received Date	* Scan Date	Doc ID	Source	File Name	Status
<input type="radio"/> Funeral Other	[no description entered]	04/16/2021	04/16/2021		176812641	Fax		
<input type="radio"/> Funeral Appeal Letter	[no description entered]	04/16/2021	04/16/2021		176812642	Fax		
<input checked="" type="radio"/> Funeral Estimate/Receipt	[no description entered]	04/16/2021	04/16/2021		176812639	Fax		

Outgoing Correspondence

Summary	Description	Language	Program	Generated Date	Email Date	Printed Date	* Mail
<input type="radio"/> FNL CL SEAL	Funeral Cover Letter	English	HA	03/12/2021			
<input type="radio"/> RFI SEAL FNL SIGN	FOR INFORMATION (1st REQUEST)	English	Other Asst	03/12/2021			
<input type="radio"/> FNL MD SEAL	Funeral Assistance Missing Documents	Spanish	HA	03/23/2021			

From the **Substantiation Itemization** frame, **SELECT** the radio button for **Funeral Est/Receipt** and **CLICK** Edit.

Substantiation - view

GENERAL

Document ID: 176812639 Source: FAX Postmark Date: 04/16/2021 Received Date: 04/16/2021
 Item: FUNERAL ESTIMATE/RECEIPT Document Date: Scan Date: Image ID: 0
 Description:

APPLICANT NAME **SENDER**

First: MARIA First: Sender Organization: Relationship: Middle Initial: Middle Initial: Last: TEST Last:

SUBSTANTIATION ITEMIZATION Add Edit

Select	Item Name	DR Related	Item Date	Qty	Unit Price	Amount req	DR Rel Amount	Person Name	Description
<input checked="" type="radio"/>	FUNERAL EST/ RECPT	Yes	06/30/2021	0	\$250.00	\$0.00	\$0.00	MARIA TEST	B

Total Amount Req : \$ 0.0 Total DR Rel Amount : \$ 0.0

PERSON/BUSINESS Add Edit

Select	Type	Name	Street	City	State	Zip Code	Phone	Fax	Description
<input checked="" type="radio"/>	Business	FULL BUSINESS NAME							DECEASED NAME

Save

Cancel



FEMA

COVID-19 Funeral Assistance DSOP

Effective Date: November 17, 2021

The **Edit Substantiation Item** window will appear. **DELETE** the current amount listed for **Unit Amt** and **ENTER '0'**. **CLICK Save**.

EDIT SUBSTANTIATION ITEM

Item Name: FUNERAL EST/ RECPT

DR Related: YES ▼

Item Date: 06/30/2021

Request Qty: 0

Unit Amt: 250

Person Name: MARIA TEST

Description: B

Save Cancel

EDIT SUBSTANTIATION ITEM

Item Name: FUNERAL EST/ RECPT

DR Related: YES ▼

Item Date: 06/30/2021

Request Qty: 0

Unit Amt: 0

Person Name: MARIA TEST

Description: B

Save Cancel

The following window will appear. **CLICK Save**.

Substantiation - view

GENERAL

Document ID: 176812639 Source: FAX Postmark Date: 04/16/2021 Received Date: 04/16/2021

Item: FUNERAL ESTIMATE/RECEIPT Document Date: Scan Date:

Description: Image ID: 0

APPLICANT NAME SENDER

First: MARIA First: Sender Organization:

Middle Initial: Middle Initial: Relationship: ▼

Last: TEST Last:

SUBSTANTIATION ITEMIZATION

Select	Item Name	DR Related	Item Date	Qty	Unit Price	Amount req	DR Rel Amount	Person Name	Description
<input type="radio"/>	FUNERAL EST/ RECPT	Yes	06/30/2021	0	\$0.00	\$0.00	\$0.00	MARIA TEST	B

Total Amount Req: \$0.0 Total DR Rel Amount: \$0.0

PERSON/BUSINESS

Select	Type	Name	Street	City	State	Zip Code	Phone	Fax	Description
<input type="radio"/>	Business	FULL BUSINESS NAME							DECEASED NAME

Save Cancel



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

Attachment C: LexisNexis Funeral Risk Stamps

All LexisNexis checks will run after a registration is complete, with the exception of Instant ID Business, which will be checked after documentation validation.

If an override stamp **BFS_AVS_PASS**, **BFS_AVS_NULL**, **LN_RESOLVED_VRFY**, **MDD_TMR_BYP**, or **PMS OK TO PROCESS** comment is in the file, **CONTINUE** processing the case. If a **PMS OK TO PROCESS** comment is in the file, **READ** the full comment for additional notes.

If the risk stamp on file requires to verify receipts/invoices/contracts, refer to Step [2.b.i.2.](#) for additional information.

Risk Stamp Name	Action
HRP_IDD	Route the case to FEMA Manual Determination - Fraud if no override stamp exists
LN_RELATIVE_PASS	Process based on standard requirements/procedures
LN_RELATIVE_FAIL	Process based on standard requirements/procedures
LN_FPS_LOW	Process based on standard requirements/procedures
LN_FPS_MED	Verify receipts/invoices/contracts: <ul style="list-style-type: none"> Complete an internet search If necessary, place a call to the funeral home
LN_FPS_HIGH	Verify receipts/invoices/contracts: <ul style="list-style-type: none"> Complete an internet search If necessary, place a call to the funeral home
LN_BANK_LOW	Process based on standard requirements/procedures
LN_BANK_MED	Verify receipts/invoices/contracts <ul style="list-style-type: none"> Complete an internet search If necessary, place a call to the funeral home
LN_BANK_HIGH	Route the case to FEMA Manual Determination – Fraud if no override stamp exists
LN_DECID_PASS	Process based on standard requirements/procedures
LN_DECID_FAIL	If BFS_DECEAS_PASS stamp is in file, OK to process. If not, Verify receipts/invoices/contracts <ul style="list-style-type: none"> Complete an internet search If necessary, place a call to the funeral home
LN_DODEATH_PASS	Process based on standard requirements/procedures
LN_DODEATH_FAIL	If BFS_DECEAS_PASS stamp is in file, OK to process. If not, Verify receipts/invoices/contracts <ul style="list-style-type: none"> Complete an internet search



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

	<ul style="list-style-type: none"> • If necessary, place a call to the funeral home
LN_DODEATH_NULL	<p>If BFS_DECEAS_PASS stamp is in file, OK to process. If not, Verify receipts/invoices/contracts</p> <ul style="list-style-type: none"> • Complete an internet search • If necessary, place a call to the funeral home
LN_BUSINESS_PASS	Process based on standard requirements/procedures
LN_BUSINESS_FAIL	<p>Verify receipts/invoices/contracts</p> <ul style="list-style-type: none"> • Complete an internet search • If necessary, place a call to the funeral home
BFS_AVS_PASS	Process based on standard requirements/procedures
BFS_AVS_RISK	Route the case to FEMA Manual Determination - Fraud if no override stamp exists
BFS_AVS_FAIL	Route the case to FEMA Manual Determination - Fraud if no override stamp exists
BFS_AVS_NULL	Process based on standard requirements/procedures
BFS_DEC_RECV	Returned from the Bureau of the Fiscal Service, no action required.
BFS_DECEAS_PASS	Process based on standard requirements/procedures
BFS_DECEAS_FAIL	<p>Verify all receipts/invoices/contracts by placing the required courtesy call to the funeral home.</p> <p>Verify the death certificate by calling the medical examiner, coroner, or certifier listed on the death certificate.</p> <ul style="list-style-type: none"> • If unsuccessful, route to FEMA Ineligible
BFS_DECEAS_NULL	<p>Verify receipts/invoices/contracts:</p> <ul style="list-style-type: none"> • Complete an internet search • If necessary, place a call to the funeral home

Attachment D: Funeral Average Costs



FEMA

COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

From the National Funeral Director's Association 2019 Average Costs

Cremation

Item	2019 Cost
Non-declinable basic services fees	\$2,195
Removal/transfer of remains to funeral home	\$350
Embalming	\$750
Use of facilities for viewing	\$425
Use of facilities for funeral ceremony	\$500
Service car/van	\$150
Basic memorial printed package	\$175
Cremation Fee	\$350
TOTAL	\$5,150

National median cost of a funeral with viewing, burial, and vault

Item	2019 Cost
Non-declinable basic services fees	\$2,195
Removal/transfer of remains to funeral home	\$350
Embalming	\$750
Other preparation of the body	\$255
Use of facilities for viewing	\$425
Use of facilities for funeral ceremony	\$500
Hearse	\$340
Service car/van	\$150
Basic memorial printed package	\$175
Metal casket	\$2,500
Vault	\$1,495
TOTAL	\$9,135



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

DR-4558-CA, DR-4562-OR, AND DR-4569-CA REMOTE INSPECTIONS DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 9 <p>*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p>***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 13 ■ Cross Disaster Information 16 ■ Disability and Communication Needs 16
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 18 ■ Initial Inspections 18 ■ Processing Eligible Assistance 19 ■ Cross Disaster Processing 29 ■ Insurance Processing 33 ■ Appeals 35 ■ Exceptions 41
IV. Examples	<ul style="list-style-type: none"> ■ APPEAL EXAMPLES 42
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 44 ■ Acronyms 44
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 46
VII. Appendix	<ul style="list-style-type: none"> ■ Appendix A 47 ■ Appendix B 50 ■ Appendix C 51



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

I. OVERVIEW

This section describes information that every employee **must** read ***before addressing*** approved disaster specific assistance.

Purpose:

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document addresses the necessary disaster specific processing procedures for the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.
- This document addresses the necessary disaster specific processing procedures for DR-4558-CA, DR-4562-OR and DR-4569-CA.

Disaster Specific Approvals:

- **Applicants with Damages in DR-4558-CA and DR-4569-CA (Mendocino, Napa, and Sonoma counties only):**
 - Pre-disaster renters who were displaced by DR-4558-CA and subsequently impacted by DR-4569-CA will be encouraged to apply for losses caused by DR-4569-CA at their new temporary housing location.
 - Pre-disaster owners impacted by both disasters at their primary home should apply for their damaged home, even if they are temporarily living elsewhere because they are displaced from DR-4558-CA.
 - Owners that only sustained damage at their new temporary housing location should apply as a renter for the damage at their new address in DR-4569-CA.
 - Applicants that registered with the same damaged dwelling (DD) and received some form of Housing Assistance in DR-4558-CA will be stamped with the automated post-registration code **FIREDD_REV**.
 - These cases will receive an exterior validation and be placed in the **FEMA Special Handling** queue for manual review.
- **Streamlined Inspections:**
 - An automatic inspection will NOT be issued for the following applicants:
 - **OCCV_FAILED** and/or **IDV_FAILED**; OR



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Self-reports at Registration Intake (RI) that they had minimal damage and are able to live in their home (SA_Triage_1).
 - These cases will be stamped with the Registration Status Code **TRG_INELG**.
 - Applicants that self-report at RI that they had minimal damage (SA_Triage_1) and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG_INELG** Registration Status Code.
 - These applicants will receive an auto-determined **IRND - Ineligible Reported No Damage** status and the [NOINSP Triage Level 1 No Inspection](#) letter that will advise the applicant to call Helpline if their situation changes.
 - The **IRND** status is NOT an eligibility determination.
 - If the applicant DOES NOT call Helpline within two weeks of registering, an auto dialer will be conducted to verify their situation has NOT changed.
 - Applicants that fail Occupancy, Identity, or any other required verification will also receive the applicable ineligibility letter via automation.
 - Applicants that received the [NOINSP Triage Level 1 No Inspection](#) letter will have 15 days from the end of the Registration Period to respond before receiving an **Ineligible-Home is Safe to Occupy (IID)** determination.
 - If the applicant calls FEMA to report additional home or personal property damages prior to receiving the **IID** letter and identity/occupancy verifications have been met:
 - **ACCEPT** the verbal request and **REQUEST** an initial inspection.
 - DO NOT accept verbal requests for inspection when:
 - Occupancy and/or Identity are NOT verified; AND/OR
 - An **IID** determination has been made.
 - These applicants must submit a signed appeal letter with their documents.
- **Self-Assessment Destroyed**



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

- Applicants that are more than two miles outside the fire wall perimeter will be stamped with **GIS-NVD**.
 - These cases will NOT receive an automatic inspection.
 - An automated process will determine these applicants IID and send the appropriate denial letter.
 - These applicants must submit a signed appeal letter with their documents.

■ Remote Inspections:

- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection.
- For Remote Inspections, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA.
 - Although HIS will record the LL name and contact number for renters, they will NOT attempt to verify occupancy. The applicant must still submit documentation directly to FEMA to prove occupancy.
- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is NOT possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and to protect the health and safety of disaster survivors, FEMA employees, and contractors.
 - Reasonable accommodations, including translation and American Sign Language (ASL) interpreters via Video Relay Service (VRS) will be available to ensure effective communication with applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs.
- Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures separate from Damage Level Line Items.
- Damage Level Award determinations will be based on the applicant's responses and GIS Destroyed confirmation. Award amounts will include a variety of



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

commonly damaged line items grouped together under the combined Damage Level line items for each disaster.

- In non-flood disasters (Wind), the initial remote inspection CANNOT record Damage Levels above 4 unless there is an existing Destroyed (**GIS_DEST**) stamp. FEMA will automatically issue a Reinspection for exterior validation (EV) of damage to confirm if the damage exceeds Level 4.
- If the damage exceeds Damage Level 4 or is deemed Destroyed, a new line item is added to address the Level 5 or Destroyed.
- This process is automatic and applicants will NOT be required to appeal.
- The following damage levels will be used for DR-4558-CA, DR-4562-OR and DR-4569-CA:
 - Fire Dmg 1 – Smoke and Soot; AND
 - Fire Dmg 2 – Destroyed (DOES NOT include a dollar amount).
 - A Special Handling query has been implemented to ensure Fire Dmg 2 are NOT automatically paid during the Remote Inspection process.
 - Cases returning with a Fire Dmg 2 will be stamped with **Post-Inspect_Damage Level_2** and will be held in the Special Handling queue for manual processing.
 - For Specialized Processing Unit (SPU) agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace, TT Replace, or Residence Rebuild** line item in the file to the **Supervisor Review - DRRAPHC/STEP Return Funds** queue for processing.
 - DO NOT process these cases unless assigned.
 - These cases should be reviewed for Temporary Housing Assistance and Replacement Assistance.
 - Applicants that are eligible for Temporary Housing Assistance should be forwarded for review.
 - Refer to [Section B.1.](#) for additional processing information.
 - Remote Inspections that return with the **GIS_DEST** stamp only OR with a **MH Replace, TT Replace, OR Residence Rebuild** line item will be awarded Replacement Assistance if all standard verifications



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.

- Cases that return from the initial remote inspection with the **GIS_DEST** stamp only OR with a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item but have a pending inspection of any kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., may also be awarded Replacement Assistance as long as all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.
- DO NOT pay Replacement Assistance if an initial inspection has NOT been performed.
- Refer to [Section B.1.b.](#) for additional processing information.
- HIS will record service call line items when there is damage that is unable to be addressed via the remote inspection process.
- Applicants may submit estimates on appeal to request additional home repair assistance.
- Appeal inspections WILL NOT be issued for these cases. Any additional assistance for eligible IHP items will be awarded after proper verification with the contractor.
 - Refer to [Section D. Appeals](#) for additional processing information.
- The inspector will verbally address personal property using standard line items and procedures.
- The Remote Inspection process DOES NOT affect the applicant's eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
- All Transportation Assistance will be based on documentation provided in response to a Request for Information (**RFI**) letter as NO insurance documentation will be viewed during the Remote Inspection process.
- Generators and Miscellaneous items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.
 - Air Purifiers have been approved for reimbursement for DR-4558-CA and DR-4562-OR.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

- Refer to the [Helpline – Assistance for Generators \(Misc/Other\) and Air Purifiers](#) section for additional information.
- For linked registrations, standard Duplicate Resolution guidance will apply.
- Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.
- **DR-4558-CA: Incident Period Closure and Assistance in Butte County**
 - The incident period for all declared counties in DR-4558-CA (except Butte) closed retroactively on September 26, 2020.
 - Due to the continuing fires in Butte County, applicants will be considered for assistance despite reporting a date of loss after September 26, 2020 at the time of registration.
 - Due to NEMIS business rules, applicants who report a date of loss after September 26, 2020 will automatically receive a Non-Referral (**NONREF**) letter.
 - Designated staff will contact these applicants and explain the reason for the **NONREF** letter and that Butte County will continue to be considered for assistance.
 - Staff will inform the applicant that an inspection will be issued; AND
 - Manually change date of loss to 9/25/2020 to ensure the applicant is within the incident period.
 - Refer to [Section B.2.](#) for additional processing information.
 - Helpline may receive returned calls from applicants regarding this process. Refer to [Helpline – DR-4558-CA: Incident Period Closure and Assistance in Butte County](#) for additional information.
 - A designated group of agents will be assigned to process these cases. DO NOT process unless assigned.
- **DR-4558-CA and DR-4562-OR: Critical Needs Assistance (CNA)**
 - CNA will be provided to applicants who indicate at registration they have immediate or critical needs because they are displaced from their primary dwelling.
 - Immediate or critical needs are lifesaving and life-sustaining items including, but NOT limited to water, food, first aid, prescriptions, infant formula, diapers,



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.

- In order to reduce exposure to fraud related to CNA, this authorization includes modifications to the existing CNA eligibility criteria. Applicants in DR-4558-CA and DR-4562-OR will be considered for CNA if all the following apply:
 - They pass FEMA's identity verification process;
 - Any associated high-risk fraud flags are resolved;
 - At registration, they assert they have critical needs and request financial assistance for those expenses;
 - Their pre-disaster primary residence is located in a declared county;
 - They are displaced from their pre-disaster primary residence as a result of the disaster; AND
 - They report damage that may impact the habitability of their home.
- CNA is limited to a one-time payment of \$500.00 per household and awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- **For DR-4558-CA only:**
 - CNA is only available to applicants who register by September 12, 2020.
 - For Butte County, applicants must register by September 27, 2020.
 - Applicants may receive CNA assistance prior to receiving a remote inspection.
 - Insured applicants who meet all of the eligibility criteria will be eligible for CNA.
- **For DR-4562-OR only:**
 - CNA is available to eligible applicants in Clackamas, Douglas, Klamath, Linn and Marion who register by September 29, 2020.
 - CNA is available to eligible applicants in Jackson, Lane, and Lincoln counties who register by October 13, 2020.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Applicants may receive CNA assistance prior to receiving a remote inspection.
- Insured applicants who meet all of the eligibility criteria will be eligible for CNA.
- CNA will be awarded through the end of the registration period to eligible applicants that applied during the CNA period.
 - Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive CNA if their issues have NOT been resolved prior to the end of the registration period.
- Refer to the CNA Memorandums on the [DR-4558-CA](#) and [DR-4562-OR](#) Disaster Specific Information webpages for additional information.

■ **DR-4558-CA: Fair Market Rent (FMR) Increase for Rental Assistance**

- A 125% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Lake, Napa, Sonoma, Solano, and Monterey counties in DR-4558-CA.
 - The 125% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants who relocate outside of these five counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4558-CA](#) Disaster Specific Information webpage for additional information.
- A 150% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Butte and Santa Cruz counties in DR-4558-CA.
 - The 150% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants that relocate outside of these two counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4558-CA](#) Disaster Specific Information webpage for additional information.

■ **DR-4562-OR: Fair Market Rent (FMR) Increase for Rental Assistance**



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

- A 125% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion counties in DR-4562-OR.
 - The 125% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants who relocate outside of these seven counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4562-OR](#) Disaster Specific Information webpage for additional information.

■ DR-4558-CA: Late Applications (Mendocino and Stanislaus Counties only)

- The registration period for all DR-4558-CA counties will close on December 11, 2020.
 - FEMA may approve late applications from applicants who register within the 60-day grace period which is after the deadline of the standard OR extended registration period.
- Applicants must submit valid documents within 60 days from the date the late application was completed with the exception of Mendocino and Stanislaus County residents.
- Mendocino and Stanislaus county residents may apply normally during the period of December 11, 2020 through February 09, 2021 and are NOT required to submit a written justification for a late application.
- All late registrations will be processed by SPU.
- Refer to the [Late Applications SOP](#) and [Section C.9](#) for additional processing information.

Other Items to Note:

■ Helpline:

- Applicants who self-assessed minimal damage at the time of RI will NOT be issued an inspection and will be stamped with **TRG_INELG** and receive a **NOINSP letter**.
 - These applicants will have 15 days from the end of the Registration Period to respond before receiving an **IID** determination. Applicants DO NOT have to



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

submit a written appeal when requesting an inspection until after the **IID** determination.

- **ACCEPT** a verbal request for an inspection from the applicant.
 - If a Workpacket (WP) does NOT already exist, **CREATE** a WP requesting an initial inspection in **FEMA Manual Determination** queue.
 - **CREATE** a **Comment/Contact** indicating that the applicant needs an inspection.
 - **Summary:** Remote Inspection Request
 - **Details:** Applicant received **NOINSP_Triage Level 1 No Inspection** letter and called Helpline to request an inspection.
- Applicants who self-assessed that they had a minor damage and could safely live in their home, but later reported utility outage or inaccessibility may also verbally request an inspection up to 15 days after Registration Period closes.
 - These applicants do not have the **TRG_INELG** Registration Status Code.
- **Helpline – Assistance for Generators (Misc/Other) and Air Purifiers**
 - If an applicant calls indicating a need for Miscellaneous/Other items including Generators and Air Purifiers :
 - **ADVISE** the applicant to submit supporting documentation;
 - **GENERATE** the **RFI**. DO NOT set the timer; AND
 - **CREATE** a **Comment/Contact** indicating the need for Miscellaneous/Other items (including Generators and Air Purifiers).
- **Helpline – Change in Registrant**
 - If an applicant calls and requests to have an **Occupant** changed to **Registrant**:
 - **ADVISE** the applicant to submit a written request to include documentation including ownership and occupancy; AND
 - **ADD** a **Contact** that includes information provided by applicant.
 - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

■ **Helpline – DR-4558-CA: Incident Period Closure and Assistance in Butte County**

- If an applicant returns a call from the designated group:

- **REVIEW** the **Event History** and **READ** the following **Comment** left by staff, titled "BUTTE County Date of Loss Contact":

"FEMA contacted you to explain the exception for applicants who applied for assistance in Butte County. You reported a date of loss after 9/26/2020 which is outside the designated incident period. As a result, the standard Non-Referral letter was sent to you. Please disregard this letter. We have updated your date of loss to 9/25/2020 and requested an inspection on your behalf. A FEMA inspector will contact you to discuss your disaster-related needs."

- **ADD** a **Contact**: RETURNED CALL-BUTTE COUNTY DATE OF LOSS
 - **INCLUDE** information provided by applicant.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** disaster specific assistance.



Prior to Processing:

- The ONA processing option is **FEMA Option**.
 - Staff is authorized to process and discuss all HA and ONA categories of assistance.
- Fraud Reviews
 - Prior to processing, **CHECK** for codes in the **Registration Status** box for any Fraud Stamp indicators.
 - Refer to the [Fraud Review SOP](#) 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;
 - **SPLIT/ROUTE** the Funeral pending (PND – Pending) line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance SOP](#) for additional information.
 - When moving to the next eligible award in the sequence, if necessary, **ADJUST** the eligible award by one full funeral maximum amount to ensure funds are available for funeral expenses.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- DO NOT hold/deduct funds when processing ADA item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - Personal Property Assistance; AND
 - All other categories, if funds are available under their respective maximum amount of assistance.
- Individuals and Households Program (IHP) Maximum (system limit only)
- In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA-related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on Hold – Program Review.
 - **EMAIL** the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **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.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

- If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 - **ADD** a **Comment**; AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

Cross Disaster Information:

NOTE: REVIEW the **Special Tab** or **Linked Regs** screen to compare previous HA and ONA damages.

- All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- The Cross Disaster duplication information for DR-4558-CA is visible in NEMIS when the DR-4569-CA assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.
- Applicants that register in DR-4569-CA will be stamped with **FIREDDED_REV** if they received Housing Assistance in DR-4558-CA (Mendocino, Napa, and Sonoma counties).
- Applicants receiving Temporary Housing Assistance, financial OR direct, in DR-4558-CA are NOT eligible for Rental Assistance or LER for the same period in DR-4569-CA.

Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TODO** popup.
 - This popup will provide information on the applicant or household's Disability and Communication Needs.
 - If the **NEEDS TODO** link is **RED**:
 - **REVIEW** the Disability and Communication Needs frame located on the **Registrant Info** screen for applicant's preferred communication.
 - Refer to the [Disability and Communication Needs](#) SOP for guidance and procedures to accommodate communication needs and access and functional needs;



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- 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 Verifications](#) SOP for additional information.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

III. PROCESS

A. Eligibility Verifications

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

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the [DR-4558-CA](#), [DR-4562-OR](#), and [DR-4569-CA](#) Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.

B. Initial Inspections

1. Requesting Initial Inspections

- a. Initial inspections will automatically be issued for applicants whose identity and occupancy have been verified through NEMIS public records, e.g. **IDV_PASS** or **OCCV_PASS**.
- b. Initial inspections should be requested for applicants whose status has changed for the following:
 - i. Non-referral (**NONREF**);
 - ii. Non-registrations (**NONREG**);
 - iii. **IRND – Ineligible Reported No Damage** status; AND
 - iv. Insured (**INS**). Prior to requesting an **Initial** inspection for an applicant with an **INS** status:
 1. **CONFIRM** the applicant has submitted his/her insurance settlement or denial letter; AND
 - a. If the applicant receives an **IINR – Ineligible Insured No Response** letter, they must include an appeal letter with any submission of insurance documents after the date of the **IINR**.
 2. The net insurance settlement is less than the Financial **HA** maximum, the Financial **ONA** maximum, or both.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

3. Refer to [Insurance Processing for HA and Personal Property](#) SOP for additional information.
- c. Inspections should NOT be requested until the applicant submits an appeal letter and documentation to verify their Identity and Occupancy if NOT passed at time of registration.
 - i. Refer to the [Occupancy Verification SOP](#) and [Identity Verification SOP](#) for additional information.
- d. RFIs will be automatically mailed for ONA categories that DO NOT require an inspection.

C. Processing Eligible Assistance

1. Remote Inspections Information

- a. The Home Repair award amount will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
 - i. Fire Dmg 1 will be recorded when there is minimal damage to the home.
 - ii. Fire Dmg 2 will be recorded when the applicant indicates the home is destroyed.
1. Replacement Assistance may be paid based on geospatial (GIS) confirmation of the Remote Inspection or a visual assessment by the inspector. Replacement Assistance will NOT be paid based on a Remote Inspection only.
 - a. A Special Handling query has been implemented to ensure a Fire Dmg 2 is NOT automatically paid during the Remote Inspection process.
 - b. **SPLIT** the WP to the **FEMA Manual Determination** queue when the applicant is eligible for Temporary Housing Assistance and **RETAIN** the Home Repair portion in queue until the Fire Dmg 2 can be validated by GIS data or visual review by Housing Inspection Services (HIS).
 - c. Cases returning with a Fire Dmg 2 will be stamped with **Post-Inspect_Damage Level_2** in the Registration Status box and will be held in the Special Handling queue for manual processing.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

NOTE: For SPU agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRR PHC/STEP Return Funds** queue for processing. DO NOT process these cases unless assigned.

- b. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - i. If there is a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file, the following **MUST** be confirmed before awarding Replacement Assistance:
 - 1. An initial inspection has been performed (including **Inaccessible**);
 - 2. All standard verifications are met; AND
 - 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**.
 - ii. If there is a pending inspection of ANY kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., the applicant may still be eligible for Replacement Assistance if:
 - 1. An initial inspection has been performed (including **Inaccessible**);
 - 2. All standard verifications are met;
 - 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**; AND
 - 4. **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is present in the file.
 - iii. When the **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is added to the file:
 - 1. **REVIEW** the file to ensure all standard verifications are met.
 - a. DO NOT pay Replacement Assistance if there is NO **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. DO NOT pay Replacement Assistance if there is an **X100** or **X430** code in the inspector's comments.
- c. DO NOT pay if an initial inspection has NOT been performed.
- 2. **PROCESS** the Replacement Assistance award by following the steps below:
 - a. **ADD** the 'Residence Rebuild' line item (for **GIS_DEST** stamp only);
 - b. **PROCESS ER – Eligible Rental Assistance;**
 - c. **ADD a Comment;** AND
 - d. **ROUTE to FEMA Approval NON-DRM.**
- c. Transportation will be recorded during Remote Inspections. However, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
 - i. If sufficient information is NOT on file when the request is received and an **RFI** was not previously mailed:
 - 1. **GENERATE** and **MAIL** the **RFI** for **Transportation-Liability Ins. Req = Yes** and DO NOT set timer; AND
 - 2. **FOLLOW** all other standard processing information.

2. DR-4558-CA: Incident Period Closure and Assistance in Butte County

- a. Due to the continuing fires in Butte County, applicants will be considered for assistance despite reporting damages after the incident period closure date of 9/26/2020. This is in accordance with Amendment No. 6 to Notice of a Major Disaster Declaration issued on September 30, 2020, related to the North Complex Fire continuing in Butte County only.
 - i. Due to NEMIS business rules, applicants that registered after September 26, 2020 will automatically receive a **NONREF** letter.
 - ii. Designated staff will utilize the IHP-04 daily report to identify Butte County registrations with damage dates outside the incident period
 - iii. Staff will update the file and contact these applicants to explain the reason for the **NONREF** letter and that Butte County will continue to be considered for assistance. Three call attempts are required.
 - 1. Prior to contacting the applicant, staff will:



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. **REVIEW** the file to ensure the date of loss is after 9/26/2020;
 - b. **CHANGE** the date of loss to 9/25/2020; AND
 - c. **REQUEST** an inspection, if the applicant has met the appropriate eligibility verifications, e.g. applicable insurance information, etc.
 - i. If it is determined that the applicant is NOT eligible for an initial inspection:
 1. **CHANGE** the date of loss to 9/25/2020; AND
 2. **GENERATE** the appropriate ineligibility letter.
2. **CALL** the applicant to explain the exception for Butte County.
- a. If the contact is **SUCCESSFUL**, **READ** the following to the applicant:

"We are contacting you to explain the exception for applicants who applied for assistance in Butte County. You reported a date of loss after 9/26/2020 which is outside the designated incident period. As a result, the standard Non-Referral letter was sent to you. Please disregard this letter. We have updated your date of loss to 9/25/2020 and requested an inspection on your behalf. A FEMA inspector will contact you to discuss your disaster-related needs."
 - b. **ADVISE** the applicant that an inspection has been issued and an inspector will be contacting them to discuss any disaster-related needs;
 - c. **ENTER** a **Comment**; AND
 - i. **Summary Line**: CSAC – BUTTE COUNTY OUTREACH
 - ii. **Text Entry**: Contacted applicant to explain the NONREF letter. Changed the date of loss to 9/25/2020 to ensure application is within the incident period based on Amendment No. 6 to Notice of a Major Disaster Declaration related to the North Complex Fire Requested inspection. (Include any additional information provided by the applicant).
 - d. **ROUTE** WP to Send for Inspection.
3. If the contact is **UNSUCCESSFUL**:
- a. **ENTER** a **Contact**;



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **Summary Line:** CSAC – BUTTE COUNTY DATE OF LOSS
- ii. **Text Entry:** Contacted applicant to explain the NONREF letter. Changed the date of loss to 9/25/2020 to ensure application is within the incident period based on Amendment No. 6 to Notice of a Major Disaster Declaration related to the North Complex Fire. Requested inspection. Helpline: If the applicant returns the call, please read the following to the applicant:

“FEMA contacted you to explain the exception for applicants who applied for assistance in Butte County. You reported a date of loss after 9/26/2020 which is outside the designated incident period. As a result, the standard Non-Referral letter was sent to you. Please disregard this letter. We have updated your date of loss to 9/25/2020 and requested an inspection on your behalf. A FEMA inspector will contact you to discuss your disaster-related needs”
- iii. **ROUTE WP to SEND to Inspection.**

3. Exterior Assessment Inspections - Reinspection:

- a. HIS is requesting Reinspection for some cases with severe damage recorded to confirm if Damaged Dwelling (DD) is destroyed.
 - i. If a Reinspection requested by HIS is returned with the same or decreased damage levels complete the following:
 1. **DELETE** the **PND** line;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** the WP to **FEMA Complete**.
 - ii. If a Reinspection requested by HIS is returned with an increase to the damage level or additional damage, **PROCESS** and **DEDUCT** the previous Damage Level Line Item amount.

4. FEMA Correction (FCOR) Inspection:

- a. **FCORs** are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.
 - i. **READ** Events History for reason for Inspection;



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- ii. **VERIFY** the Cause of Damage (COD); AND
- iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD.
 - 1. In some instances, there may be multiple FCORs.
 - 2. If there is NO discrepancy:
 - a. Per HIS, **PROCESS** the last FCOR 3 days after the inspection returned date.
 - b. If it has NOT been 3 days from the inspection return date:
 - i. **PLACE** the case on **Hold**; AND
 - ii. **PROCESS** after it has been 3 days from the inspection return date
 - 3. If there is a discrepancy:
 - i. Per HIS, please return the case to the Task Monitor, (b) (6)

5. Incorrect Damage Level:

- a. If a case is identified in which an applicant may have been awarded an incorrect Damage Level Award, e.g. Damage Level Award for Flood with COD listed as Wind/Rain:
 - i. **VERIFY** the Cause of Damage (COD) and home type; AND
 - ii. **CONFIRM** the Item Name/Line Item Description (Damage Level Award) matches the COD and home type.
 - iii. If there is a discrepancy in the COD OR home type, **ROUTE** the WP to Pre-Recoupment Review.

6. Special Handling Queue:

- b. If the case is a reinspection, **REVIEW** to ensure making a manual payment would NOT result in a duplicate payment for a specific line item, such as Replacement Assistance.
 - i. **READ** Events History for reason for Inspection;



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- ii. **VERIFY** the Cause of Damage (COD); AND
- iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 - 1. If paying the case would cause a duplicate payment:
 - a. **DELETE** the **HA/ONA PND** line;
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** the WP to **FEMA Complete**.

7. Processing Residence Type "Other" and Non-Traditional Housing:

- a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.
 - i. When the residence type is listed as "Other", **REVIEW** the file and **ENSURE** all eligibility criteria has been met including **HRR = Yes**.
 - 1. If there are Damaged Level line items listed in the inspection report, **PROCESS** the award using standard processing guidelines.
 - 2. If there are NO Damage Level line items listed in the inspection report, **PROCESS** the case as "non-traditional housing" using standard processing guidelines.
 - a. Refer to the [Home Repair Assistance](#) SOP for additional details.
- b. **Housing Assistance (HA):**
 - i. Applicants who meet standard verification requirements, including occupancy, and have a "non-traditional housing" identifier are:
 - 1. Eligible to receive NO more than two months of Temporary Housing Assistance (any form or type of rental assistance).
 - a. Refer to the [Rental Assistance SOP](#) for additional information.
 - 2. Eligible for Lodging Expense Reimbursement (LER).



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the approved date of any initial Rental Assistance award, e.g., ER, ERU, ERIA, etc.
- b. For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed date the utilities or access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.
 - i. Refer to the [Lodging Expense Reimbursement SOP](#) for additional information.
- ii. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or Continued Rental Assistance to residents of non-traditional housing.
- c. **Other Needs Assistance (ONA):**
 - i. If pre-disaster occupancy CANNOT be verified, applicants may only be eligible for ONA categories that DO NOT require the occupancy verification such as Transportation, Medical, Dental, Funeral, and Child Care Assistance.

8. Single Family & Multi Family Roads & Bridges – Paying Actual

- a. Applicants that submit documentation for Single Family (SF) Road and Bridge repair or replacement with an **SF Service Call (6700 Line Item)**, must have the following reflected in their file:
 - i. **HRR = Yes; AND**
 - 1. If **HRR = No**, **REQUEST** an Appeal inspection prior to payment.
 - ii. Line items relating to the SF line (**6700 Line Item for SF Service Call**).
 - 1. If the **SF Service Call** line item is NOT present, **REQUEST** an appeal inspection.
 - a. Upon return of the inspection, if the **6700 Line Item** is present, **CONTINUE** the steps below to complete processing of actual expenses in addition to any other unmet need.
 - iii. A verifiable estimate or itemized invoice/receipt. Three calls attempts to the contractor to verify the following is required before making an ineligible determination:
 - 1. Is this a single family or multi-family access road?



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. Is the SF road/bridge the only access to the DD?
 - a. If NO, **PROCESS** the ineligible determination;
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** to **FEMA Ineligible**.
 3. Was the damage to the SF Road or Bridge caused by the disaster?
 - a. If NO, **PROCESS** the ineligible determination;
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** to **FEMA Ineligible**.
 4. Are the repairs considered an upgrade? If so, are they optional or required for a building code/ordinance requirement?
- b. If all the verifications have been completed, **PROCESS** the eligible **EHR** award.
- i. **UPDATE** or **CREATE** a **Home Repair Appeal PND** line on the **HA** tab; AND
 - ii. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up.
 - iii. In the **Item** frame, **COMPLETE** the following:
 1. In the **Item Category** text box **SELECT** 'Single Family Road and Bridge' from the dropdown selections;
 2. In the **Item** text box, **SELECT** 'Text Entry' from the dropdown selections.
 3. In the **Other Description** text box **TYPE** the following:
 - a. **Single Family Road and Bridge**.
 4. In the **Item Details** frame, **COMPLETE** the following:
 - a. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections;
 - b. **LEAVE** the **Item UOM** (Unit of Measure) text box blank;
 - c. In the **Unit Cost** text box, **ENTER** the actual cost of the item; AND



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- d. In the **Item Qty** text box, **ENTER '1'**.
5. In the **Award** frame, **COMPLETE** the following:
 - a. In the **HA Quantity** text box **ENTER '1'**; AND
 - b. The **HA Award** text box should auto-fill.
6. If necessary, **SELECT** the item for payment using the applicable drop-down selections;
7. **ACCESS** the **Worksheet** and **UPDATE** to **EHR**;
8. **DEDUCT** any required amounts for previous SF line awards in the - **Misc.** field;
 - a. DO NOT deduct **Line Item 6700** for **SF Service Call**.
9. **ADD** a **Comment**; AND
10. **ROUTE** to **FEMA Approval NON-DRM**.
- iv. When a Multi-Family (MF) Road and Bridge is identified, **ROUTE/SPLIT** the WP to the **FEMA Supervisor Review - Multifamily Road and Bridge** subqueue.
- v. If the request is for MF, staff will follow normal MF procedures.
 1. In addition to normal processes, applicants must submit line item receipts or estimates to determine the award amount, NOT documents that only reflect a lump sum cost. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the MF road or bridge.
 2. Staff will also verify with the contractor the following questions (questions are **NOT** an eligibility requirement, only needed for clarification):
 - a. Are repairs for a road, bridge, water well, or dock?
 - b. Are repairs already complete?
 - c. Are the repairs in-kind (to pre-disaster condition)?
 - i. If NOT in-kind, describe changes. Are they required for access and functional needs or local codes and ordinances?
 - d. Will the road/bridge/dock be moved?



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. If so, where and what are the dimensions (length/width/depth) of the ground disturbance?
 - e. For bridges only: What is the name of the river or stream the bridge crosses?
 - f. **ADD a Comment** that captures all the above information.
3. For all other processes, refer to [Road and Bridges SOP](#).

9. DR-4558-CA Late Applications (Mendocino and Stanislaus Counties only)

- a. All late applications will be processed by SPU.
- b. The registration period for all DR-4558-CA counties will close on December 11, 2020.
- c. Applicants from Mendocino and Stanislaus Counties who apply on December 11, 2020 through February 09, 2021 may complete a late application without submitting a written explanation.
 - i. If an applicant from Mendocino or Stanislaus County completes a registration prior to February 09, 2021:
 - 1. **CALL** the applicant and **EXPLAIN** that they DO NOT need to submit a written explanation.
 - 2. **DO NOT** send the applicant a **NLATE** letter.
 - ii. If an applicant from any other DR-4558-CA county (except Mendocino or Stanislaus County) completes a registration prior to February 09, 2021:
 - 1. **PROCESS** the late application following standard procedures. Refer to the [Late Applications SOP](#) for additional information.

D. Cross Disaster Processing

1. Home Repair Assistance:

- a. All cases with the **FIREDD_REV** stamp will receive an exterior validation and be placed in the **FEMA Special Handling** queue for manual review.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. If there is real property damage in both DR-4569-CA and DR-4558-CA, **ROUTE** to **Supervisor Review - DRR PHC/STEP Return Funds** queue for processing.
 - i. These cases will be processed by assigned staff.
- c. **COMPARE** the RP inspection report in DR-4569-CA to all previous RP inspection reports recorded in DR-4558-CA:
 - i. If the inspection returns in DR-4569-CA with a Fire Dmg 2 and a **GIS_DEST** stamp or exterior validation, the applicant is eligible for Replacement Assistance.
 - 1. If previously awarded a Fire Dmg 1 in DR-4558-CA, **DEDUCT** the Fire Dmg 1 and any additional real property funds already paid on appeal in DR-4558-CA from the Replacement Assistance award.
 - ii. If the inspection returns in DR-4569-CA with the same damage level recorded in DR-4558-CA, the applicant will be ineligible for Home Repair Assistance.
 - 1. **PROCESS** the ineligible decision as **IID – Home is Safe to Occupy**.
 - 2. **ROUTE** to **FEMA Ineligible**.
 - iii. **For Mendocino county only:** If the inspection returns in DR-4558-CA and the applicant already received assistance in DR-4569-CA, **COMPARE** the RP inspection reports in both disasters to determine eligibility in DR-4558-CA.
- d. Applicants that are denied or received a reduced amount in DR-4569-CA due to assistance provided in DR-4558-CA will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation of the award and explain how to submit an appeal to be considered for additional assistance.

2. Initial Rental Assistance and Lodging Expense Reimbursement (LER):

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. **USE** the **Linked Regs** screen to open the registration from DR-4558-CA and verify the applicant has NOT received initial Rental Assistance or LER.
 - i. If the applicant DID NOT receive initial Rental Assistance or LER in DR-4558-CA, **PROCESS** the eligibility in DR-4569-CA.
 - ii. If the applicant did receive Rental Assistance or LER in DR-4558-CA, they will be ineligible for Initial Rental Assistance or LER in DR-4569-CA.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- iii. If the applicant received **ERIA** or **ERU** in DR-4558-CA, they will be eligible for both initial Rental Assistance and LER in DR-4569-CA.

3. Continued Rental Assistance:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Continued Rental Assistance should be processed in DR-4558-CA up to the end of the 18-month financial assistance period:
 - i. If the applicant received a Rental Assistance payment in DR-4569-CA, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for Continued Rental Assistance in DR-4558-CA.
 - ii. **ADD a Comment** in both DR-4558-CA and DR-4569-CA registrations explaining the applicant received funds and needs to demonstrate exhaustion of the funds before Continued Rental Assistance can continue in DR-4558-CA.
 1. **INCLUDE** the Disaster (DR-4558-CA) and Registration Number in the **Comment**.
 - a. **PROCESS** the Continued Rental Assistance request in DR-4558-CA.
 - b. **ADD** a Request for Recertification Documents (**RRDOC**) letter; AND
 - c. **USE** the Remaining Funds Available text insert.
 - d. **ROUTE** to **FEMA Complete**.
 2. Continued Rental Assistance must continue under DR-4558-CA until the end of the financial assistance period or until the applicant returns to their primary residence.

4. Personal Property Assistance and Misc./Other Expenses:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Inspectors will ask clarifying questions and will only record PP damages for DR-4569-CA.
- c. Assistance for these categories will follow standard procedures.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- d. Refer to the [Personal Property Assistance](#) and [Miscellaneous Other Items](#) SOPs for additional information.

5. Transportation Assistance:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. When processing Transportation Assistance, **REVIEW** the DR-4558-CA file to ensure assistance for the same vehicle was NOT provided.
- i. **REVIEW** the year, make, and model of the vehicles in both disasters before determining eligibility.
1. If the same vehicle is listed in both disasters AND the applicant was awarded the Destroyed level amount in DR-4558-CA, they will be ineligible for assistance for that vehicle in DR-4569-CA.
2. If the same vehicle is listed in both disasters AND the applicant was awarded the Repair level amount in DR-4558-CA, **REVIEW** the estimates submitted for DR-4569-CA to ensure it is NOT for the same damages paid in DR-4558-CA.
- c. If the damages are the same, **DEDUCT** the award amount from DR-4558-CA and **PROCESS** up to the **Vehicle Repair** Maximum in DR-4569-CA.
- d. If the damages are NOT the same, **PROCESS** assistance in DR-4569-CA up to the **Vehicle Repair** or **Replacement** Maximum.
- i. Refer to the [Transportation and Second Vehicle Requests](#) SOP for additional information.

6. Medical, Dental, Funeral, Moving & Storage, and Child Care:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Assistance is available for disaster caused losses and expenses when there is no DOB for the same category in DR-4558-CA.
- c. **REVIEW** the **Linked Regs** screen to open the registration from DR-4558-CA.
- i. **REVIEW** the estimates or receipts and **VERIFY** there was NOT a payment made for the same losses or expenses.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

1. If the exact same expenses or losses were paid in DR-4558-CA, the applicant will be ineligible in DR-4569-CA.
2. Applicants with continued Moving and Storage expenses as a result of a cross disaster can continue to receive assistance in the next disaster after the closure date of the first disaster.
3. Applicants can receive assistance for Child Care in cross disasters, NOT to exceed eight cumulative weeks of assistance (per child or per household) on each disaster, or the Financial ONA Maximum as determined by the state, territorial, or tribal government per disaster.
4. Once the documents are archived in the correct file, **PROCESS** the eligibility with the requested assistance.

E. Insurance Processing

Insured applicants may submit documents or statements requesting a case review. The following section lists the procedures authorized for insured applicants with Remote Inspections. The initial HA/ONA decision for this group of applicants is generally **INS** or pre-inspection or **INI** post-inspection.

1. Missing Insurance Settlement or Denial Information

- a. Some situations can be resolved by performing a courtesy call to the insurance company. Refer to the [Insurance Processing for HA and Personal Property](#) for additional information.
- b. If the call attempt to the insurance provider is unsuccessful:
 - i. **ADD** an appeal documentation request letter (**ADOC**) with the required insert:
 1. Missing Homeowners INS Settlement or Denial; OR
 2. Missing PP INS Settlement or Denial;
 - ii. **CALL** the applicant to explain the **ADOC**. One call attempt is required;
 - iii. **ADD** a **Comment**; AND
 - iv. **ROUTE** to **FEMA Complete**.
- c. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions in [Section C.2](#).



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. Insurance Settlement or Denial Letter on File

a. **UPDATE** the **Insurance** tab or the Web NEMIS **Assistance** tab.

i. If the applicant submits an insurance denial for the insured COD or a denial confirmed with the insurance provider;

1. **PROCESS** the assistance according to the Damage Level Line Item recorded by inspection;

2. **ADD a Comment; AND**

3. **ROUTE to FEMA Approval NON-DRM.**

ii. If the applicant submitted a net insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level (HA/ONA line item) according to the COD and insurance type.

1. If the net insurance settlement is less than the Damage Level recorded by inspection:

a. **PROCESS** assistance according to the Damage Level recorded by inspection and the unmet need;

b. **DEDUCT** the net insurance settlement(s) on the NEMIS **Worksheet**;

c. **ADD a Comment; AND**

d. **ROUTE to FEMA Approval NON-DRM.**

2. If the net insurance settlement is greater than the Damage Level recorded by inspection:

a. **PROCESS** the ineligible determination according to the COD identified, e.g. **INI**;

b. **ADD a Comment; AND**

c. **ROUTE to FEMA Ineligible.**

iii. If the net insurance settlement was provided for a COD other than the one recorded by inspection, e.g. wind settlement vs. flood FEMA Verified Loss (FVL):



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **PROCESS** the assistance according to the Damage Level recorded by inspection;
2. **ADD** a **Comment**; AND
3. **ROUTE** to **FEMA Approval NON-DRM**.

F. Appeals

Appeal documentation received will be used to determine when to award additional assistance in order to minimize the need for FEMA inspections in a pandemic environment.

1. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include [personal property](#) and appeals for repair items paid at actual cost.
2. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
 - a. DO NOT deduct **Service Call** from any additional EHR awards.
3. **VERIFY** the items listed on the estimate are eligible under the IHP and exclude items for payment such as detached garages and other non-essential rooms or items.
4. Applicants must receive an initial Remote Inspection prior to a payment on appeal. DO NOT pay based on receipts alone if a full Remote Inspection has NOT been completed.
5. For real property assistance awarded based on Remote Inspections, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing an appeal Remote Inspection. Refer to [Appendix A](#) for disaster specific Damage Level Line Item pricing.
 - a. **Appeal inspections should only be requested for the following:**
 - i. Initial determination of **IID**;
 - ii. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
 - iii. Single and Multi-Family Road and Bridge appeals; AND
 - iv. Missing **Service Call** line items.
 1. Refer to [Section D.8.](#) for additional processing information.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. **When the combined total of all submitted estimates are less than any previous Home Repair Award/Damage Level Amount received:**
 - i. **CALL** the applicant and **EXPLAIN** the need for additional verifiable invoice/receipt or estimate OR **VERIFY** if the applicant was in process of gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.
 1. **GENERATE** and **MAIL** an **ADOC** with the applicable insert for the missing receipt(s) or estimate(s). **SELECT** the '**ADOC Contractors Estimate**' insert when requesting contractor's estimates;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **FEMA Complete** or appropriate queue as instructed by Supervisor/POC, preshift, or another authorized source.
 - ii. If additional estimates are NOT available:
 1. **PROCESS** the ineligible decision.
 - a. Home Repair – **A-INO – Additional Repair Assistance**.
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **FEMA Ineligible**.
6. **When the combined estimates are greater than Fire Dmg 1 but less than 'Residence Rebuild':**
 - a. **CALL** the contractor and **VERIFY** all estimates, bills, and receipts. Three call attempts are required. The following items must be verified with the contractor:
 - i. Type of inspection completed by contractor;
 - ii. Cause of damage;
 - iii. Damage to item or component was cause by disaster; AND
 - iv. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - b. **PROCESS** the home repair appeal award at actual based on verified submitted estimates up to the replacement amount for the home type. Only process awards for items that are eligible under the IHP.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

i. **Processing Actual Payments in NEMIS Legacy:**

1. **UPDATE** existing or **CREATE** a **Home Repair Appeal PND** line on the **HA** tab;
2. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up;
3. In the Item frame, **COMPLETE** the following:
 - a. In the **Item Category** text box, **SELECT** '**General**' from the dropdown selections;
 - b. In the **Item** text box, **SELECT** '**Text Entry**' from the dropdown selections;
 - c. In the **Other Description** text box, **TYPE** the following:
 - i. **HOME REPAIR ACTUAL**
 - d. In the **Item Details**, frame **COMPLETE** the following:
 - i. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
 - ii. **LEAVE** the **Item UOM** (Unit of Measure) text box blank.
 - iii. In the **Unit Cost** text box, **ENTER** the actual cost of the item.
 - iv. In the **Item Qty** text box, **ENTER** '1'.
 - e. In the **Award** frame, **COMPLETE** the following:
 - i. In the **HA Quantity** text box, **ENTER** '1'.
 - ii. The **HA Award** text box should auto-fill.
 - f. If necessary, **SELECT** the item for payment using the applicable drop-down selections;
 - g. **ACCESS** the worksheet and **UPDATE** to **EHR**;
 - h. If applicable, **DEDUCT** any required amounts for previous Damage Level/Home Repair award(s) in the - **Misc** field;



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- i. DO NOT deduct **Service Call** line items from **EHR** award.
- i. **ADD** a **Comment**;
- j. **ROUTE** to **FEMA Approval NON-DRM**.
- v. **Processing Actual Payments in WebNEMIS:**
 - 1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** tab;
 - 2. From the **Home Repair** tab on the **Real Property Line Items** section, **SELECT** the '**Add**' link;
 - a. In the **Add Item** frame **COMPLETE** the following:
 - i. In the **Item** category **SELECT** '**General**' from the dropdown selections;
 - ii. In the **Item** **SELECT Text Entry**;
 - iii. In the **Other Desc** text box **TYPE** the following:
 - 1. **HOME REPAIR ACTUAL**
 - iv. In the **Items Details**, frame **COMPLETE** the following:
 - 1. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
 - 2. **SELECT EACH** in the **Item UOM** (Unit of Measure) text box.
 - 3. In the **Unit Cost** text box, **ENTER** the verified estimate amount.
 - 4. In the **Item Qty** text box, **ENTER** '1'.
 - v. In the **Award** frame, **COMPLETE** the following:
 - 1. In the **HA Quantity** text box **ENTER** '1'.
 - 2. In **HA Award** text box should auto-fill.
 - vi. **SELECT** '**SAVE**'.
 - vii. **ACCESS** the **Real Property Line Items** section on the **Home Repair** frame;
 - 1. **SELECT** the **Text Entry Item** just entered;



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

2. **CLICK** on **Select Item** link;
3. In the **Select Item** box Category choose **Not Insured**;
4. **SELECT** 'SAVE'.

viii.ACCESS the Payment Calculator on the Home Repair frame:

1. **CLICK** on **Misc. Adj** link;
2. If applicable, **DEDUCT** any required amounts for previous Damage Level/ Home Repair award(s) in the - **Misc** field.
 - a. DO NOT deduct **Service Call** line items from **EHR** award.

ix. In the **Note** box, **ENTER** comment explaining any deductions, e.g. previous Fire Dmg 1.

x. **SELECT** 'SAVE'.

xi. **ADD** a **Comment**;

xii. **ROUTE** to **FEMA Approval NON-DRM**.

c. If unable to reach the contractor:

- i. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
- ii. **ADD** a **Comment**; AND
- iii. **ROUTE** to **Complete**.

7. Appeals for Residence Type "Other" and Non-Traditional Housing:

- a. Applicants with residence type 'Other' at time of inspection that appeal for an amount that is above the initial Fire Dmg 1 must submit:
 - i. Verifiable contractor's estimate(s); OR
 - ii. Verifiable documentation from a local official on official letterhead.
 1. If the documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
 - iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. Three call attempts are required to confirm the following:
 - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - b. Was the damage caused by the disaster?
 - c. Is the home repairable?
- iv. **ADD a Comment;**
 1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for Damage Level increase that was verified.
- v. **PLACE** the case on **HOLD - Program Review;** AND
- vi. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.
 1. Once the review has been completed, PPT will return the case to SPU for processing.
8. **Appeal Inspection Requests and Returned Inspections:**
 - a. **REQUEST** an appeal inspection only if the request is for one of the reasons listed in [Section D.5.a.](#)
 - i. **CALL** the contractor and **VERIFY** the losses are disaster-caused.
 1. If verified, **REQUEST** an appeal inspection;
 2. **ADD a Comment;**
 3. **INCLUDE** all specific items to be addressed in the appeal request. HIS will rely on comments when performing appeal inspections; AND
 4. **ROUTE to Send to Inspection.**
 - a. If the appeal inspection returns with **HRR = Yes**, **PAY** the associated Damage Level Award.
 - b. If the appeal inspection returns with **HRR = No**, **PROCESS** the appropriate ineligible decision and **ROUTE to FEMA Ineligible.**
 - c. If unable to reach the contractor:



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
- ii. **ADD** a **Comment**; AND
- iii. **ROUTE** to **Complete**.
 1. Refer to [Section IV. Appeal Examples](#) for additional processing information.

G. Exceptions

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

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

- a. **CALL** the IHP Helpdesk ((b) (6) [REDACTED] or the applicable extension number) or **EMAIL** the appropriate Supervisor or Point of Contact (POC).
 - i. If after review by the IHP Helpdesk Specialist or Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist or Supervisor/POC will:
 1. **EMAIL** a request for clarification to the appropriate team via the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

IV. APPEAL EXAMPLES

Scenario 1: A DR-4558-CA applicant received a Remote Inspection and Fire Dmg 1. The applicant submits a contractor's estimate for additional fire damage to their Mobile Home. All estimates have been verified with the contractor.

1. Initial Fire Dmg 1 for Fire: \$1,152.41
 - a. The applicant appealed with \$6,500.00 in verifiable fire estimates/receipts.
 - b. The applicant is eligible for an additional award up to the replacement maximum for their home type (Mobile Home).
 - c. **DEDUCT** the previous Fire Dmg 1/ Home Repair Award.

Result: PROCESS home repair as **EHR** $\$6,500.00 - \$1,152.41 = \$5,347.59$.

Scenario 2: An applicant received a Remote Inspection but was determined ineligible for home repair assistance due to insufficient damage (**IID**). The applicant has submitted a contractor's estimate for additional fire damage to their House.

1. Initial Decision: **IID**
 - a. The applicant submitted a contractor's estimate with a cost estimate of \$16,000.
 - b. **CALL** the contractor and **VERIFY** the damage to the home were caused by the disaster.
 - c. **ADD a Comment;**
 - i. HIS will rely on comments when performing appeal inspections. **DETAIL** all specific items to be addressed in the appeal inspection. **INCLUDE** the justification for the appeal inspection request.
 - d. **REQUEST** an appeal inspection.

Scenario 3: An applicant in DR-4558-CA received Fire Dmg 1. Applicant registers for DR-4569-CA, inspection returns for DR-4569-CA with Fire Dmg 1.

1. Initial Fire Dmg 1 for Fire: \$1,152.41
 - a. The applicant registered in DR-4569-CA and received Fire Dmg 1 \$1,152.41



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. The applicant is ineligible for DR-4569-CA due to previously awarded Fire Dmg 1 in DR-4558-CA.
- c. **PROCESS** the Ineligible decision – **IID-Home is Safe to Occupy**.
- d. **ROUTE** to **FEMA Ineligible**.

Scenario 4: An applicant in DR-4558-CA received Fire Dmg 1. Applicant registers for DR-4569-CA stating that their home is destroyed and receives Fire Dmg 2 in addition to a **GIS_DEST** stamp or exterior validation.

- 1. If NOT assigned, **ROUTE** to **Supervisor Review - DRR PHC/STEP Return Funds** queue for processing.
 - a. These cases will be processed by assigned staff.
 - b. If assigned, the applicant is eligible for Replacement Assistance in DR-4569-CA less the previously awarded Fire Dmg 1 in DR-4558-CA.
 - i. **REVIEW** both cases for Temporary Housing Assistance. **PROCESS** initial Rental Assistance if applicant has NOT received Rental Assistance in DR-4558-CA.



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

V. DEFINITIONS AND ACRONYMS

Definitions

Condominium (Condo): A type of housing where each residence owns their individual unit in a multi-dwelling building and shares the operational cost of the common areas and grounds.

- The Condo/Apartment Damage Levels apply to condos owned by the owner-occupant. FEMA DOES NOT provide Repair or Replacement Assistance to renters in apartments.

Damage Level Award: Damage Level/Home Repair amounts are determined for each disaster and include a variety of commonly damaged line items grouped together under new combined Damage Levels line items.

Finished Basement: A part of the home that is used as living space. Recorded by inspectors only if the basement bedroom is deemed essential. An essential bedroom is one the household requires because there are NO other vacant bedrooms in the home.

Identity Verified: Applicant will be IDV Pass if their name, DOB, and SSN match with the information recorded in the Social Security Administration.

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

Sequence of Delivery: The sequence of delivery establishes the order in which IHP assistance is provided to the disaster survivors.

Unfinished Basement: A part of the home that is not used as part of living space, e.g. non-essential recreational rooms.

Acronyms

ADA	Americans with Disabilities Act
ADOC	Appeal Request Documentation Letter
ASUPER	Appeal Super Letter
COD	Cause of Damage
DD	Damaged Dwelling



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

ERIA	Eligible Inaccessible Rental Assistance
ERU	Eligible Utilities Out Rental Assistance
EV	External Validation by HIS
HA	Housing Assistance
HIS	Housing Inspection Services
HRR	Habitability Repairs Required
IHP	Individuals and Household Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
NOINSP	No Inspection
ONA	Other Needs Assistance
POC	Point of Contact
RFI	Request for Information
RI	Registration Intake
SBU	Sewer Backup
WP	Workpacket



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections Disaster Specific Operating Procedures Effective Date: September 17, 2021

VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#)
 - [Disability and Communication Needs](#)
 - [Duplicate Investigation and Resolution Processing](#)
 - [Home Repair Assistance](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Insurance Processing for HA and Personal Property](#)
 - [Miscellaneous Other Items](#)
 - [Occupancy Verification](#)
 - [Outbound Calls and Third Party Verifications](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
 - [Roads and Bridges](#)
- Resources
 - [Helpline NPSC Caller Services Reference Guide](#)



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

VII. APPENDIX A

Disaster Specific Damage Level for:

DR-4558-CA & DR-4569-CA

DR-4558-CA DR-4569-CA		
Line Item #	Line Item Description	State Award Amount
9280	Fire Dmg 1	\$1,152.41
9281	Fire Dmg 2	-
6391	Residence, Rebuild	County Amount (NEMIS)
6980	Mobile Home, Replace	County Amount (NEMIS)
6981	Travel Trailer, Replace	County Amount (NEMIS)
6700	SF Service Call	County Amount (NEMIS)
7100	MF Service Call	County Amount (NEMIS)
9290	HVAC Service Call	\$206.35
9291	Well Service Call	\$206.35
9292	Septic System Service Call	\$206.35
9293	Retaining Wall Service Call	\$ 218.32
9294	ADA Ramp Repair	\$2,390.30



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

DR-4562-OR

DR-4562-OR		
Line Item #	Line Item Description	State Award Amount
9280	Fire Dmg 1	\$1,011.03
9281	Fire Dmg 2	-
6391	Residence, Rebuild	County Amount (NEMIS)
6980	Mobile Home, Replace	County Amount (NEMIS)
6981	Travel Trailer, Replace	County Amount (NEMIS)
6700	SF Service Call	County Amount (NEMIS)
7100	MF Service Call	County Amount (NEMIS)
9290	HVAC Service Call	\$181.25
9291	Well Service Call	\$181.25
9292	Septic System Service Call	\$181.25
9293	Retaining Wall Service Call	\$ 135.69
9294	ADA Ramp Repair	\$2,213.00



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

DR-4562-OR		
Line Item #	Line Item Description Wind Damage	State Award Amount
House/Townhouse		
9201	Hse/Twn_Wind_Dmg_1	\$1,694.09
9202	Hse/Twn_Wind_Dmg_2	\$4,589.63
9203	Hse/Twn_Wind_Dmg_3	\$8,227.41
9204	Hse/Twn_Wind_Dmg_4	\$17,301.52
9205	Hse/Twn_Wind_Dmg_5	\$31,809.33
Condo/Apartment		
9206	Con/Apt_Wind_Dmg_1	\$883.23
9207	Con/Apt_Wind_Dmg_2	\$1,575.33
9208	Con/Apt_Wind_Dmg_3	\$2,080.07
9209	Con/Apt_Wind_Dmg_4	\$3,649.55
9210	Con/Apt_Wind_Dmg_5	\$6,340.02
Mobile Home		
9211	MH_Wind_Dmg_1	\$1,464.42
9212	MH_Wind_Dmg_2	\$3,762.11
9213	MH_Wind_Dmg_3	\$6,624.26
9214	MH_Wind_Dmg_4	\$13,315.60
9215	MH_Wind_Dmg_5	\$25,342.72
Travel Trailer		
9216	TT_Wind_Dmg_1	\$493.10
9217	TT_Wind_Dmg_2	\$1,582.14
9218	TT_Wind_Dmg_3	\$2,885.80
9219	TT_Wind_Dmg_4	\$5,591.91
9220	TT_Wind_Dmg_5	\$11,008.81



FEMA

DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

VIII. APPENDIX B

NOINSP_ Triage Level 1 No Inspection Letter text:

FEMA has received your application for disaster assistance. In your application, you indicated that the damage caused by the disaster did not make your home unsafe to live in. Based on this information, FEMA will not inspect your home for damage caused by the disaster. Therefore, you will not receive FEMA financial assistance for temporary housing, home repair or replacement, or personal property at this time.

This letter is not the final decision for whether you are eligible for housing and personal property assistance. If you have more damage than reported in your application and/or cannot live in your home, please call FEMA at 1-800-621-3362. FEMA will then schedule an inspection of your home.

If you do not contact FEMA to provide additional information, you will receive a denial letter based on the information you provided in your application. The letter will include information on your appeal rights.

In addition, FEMA does provide other types of financial assistance that do not require a home inspection. This assistance may include child care, medical or dental expenses, or vehicle damage. If you have applied for these types of assistance, FEMA will contact you separately about your eligibility.

If you have questions, please visit www.DisasterAssistance.gov, or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at FEMA-Civil-Rights-Program-OER@fema.dhs.gov or call 202-212-3535.



FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

IX. APPENDIX C

Cross Disaster Letter

FEMA has reviewed your application for disaster assistance and found that you have applied for assistance for two disasters: DR 4558 (wildfires beginning August 14, 2020) and DR 4569 (wildfires beginning September 4, 2020). The decision letter we recently sent you for DR 4569 was based on a review of the inspection results from both disasters. This review by FEMA was needed to prevent duplicating assistance previously awarded to you for DR 4558.

You may be eligible for additional assistance if you can document additional eligible disaster damage resulting from DR 4569. If after reading the decision letter that was sent to you regarding the damage from the DR 4569 wildfires and disagree, you may file an appeal. If you decide to appeal this decision, send a written and signed explanation of how the damage to your home was caused by DR 4569 and send documents supporting your appeal. Documents provided may include verifiable receipts for materials purchased or disaster-caused repairs completed before receiving additional damage from DR 4569, and receipts or contractor estimates with itemized information for repairs needed due to additional damage from DR 4569. The documents **must** include contact information for the service provider, allowing us to verify the information.

If you have already received Rental Assistance in DR 4558, you will need to apply for Continued Temporary Housing Assistance in that disaster if you are not occupying your damaged home.

Send the requested documents by:

Mail to:

FEMA
P.O. Box 10055
Home
Hyattsville, MD 20782-8055
instructions.

OR

Fax to:

800-827-8112
Attn: FEMA

OR

Upload to:

www.DisasterAssistance.gov
Click "Check Status" on the
Page and follow the

Write the disaster number and your FEMA application number on all submitted documents. These numbers are printed above your name and address at the beginning of this letter. Keep all original documents for your records.

If you have questions, please visit www.DisasterAssistance.gov, or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel you have been discriminated against, contact the Civil Rights Unit within the Office of Equal Rights by email at FEMA-Civil-Rights-Program-OER@fema.dhs.gov or call 202-212-3535.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

DR-4560-PR AND DR-4571-PR DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose	2
	■ Disaster Specific Approvals	2
	■ Other Items to Note	6
	This can be referenced by all staff (JFO, DRC, DSA, Helpline)	
II. Important Information	***ALL processing employees must read this Section***	
	■ Prior to Processing	8
	■ Disability and Communication Needs	12
III. Process	A. Eligibility Verifications	14
	B. Processing Eligible Assistance	17
	C. Insurance	26
	D. Appeals	28
	E. Exceptions	42
IV. Examples and FAQs	■ Appendix 1: Puerto Rico Squatter Communities	43
	■ Appendix 2: Ex. Ayuda Legal Sworn Statement Ownership	49
	■ Appendix 3: Ex. PR Department of Housing	51
	■ Appendix 4: Damage Level Award Table	52
	■	54
V. Definitions and Acronyms	■ Definitions	57
	■ Acronyms	57
VI. Related Guidance	■ Links to Related Guidance	59
VII. Appendix	■ Appendix A	60

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

I. OVERVIEW

This Section describes information that every employee **must** read ***before addressing*** approved disaster specific assistance.

Purpose:

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document will address any necessary disaster specific processing procedures.
- The disaster included in this DSOP is **DR-4560-PR and DR-4571-PR**.

Disaster Specific Approvals:

■ Streamlined Inspections:

- An automatic inspection will NOT be issued for the following applicants:
 - **OCCV_FAILED** and/or **IDV_FAILED**; OR
 - Self-reports at Registration Intake (RI) that they had minimal damage and are able to live in their home (SA_Triage_1).
- These cases will be stamped with the Registration Status Code **TRG_INELG**.
 - Applicants that self-report at RI that they had minimal damage (SA_Triage_1) and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG_INELG** Registration Status Code.
- These applicants will receive an auto-determined **IRND - Ineligible Reported No Damage** status and the **NOINSP Triage Level 1 No Inspection** letter that will advise the applicant to call Helpline if their situation changes.
 - The **IRND** status is NOT an eligibility determination.
 - If the applicant DOES NOT call Helpline within two weeks of registering, an auto dialer will be conducted to verify their situation has NOT changed.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Applicants that fail Occupancy, Identity, or any other required verification will also receive the applicable ineligibility letter via automation.
- Applicants that received the [NOINSP Triage Level 1 No Inspection](#) letter will have 15 days from the end of the Registration Period to respond before receiving an **Ineligible-Home is Safe to Occupy (IID)** determination.
 - If the applicant calls FEMA to report additional home or personal property damages prior to receiving the **IID** letter and identity/occupancy verifications have been met:
 - **ACCEPT** the verbal request and **REQUEST** an initial inspection.
- DO NOT accept verbal requests for inspection when:
 - Occupancy and/or Identity are NOT verified; AND/OR
 - An **IID** determination has been made.
 - These applicants must submit a signed appeal letter with their documents.

■ **Remote Inspections:**

- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection.
 - For Remote Inspections, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available or the inspector is unable to verify ownership or occupancy, the applicant will need to submit the applicable documents.
- Although HIS will record the LL name and contact number for renters, they will NOT attempt to verify occupancy. The applicant must still submit documentation directly to FEMA to prove occupancy.
- For Remote Inspections, FEMA inspectors will **CONTACT** applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is not possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

to protect the health and safety of disaster survivors and FEMA employees and contractors.

- Housing Assistance (HA) specific items paid at actual such as HVACs, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures, separate from Damage Level Award amounts.
- Damage Level Award determinations will be based on the applicant's responses. Damage Level Award amounts will include a variety of commonly damaged line items grouped together under new combined Damage Level Award line items for each disaster.
 - In non-flood disasters, the initial remote inspection CANNOT record Damage Levels above 4 unless there is an existing Destroyed (**GIS_DEST**) stamp. FEMA will automatically issue a Reinspection for exterior validation(EV) of damage to confirm the damage exceeds Level 4.
 - If the damage exceeds Damage Level 4 or is deemed Destroyed, a new line item is added to address the Level 5 or Destroyed.
 - This process is automatic and applicants will NOT be required to appeal.
- The Remote Inspection process DOES NOT affect the applicant's eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection, including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
 - All Transportation Assistance will be based off documentation provided in response to a Request for Information (**RFI**) letter as NO insurance documentation will be viewed during the Remote Inspection process.
 - Generators and Miscellaneous items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.
 - For linked registrations, standard Duplicate Resolution guidance will apply. Refer to the [Duplicate Investigation and Resolution Processing SOP](#) for additional processing information.

■ **Ownership and Occupancy**

- All standard ownership and occupancy verification documents apply, with the exception of [squatter communities](#), for applicants who do NOT meet the criteria above.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Standard ownership verifications include the option to submit a Written Statement of Ownership. Refer to the [Ownership Verification](#) SOP for additional information.
- On appeal, when all other ownership verification options are exhausted, and there is NO conflicting information on file, the applicant can submit a **Written Statement of Ownership** as a last resort.
 - Refer to the [Ownership Verification](#) SOP for additional information.
 - DO NOT accept the **Written Statement of Ownership** referenced in the [Ownership Verification](#) SOP for squatter communities.
- If the applicant is trying to show Intent to Own within the incident period, **EMAIL** a request for clarification of documents submitted to the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).
- If standard verifications are NOT available, applicants may **USE** the following as a last resort:
 - **Sworn Statement of Ownership** (DO NOT accept in squatter communities);
 - The Sworn Statement of Ownership is a document created by the Ayuda Legal Puerto Rico.
 - Refer to [Section III.A.4](#) for additional information. A sample of the document is available on [Appendix 2](#).
 - Helpline – If the applicant needs additional information, refer caller to Ayuda Legal Puerto Rico:
<https://www.ayudalegalpuertorico.org/2020/01/16/sin-titulo-formal-tienes-derecho-a-solicitar-asistencia-de-fema/>.
 - **Puerto Rico Department of Housing (DOH) – Ownership Certification** (accepted inside and outside of squatter communities):
 - The DOH and FEMA have coordinated on an acceptable form of ownership verification for both disasters. The DOH will issue an ownership certification to individuals who meet the application, contract, or deed criteria, and are recognized as owners prior to July 29, 2020 according to PR law.
 - Refer to [Section III.A.4](#) for processing details. A sample of the document is available on [Appendix 3](#).

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Helpline – if applicant needs additional information, refer the caller to the Puerto Rico Department of Housing.
- Damaged Dwelling Address (DDA) information on record and documents submitted must be similar but do not have to be an exact match as long as they contain enough information to identify the documents submitted are for the same location as the DDA listed in NEMIS (e.g. 123 Main St. vs. 123 Main Rd.). Refer to Section III.A.5.d for processing details.
- If an applicant was NOT occupying the damaged dwelling (DD) at the time of the disaster, they may still be eligible for assistance if they can prove their intent to occupy the home as their primary residence. Refer to [Section III.B.7](#) or additional information.

Other Items to Note:

■ Citizenship/Immigration Status

- If immigration status is a concern, **ADVISE** applicants to consult an immigration expert for assistance. Agents can review the [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#) for additional information and definitions of U.S. Citizen, Non-Citizen National and Qualified Alien status.

■ Automated Address Corrections

- A trend has been identified where the automated address correction software is not accepting the applicant's address entered at the time of registration resulting in incorrect address modifications. This can also occur when the address is updated post-registration.
- **VERIFY** the address and **CLICK** the **Use Submitted** button. If the information entered reverts or changes, **RE-ENTER** the information and **VERIFY** for accuracy again.
- For more information about Puerto Rico addresses go to: [Puerto Rico Address Formats](#).
- **Helpline - Information Release Verifications:**
 - Callers who cannot verify the street information/listing on the Damaged Dwelling Address (DDA) or the Current Mailing Address (CMA) fields but can verify their city/municipality and zip code, will meet the DDA/CMA verification requirements.
 - For example, the caller may have the city/municipality, and zip code correct, but the street name may only be similar due to a system's automated correction.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- **FOLLOW** the standard process of verifying the applicant/co-applicant name, social security, and current phone number information.
- **Casework:** When the inspector tried to correct the DDA, the address correction software did not accept the data change. The attempted data change generated incorrect DDA information in NEMIS.
 - Wrong DD inspected:
 - For registrations where the applicant or staff identifies the wrong DD was inspected, **REQUEST** a “Reinspection” to make the address correction and confirm that the appropriate dwelling has been inspected.
 - Incorrect DDA in NEMIS due to address correction:
 - **ACCESS** the **Inspection History** button and **SELECT** the **Data Changes** tab. **USE** the DDA from the **After Value** column, and **UPDATE** the DDA on the **APP Info** tab.

■ **Helpline- Change in Registrant**

- If Applicants call and request to have Occupant changed to registrant:
 - **ADVISE** Applicant to submit a written request to include documentation including ownership and occupancy.
 - **ADD a Contact:** Include information provided by applicant.
 - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.

■ **Helpline – Adding Generator or Miscellaneous Other Items:**

- If an applicant calls and requests to add Generator or Miscellaneous Other Items to their registration:
 - **GENERATE** a Request for Information (RFI) letter; AND
 - **ADD a Contact** (Include information provided by applicant).
 - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

II. IMPORTANT INFORMATION

This Section describes information that every employee **must** read **before processing** disaster specific assistance.



Prior to Processing:

- **VERIFY** if the applicant's address is in a [squatter community](#).
- The ONA processing option is **FEMA Option**.
 - Staff are authorized to **PROCESS** and **DISCUSS** all HA and ONA categories of assistance.
- **Transportation**
 - Liability insurance is included when a person pays to register a vehicle in Puerto Rico.
 - If an applicant submits valid Vehicle Registration documents, do NOT request additional information to verify a Liability Insurance policy.
 - The current Vehicle Registration is sufficient to support Liability Insurance.
 - In cases where "No" was selected for Liability Insurance and the vehicle is verified as registered with submitted documents or by the Inspector, **COMPLETE** the following in the Info Control Tab/Screen:
 - **ASSOCIATE** the Liability Insurance verification item to the Vehicle Registration document or to an item from inspection and **SET** to **Verified**.
- Unless otherwise specified in posted [Preshifts](#) or [Processing Procedures Manual \(PPM\)](#) documents, **USE** all other standard processes for actions to address applicant inquiries.
- **Sequence of Delivery**
 - Housing Assistance (HA)

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Temporary Housing Assistance, if eligible; AND
- Repair or Replacement Assistance.
- Other Needs Assistance (ONA)
 - Funeral Assistance, if there is a pending funeral review;
 - **SPLIT/ROUTE** the Funeral pending (PND – Pending) line to the **FEMA Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance SOP](#) for additional information.
 - When moving to the next eligible award in the sequence, if necessary, **ADJUST** the eligible award by one full funeral maximum amount to **ENSURE** funds are available for funeral expenses.
 - DO NOT hold/deduct funds when processing ADA item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - Personal Property Assistance; AND
 - All other categories, if funds are available under their respective maximum amount of assistance.
- 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**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Email the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - 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:
 - **ADD a Comment;** AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.
- **Insurance Considerations**
 - This only applies if the applicant's insurance covers the cause of damage (COD).
 - Insurance companies in Puerto Rico fall into one of the following three categories:
 - **Admitted insurers:** Companies that are part of Puerto Rico's insurance guarantee program which ensures claims will be paid even if the insurance company becomes insolvent. These applicants' claims will be paid but may be delayed.
 - **Liquidated insurers:** Companies that are no longer in operation. Applicants may have received a payout when the company was liquidated but should be considered **uninsured** if they can demonstrate they filed a claim and received no benefits.
 - Galen Insurance Company is the only confirmed liquidated insurer.
 - **Unadmitted insurers -** Companies that are NOT part of Puerto Rico's insurance guarantee program ensuring that claims will be paid if the insurance company becomes insolvent.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Admitted Insurers List: The Puerto Rico Office of the Commissioner of Insurance lists the following insurers in the state; and they are considered admitted insurers.
 - ACE Insurance Company. www.acelatinamerica.com
 - Antilles Insurance Company. www.anglo-antilles.com
 - Asociacion de Suscripcion Conjunta del Seguro de Responsabilidad Obligatorio. www.segoroobligatorio.com
 - Atlantic Southern Insurance Co. www.atlanticsouthern.com
 - Auxilio Platino, Inc. www.auxilioplatino.com
 - American International Group, Inc. www.aig.com.pr
 - Caribbean Alliance Insurance Co.
 - Caribbean American Property Insurance Co. www.assurantsolutions.com
 - Continental Risk Assurance Company. www.continentalriskpr.com
 - Cooperativa de Seguros Multiples de P.R.
 - Chubb Insurance. www.chubb.com
 - Eastern American Insurance Company. www.universalpr.com
 - I.H. Americas Insurance Company
 - Integrand Assurance Co.
 - Island Insurance Corporation
 - MAPFRE PRAICO Insurance Co. www.mapfrepr.com
 - MAPFRE Preferred Risk Insurance Co. www.mapfrepr.com
 - Multinational Insurance Company. www.multinationalinsurance.com
 - Newport Bonding and Surety Co., Inc.
 - Optima Insurance Company. www.optimapr.com

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Real Legacy Assurance Co., Inc. www.reallegacyassurance.com
- Richport Insurance Co.
- Tower Bonding & Surety Co., Inc.
- Triple-S Propiedad, Inc. www.ssspropiedad.com
- United Surety and Indemnity Co. www.usicpr.com
- Universal Insurance Co. www.universalpr.com
- Unadmitted Insurers: If an applicant is insured by a company not listed in the list above or Galen Insurance Company, AND the applicant previously submitted information (within one year of applying for assistance) stating their insurance company has closed or refuses to make payment, take the following steps:
 - **RE-CONFIRM** their insurance provider name and any contact info the applicant may have for the insurer.
 - **SEND** an email to the [FEMA-IHP Helpdesk](#) describing the situation that includes the insurance company's name.
 - The Regulations and Policy Team (RPT) will **COORDINATE** with Office of Chief Counsel (OCC) to **DETERMINE** whether the insurance company has closed and the applicant can be considered uninsured.

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.
 - i. If the **NEEDS TO DO** link is **RED**:
 - ii. **REVIEW** the Disability and Communication Needs frame located on the **Registrant Info** screen for applicant's preferred communication.
 - Refer to the [Disability and Communication Needs](#) SOP for guidance and procedures to accommodate communication needs and access and functional needs;

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- 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 Verifications](#) SOP for additional information.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

III. PROCESS

A. Eligibility Verifications

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

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the [DR-4560-PR](#) and [DR-4571-PR](#) Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.
3. **Occupancy:**
 - a. **ACCEPT** all standard occupancy verification documents, including **written Statements of Occupancy** submitted by the applicant on appeal.
 - i. Refer to the [Occupancy Verification](#) SOP for additional information.
 - ii. **ACCEPT** all standard occupancy verification documents **inside** or **outside** squatter communities.
4. **Ownership:**
 - a. Due to the complexity of address formats, the Damaged Dwelling Address (DDA) information on record and documents submitted must be similar, but do not have to exactly match as long as they contain enough information to identify the documents submitted are for the same location as the DDA listed in NEMIS.
 - i. In cases where it is unclear if the addresses are the same, **COMPLETE** at least one call to the applicant, **CONFIRM** the information submitted correlates to the NEMIS record, and **ADD** a Comment describing the verification made.
 1. If the addresses are reasonably similar or staff has enough information to associate the addresses, a call is not required.
 - ii. If the call is unsuccessful, **GENERATE** an ADOC according to type of document(s) the applicant submitted.
 - b. **ACCEPT** the following verifications **inside** or **outside** squatter communities:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **Deeds:** The original deed or deed of trust to the property, listing the applicant as the legal owner.
- ii. **PR Department of Housing (DOH) – Ownership Certification:**
 - 1. The DOH will issue an ownership certification to individuals who meet the application, contract, or deed criteria, and are recognized as owners prior to July 29, 2020 according to PR law.
 - 2. A sample of the certification of ownership is available on [Appendix 3](#).
- c. **ACCEPT** the following verification **outside** of squatter communities:
 - i. All standard ownership verification documents, including Written Statement of Ownership submitted by the applicant on appeal.
 - 1. Refer to the [Ownership Verification](#) SOP for additional information.
 - ii. **Sworn Statement of Ownership** (DO NOT accept in squatter communities):
 - 1. The Sworn Statement of Ownership is a document created by Ayuda Legal Puerto Rico to assist applicants to meet the ownership verification requirement. A sample of the document is available on [Appendix 2](#).
 - 2. The form includes three selections for statement 2:
 - a. Each selection requires the applicant to submit supporting documents as described on the form with the exception of the possession of the property for more than 30+ years.
 - i. **First selection:** The applicant attests they lack a formal title and pay no rent but are an owner-occupant of the residence. The applicant must also submit tax documents or maintenance receipts.
 - ii. **Second selection:** The applicant attests they own the residence due to heirship and must submit a death certificate.
 - iii. **Third selection:** The applicant attests they own the residence due to possession of the property as owner.
 - 1. If the applicant attests, they lived there 10+ or 20+ years, they must submit evidence of good faith possession, such as:
 - a. A title, deed, contract, or other legal document used to transfer ownership. The supporting document does not have

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

to meet all legal requirement of a standard title, deed, or contract in order to be accepted.

- b. If the transfer of ownership was made by verbal agreement, the applicant must provide sworn testimony, sworn statements from the owner and or witness of the transfer, or evidence of purchase payment, receipts of maintenance, repairs or construction.
 2. If the applicant attests, they own the property acquired by prescription for more than 30 years, they are not required to submit supporting documents.
3. If the applicant is missing any component of the Ayuda Legal Puerto Rico Sworn Statement of Ownership, **USE** any of the following letter options.
 - a. **CALL** the applicant to explain what is missing or what documents to submit on appeal.
 - b. **GENERATE** and **MAIL** the Ownership Verification **ADOC** letter;
 - i. The **ADOC** letters are available in English and Spanish.
 - ii. To access the letters: **GO** to **Notification Letters**, **CLICK** on the **Letter Wizard** button, **SELECT** the **MISC** option, and from the drop down list **SELECT** one of the following inserts:
 1. **ADOC - Missing Tax Document or Maintenance Receipt;**
 - a. **USE** when tax documents or maintenance receipts are missing.
 2. **ADOC - Heirship - Missing Death Certificate;**
 - a. **USE** when death certificate is missing.
 3. **ADOC - Missing Good Faith Possession;**
 - a. **USE** when good faith possession documents are missing, and the applicant selected on the form they owned the residence less than 30 years.
 4. **ADOC - Missing Identifiable Info or Signature;**
 - a. **USE** when the applicant has not completed all sections of the declaration including date and signature or the primary

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

residence location cannot be associated to the FEMA record.

5. **ADOC - Written Statement of Ownership;**

- a. **USE** when the applicant confirms they DO NOT have supporting documents specified in the Ayuda Legal Puerto Rico Sworn Statement of Ownership.

- c. **ADD a Comment;**

- d. **ROUTE to FEMA Complete** or other appropriate queue as instructed by Supervisor/POC, [Preshift](#), or other authorized source.

B. Processing Eligible Assistance

1. Remote Inspections Information

- a. Damage Level Award Amount – Will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
 - i. Go to [Appendix 2](#) for the Damage Level Award Amount and line items for **DR-4560-PR** and **DR-4571-PR**.
 - ii. In some disasters, Replacement Assistance may be paid based on geospatial confirmation of the Remote Inspection. Replacement Assistance will NOT be selected by an inspector based on Remote Inspection only.
 - 1. **SPLIT** the WP to the **FEMA Manual Determination** queue when the applicant is eligible for Temporary Housing Assistance and **RETAIN** the Home Repair portion in queue for three days until the destroyed claim can be validated by GIS data or visual review by Housing Inspection Services (HIS).
 - a. Refer to [Section B.1.b.iii – iv.](#) for additional processing information.
- b. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - i. If there is a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is in the file, the following MUST be confirmed before awarding Replacement Assistance:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met; AND
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**.
- ii. If there is a pending inspection of ANY kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., the applicant may still be eligible for Replacement Assistance if:
1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met;
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**; AND
 4. **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is present in the file.
- iii. When the **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is added to the file:
1. **REVIEW** the file to ensure all standard verifications are met.
 - a. DO NOT pay Replacement Assistance if there is NO **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - b. DO NOT pay Replacement Assistance if there is an **X100** or **X430** code in the inspector's comments.
 - c. DO NOT pay if an initial inspection has NOT been performed.
 2. **PROCESS** the Replacement Assistance award by following the steps below:
 - a. **ADD** the '**Residence Rebuild**' line item (for **GIS_DEST** stamp only);
 - b. **PROCESS ER – Eligible Rental Assistance**;
 - c. **ADD** a **Comment**; AND
 - d. **ROUTE** to **FEMA Approval NON-DRM**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- c. Transportation will be recorded during Remote Inspections; however, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
 - i. If sufficient information is NOT on file when the request is received and an **RFI** was not previously mailed:
 - 1. **GENERATE** and **MAIL** the **RFI** for **Transportation-Liability Ins. Req = Yes** and DO NOT set timer; AND
 - 2. **FOLLOW** all other standard processing information.

2. FEMA Correction (FCOR) Inspection:

- a. **FCORs** are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.
 - i. **READ** Events History for reason for Inspection;
 - ii. **VERIFY** the Cause of Damage (COD); AND
 - iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 - 1. In some instances there may be multiple FCORs.
 - 2. If there is NO discrepancy:
 - a. Per HIS, **PROCESS** the last FCOR 3 days after the inspection returned date.
 - b. If it has NOT been 3 days from the inspection return date:
 - i. **PLACE** the case on **Hold**; AND
 - ii. **PROCESS** after it has been 3 days from the inspection returned date.
 - 3. If there is a discrepancy:
 - a. Per HIS, please return the case to the Task Monitor, (b) (6)

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

3. Incorrect Damage Level:

- a. If a case is identified in which an applicant may have been awarded an incorrect Damage Level Award, e.g. Damage Level Award for Flood with COD listed as Wind/Rain:
 - i. **VERIFY** the Cause of Damage (COD) and home type; AND
 - ii. **CONFIRM** the Item Name/Line Item Description (Damage Level Award) matches the COD and home type.
 - iii. If there is a discrepancy in the COD OR home type, **ROUTE** the WP to Pre-Recoupment Review.

4. Special Handling Queue:

- a. If the case is a reinspection, **REVIEW** to ensure making a manual payment would NOT result in a duplicate payment for a specific line item, such as Replacement Assistance.
 - i. **READ** Events History for reason for Inspection;
 - ii. **VERIFY** the Cause of Damage (COD); AND
 - iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 - 1. If paying the case would cause a duplicate payment:
 - a. **DELETE** the HA/ONA PND line;
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** the WP to **FEMA Complete**.

5. Puerto Rico Squatter Communities: DR-4560-PR [and DR-4571-PR](#)

- a. Local governmental agencies have identified to FEMA a list of known squatter communities.
 - i. Refer to Section IV for a list of identified [squatter communities](#).

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- ii. DO NOT accept verbal statements, inspector comments, or **Comments** in the **Event History** as verification a DDA is located in a squatter community when the applicant's address is NOT listed in [Appendix 1](#).
- iii. If an applicant's file includes a legitimate and reliable document that indicates the pre-disaster address is within a squatter community, and the specific applicant is there without right, FEMA will deny **Repair/Replacement** assistance due to failure to prove ownership, regardless of whether the pre-disaster address is located in a squatter community listed in [Appendix 1](#).
- b. Applicants in squatter communities are eligible for all categories of assistance IF they meet the standard eligibility criteria.
 - i. Ownership: Refer to [Section III.A.5](#) for additional information .
 - 1. DO NOT accept a Written Statement of Ownership as noted in the [Ownership Verification](#) SOP.
 - 2. DO NOT accept ownership verifications made at the time of inspection (e.g. Official Record).
 - 3. If an ownership document is questionable for verification , **CALL** the IHP Helpdesk for review and approval.
 - a. If it is determined that the ownership documents are NOT acceptable, **PROVIDE** the appropriate ineligible decision.
 - ii. For Continued Rental Assistance:
 - 1. If the applicant has not met the occupancy verification (owners or renters), **PROCESS** with the eligibility decision of **IRCT – Ineligible Recertification** and the **Non-Traditional Housing** insert.
 - iii. For Occupancy:
 - 1. All standard verification items are acceptable, including a written Statement of Occupancy.
 - 2. If an occupancy document is questionable for verification, **CALL** the IHP Helpdesk for review and approval.
 - a. If it is determined that the occupancy documents are NOT acceptable, **PROVIDE** the appropriate ineligible decision.

6. Processing Residence Type "Other" and Non-Traditional Housing:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.
 - i. When the residence type is listed as "Other", **REVIEW** the file and **ENSURE** all eligibility criteria has been met including **HRR = Yes**.
 - 1. If there are damaged real property line items listed in the inspection report, **PROCESS** the award using standard processing guidelines. Refer to the [Home Repair Assistance](#) SOP for additional information.
 - 2. If there are no real property line items listed in the inspection report, **PROCESS** the case as "non-traditional housing" using standard processing guidelines. Refer to the [Home Repair Assistance](#) SOP for additional details.
- b. **Housing Assistance (HA):**
 - i. Applicants who meet standard verification requirements, including occupancy, and have a "non-traditional housing" identifier are:
 - 1. Eligible to receive no more than two months of Temporary Housing Assistance (any form or type of rental assistance).
 - a. Refer to the [Rental Assistance](#) SOP for additional information.
 - 2. Eligible for Lodging Expense Reimbursement (LER).
 - a. The standard eligible period for LER begins on the first day of the incident period, not to exceed seven days from the approved date of any initial Rental Assistance award (e.g. ER, ERU, ERIA, etc.).
 - b. For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed date the utilities or access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.
 - i. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.
- c. **Other Needs Assistance (ONA):**

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. If pre-disaster occupancy cannot be verified, applicants may only be eligible for ONA categories that do NOT require the occupancy verification such as Transportation, Medical, Dental, Funeral, and Child Care Assistance.
- d. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or Continued Rental Assistance to residents of non-traditional housing.

7. Intent to Occupy Home from DR-4473-PR:

- a. Applicants who have registered for DR-4560-PR or DR-4571-PR and were NOT occupying the residence damaged in DR-4473-PR at the time of the disaster may still be eligible for assistance if they sustained damages to the home from DR-4560-PR or DR-4571 and DR-4473-PR. Applicants must submit documentation stating their intent to move back to the home, regardless if the repairs have started on the home from previous damage due to DR-4473-PR.
 - i. Generally, this is recorded by the inspector at the time of the inspection. However, applicants can establish their intent to occupy with a written statement along with supporting documentation (e.g., utility deposit or a pre-dated lease) that contains:
 - 1. Applicant or co-applicant name;
 - 2. DD address from DR-4473-PR; AND
 - 3. Supporting documentation must be dated on or before the first day of the incident period.
 - a. Refer to the [Occupancy Verification](#) SOP for additional information.
 - ii. Applicants who have registered for damages to their temporary housing unit and later report damages to their home from DR-4560-PR or DR-4571-PR should submit an appeal request following standard appeal guidelines.
 - 1. Once all required documentation is received, **REQUEST** an appeal inspection for the DDA where the applicant has established intent to occupy.
 - a. Refer to the [Appeal Processing](#) SOP for additional information.
 - iii. If applicant is receiving Rental Assistance in DR-4473 and has NOT demonstrated exhaustion of funds. Refer to the [Cross Disaster Processing](#) for additional information.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

8. Single Family & Multi Family Roads & Bridges – Paying actual:

- a. Applicants that submit documentation for Single Family Road and Bridge repair or replacement with an SF Service Call (**6700 Line Item**), **MUST** have the following reflected in their file:
 - i. **HRR = Yes**; AND
 1. If **HRR = No**, **REQUEST** an **Appeal** inspection prior to payment.
 - ii. Line items relating to the SF line (**6700 Line Item** for **SF Service Call**).
 1. If the SF service call line item is NOT present, **REQUEST** an appeal inspection.
 - a. Upon return of the inspection, if the **6700** line item is present, **CONTINUE** the steps below to **COMPLETE** processing of actual expenses in addition to any other unmet need.
 - iii. A verifiable estimate or itemized invoice/receipt. Three calls to contractor are **REQUIRED**:
 1. Is this a single family or multi-family access road?
 2. Is the SF road/bridge the only access to the DDA?
 - a. If No, **PROCESS** Ineligible determination
 - b. **ADD** a **Comment**;
 - c. **ROUTE** to **FEMA Ineligible**.
 3. Were the damages to the SF R/B caused by the disaster?
 - a. If No, **PROCESS** Ineligible determination.
 - b. **ADD** a **Comment**;
 - c. **ROUTE** to **FEMA Ineligible**.
 4. Are the repairs considered an upgrade, **VERIFY** if they are optional or required for a building code/ordinance requirement?
 - iv. If the all verifications have been completed, **PROCESS** the eligible **EHR** award:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **UPDATE** existing or **CREATE** a **Home Repair Appeal PND** line on the **HA** tab;
2. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up;
3. In the Item frame, **COMPLETE** the following:
 - a. In the **Item Category** text box, **SELECT** 'Single Family Road and Bridge' from the dropdown selections;
 - b. In the **Item** text box, **SELECT** 'Text Entry' from the dropdown selections;
 - c. In the **Other Description** text box, **TYPE** the following:
 - i. **Single Family Road and Bridge.**
 - d. In the **Item Details** frame **COMPLETE** the following:
 - i. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
 - ii. **LEAVE** the **Item UOM** (Unit of Measure) text box blank.
 - iii. In the **Unit Cost** text box, **ENTER** the actual cost of the item.
 - iv. In the **Item Qty** text box, **ENTER** one.
 - e. In the **Award** frame, **COMPLETE** the following:
 - i. In the **HA Quantity** text box, **ENTER** one.
 - ii. The **HA Award** text box should auto-fill.
 - f. If necessary, **SELECT** the item for payment using the applicable drop-down selections;
 - g. **ACCESS** the worksheet and **UPDATE** to **EHR**;
 - h. **MAKE** any required deductions for previous SF line awards in the - **Misc** field;
 - i. **DO NOT** deduct **Line Item 6700** for **SF Service Call**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **ADD a Comment;**
- j. **ROUTE to FEMA Approval NON-DRM.**
- v. When a Multi-Family Road and Bridge is identified, **ROUTE/SPLIT** the WP to the **FEMA Supervisor Review Multifamily Road and Bridge** subqueue.
 - 1. If Multi-Family, staff will follow normal Multi-Family procedures.
 - 2. In addition to normal processes, applicants that received a damage level award must submit line item receipts or estimates, not documents that only reflect a lump sum cost, to determine the award amount. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the Multi-Family road or bridge
 - 3. Staff will also verify with the contractor the following questions (questions are not an eligibility requirement, only needed for clarification):
 - a. Are repairs for a road, bridge, or dock?
 - b. Are repairs already complete?
 - c. Are the repairs in-kind (to pre-disaster condition)?
 - i. If not in-kind, describe changes. Are they required for access and functional needs or local codes and ordinances?
 - d. Will the road/bridge/dock be moved?
 - i. If so, where and what are the dimensions (length/width/depth) of the ground disturbance?
 - e. For bridges ONLY, what is the name of the river or stream the bridge crosses?
 - f. **ADD** a Comment that captures all of the above information.
 - 4. For all other processes, refer to [Road and Bridges SOP](#).

C. Insurance Processing

Insured applicants may submit documents or statements requesting a case review. The following section lists the procedures authorized for insured applicants with Remote Inspections. The initial HA/ONA decision for this group of applicants is generally **INS** or **INSFI** pre-inspection or **INI/INFI** post-inspection.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. Missing insurance settlement or denial information:

- a. Some situations can be resolved by performing a courtesy call to the insurance company. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional Information.
- b. If the call attempt to the insurance provider is unsuccessful:
 - i. **ADD** an appeal documentation request letter (**ADOC**) with the required insert:
 1. Missing Homeowners INS Settlement or Denial;
 2. Missing Flood INS Settlement or Denial; OR
 3. Missing PP INS Settlement or Denial
 - ii. **ADD** a **Comment**; AND
 - iii. **ROUTE** to **FEMA Complete**.
- c. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions on [Section C.2](#).

2. Insurance settlement or denial letter on file

- a. **UPDATE** the **Insurance** tab or the Web NEMIS **Assistance** tab.
 - i. If the applicant submits an insurance denial for the insured COD or a denial confirmed with the insurance provider:
 1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **FEMA Approval NON-DRM**.
 - ii. If the applicant submitted an insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level Award (HA/ONA line item) according to the COD and insurance type.
 1. If the insurance settlement is less than the Damage Level Award recorded by inspection:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. **PROCESS** assistance according to the Damage Level Award recorded by inspection and the unmet need;
 - b. **DEDUCT** the insurance settlement(s) on the NEMIS **Worksheet**;
 - c. **ADD** a **Comment**; AND
 - d. **ROUTE** to **FEMA Approval NON-DRM**.
2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:
 - a. **PROCESS** the ineligible determination according to the COD identified (e.g. **INI** or **INFI**);
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** to **FEMA Ineligible**.
 - iii. If the insurance settlement was provided for a COD other than the one recorded by inspection, e.g. wind settlement vs. flood FEMA Verified Loss (FVL):
 1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **FEMA Approval NON-DRM**.

D. Appeals

1. Processing Appeals – General:

- a. All appeals for assistance in **DR-4560-PR** and DR-4571-PR must meet the following requirements:
 - i. Be in writing, typed or written;
 - ii. Explain the reason for the appeal, e.g., additional Home Repair Assistance, denial for continued temporary housing, additional assistance with personal property items, etc.; AND

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. Be signed by hand or electronically, by the applicant, co-applicant, or third party authorized to appeal on their behalf appeal request is missing any of the above requirements, including a contractor's estimate, an **ADOC** must be generated and mailed requesting the missing information.
 - a. Signed estimates, bills, receipts, ledgers, contracts, etc. are NOT acceptable in lieu of an appeal letter.
 - i. Refer to the [Appeal Processing](#) SOP for additional information.
 - b. DO NOT deduct **Service Call** line items from any additional EHR awards.

2. Processing Appeals – Remote Inspections:

- a. Appeal documentation received will be used to determine when to award additional assistance in order to minimize the need for FEMA inspections in a pandemic environment.
- b. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include personal property and appeals for repair items paid at actual cost.
- c. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
- d. **VERIFY** the items listed on the estimate are eligible under the IHP program and exclude items for payments such as detached garage and other non-essential rooms or items.
- e. Applicants must receive an initial Remote Inspection prior to a payment on appeal. DO NOT pay based on receipts alone if a full Remote Inspection has NOT been completed.
- f. For real property assistance awarded based on Remote Inspections, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal Remote Inspection in most cases. Unless an appeal determination has been completed for an additional Damage Level Award amount. Refer to [Appendix 4](#) for disaster specific Damage Award Level line item pricing.
 - i. When the combined total of all submitted estimates are less than any previous Damage Level Award received:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **CALL** the applicant and **EXPLAIN** the need for additional verifiable invoice/receipt or estimate or **VERIFY** if applicant was in process of gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.
 2. **GENERATE** and **MAIL** an **ADOC** with the applicable insert for the missing receipt(s) or estimate(s) e.g. Select **ADOC Contractors Estimate** insert when requesting contractor's estimates.
 3. **ADD** a **Comment**;
 4. **ROUTE** to **FEMA Complete** or appropriate queue as instructed by Supervisor/POC, [Preshift](#), or another authorized source.
- ii. If additional estimates are NOT available:
1. **PROCESS** the ineligible decision.
 2. Home Repair – **A-INO – Additional Repair Assistance**.
 3. **ADD** a **Comment**;
 4. **ROUTE** to **FEMA Ineligible**.
- g. When the combined estimates are greater than the total previous Damage Level Award received for Home Repair:
- i. **CALL** the contractor to **VERIFY** all estimates, bills, and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor:
 1. What type of inspection was completed by the contractor (Onsite or Remote)?
 2. Were the damages caused by the disaster?
 3. Do the damages require replacement of structure?
 4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - ii. **PROCESS** the home repair appeal award based on verified submitted estimates.
 - iii. **DO NOT** process more than one Damage Level Award increase for the same cause of damage.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **Processing in NEMIS Legacy:**

- a. **UPDATE** existing or **CREATE** a **Home Repair PND** line on the **HA** tab;
- b. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up;
- c. In the Item frame **COMPLETE** the following:
 - i. In Item Category **SELECT Speed Estimating**, from the dropdown selections;
 - ii. In the Item **SELECT Line item description/ Damage Level Award**.
 - iii. Select OK.

2. **Processing in WebNEMIS:**

- a. **UPDATE** existing or **CREATE** a **Home Repair PND** line on the **Assistance** tab;
- b. From the **Home Repair** tab on the **Real Property Line Items** section;
 - i. **SELECT** the **Add** link;
 - ii. In the Add Item frame **COMPLETE** the following:
 1. In Item Category **SELECT Speed Estimating**, from the dropdown selections;
 2. In the Item **SELECT Line item description/ Damage Level Award**;
 3. **SAVE** the selections.
- i. **DEDUCT** the previous home repair Damage Level Award when processing an appeal Damage Level Award level increase.
 1. DO NOT deduct **Service Call** line items from any additional EHR awards.
- ii. **ADD** a **Comment**;
- iii. **ROUTE** to **FEMA Approval NON-DRM**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- h. Appeals above the Highest Damage Level Award and Destroyed/Replacement:
 - i. If an applicant submits an appeal for Damage Level 5 and has previously received a Damage Level Award 4 AND; they must submit:
 - 1. Verifiable contractor's estimate; OR
 - 2. Verifiable documentation from a local official, on official letter head (e.g., a condemnation report, or notice)
 - a. **IF** documentation is not on official letter head, **CALL** the applicant and request a letter on official letter head.
 - b. **ADD a Comment;**
 - c. **ROUTE to Complete**
 - 3. **CALL to VERIFY** all estimates, bills, receipts or local official statement.
 - a. Three call attempts are required.
 - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - ii. Were the damages caused by the disaster?
 - iii. Is the home repairable?
 - iv. Do the damages require replacement of structure?
 - v. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - 4. **ADD a Comment;**
 - a. **DETAIL** all specific items addressed, **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
 - 5. **ROUTE to FEMA Supervisor Review – WPP**
 - a. Designated staff will be assigned to process.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

6. **PROCESS** the home repair appeal award based on verified submitted estimates;
 - a. Refer to [D.2.g.iii.1](#) for adding Damage Level line item.
7. **DEDUCT** the previous home repair Damage Level Award.
 - a. DO NOT deduct **Service Call** line items from any additional EHR awards.
8. **ADD** a **Comment**;
9. **ROUTE** to **FEMA Approval NON-DRM**
10. **IF** unable to reach the contractor:
 - a. **GENERATE** an **ADOC**. One call attempt to explain the missing documents to the applicant is required.
 - b. **ADD** a **Comment**;
 - c. **ROUTE** to **Complete**.
- ii. If an applicant appeals for above a Damage Level 5 (**not destroyed**) and has previously received a Damage Level Award 4 or 5; they must submit:
 1. Verifiable contractor's estimate; OR
 2. Verifiable documentation from a local official, on official letterhead, e.g., a condemnation report, or notice.
 - a. If documentation is NOT on official letterhead, **CALL** the applicant and request a letter on official letterhead
 - b. **ADD** a **Comment**;
 - c. **ROUTE** to **Complete**.
 3. **CALL** to **VERIFY** all estimates, bills, receipts, or local official statement.
 - a. Three call attempts are required to confirm the following:
 - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - ii. Were the damages caused by the disaster?

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- iii. Is the home repairable?
- iv. Do the damages require replacement of structure?
- v. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement

4. **ADD a Comment;**

- a. **DETAIL** all specific items addressed, **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.

5. **ROUTE to FEMA Supervisor Review – WPP**

- a. Designated staff will be assigned to process.

6. **PROCESS** the home repair appeal award based on verified submitted estimates up to HA Max.

- a. Refer to [D.2.g.iii.1](#) for adding Damage Level line item.

7. **DEDUCT** the previous home repair Damage Level Award.

- a. DO NOT deduct **Service Call** line items from any additional EHR awards.

8. **ADD a Comment;**

9. **ROUTE to FEMA Approval NON-DRM**

10. **IF** unable to reach the contractor:

- a. **GENERATE** an **ADOC**. One call attempt to explain the missing documents to the applicant is required.
- b. **ADD a Comment.**
- c. **ROUTE to Complete.**

iii. If an applicant appeals for Destroyed/Replacement, they must submit:

- 1. Verifiable contractor's estimate; **OR**

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. Verifiable documentation from a local official, on official letter head (e.g., a condemnation report, or notice).
 - a. **IF** documentation is not on official letter head, **CALL** the applicant and request a letter on official letter head.
 - b. **ADD a Comment;**
 - c. **ROUTE to Complete.**
3. **CALL to VERIFY** all estimates, bills, receipts or local official statement.
 - a. Three call attempts are required.
 - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - ii. Were the damages caused by the disaster?
 - iii. Is the home repairable?
 - iv. Do the damages require replacement of structure?
 - v. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
4. **ADD a Comment;**
 - a. **DETAIL** all specific items addressed, **INCLUDE** the justification for replacement that was verified with the contractor or local official.
5. **ROUTE to FEMA Supervisor Review – WPP**
 - a. Designated staff will be assigned to process.
6. **PROCESS** the Home Replacement appeal award based on verified submitted estimates;
 - a. **Processing in NEMIS Legacy:**
 - i. **UPDATE** existing or **CREATE** a Home Replacement Housing **PND** line on the **HA** tab;
 - ii. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up;

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

iii. In the Item frame, **COMPLETE** the following:

1. When DDA is a House/Townhouse or Condo from the dropdown selections:
 - a. **SELECT “General”** in the **Item Category** text box;
 - b. **SELECT ‘Residence Rebuild’**; from the dropdown selections.
2. When the DDA is a Mobile Home/Travel Trailer from the dropdown selection:
 - a. **SELECT ‘Mobile Home’** in the **Item Category** text box;
 - b. **SELECT; Mobile Home/ Travel Trailer** from drop down selections.
 - i. Mobile Home/Travel Trailer Repair amount should NOT exceed Replacement amount for the State/County Average Award amount, refer to [Appendix 4](#) for specific amounts.

iv. In the **Item Qty** text box, **ENTER** one;

v. In the **Award** frame, **COMPLETE** the following:

1. In the **HA Quantity** text box, **ENTER** one;
2. The **HA Award** text box should auto-fill;
3. **SELECT OK**.

b. **Processing in WebNEMIS:**

- i. **UPDATE** existing or **CREATE** a **Home Replacement PND** line on the **Assistance** tab;
- ii. From the **Home Replacement** tab on the **Real Property Line Items** section;
- iii. **SELECT** the Add link;
- iv. In the Add Item frame **COMPLETE** the following:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. When DDA is a House/Townhouse or Condo from the dropdown selections:
 - a. In Item Category **SELECT “General”**, from the dropdown selections;
 - b. In the Item **SELECT** Residence Rebuild;
 - c. In the Item Details section Select Damage Type;
 - d. In the Item Qty text box, ENTER one;
 - e. Save your selection.
2. When the DDA is a Mobile Home/ Travel Trailer from the dropdown selection:
 - a. In Item Category **SELECT Mobil Home/Travel Trailer**, from the dropdown selections;
 - b. In the Item **SELECT** Replace;
 - c. **In the Item Details section Select Damage Type;**
 - d. In the Item Qty text box, ENTER one;
 - e. Save your selection.
7. **ACCESS** the worksheet and **UPDATE** to **ERPL/ERPLZ**;
8. **MAKE** any required deductions for previous award in the - **Misc** field;
 - a. DO NOT deduct **Service Call** line items from any additional EHR awards
9. **ADD** a **Comment**;
10. **ROUTE** to **FEMA Approval NON-DRM**.
11. **IF** unable to reach the contractor:
 - a. **GENERATE** an **ADOC**. One call attempt to explain the missing documents to the applicant is required.
 - b. **ADD** a **Comment**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

c. **ROUTE to Complete.**

- i. Appeals for Residence Type "Other" and Non-Traditional Housing:
 - i. Applicants, with a residence type other selected at time of inspection, that appeal for an amount that is above the initial Damage Level Award 1, **MUST** submit;
 1. Verifiable contractor's estimate; OR
 2. Verifiable documentation from a local official, on official letterhead
 - a. If documentation is not on official letterhead, **CALL** the applicant and request a letter on official letterhead.
 3. **CALL** to **VERIFY** all estimates, bills, receipts, or local official statement.
 - a. Three call attempts are required to confirm the following:
 - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - ii. Were the damages caused by the disaster?
 - iii. Is the home repairable?
 4. **ADD** a **Comment**;
 - a. **DETAIL** all specific items to be addressed, **INCLUDE** the justification for Damage Level increase that was verified.
 5. **PLACE** the case on **HOLD - Program Review**; AND
 6. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.
 - a. PPT will review and consult with HIS.
 - i. Once a review has been completed, PPT will return to SPU for processing.

3. Appeal Inspection Requests and Returned Inspections – Remote Inspections:
--

- a. **REQUEST** an appeal inspection for the following:

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. The initial determination = **IID**;
- ii. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
- iii. Single and Multi-Family Road and Bridge appeals; OR
- iv. Real Property/Structural Damage Level Award.
 1. Combined total of estimates or receipts reflect amounts that exceeds the next Damage Level Award (more than one level increase from the initial Damage Level Award).
 - a. **CALL** the contractor to **VERIFY** the losses are disaster caused.
 - i. If verified, **REQUEST** an appeal inspection;
 - ii. **ADD a Comment**;
 1. **INCLUDE** all specific items to be addressed in the appeal request. HIS will rely on comments when performing appeal inspections.
 2. **ROUTE to Send to Inspection.**
 - b. If the appeal inspection returns with the same level of damage or a lower level as the initial inspection, the applicant will still receive the next Damage Level Award, less any previous Damage Level Award, to ensure consistency in the appeal process.
 - i. Refer to [Section IV. Appeal Examples](#) for additional processing information.
 - b. If the Damage Level Award has already been increased once based on an Appeal decision:
 - i. A call to **VERIFY** the SER/Contractor's estimate is **REQUIRED**.
 - ii. **VERIFY** the estimates for the subsequent appeal are more than the total of the previous Damage Level Award.
 - iii. **CALL to VERIFY** all estimates, bills and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor:
 1. What type of inspection was completed by the contractor (Onsite or Remote)?

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. Were the damages caused by the disaster?
 3. Do the damages require replacement of structure? AND
 4. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- iv. **REQUEST** appeal inspection.
1. **DETAIL** all specific items to be addressed, **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections
- v. DO NOT process more than one Damage Level Award increase above the initial Damage Level Award for the same cause of damage upon subsequent appeal unless results from a second inspection support the increase.
1. Refer to [D.2.g.iii.1](#)
 2. **DEDUCT** the previous home repair Damage Level line item.
 - a. DO NOT deduct **Service Call** line items from any additional EHR awards.
 3. **ADD** a **Comment**;
 4. **ROUTE** to **FEMA Approval NON-DRM**

4. Post-Inspection Requests for Rental Assistance:
--

- a. Applicants requesting rental assistance who received an inspection that returned with **HRR = No** and later received a notice to vacate e.g. relocation forced by LL should submit an appeal request following standard appeal guidelines.
 - i. In these cases, an appeal inspection is NOT required.
 1. A confirmed statement from the Owner/Landlord is acceptable if the previous inspection returned with **HRR = No**.
 - a. **CALL** the Landlord to **VERIFY** the applicant's need to relocate. Three call attempts are required.
 - b. If successful, **PROCESS** initial Rental Assistance (**ER**) for two months with **Asst type**: Initial;

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

c. **ROUTE to FEMA Approval NON-DRM.**

- i. Refer to the [Rental Assistance](#) SOP for additional processing information.

5. Appeals for Retaining Walls:

- a. Applicants that submit documentation for a retaining wall repair or replacement with a Retaining Wall Service Call (**9293 Line Item**), **MUST** have the following reflected in their file:
 - i. **HRR = Yes; AND**
 - ii. The **9293 Line Item** for **Retaining Wall Service Call**.
 1. If the Retaining Wall service call line item is NOT present, **REQUEST** an appeal inspection.
 - iii. A verifiable estimate or itemized invoice/receipt. Three calls to the contractor are **REQUIRED**.
 1. What type of inspection was completed (Onsite or Remote)?
 2. Were the damages caused by the disaster?
 3. Is the home repairable?
 4. Does the damage to the retaining wall affect the habitability of the home?
 - iv. **ADD a Comment;**
 1. **DETAIL** all specific items to be addressed, **INCLUDE** the justification for retaining wall repair or replacement.
 - v. **PLACE** the case on **HOLD- Program Review; AND**
 - vi. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.
- b. If **HRR = No**
 - i. **REQUEST** an **Appeal Inspection**.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

E. Exceptions

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

1. If unable to determine eligibility:

- a. **CALL** the IHP Helpdesk ((b) (6) [REDACTED] or the applicable extension number) or **EMAIL** the appropriate Supervisor or Point of Contact (POC).
 - i. If after review by the IHP Helpdesk Specialist or Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist or Supervisor/POC will:
 1. **EMAIL** a request for clarification to the appropriate team via the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

IV. EXAMPLES AND FAQs

Appendix 1 - Puerto Rico Squatter Communities

1. Local governmental agencies have identified the following list of known squatter communities in Puerto Rico.
2. **COMPARE** the information in the address fields to determine if the applicant resides in a squatter community.

Municipality (City Field in NEMIS)	Sector (Within the Address Field in NEMIS)
Aguada	Bo. Tablonal - Carr. 115 Km 26 or 27 (starting at the first entrance up to Rest Kayuris)
Arecibo	Bo. Islote - Carr. 681, Sector Vigía, Sector Machuchal
Arecibo	Bo. Bajadero - Sector Carreras I, Sector Carreras II
Arecibo	Bo. Tanamá - Carr. 651 Sector El Colloral
Arecibo	Bo. Hato Abajo - Sector La Planta
Barceloneta	Bo. Imbery - Sector El Cerro
Barceloneta	Parcelas Tiburones - Sector Finca de Pollo
Bayamón	Sector Los Filtros
Bayamón	San Miguel in Juan Domingo
Caguas	Bo. Rio Cañas
Caguas	Sector La Liga
Caguas	Sector Bairoa La 25
Caguas	Antigua Via
Caguas	Las Carolinas
Caguas	Bo. Pueblo

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Caguas	Bda. Morales
Caguas	Sector El Campito y La Liga
Caguas	Bo. Cañaboncito, Carr 172 Km 1.5 to 2.0
Camuy	Bo. Zanjás - Sector Pueblo Nuevo
Camuy	Bo. Zarza - Sector Puente Pica
Camuy	Pueblo - Sector Pueblo Norte, Sector Puente Peña
Canóvanas	Sector Villa Hugo I
Canóvanas	Sector Villa Hugo II
Canóvanas	Sector Quintas de Palmarejo
Canóvanas	Sector Valle Hill
Canóvanas	Sector Villa Hugo II Bo. San Isidro
Cataño	Barriada Juana Matos
Cataño	Sector Puente Blanco
Cataño	Reperto Paraíso
Cataño	Barriada Vietnam
Cataño	Calle Isidra Rodríguez
Cataño	Puntilla
Ceiba	Sector Punta Figueras - Carr. 3 (next to the Marina Puerto Rey)
Comerio	Bo. Pinás Carr. 775 Km 1.0 Interior Sector Villa Brava
Dorado	Bo. Lajas - Sector Villa Iriarte
Dorado	Bo. Mameyal - Sector Villa Plata
Dorado	Bo. Higuillar - Sector Villa 2000
Florida	Carr. 140 Finca San Agustín

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Guánica	Sector Villa Diablos (Magueyes) Ensenada
Guánica	Ext. La Mafafa La Laguna
Guánica	Sector Abras Bo. Ciénagas
Guánica	Malecón Ensenada, Calle Matadero
Guánica	Sector La Pieza Bo. Montalvo
Guánica	Los Cuarteles Sector Urbano Ensenada
Guánica	Barriada Esperanza Zona Urbana Pueblo
Guayama	Comunidad Barranca -Sector Nuevo Amanecer
Guayama	Bo. Mosquito – Sector Calle del Pescao
Guayanilla	Sector Piedras Blancas
Guayanilla	Bo. Pueblo Sector La Loma de Piedras Blancas
Guayanilla	Sector El Faro
Guayanilla	Bo. Rufina Sector El Faro
Guaynabo	Sector Vietnam
Guaynabo	Sector Guaraguao
Hatillo	Bo. Pajuil - Carr. 490 Sector Recta Las Piñas
Humacao	Bo. Junquito - Sector Invasión
Humacao	Bo. Pasto Viejo - Sector La Gloria
Humacao	Bo. Anton Ruiz
Humacao	Bo. Punta Santiago
Jayuya	Comunidad San Felipe
Jayuya	Northeast side Jayuya, Cuesta del Cementerio
Jayuya	Sector Hoyo Fino

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Jayuya	North side of Jayuya, Hoyo Frio
Jayuya	Villa Cañona
Jayuya	Bo. Jayuya abajo, Sector Santa Clara
Jayuya	Las Arenas
Jayuya	Southeast of town, Camino de Joe Delgado or Sector Arenas
Juana Diaz	Bo. Lomas
Juana Diaz	Pueblo Juana Díaz
Juana Diaz	Sector La Atómica
Juana Diaz	Carr. 14 Juana Díaz towards Ponce
Juana Diaz	Bo Guayabal
Juana Diaz	Carr. 149
Juana Diaz	Sector Las Palmas
Juana Diaz	Bo. Muelas Sector Las Palmas
Juana Diaz	Sector Manzanilla
Juana Diaz	Bo. Aruz
Lajas	Camino las Cuevas - Sector Olivares Carr. 303 KM 2.2
Lajas	Bo. Palmarejo - Sector El Tendal Carr. 303 KM 0.2
Lajas	Carr. 324 Km 3.0 INT - Sector Los Hornos
Lares	Pueblo - Sector Bajadero
Loíza	Sector Villa Kennedy located in Sector Matillo Parcelas Suárez
Loíza	Sector Villa del Carmen located in Sector Honduras Medianía Baja
Loíza	Sector Villa Santos
Loíza	Sector Melilla Bo. Mediana Alta

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Loíza	Sector Villa Cristiana Bo. Mediana Alta
Loíza	Villa Batata
Loíza	Villa Cañón I and II
Mayagüez	Bo. El Maní - Sector De Lima
Mayagüez	Bo. El Maní - Sector La Boquilla
Mayagüez	Bo. El Maní - Sector La Vía (Sabaneta)
Mayagüez	Bo. El Maní - Sector Santa Rosa de Limas (near Sams)
Naguabo	Bo. Duque Finca San Cristobal
Naguabo	Villa Hugo Estancias de Húcares
Ponce	Comunidad Punta Diamante Barrio Canas
Ponce	Urb. Punto Oro Carr #52 Ponce a Penuelas cerca de el Ponce Town Center
Ponce	Hacienda La Matilde
Ponce	Campo Alegre Barrio Sabanetas Carr #1 Entrando Urb Villa Flores
Ponce	Urb. Alta Vista
Ponce	Villa Flores Arriba
Ponce	South Area Hacienda San José
Ponce	Glenview Area
Ponce	Palmarejo
Ponce	Carr.14 towards Cotto Laurel
Río Grande	Sector Estancias del Sol located in Barrio Cienaga Baja
Salinas	Sector Villa Cofresí Carr. 701 (Towards the Beach) Paseo Lavid
Salinas	Sector Villa Esperanza Carr. 1 (entering through the back of Supermarket Grande)

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

San Lorenzo	Bo. Espino Sector Quebrada Lajas (La Santa Montaña)
Santa Isabel	Bo. Playa - Sector Cocal de Alomar
Santa Isabel	Bo. Playa - Sector Villa Brava
Toa Alta	Villa Juventud
Toa Alta	Villa Josco
Toa Alta	Comunidad Las Acerolas
Toa Alta	Villa del Río
Toa Alta	Sector La Para
Toa Alta	Sector Cuba Libre
Toa Baja	Bo. Ingenio Sector Villa del Sol, Carr 867 Villa Calma
Vega Alta	Bo. Breñas - Sector Machuchal, Sector Villas del Río
Vega Baja	Los Naranjos Bo. Cabo Caribe
Vega Baja	Brisas del Rosario Bo. Rio Abajo
Vega Baja	Comunidad La Trocha Bo. Rio Abajo
Vega Baja	Comunidad Colombo Bo. Algarrobo
Vega Baja	Brisas de Tortuguero Bo. Algarrobo
Vega Baja	Sector El Hoyo Bo. Algarrobo
Yabucoa	Bo. Camino Nuevo

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Appendix 2: Example Ayuda Legal Sworn Statement of Ownership

DECLARATIVE STATEMENT/ DECLARACIÓN BAJO JURAMENTO

I, _____, of legal age, with Social Security number XXX-XX-_____, and currently residing at _____, hereby declare the following under penalty of perjury: // Yo, _____, mayor de edad, de Seguro Social número XXX-XX-_____, y actualmente residente de _____, por la presente declaro bajo pena de perjurio lo siguiente:

1. Due to the damages caused (as a direct result of the disaster) to my primary residence located at: _____, I applied for FEMA assistance, claim number: _____. // Que, debido a los daños ocasionados (como resultado directo del desastre) a mi residencia primaria, localizada en: _____, solicité asistencia a FEMA, solicitud número: _____.

2. I am considered an owner in accordance with the following (select one). These rights existed prior to _____. // Soy propietario de la residencia de conformidad con los siguientes (seleccione uno). Este derecho existía previo al _____.

Although I lack a formal title to the residence and pay no rent, I am responsible for the taxes or maintenance of the aforementioned property, consistent with the definition of "owneroccupant" in 44 C.F.R. 206.111. **I understand I must submit documentation evidencing either tax or maintenance responsibilities (such as receipts) along with this declaration.**

// Aunque no tengo un título formal de la residencia y no pago renta, soy la/el única/o responsable de los impuestos o del mantenimiento de la propiedad antes descrita, a tenor con la definición de dueño-ocupante del 44 C.F.R. 206.111. **Comprendo que junto a esta declaración debo entregar documentación que evidencie el pago de impuestos o gastos de mantenimiento (tales como recibos).**

Heirship under 31 L.P.R.A. secs. 1271-1285, 2081-2092, and 2771-2775. The decedent's name is _____ and died on _____. **I**

understand I must submit the death certificate along with this declaration. I own an undivided fractional interest in the residence listed above, as a member of the community of heirs (Articles 599-610 of the CCPR) or through other common property arrangements (Articles 326-340 of the CCPR). As an heir, I am succeeding under a universal title. I have the power to perform acts of administration and conservation of the property. // Derecho hereditario al amparo de 31 L.P.R.A. secs. 1271-1285, 2081-2092, y 2771-2775. El nombre del causante es _____ y falleció el _____ de _____.

Entiendo que junto a esta declaración debo someter el certificado de defunción del causante. Tengo un interés indiviso sobre la residencia mencionada arriba, como miembro de la comunidad de herederos (según los Artículos 599-610 del CCPR) o mediante otro arreglo de comunidad de bienes reconocido por la ley (Artículos 326-340 del CCPR). Soy heredero a título universal. Tengo la facultad para realizar actos de administración y conservación de la propiedad.

Este modelo fue creado por Ayuda Legal Puerto Rico (ALPR) para el uso de los y las participantes del proyecto, así como personas autorizadas, y sin ánimo de lucro. Este documento no representa un modelo oficial de FEMA. ALPR no se hace responsable si este modelo es utilizado por personas no autorizadas o con fines de lucro. El uso indebido o con fines de lucro de este modelo puede tener consecuencias legales.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Declarative Statement, Page 2 Declaración bajo juramento, pág. 2

____ Possession under 31 L.P.R.A. secs. 5241-5250 and 5261-5281. I am the legal owner of the property acquired by prescription (Articles 1830, 1840-41, and 1859 of the Civil Code of Puerto Rico (CCPR)). If possession began by my ascendant, my possession complements theirs. // *Posesión de acuerdo a 31 L.R.P.A. secs. 5241-5250 and 5261-5281. Soy el/la dueño/a de la propiedad adquirida por prescripción (según los Artículos 1830, 1840-41, y 1859 del Código Civil de Puerto Rico (CCPR)). Si la posesión la empezó mi ascendiente, mi posesión complementa la de él o ella.*

I have been in possession of the property as owner in a public, peaceful, and uninterrupted manner for (select one): // *He estado en posesión de la propiedad en calidad de dueño de manera pública, pacífica e ininterrumpida por (seleccione uno):*

____ 10+ years // *10+ años*, or ____ 20+ years // *20+ años*. My possession of the property was in good faith and under a proper title, meaning I believe the person from whom I received proper title (that which legally suffices to transfer ownership), was the owner of the same, and could legally convey title. **I submit evidence of good faith possession along with this sworn statement, per paragraph three below.** // *Mi posesión sobre la propiedad fue de buena fe y bajo justo título, entendiéndose que a mi mejor entendimiento la persona que me transfirió el justo título (aquel que se entiende legalmente suficiente para transferir titularidad), era dueño(a) del mismo y podía legalmente transferirlo.*

Presento evidencia de mi posesión de buena fe en conjunto con esta declaración, según el párrafo tres.

____ 30+ years // *30+ años*. Neither proper title nor good faith is necessary. // *Sin necesidad de justo título o buena fe.*

3. If my ownership rights depend on good faith possession of less than 30 years, I submit the following evidence of proper title: // *Si mis derechos de propiedad fueron adquiridos mediante posesión de buena fe por un término menor de 30 años, presenté la siguiente evidencia de justo título:* _____.

4. I understand that the present declaration does not constitute, nor should it be constituted, as granting title or proprietary rights beyond those already acknowledged or granted by the applicable laws and regulations. // *Comprendo que la presente declaración no constituye, tampoco puede ser considerada como garantía de título o derecho propietario alguno, más allá de los derechos que son reconocidos o garantizados por las leyes y regulaciones aplicables.*

5. I subscribe and swear under penalty of perjury that all of the above mentioned is true and correct. // *Por lo cual, suscribo y juro bajo pena de perjurio que todo lo anteriormente aquí mencionado es cierto y correcto.*

Signature / Firma Date / Fecha

Este modelo fue creado por Ayuda Legal Puerto Rico (ALPR) para el uso de los y las participantes del proyecto, así como personas autorizadas, y sin ánimo de lucro. Este documento no representa un modelo oficial de FEMA. ALPR no se hace responsable si este modelo es utilizado por personas no autorizadas o con fines de lucro. El uso indebido o con fines de lucro de este modelo puede tener consecuencias legales.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Appendix 3: Example PR Department of Housing Ownership Certification

CERTIFICATION

The Department of Housing of Puerto Rico ("Department") hereby certifies that:

1. _____ ("Applicant"), with Social Security number, resides in a structure located in the following plot of land: ("Plot").
2. The applicant occupies the plot with right of use and enjoyment and/or right of construction, with such rights existing prior to July 29, 2020 in accordance with the following statutes: (Mark the one/s that applies)

☐ **Occupant** under Act No. 132 of July 1, 1975, as amended (Act No. 132-1975).
☐ **Usufructuary** under Act No. 26 of April 12, 1941, as amended (Act No. 26-1941).
☐ **Tenant** under Article 75 of Act No. 26-1941.
☐ **Title Holder** according to the archives of the Department of Housing.
3. The structure built on the plot constitutes the principal residence of the applicant, as reflected in the records in the possession of the Department of Housing.
4. The applicant is the current owner of the structure, and was the owner prior to July 29, 2020.
5. The structure was built and/or constructed on the plot with authorization and/or right. According to Puerto Rico law, noted above, the applicant has lifetime occupancy rights in the land, whether in a usufructory capacity, tenancy, or title ownership status. These rights existed prior to July 29, 2020. This certification serves as prima facie evidence of the applicant's lifetime occupancy rights, as further evidenced by documentation on file and in possession of the Department.
6. The applicant occupied the structure on the plot as a principal residence prior to July 29, 2020.
7. This certification does not constitute, nor should it be construed as granting the applicant ownership of the plot, nor does it guarantee or ensure that the applicant will obtain ownership of the plot. Obtaining ownership of the plot will be subject to full compliance with applicable laws and regulations.

Regional Director

Name (Printed) _____

Signature _____

Region _____

Date _____

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Appendix 4: Damage Level Award Table

Disaster Specific Damage Level for:

DR-4560-PR and DR-4571-PR

DR-4560-PR and DR-4571-PR		
Line Item #	Line Item Description Wind/Rain Damage	State Award Amount
House/Townhouse		
9201	Hse/Twn_Wind_Dmg_1	\$1,125.74
9202	Hse/Twn_Wind_Dmg_2	\$2,617.11
9203	Hse/Twn_Wind_Dmg_3	\$4,657.56
9204	Hse/Twn_Wind_Dmg_4	\$9,773.91
9205	Hse/Twn_Wind_Dmg_5	\$15,792.25
Condo/Apartment		
9206	Con/Apt_Wind_Dmg_1	\$857.01
9207	Con/Apt_Wind_Dmg_2	\$1,403.67
9208	Con/Apt_Wind_Dmg_3	\$1,749.67
9209	Con/Apt_Wind_Dmg_4	\$3,470.07
9210	Con/Apt_Wind_Dmg_5	\$5,619.38
Mobile Home		
9211	MH_Wind_Dmg_1	\$1,159.82
9212	MH_Wind_Dmg_2	\$2,630.74
9213	MH_Wind_Dmg_3	\$4,911.45
9214	MH_Wind_Dmg_4	\$8,968.23
9215	MH_Wind_Dmg_5	\$17,397.88
Travel Trailer		
9216	TT_Wind_Dmg_1	\$372.49
9217	TT_Wind_Dmg_2	\$1,320.23
9218	TT_Wind_Dmg_3	\$2,386.67
9219	TT_Wind_Dmg_4	\$4,754.86
9220	TT_Wind_Dmg_5	\$8,224.54

DR-4560-PR and DR-4571-PR		
Line Item #	Line Item Description Wind/Rain Damage	State Award Amount
6980	Mobile Home, Replace	County Amt. (NEMIS)
6981	Travel Trailer, Replace	County Amt. (NEMIS)

DR-4560-PR and DR-4571-PR		
Line Item #	Line Item Description Flood/SBU/Seepage Damage	State Award Amount
House/Townhouse		
9235	Hse/Twn_Flood_Dmg_1	\$566.32
9236	Hse/Twn_Flood_Dmg_2	\$2,467.14
9237	Hse/Twn_Flood_Dmg_3	\$4,116.03
9238	Hse/Twn_Flood_Dmg_4	\$10,076.39

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

9239	Hse/Twn Flood_Dmg_5	\$16,954.67
Condo/Apartment		
9240	Con/Apt Flood_Dmg_1	\$396.96
9241	Con/Apt Flood_Dmg_2	\$1,618.31
9242	Con/Apt Flood_Dmg_3	\$2,655.92
9243	Con/Apt Flood_Dmg_4	\$5,598.77
9244	Con/Apt Flood_Dmg_5	\$8,036.72
Mobile Home		
9245	MH_Flood_Dmg_1	\$1,338.95
9246	MH_Flood_Dmg_2	\$5,792.03
9247	MH_Flood_Dmg_3	\$9,853.49
9248	MH_Flood_Dmg_4	\$14,683.88
9249	MH_Flood_Dmg_5	\$19,751.86
Travel Trailer		
9250	TT_Flood_Dmg_1	\$543.72
9251	TT_Flood_Dmg_2	\$2,047.83
9252	TT_Flood_Dmg_3	\$4,083.58
9253	TT_Flood_Dmg_4	\$6,903.80
9254	TT_Flood_Dmg_5	\$10,287.44

DR-4560-PR and DR-4571-PR		
Line Item #	Line Item Description Wind/Rain Damage	State Award Amount
6980	Mobile Home, Replace	County Amt. (NEMIS)
6981	Travel Trailer, Replace	County Amt. (NEMIS)

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Appendix 5: Appeal Examples:

Scenario 1: An applicant in DR-4560-PR or DR-4571-PR located in Flood Zone A appeals for additional damages to their Mobile Home. They had both wind/rain and flood damages.

1. Initial Damage Level Award for wind/rain: Level 2 \$2,630.74.
 - a. The applicant appealed with \$4,500.00 in verifiable wind/rain receipts.
 - b. They are eligible for an Appeal Damage Level 3 \$4,911.45.
 - c. **DEDUCT** the previous wind/rain Damage Level Award.
2. Initial Damage Level Award for flood: Level 1 \$1,338.95.
 - a. The applicant also submitted \$5,000.00 in verifiable flood repair estimate and receipts.
 - b. They are eligible for an Appeal Damage Level 2 \$5,792.03.
 - c. **DEDUCT** the previous flood Damage Level Award.

Result: PROCESS home repair as **EHR** Damage Level 3
minus Damage level 2 (\$4,911.45 - \$2,630.74) = \$2,280.71

Also, **PROCESS** home repair as **EHRZ** Damage Level 2
minus Damage Level 1 (\$5,792.03- \$1,338.95) =
\$4,453.08.

Scenario 2: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their home for wind/rain.

1. Initial Damage Level Award for wind/rain: Level 4 \$9,773.91.
 - a. The applicant appealed with \$32,500.00 in verifiable wind/rain receipts.
 - b. They are eligible for an Appeal Damage Level 5 up to the HA maximum.
 - i. **CALL** the contractor to **VERIFY** all estimates, bills, receipts OR red tag. Three call attempts are required.
 - ii. **ADD** a **Comment**; AND
 - iii. **PROCESS** Damage Level Award 5 up to the HA maximum.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

iv. **DEDUCT** the previous Damage Level Award.

1. DO NOT deduct **Service Call** line items from any additional EHR award.

v. **ROUTE** to **Approval NON-DRM**.

Scenario 3: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their Condo for wind/rain.

1. Initial Damage Level Award for wind/rain: Level 2 \$1,403.67.
 - a. The applicant appealed with \$4,000.00 in verifiable wind/rain receipts.
 - b. Amount being appealed is more than the next Damage Level Award amount. Staff is unable to reach contractor for verification.
 - c. **CALL** the applicant to **REQUEST** additional documentation.
 - d. **GENERATE** and **MAIL** an **ADOC** with applicable insert.

Result: GENERATE ADOC select – **ADOC Contractors Estimate** insert.

Scenario 4: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their home for flood.

1. Initial Damage Level Award for flood: Level 2 \$2,467.14.
 - a. The applicant appealed with \$12,000.00 in verifiable wind/rain receipts.
 - b. Amount being appealed is more than the next Damage Level Award amount. An appeal amount CANNOT exceed one Damage Level Package without an appeal inspection.
 - c. **REQUEST** an appeal inspection if the receipts exceed the next Damage Level Package.
 - d. Appeal inspection returns with the same FVL as initial Remote Inspection.
 - e. **PROCESS** the next Damage Level Award 3 \$4,116.03.
 - f. **DEDUCT** the previous flood Damage Level Award.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

Result: PROCESS home repair as **EHR** Level 3 minus
Level 2 (\$4,116.03 -\$2,467.14) = \$1,648.89.

Scenario 5: An applicant in DR-4560-PR or DR-4571-PR was awarded an initial Damage Level Award 1, Applicant appealed with estimates totaling \$2,558 all verifications were met and Applicant was awarded Damage Level Award 2 . Applicant submitted an additional appeal documentation totaling \$7,000.

1. Initial Damage Level Award for wind/rain: Level 1 \$566.32.
 - a. The applicant initially appealed with \$2,495.00 in verifiable wind/rain receipts.
 - b. Applicant was awarded an Appeal decision up to Damage Level Award 2 \$2,467.14.
 - c. Additional documentation has been verified with more than \$7,000 in damages.
 - d. **REQUEST** an appeal inspection since receipts exceed the next Damage Level Award package.

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

V. DEFINITIONS AND ACRONYMS

Definitions

Condominium (Condo): A type of housing where each residence owns their individual unit in a multi-dwelling building and shares the operational cost of the common areas and grounds. The Condo/Apartment Damage Level Awards apply to condos owned by the owner-occupant. FEMA does not provide Repair or Replacement Assistance to renters in apartments.

Damage Level Award: Damage Level Awards amounts are determined for each disaster and include a variety of commonly damaged line items grouped together under new combined Damage Levels Award line items.

Identity Verified: Applicant will be IDV Pass if their name, DOB, and SSN match with the information recorded in the Social Security Administration.

Personal Property: Items traditionally identified as eligible under ONA Personal Property (e.g. clothing, household items, furnishings or appliances, tools, computers, uniforms).

Sequence of Delivery: The sequence of delivery establishes the order in which IHP assistance is provided to the disaster survivors.

Acronyms

ADA	Americans with Disabilities Act
ASUPER	Appeal Super Letter
CNA	Critical Needs Assistance
COD	Cause of Damage
DD	Damaged Dwelling
DDA	Damaged Dwelling Address
DSOP	Disaster-Specific Operating Procedure
ECNA	Eligible Critical Needs Assistance
ERIA	Eligible Inaccessible Rental Assistance

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

EV	External Validation by HIS
FCOR	FEMA Correction
GFIP	Group Flood Insurance Policy
HA	Housing Assistance
HRR	Habitability Repairs Required
IHP	Individuals and Households Program
IID	Ineligible - Home is Safe to Occupy
INI	Ineligible Insurance
INFI	Ineligible Flood Insurance
INO	Ineligible - Other Reason
INONV	Ineligible Occupancy Not Verified
INPR	Ineligible Not Primary Residence
IOVR	Ineligible Over Program Maximum
IOWNV	Ineligible Ownership Not Verified
ONA	Other Needs Assistance
OPA	Otherwise Protected Areas
PND	Pending
POC	Point of Contact
RP	Real Property
SC	Sanction Community
SOP	Standard Operating Procedure
SPU	Specialized Processing Unit
WP	Workpacket

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Cross Disaster Processing](#)
 - [Disability and Communication Needs](#)
 - [Duplicate Investigation and Resolution Processing](#)
 - [Home Repair Assistance](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Insurance Processing for HA and Personal Property](#)
 - [Lodging Expense Reimbursement](#)
 - [Miscellaneous Other Items](#)
 - [Occupancy Verification](#)
 - [Outbound Calls and Third Party Verifications](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
- Resources
 - [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#)
 - [Helpline NPSC Caller Services Reference Guide](#)

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

VII. APPENDIX A

NOINSP_ Triage Level 1 No Inspection Letter text

FEMA has received your application for disaster assistance. In your application, you indicated that the damage caused by the disaster did not make your home unsafe to live in. Based on this information, FEMA will not inspect your home for damage caused by the disaster. Therefore, you will not receive FEMA financial assistance for temporary housing, home repair or replacement, or personal property at this time.

This letter is not the final decision for whether you are eligible for housing and personal property assistance. If you have more damage than reported in your application and/or cannot live in your home, please call FEMA at 1-800-621-3362. FEMA will then schedule an inspection of your home.

If you do not contact FEMA to provide additional information, you will receive a denial letter based on the information you provided in your application. The letter will include information on your appeal rights.

In addition, FEMA does provide other types of financial assistance that do not require a home inspection. This assistance may include child care, medical or dental expenses, or vehicle damage. If you have applied for these types of assistance, FEMA will contact you separately about your eligibility.

If you have questions, please visit www.DisasterAssistance.gov, or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at FEMA-Civil-Rights-Program-OER@fema.dhs.gov or call 202-212-3535.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

DR-4559-LA, DR-4570-LA, AND DR-4606-LA DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 9 <p>*** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p>***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 13 ■ Cross Disaster Information 15 ■ Disability and Communication Needs 17
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 18 ■ Initial Inspections for DR-4570-LA 18 ■ Processing Eligible Assistance 19 ■ Insurance Processing 35 ■ Appeals 37 ■ Exceptions 52
IV. Examples	<ul style="list-style-type: none"> ■ APPEAL EXAMPLES 54
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 56 ■ Acronyms 56
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 58
VII. Appendix	<ul style="list-style-type: none"> ■ Appendix A – No Inspection Letter 59 ■ Appendix B – Cross Disaster Letter 60



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

I. OVERVIEW

This section describes information that every employee **must** read ***before*** ***addressing*** approved disaster specific assistance.

Purpose:

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document addresses the necessary disaster specific processing procedures for all open disasters using the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.
- This DSOP applies to the following disasters:
 - DR-4559-LA;
 - DR-4570-LA; AND
 - DR-4606-LA

Disaster Specific Approvals:

- **Registering Applicants with Damages in More than One Disaster**
 - Pre-disaster renters who were displaced by DR-4559-LA, DR-4570-LA, and/or DR-4590-LA; and subsequently impacted by DR-4606-LA will be encouraged to apply for losses caused by DR-4606-LA at their new temporary housing location.
 - Pre-disaster owners impacted by DR-4559-LA, DR-4570-LA, and/or DR-4590-LA at their primary home should apply for their damaged home, even if they are temporarily living elsewhere because they were still displaced during DR-4606-LA.
 - Owners ONLY impacted at their new temporary housing location should apply for any damages at their new address in DR-4606-LA as a renter.
- **Inspection Triage - DR-4570-LA Only:**
 - All registrations in DR-4570-LA from parishes declared for DR-4559-LA will be held in triage for three days.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- These registrations will be identified and stamped for applicants who have registered with the same damaged dwelling (DD) and received some form of Housing Assistance in DR-4559-LA.
 - These cases will be stamped using the automated post-registration code **LAURA_CDD_REV** within NEMIS.
 - After three days, applicants without a stamp will move through the normal Remote Inspection process.
 - For applicants with the **LAURA_CDD_REV** stamp that qualify for an inspection:
 - The inspector will complete the Remote Inspection with the applicant and validate the damage level through an on-site exterior validation before returning the inspection. The inspector will NOT come in contact with the applicant or enter their home.

■ **Streamlined Inspections:**

- An automatic inspection will NOT be issued for the following applicants:
 - **OCCV_FAILED** and/or **IDV_FAILED**; OR
 - Self-reports at Registration Intake (RI) that they had minimal damage and are able to live in their home (SA_Triage_1).
 - Applicants that report minimal damage will have their cases stamped with the Registration Status Code **TRG_INELG**.
 - Applicants that self-report at RI that they had minimal damage (SA_Triage_1) and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG_INELG** Registration Status Code.
 - These applicants will receive an auto-determined **IRND - Ineligible Reported No Damage** status and the [NOINSP Triage Level 1 No Inspection](#) letter that will advise the applicant to call Helpline if their situation changes.
 - The **IRND** status is NOT an eligibility determination.
 - If the applicant DOES NOT call Helpline within two weeks of registering, an auto dialer will be conducted to verify their situation has NOT changed.
 - Applicants that fail Occupancy, Identity, or any other required verification will also receive the applicable ineligibility letter via automation.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Applicants that received the [NOINSP Triage Level 1 No Inspection](#) letter will have 15 days from the end of the Registration Period to respond before receiving an **Ineligible-Home is Safe to Occupy (IID)** determination.
 - If the applicant calls FEMA to report additional home or personal property damages prior to receiving the **IID** letter and identity/occupancy verifications have been met:
 - **ACCEPT** the verbal request and **REQUEST** an initial inspection.
- DO NOT accept verbal requests for inspection when:
 - Occupancy and/or Identity are NOT verified; AND/OR
 - An **IID** determination has been made.
 - These applicants must submit a signed appeal letter with their documents.

■ **Remote Inspections:**

- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection. All inspections in these disasters will utilize the Remote Inspection process and Damage Level Awards.
- An initial Remote Inspection will be issued only when occupancy and identity have been verified through NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA with an appeal letter prior receiving an initial Remote Inspection.
 - Although HIS will record the LL name and contact number for renters, they will NOT attempt to verify occupancy. The applicant must still submit documentation directly to FEMA to prove occupancy.
- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is NOT possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and to protect the health and safety of disaster survivors, FEMA employees, and contractors.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures separate from Damage Level Award amounts.
 - HIS will record a HVAC service call for interior and exterior heating and cooling system damages.
- Damage Level Award determinations will be based on the applicant's responses. Damage Level Award amounts will include a variety of commonly damaged line items grouped together under new combined Damage Level Award line items for each disaster.
 - In non-flood disasters, the initial remote inspection CANNOT record Damage Levels above 4 unless there is an existing Destroyed (**GIS_DEST**) stamp. FEMA will automatically issue a Reinspection for exterior validation (EV) of damage to confirm if the damage exceeds Level 4.
 - If the damage exceeds Damage Level 4 or is deemed Destroyed, a new line item is added to address the Level 5 or Destroyed.
 - This process is automatic and applicants will NOT be required to appeal.
- Remote Inspections that return with the **GIS_DEST** stamp only OR with a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item will be awarded Replacement Assistance if all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.
 - For agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRRA PHC/STEP Return Funds** queue for processing.
 - DO NOT process these cases unless assigned.
 - These cases should be reviewed for Temporary Housing Assistance.
 - Applicants that are eligible for Temporary Housing Assistance should be forwarded for review.
 - Refer to [Section C.1](#), for additional processing information.
 - Cases that return from the initial remote inspection with the **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item but also have a pending inspection of any kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., may be awarded Replacement Assistance as long as all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- For agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRRA PHC/STEP Return Funds** queue for processing.
 - DO NOT process these cases unless assigned.
 - DO NOT pay Replacement Assistance if an initial inspection has NOT been performed.
 - Refer to Section B.1.b. for additional processing information.
 - The inspector will verbally address personal property using standard line items and procedures.
 - The Remote Inspection process DOES NOT affect the applicant's eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
 - All Transportation Assistance will be based off documentation provided in response to a Request for Information (**RFI**) letter as NO insurance documentation will be viewed during the Remote Inspection process.
 - Generators and Miscellaneous items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.
 - Refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
 - For linked registrations, standard Duplicate Resolution guidance will apply. Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.
- **DR-4559-LA: Critical Needs Assistance (CNA)**
- CNA will be provided to applicants who indicate at registration they have immediate or critical needs because they are displaced from their primary dwelling.
 - Immediate or critical needs are life-saving and life-sustaining items including, but NOT limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- CNA is limited to a one-time payment of \$500.00 per household and only awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- CNA is only available to applicants who register by September 11, 2020 in the following parishes:
 - Allen, Grant, Jefferson Davis, Natchitoches, Rapides, Sabine, Vernon, and Winn Parishes.
 - The registration period for CNA has been extended to September 18, 2020 for Beauregard, Calcasieu, and Cameron parishes only.
- Cases will be stamped as a criteria for eligibility, as follows:
 - **CNA_PEND** – Cases pending review.
 - **ELG_CNA** – Cases eligible for payment.
 - **CNA_DNP** – Cases NOT eligible for payment.
- CNA will be awarded through the end of the registration period to eligible applicants that applied during the CNA period.
 - Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive CNA if their eligibility issues have NOT been resolved prior to the end of the registration period.
- Refer to the CNA Memorandums on the [DR-4559-LA](#) Disaster Specific Information webpage for additional information.

■ **DR-4559-LA: Assistance for Generators (Misc/Other):**

- To address the expected long-term power outages affecting a large number of disaster survivors, the following conditions of eligibility have been waived and are NOT required for generator reimbursement:
 - The generator must be purchased or rented to power a medically required piece of equipment, including medically required refrigerators.
 - The applicant must submit a statement from a medical services provider, indicating the equipment is medically necessary.
 - Verification that the utilities were out when the generator was purchased or rented, due to confirmation of widespread power outages.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Applicants with NO inspection and those that return from inspection with **Utilities Out = No** are also eligible for generator reimbursement as long as the receipts are dated within the eligible timeframe.
 - If an applicant contacts Helpline requesting generator reimbursement, refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
 - Approved for this disaster, the generator must have been purchased between August 22, 2020 and September 20, 2020.
 - All other eligibility conditions are required, to include applicants with a damaged generator noted at inspection will be assisted under Personal Property Assistance and SBA-dependent eligibility will apply.
 - Refer to the Authorization Memorandum located on the [DR-4559-LA Disaster Specific Information](#) webpage for additional information.

■ **DR-4570-LA: Late Applications (Allen and Iberia Parishes only)**

- Allen and Iberia Parishes were added to the IA declaration on December 23, 2020.
 - Applicants in Allen and Iberia Parishes may apply normally during the period of December 23, 2020 through February 21, 2021 and are NOT required to submit a written justification for a late application.
- The registration period for all other DR-4570-LA parishes closed on December 16, 2020.
 - FEMA may approve late applications from applicants in all other declared parishes who register within the 60-day grace period of December 17, 2020 to February 16, 2021.
 - Applicants must submit valid documents within 60 days from the date the late application was completed with the exception of Allen and Iberia Parish residents.
- All late registrations will be processed by SPU.
- Refer to the [Late Applications SOP](#) and [Section C.9](#) for additional processing information.

Other Items to Note:

■ **Helpline – Cross Disaster Processing**



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and explain how to submit an appeal to be considered for additional assistance.

- If an applicant contacts Helpline with questions regarding this letter, **READ** the following:

"You received this letter because it was determined that you had previously been paid for the same damages as a result of Hurricane Laura. You may be eligible for additional assistance if you can provide receipts and/or estimates for additional damage caused by Hurricane Delta or provide documentation that you already completed repairs from Hurricane Laura. Please make sure you submit a signed, written appeal letter with your documentation."

■ **Helpline – Occupancy and Identity Failure:**

- Applicants with an **IDV_FAILED** and/or **OCCV_FAILED** status will NOT automatically receive an initial Remote Inspection. These applicants must submit documentation to verify their identity and/or occupancy prior to receiving an initial Remote Inspection.
- Applicants that register for DR-4559-LA after receiving an inspection in DR-4570-LA will be stopped via the Cross Disaster Damage (CDD) system check. These applicants will receive assistance under DR-4570-LA.
- Applicants that reported minimal damages at the time of RI will NOT be issued a Remote Inspection and will be stamped with **TRG_INELG** and receive a **NOINSP** letter.
 - Applicants that self-report minimal damages and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG_INELG** Registration Status Code.
- **TRG_INELG** applicants will have 15 days from the end of the Registration Period to respond before receiving an **IID** determination. Applicants **DO NOT** have to submit a written appeal when requesting an inspection until after the **IID** determination.
 - If occupancy and/or identity are verified, **ACCEPT** a verbal request for inspection from the applicant.
 - If a Workpacket (WP) **DOES NOT** already exist, **CREATE** a WP requesting an initial inspection in (**FEMA Manual Determination** blank subqueue).
 - **CREATE** a **Comment/Contact** indicating that the applicant needs an inspection.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- **Summary:** Remote Inspection Request
 - **Details:** Applicant received **NOINSP_ Triage Level 1 No Inspection** letter and called Helpline to request an inspection.
 - If occupancy and/or identity are NOT verified, DO NOT accept a verbal request for inspection from the applicant. **ADVISE** the applicant to:
 - Submit a signed appeal letter;
 - Submit proof of occupancy and/or identity; AND
 - **CREATE** a **Comment/Contact** indicating the applicant was advised to submit documentation to FEMA.
 - Refer to the [Occupancy Verification](#) and [Identity Verification](#) SOPs for additional information.
- **Helpline- Insured Applicants for DR-4570-LA**
- Applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.
 - Applicants accessing their online DAC account will view a “Not Approved” status.
 - These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.
 - Applicants who **DO NOT** provide copies of insurance settlement or denial within the 60 days of **INS** letter, will receive **IINR – Ineligible Insured No Response** letter. Once applicants receive the **IINR**, they must include an appeal letter with any submission of insurance documents.
- **Helpline – Assistance for Generators (Misc/Other)**
- **For DR-4559-LA only:**
 - If an applicant calls indicating a need for a Generator and/or Miscellaneous items:
 - **ADVISE** the applicant to submit their receipts for purchasing or renting a generator while their power was out;
 - **DO NOT GENERATE** an **RFI**; AND



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- **CREATE** a **Contact** indicating the need for Generator and/or Miscellaneous items.
 - All applicants (except for DR-4559-LA) must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the [Generator SOP](#).
- **Third-Party Inspection Request**
- If an applicant states they are NOT able to meet with the inspector and wish to authorize a third-party to meet with the inspector, refer to the [Written Consent and Sharing Applicant Information](#) SOP for additional information.
- **Helpline – Road and Bridges Callout**
- An assigned Road and Bridge group will complete an outreach (three call attempts) to all applicants with an **SF Service Call (6700 Line Item)** to determine if the damages were to a single family or multi-family road or bridge.
 - If the applicant returns the call:
 - **CONFIRM** whether the applicant's home is the only one that relies on the road and/or bridge access or if multiple families rely on the road and/or bridge; AND
 - **INFORM** applicant that a portion of the FEMA award was intended for a service call to obtain a contractor's estimate for the damages that can be submitted to FEMA as an appeal for more assistance.
- **Helpline - Change in Registrant**
- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:
 - **ADVISE** the applicant to submit a written request to include documentation including ownership and occupancy; AND
 - **ADD** a **Contact** that includes information provided by applicant.
 - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** disaster specific assistance.



Prior to Processing:

- The ONA processing option is **FEMA Option**.
 - Staff is authorized to process and discuss all HA and ONA categories of assistance.
- Fraud Reviews
 - Prior to processing, **CHECK** for codes in the **Registration Status** box for any Fraud Stamp indicators.
 - Refer to the [Fraud Review SOP](#) 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;
 - **SPLIT/ROUTE** the Funeral pending (PND – Pending) line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance SOP](#) for additional information.
 - When moving to the next eligible award in the sequence, if necessary, **ADJUST** the eligible award by one full funeral maximum amount to ensure funds are available for funeral expenses.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- DO NOT hold/deduct funds when processing ADA item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - Personal Property Assistance; AND
 - All other categories, if funds are available under their respective maximum amount of assistance.
- Individuals and Households Program (IHP) Maximum (system limit only)
- In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA-related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on "Hold – Program Review".
 - **EMAIL** the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **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.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 - **ADD** a **Comment**; AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

Cross Disaster Information

NOTE: REVIEW the Special Tab or Linked Regs screen to compare previous HA and ONA damages.

- All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.
- The Cross Disaster duplication information for DR-4570-LA and DR-4606-LA is visible in NEMIS when the DR-4559-LA assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.
- Applicants who received Housing Assistance in DR-4559-LA or DR-4570-LA with a DR-4606-LA registration are routed to the **FEMA Special Handling** queue after inspection, based on the **LAURA_CDD_REV** stamp.
- Applicants are only eligible to receive Temporary Housing Assistance, financial OR direct, in one disaster for the same time period:
 - If the applicant is currently receiving Temporary Housing Assistance in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4590, or DR-4606); they will NOT be eligible to receive Rental Assistance or LER in **ANY** of the other three disasters.
- Continued Temporary Housing Assistance (CTHA):
 - CTHA is processed in the first disaster in which the applicant qualified for rent up to the end of the disaster financial assistance period, NOT to exceed the 18 months of assistance in a disaster.
 - If at any point the applicant is no longer eligible for rent in previous disasters because they found affordable housing or completed repairs, then Rental Assistance and CTHA may be processed as normal in DR-4606-LA if the applicant is eligible for Rental Assistance.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- If initial Rental Assistance and/or CTHA was awarded in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4590, or DR-4606); the applicant is required to demonstrate exhaustion of those awards before CTHA can continue in DR-4559-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA and receive **HRR = Yes** in DR-4570-LA will be eligible for initial Rental Assistance in DR-4570-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA and/or DR-4570-LA and receive **HRR = Yes** in DR-4590-LA will be eligible for initial Rental Assistance in DR-4590-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA, DR-4570-LA, and/or DR-4590-LA and receive **HRR = Yes** in DR-4606-LA will be eligible for initial Rental Assistance in DR-4606-LA.
- Refer to the [Initial Rental Assistance and Lodging Expense Reimbursement \(LER\)](#) section below.

Refer to the [Cross Disaster Processing](#) SOP for additional information.

Parishes Declared Cross-Disaster			
DR-4559-LA	DR-4570-LA	DR-4590-LA	DR-4606-LA
Acadia	Acadia		
Allen	Allen		
Beauregard	Beauregard		
Caddo		Caddo	
Calcasieu	Calcasieu	Calcasieu	Calcasieu
Cameron	Cameron		
		East Baton Rouge	East Baton Rouge
Grant		Grant	
Jefferson Davis	Jefferson Davis		
La Salle		La Salle	
	Lafayette		Lafayette
Natchitoches		Natchitoches	
Ouachita		Ouachita	
Rapides	Rapides	Rapides	
Sabine		Sabine	
St Landry	St Landry		
Vermillion	Vermillion		
Winn		Winn	

Table 1: Parishes Declared Cross-Disaster

Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TODO** popup.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- This popup will provide information on the applicant or household's Disability and Communication Needs.
- If the **NEEDS TO DO** link is **RED**:
- **REVIEW** the Disability and Communication Needs frame located on the **Registrant Info** screen for applicant's preferred communication.
 - 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 Verifications](#) SOP for additional information.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

III. PROCESS

A. Eligibility Verifications

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

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the [Disaster Specific Information](#) webpages and Authorization Memos available in the Memorandum frame for additional information.

B. Initial Inspections for DR-4570-LA

1. Requesting Initial Inspections

- a. Initial inspections will automatically be issued for applicants whose identity and occupancy have been verified through NEMIS public records, e.g. **IDV_PASS** or **OCCV_PASS**.
- b. Initial inspections should be requested for applicants whose status has changed for the following:
 - i. Non-referral (**NONREF**);
 - ii. Non-registrations (**NONREG**);
 - iii. **IRND – Ineligible Reported No Damage** status; AND
 - iv. Insured (**INS**). Prior to requesting an **Initial** inspection for an applicant with an **INS** status:
 1. **CONFIRM** the applicant has submitted his/her insurance settlement or denial letter; AND
 - a. For DR-4570-LA, if the applicant receives an **IINR – Ineligible Insured No Response** letter, they must include an appeal letter with any submission of insurance documents after the date of the **IINR**.
 2. The net insurance settlement is less than the Financial **HA** maximum, the Financial **ONA** maximum, or both.
 3. Refer to [Insurance Processing for HA and Personal Property](#) SOP for additional information.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- c. Inspections should NOT be requested until the applicant submits an appeal letter and documentation to verify their Identity and Occupancy if NOT passed at time of registration.
- d. RFIs will be automatically mailed for ONA categories that DO NOT require an inspection.

C. Processing Eligible Assistance

1. Remote Inspections Information

- a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
 - i. Refer to [Disaster Specific Information](#) webpage for the Damage Level Award Amount line items for each disaster.
- b. Transportation will be recorded during Remote Inspections; however, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
 - i. If sufficient information is NOT on file when the request is received and an **RFI** was not previously mailed:
 - 1. **GENERATE** and **MAIL** the **RFI** for **Transportation-Liability Ins. Req = Yes** and DO NOT set timer; AND
 - 2. **FOLLOW** all other standard processing information.
- c. **For DR-4559-LA Only:**
 - i. In some disasters, Replacement Assistance may be paid based on geospatial confirmation of the Remote Inspection. Replacement Assistance will NOT be selected by an inspector based on a Remote Inspection only.
 - 1. **SPLIT** the WP to the **FEMA Manual Determination** queue when the applicant is eligible for Temporary Housing Assistance and **RETAIN** the Home Repair portion in queue for three days until the destroyed claim can be validated by GIS data or visual review by Housing Inspection Services.
 - a. Refer to [Section B.1.b.iii – iv](#) for additional processing information.
- d. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. For agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRR PHC/STEP Return Funds** queue for processing.
 1. DO NOT process these cases unless assigned.
- ii. If there is a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is in the file, the following **MUST** be confirmed before awarding Replacement Assistance:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met; AND
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**.
- iii. If there is a pending inspection of ANY kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., the applicant may still be eligible for Replacement Assistance if:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met;
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**; AND
 4. **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is present in the file.
- iv. When the **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is added to the file:
 1. **REVIEW** the file to ensure all standard verifications are met.
 - a. DO NOT pay Replacement Assistance if there is NO **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - b. DO NOT pay Replacement Assistance if there is an **X100** or **X430** code in the inspector's comments.
 - c. DO NOT pay if an initial inspection has NOT been performed.
 1. **PROCESS** the Replacement Assistance award by following the steps below:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. **ADD** the 'Residence Rebuild' line item (for **GIS_DEST** stamp only);
- b. **ADD** a **Comment**; AND
- c. **ROUTE** to **FEMA Approval NON-DRM**.

2. Exterior Assessment Inspections - Reinspection:

- a. HIS is requesting Reinspection for some cases with severe damages recorded to confirm if Damaged Dwelling (DD) is destroyed.
 - i. If a Reinspection requested by HIS is returned with the same or decreased damage levels complete the following:
 1. **DELETE** the **PND** line;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** the WP to **FEMA Complete**.
 - ii. If a Reinspection requested by HIS is returned with an increase to the damage level or additional damages, **PROCESS** and **DEDUCT** the previous Damage Level Award amount.

3. FEMA Correction (FCOR) Inspection:

- a. **FCORs** are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.
 - i. **READ** Events History for reason for Inspection;
 - ii. **VERIFY** the Cause of Damage (COD); AND
 - iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 1. In some instances there may be multiple FCORs.
 2. If there is NO discrepancy:
 - a. Per HIS, **PROCESS** the last FCOR three days after the inspection returned date.
 - b. If it has NOT been three days from the inspection return date:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **PLACE** the case on **Hold**; AND
 - ii. **PROCESS** after it has been three days from the inspection returned date.
3. If there is a discrepancy:
- a. **REQUEST** an **FCOR** inspection.

4. Inspection Returns with Undeclared COD - Fire:

- a. Prior to processing, **REVIEW** the inspector's **Comments** to determine if the inspector was able to confirm with the fire department that the fire was directly caused by the disaster.
 - i. If yes, and the applicant has met all other eligibility verification requirements; **PROCESS** as eligible **EHR**.
 - ii. If no, **CONTINUE** to [step b](#).
- b. **REVIEW** the **Communication** screen for a report from the Fire Department that confirms the fire was directly caused by the disaster.
 - i. If available, and the applicant has met all other eligibility verification requirements; **PROCESS** as eligible **EHR**.
 - ii. If NOT available, **CALL** the Fire Department to confirm the fire was directly caused by the disaster. Three call attempts are required. If the Fire Department contact number is NOT available in the inspector's **Comment**, **PERFORM** an internet search for the non-emergency contact number for the Fire Department that services the city/town where the disaster-damaged residence is located.
 1. If confirmed, and the applicant has met all other eligibility verification requirements; **PROCESS** as eligible **EHR**.
 2. If NOT confirmed, or the Fire Department indicates the report is NOT finalized; **PROCESS** as **Ineligible – Damage Not Caused by the Disaster (INDR)** and **CALL** the applicant to explain the decision. One call attempt is required.

5. National Flood Insurance Requirement Act (NFIRA) and Group Flood Insurance Policy (GFIP) for DR-4570-LA ONLY:

- a. Applicants that received a NFIRA requirement as a condition of assistance provided in DR-4559-LA have NOT had sufficient time to purchase a policy or may be within the 30-day waiting period for their policy to take affect.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- i. If the NFIRA requirement is from DR-4559-LA, the applicant will NOT be determined ineligible due to Non-Compliance (NCOMP) for insurable flood damages. These applicants should be processed for all eligible assistance.
 - ii. If the NFIRA requirement is from any other previous disaster, the applicant will receive an NCOMP decision for any insurable flood damages.
1. A Special Handling query (NON-COMPLIANT) has been implemented to identify these cases.

6. Incorrect Damage Level:

- a. If a case is identified in which an applicant may have been awarded an incorrect Damage Level Award, e.g. Damage Level Award for Flood with COD listed as Wind/Rain:
 - i. **VERIFY** the Cause of Damage (COD) and home type; AND
 - ii. **CONFIRM** the Item Name/Line Item Description (Damage Level Award) matches the COD and home type.
 - iii. If there is a discrepancy in the COD OR home type, **ROUTE** the WP to Pre-Recoupment Review.

7. Special Handling Queue:

- a. If the case is a reinspection, **REVIEW** to ensure making a manual payment would NOT result in a duplicate payment for a specific line item, such as Replacement Assistance.
 - i. **READ** Events History for reason for Inspection;
 - ii. **VERIFY** the Cause of Damage (COD); AND
 - iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 1. If paying the case would cause a duplicate payment:
 - a. **DELETE** the **HA/ONA PND** line;
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** the WP to **FEMA Complete**.

8. Processing Residence Type "Other" and Non-Traditional Housing:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.
 - i. When the residence type is listed as "Other", **REVIEW** the file and **ENSURE** all eligibility criteria has been met including **HRR = Yes**.
 1. If there are Damaged Level Award line items listed in the inspection report, **PROCESS** the award using standard processing guidelines.
 2. If there are NO Damage Level Award line items listed in the inspection report, **PROCESS** the case as "non-traditional housing" using standard processing guidelines. Refer to the [Home Repair Assistance](#) SOP for additional details.
- b. **Housing Assistance (HA):**
 - i. Applicants who meet standard verification requirements, including occupancy, and have a "non-traditional housing" identifier are:
 1. Eligible to receive NO more than two months of Temporary Housing Assistance (any form or type of rental assistance).
 - a. Refer to the [Rental Assistance SOP](#) for additional information.
 2. Eligible for Lodging Expense Reimbursement (LER).
 - a. The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the approved date of any initial Rental Assistance award, e.g. ER, ERU, ERIA, etc.
 - b. For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed date the utilities or access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.
 - i. Refer to the [Lodging Expense Reimbursement SOP](#) for additional information.
- c. **Other Needs Assistance (ONA):**
 1. If pre-disaster occupancy CANNOT be verified, applicants may only be eligible for ONA categories that DO NOT require the occupancy verification such as Transportation, Medical, Dental, Funeral, and Child Care Assistance.
- d. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or CTHA to residents of non-traditional housing.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

9. Single Family & Multi Family Roads & Bridges – Paying Actual

- a. Applicants that submit documentation for Single Family (SF) Road and Bridge repair or replacement with an **SF Service Call (6700 Line Item)**, must have the following reflected in their file:
 - i. **HRR = Yes; AND**
 1. If **HRR = No, REQUEST** an Appeal inspection prior to payment.
 - ii. Line items relating to the SF line (**6700 Line Item for SF Service Call**).
 2. If the **SF Service Call** line item is NOT present, **REQUEST** an appeal inspection.
 - a. Upon return of the inspection, if the **6700** line item is present, **CONTINUE** the steps below to complete processing of actual expenses in addition to any other unmet need.
 - iii. A verifiable estimate or itemized invoice/receipt. Three calls attempts to the contractor to verify the following is required before making an ineligible determination:
 1. Is this a single family or multi-family access road?
 2. Is the SF road/bridge the only access to the DD?
 - a. If NO, **PROCESS** the ineligible determination;
 - b. **ADD a Comment; AND**
 - c. **ROUTE to FEMA Ineligible.**
 3. Were the damages to the SF R/B caused by the disaster?
 - a. If NO, **PROCESS** the ineligible determination;
 - b. **ADD a Comment; AND**
 - c. **ROUTE to FEMA Ineligible.**
 4. Are the repairs considered an upgrade? If so, are they optional or required for a building code/ordinance requirement?
- b. If the all verifications have been completed, **PROCESS** the eligible **EHR** award.
 - i. **UPDATE or CREATE a Home Repair Appeal PND** line on the **HA** tab; AND



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- ii. From the **Inspection Real Property** tab, **CLICK** on the **ADD** button to open the **Real Property Item ADD** pop-up.
- iii. In the **Item** frame, **COMPLETE** the following:
 1. In the **Item Category** text box **SELECT** 'Single Family Road and Bridge' from the dropdown selections;
 2. In the **Item** text box, **SELECT** 'Text Entry' from the dropdown selections.
 3. In the **Other Description** text box **TYPE** the following:
 - a. **Single Family Road and Bridge.**
 4. In the **Item Details** frame, **COMPLETE** the following:
 - a. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections;
 - b. **LEAVE** the **Item UOM** (Unit of Measure) text box blank;
 - c. In the **Unit Cost** text box, **ENTER** the actual cost of the item; AND
 - d. In the **Item Qty** text box, **ENTER** one.
 5. In the **Award** frame, **COMPLETE** the following:
 - a. In the **HA Quantity** text box **ENTER** one; AND
 - b. The **HA Award** text box should auto-fill.
 6. If necessary, **SELECT** the item for payment using the applicable dropdown selections;
 7. **ACCESS** the **Worksheet** and **UPDATE** to **EHR**;
 8. **MAKE** any required deductions for previous SF line awards in the - **Misc.** field;
 - a. **DO NOT** deduct **Line Item 6700** for **SF Service Call**.
 9. **ADD** a **Comment**; AND
 10. **ROUTE** to **FEMA Approval NON-DRM**.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- iv. When a Multi-Family (MF) Road and Bridge is identified, **ROUTE/SPLIT** the WP to the **FEMA Supervisor Review - Multifamily Road and Bridge** subqueue.
- v. If the request is for MF, staff will follow normal MF procedures.
 - 1. In addition to normal processes, applicants must submit line item receipts or estimates to determine the award amount, NOT documents that only reflect a lump sum cost. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the MF road or bridge.
 - 2. Staff will also verify with the contractor the following questions (questions are **NOT** an eligibility requirement, only needed for clarification):
 - a. Are repairs for a road, bridge, or dock?
 - b. Are repairs already complete?
 - c. Are the repairs in-kind (to pre-disaster condition)?
 - i. If NOT in-kind, describe changes. Are they required for access and functional needs or local codes and ordinances?
 - d. Will the road/bridge/dock be moved?
 - i. If so, where and what are the dimensions (length/width/depth) of the ground disturbance?
 - e. For bridges only: What is the name of the river or stream the bridge crosses?
 - f. **ADD a Comment** that captures all the above information.
 - 3. For all other processes, refer to [Road and Bridges SOP](#).

9. DR-4570-LA Late Applications (Allen and Iberia Parishes only)

- a. All late applications will be processed by SPU.
- b. Applicants from Allen and Iberia Parishes who apply between December 23, 2020 through February 21, 2021 may complete a late application without submitting a written explanation.
 - i. If an applicant from Allen or Iberia Parish completes a registration prior to February 21, 2021:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **CALL** the applicant and **EXPLAIN** that they DO NOT need to submit a written explanation.
2. **DO NOT** send the applicant a **NLATE** letter.
- ii. If an applicant from Allen or Iberia Parish completes a registration after February 21, 2021:
 1. **PROCESS** the late application following standard procedures in the [Late Applications SOP](#).
- iii. The registration period for all other DR-4570-LA parishes closed on December 16, 2020.
 1. If an applicant from any other DR-4570-LA parish (except Allen or Iberia Parish) completes a registration after December 16, 2020:
 - a. **PROCESS** the late application following standard procedures in the [Late Applications SOP](#).

D. Cross Disaster Processing

1. Home Repair Assistance:

- a. All cases with Housing Assistance from DR-4559-LA will be stamped with **LAURA_CDD_REV** and placed in the **FEMA Special Handling** queue for manual review.
- b. **COMPARE** the RP inspection report in DR-4570-LA to all previous RP inspection reports recorded in DR-4559-LA.
 - i. If the inspection returns in DR-4570-LA with additional damages for the same COD recorded in DR-4559-LA, the applicant will be eligible for the difference between the highest Damage Level awarded for DR-4559-LA and the Damage Level for DR-4570-LA, up to the HA Maximum for DR-4570-LA.
 1. **PROCESS** the eligible decision as **EHR – Eligible Home Repair**.
 - a. **SELECT** Damage Level Award for payment;
 - b. **DEDUCT** the DR-4559-LA award using the **Misc Adj** link;
 - c. **ENTER** a **Comment** explaining the payment and reason for the deduction; AND



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

d. ROUTE to FEMA Approval NON-DRM.

2. Refer to [Scenario 1](#) for additional processing information.
- ii. If a different COD is recorded from DR-4559-LA, the applicant will be awarded the Damage Level recorded by the inspector from DR-4570-LA.
 1. **PROCESS** the eligible decision as **EHR – Eligible Home Repair**.
 - a. For Flood damages in a Flood Zone A, V, or W, **PROCESS** as **EHRZ – Eligible Home Repair, Flood Insurance Required**.
 2. Refer to [Scenario 4](#) for additional processing information.
- iii. If the inspection returns in DR-4570-LA with the same damage level or less for the same COD recorded in DR-4559-LA, the applicant will be ineligible for Home Repair Assistance.
 1. **PROCESS** the ineligible decision as **IID – Home is Safe to Occupy**.
 2. Refer to [Scenario 2](#) and [Scenario 3](#) for additional processing information.
- c. Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and explain how to submit an appeal to be considered for additional assistance.

2. Replacement Assistance:

- a. **COMPARE** the RP inspection report in DR-4570-LA to all previous RP inspection reports recorded in DR-4559-LA.
 - i. If the inspection report indicates the home is **Destroyed** or includes **MH Replace, TT Replace, or Residence Rebuild**; staff will process Replacement Assistance for the difference between the DR-4570-LA amount and the amount provided under DR-4559-LA, including amounts provided after appeals; up to the HA Maximum for DR-4570-LA.
 - ii. If the amount in DR-4570-LA is lower than the amount in DR-4559-LA, NO additional funds will be paid.
 1. **PROCESS** the eligible decision as **ERPL – Eligible Replacement Housing**.
 - a. **SELECT** Damage Level Award for payment;
 - b. **DEDUCT** the DR-4559-LA award using the **Misc Adj** link;



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

c. **ENTER** a **Comment** explaining the payment and reason for the deduction; AND

d. **ROUTE** to **FEMA Approval NON-DRM**.

2. Refer to [Scenario 1](#) for additional processing information.

b. Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the Cross Disaster Letter (CDL) through automation. This letter will provide an explanation for the lower award amount and inform the applicant how to submit an appeal to be considered for additional assistance if they previously made repairs or can demonstrate additional damages, including examples of required documents.

3. Cross Disaster Check for Non-Real Property Assistance:

a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.

b. **REVIEW** the **Linked Regs** screen to open the registration from DR-4559-LA.

i. **REVIEW** the estimates or receipts and **VERIFY** there was NOT a payment made for the same losses or expenses.

1. If the exact same expenses or losses were paid in DR-4559-LA, the applicant will be ineligible in DR-4570-LA.

2. If the request in DR-4570-LA is for additional or continued payments for expenses or losses that began in DR-4559-LA:

a. **EMAIL** the [FEMA-IHP-Mailroom](#) and **REQUEST** to have the documents moved to the DR-4570-LA file. **INCLUDE** the following in the Email:

i. Applicants name;

ii. Registration ID Number for DR-4559-LA;

iii. Document ID Number;

iv. Statement: Please copy DOC# _____ from DR-4559-LA to DR-4570-LA Registration ID# _____.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

a. **ADD a Comment** to the DR-4570-LA file describing the applicant's request and that it will continue in DR-4559-LA.

b. **ROUTE the WP to FEMA Complete.**

4. Initial Rental Assistance and Lodging Expense Reimbursement (LER):

a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.

b. **USE the Linked Regs** screen to open the registration from all linked disasters and verify the applicant has NOT received initial Rental Assistance or LER.

i. If the applicant DID NOT receive initial Rental Assistance or LER in DR-4559-LA, **PROCESS** the eligibility in DR-4570-LA.

1. If the applicant did receive Rental Assistance or LER in DR-4559-LA, they will be ineligible for Initial Rental Assistance or LER in DR-4570-LA.

ii. Due to the length of time since the previous disasters; applicants in DR-4606-LA may receive initial Rental Assistance or LER if:

1. The applicant has NOT received Temporary Housing Assistance, financial or direct; for the same time period being covered in DR-4606-LA; AND

2. The applicant is no longer leased into a FEMA direct housing unit, or receiving CTHA under **ANY** active Louisiana disaster (DR-4559-LA, DR-4570-LA, or DR-4590-LA).

iii. If the applicant received **ERIA** or **ERU** only in DR-4559-LA, they will be eligible for both initial Rental Assistance and LER in DR-4570-LA.

iv. If the applicant received **ERIA** or **ERU** only in DR-4559-LA, DR-4570-LA, and/or DR-4590-LA; they may be eligible for both initial Rental Assistance and LER in DR-4606-LA based on inspection results.

v. **REVIEW** the file to ensure the applicant has NOT received lodging through Public Assistance (PA) non-congregate sheltering.

1. These applicants will have the following stamps on the Registration Status screen:

a. **ARC_IN**; AND

b. **ARC_OUT**.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. **DO NOT** pay LER if these stamps are in the file for the same dates as submitted receipts.
 - a. If the dates are NOT within the **ARC_IN** and **ARC_Out** dates:
 - i. **CALL** the hotel to **VERIFY** applicant was responsible for payment prior to processing.

5. Continued Temporary Housing Assistance:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.
- b. CTHA should be processed in DR-4559-LA up to the end of the 18-month financial assistance period.
 - i. If the applicant received a Rental Assistance payment in DR-4570-LA, DR-4590-LA, and/or DR-4606-LA, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for CTHA in DR-4559-LA.
 - ii. **ADD** a **Comment** in DR-4570-LA, DR-4590-LA, and/or DR-4606-LA registration explaining the applicant received funds and needs to demonstrate exhaustion of the funds before CTHA can continue in DR-4559-LA.
 1. **INCLUDE** the Disaster (DR-4559-LA) and Registration Number in the **Comment**.
 - a. **PROCESS** the CTHA request in DR-4559-LA.
 - b. **ADD** a Request for Recertification Documents (**RRDOC**) letter; AND
 - c. **USE** the Remaining Funds Available text insert.
 - d. **ROUTE** to **FEMA Complete**.
 2. CTHA must continue under DR-4559-LA until the end of the financial assistance period or until the applicant returns to their primary residence.
- c. Due to the length of time since the previous disasters; applicants in DR-4606-LA may receive CTHA if they are no longer leased into a FEMA direct housing unit, or receiving CTHA under **ANY** active Louisiana disaster (DR-4559-LA, DR-4570-LA, or DR-4590-LA).



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

6. Personal Property Assistance and Misc./Other Expenses:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.
- b. Inspectors will ask clarifying questions and will only record PP damages for DR-4570-LA.
 - i. Generators purchased as a miscellaneous item in DR-4559-LA will be recorded as PP in DR-4570-LA. The inspector will only record the item if the Generator was damaged by Hurricane Delta.
- c. Assistance for these categories will follow standard procedures.
- d. Refer to the [Personal Property Assistance](#) and [Miscellaneous Other Items](#) SOPs for additional information.

7. Transportation Assistance:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.
- b. When processing Transportation Assistance, **REVIEW** the DR-4559-LA file to ensure assistance for the same vehicle was NOT provided.
 - i. **REVIEW** the year, make, and model of the vehicles in both disasters before determining eligibility.
 - 1. If the same vehicle is listed in both disasters AND the applicant was awarded the Destroyed level amount in DR-4559-LA, they will be ineligible for assistance for that vehicle in DR-4570-LA.
 - 2. If the same vehicle is listed in both disasters AND the applicant was awarded the Repair level amount in DR-4559-LA, **REVIEW** the estimates submitted for DR-4570-LA to ensure it is NOT for the same damages paid in DR-4559-LA.
 - c. If the damages are the same, **DEDUCT** the award amount from DR-4559-LA and **PROCESS** up to the **Vehicle Repair Maximum** in DR-4570-LA.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- d. If the damages are NOT the same, **PROCESS** assistance in DR-4570-LA up to the **Vehicle Repair or Replacement** Maximum.
- ii. Refer to the [Transportation and Second Vehicle Requests](#) SOP for additional information.

8. Medical, Dental, Funeral, Moving & Storage, and Child Care:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in any Parish declared in more than one disaster. Refer to the [Parishes Declared Cross-disaster](#) chart for more information.
- b. Assistance is available for disaster caused losses and expenses when there is no DOB for the same category in DR-4559-LA.
- c. **REVIEW** the **Linked Regs** screen to open the registration from DR-4559-LA.
 - i. **REVIEW** the estimates or receipts and **VERIFY** there was NOT a payment made for the same losses or expenses.
 - 1. If the exact same expenses or losses were paid in DR-4559-LA, the applicant will be ineligible in DR-4570-LA.
 - 2. Applicants with continued Moving and Storage expenses as a result of a cross disaster can continue to receive assistance in the next disaster after the closure date of the first disaster.
 - 3. Applicants can receive assistance for Child Care in cross disasters, NOT to exceed eight cumulative weeks of assistance (per child or per household) on each disaster, or the Financial ONA Maximum as determined by the state, territorial, or tribal government per disaster.
 - 4. Once the documents are archived in the correct file, **PROCESS** the eligibility with the requested assistance.

E. Insurance Processing

Insured applicants may submit documents or statements requesting a case review. The following section lists the procedures authorized for insured applicants with Remote Inspections. The initial HA/ONA decision for this group of applicants is generally **INS** or **INSFI** pre-inspection or **INI/INFI** post-inspection.

1. Missing insurance settlement or denial information



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. Insured applicants that registered in both DR-4570-LA and DR-4559-LA must submit their insurance settlement or denial information for both disasters.
 - i. **COMPARE** the settlement or denial for both disasters prior to awarding assistance in DR-4570-LA.
- b. Some situations can be resolved by performing a courtesy call to the insurance company. Refer to the [Insurance Processing for HA and Personal Property](#) for additional Information.
- c. If the call attempt to the insurance provider is unsuccessful:
 - ii. **ADD** an appeal documentation request letter (**ADOC**) with the required insert:
 1. Missing Homeowners INS Settlement or Denial;
 2. Missing Flood INS Settlement or Denial; OR
 3. Missing PP INS Settlement or Denial
 - iii. **ADD** a **Comment**; AND
 - iv. **ROUTE** to **FEMA Complete**.
- d. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions on [Section C.2](#).

2. Insurance settlement or denial letter on file

- a. **UPDATE** the Web NEMIS **Assistance** screen.
 - i. If the applicant submits an insurance denial for the insured COD or a denial confirmed with the insurance provider:
 1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **FEMA Approval NON-DRM**.
 - ii. If the applicant submitted an insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level Award (HA/ONA line item) according to the COD and insurance type.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. If the insurance settlement is less than the Damage Level Award recorded by inspection:
 - a. **PROCESS** assistance according to the Damage Level Award recorded by inspection and the unmet need;
 - b. **DEDUCT** the insurance settlement(s) on the NEMIS **Worksheet**;
 - c. **ADD a Comment**; AND
 - d. **ROUTE to FEMA Approval NON-DRM.**
2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:
 - a. **PROCESS** the ineligible determination according to the COD identified (e.g. **INI** or **INFI**);
 - b. **ADD a Comment**; AND
 - c. **ROUTE to FEMA Ineligible.**
- iii. If the insurance settlement was provided for a COD other than the one recorded by inspection, e.g. wind settlement vs. flood FEMA Verified Loss (FVL):
 1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
 2. **ADD a Comment**; AND
 3. **ROUTE to FEMA Approval NON-DRM.**

F. Appeals

Appeal documentation received will be used to determine when to award additional assistance in order to minimize the need for FEMA inspections in a pandemic environment.

1. Double Damage Appeals

- a. If the applicant was awarded assistance or registered in only **ONE** of the disasters (DR-4559-LA or DR-4570-LA), the appeal will be processed in that specific disaster.
 - i. The standard appeal guidance for remote inspections would apply. Refer to [Section F.2.](#) for additional processing information.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. For applicants registered in both DR-4559-LA and DR-4570-LA, appeals processing in each specific disaster will be contingent on the type of appeal documentation received.
 - i. Agents will award additional home repair assistance based on verifiable receipts or estimates, deducting all non-IHP items. The total appeal award shall NOT exceed the HA max for DR-4570-LA plus any amount of their DR-4559-LA award that the applicant can demonstrate was used for repairs prior to receiving additional damage from DR-4570-LA.
 - 1. Receipts that pre-date DR-4570-LA must indicate that repairs were completed prior to the declaration for DR-4570-LA.
- c. Appeals submitted in either disaster dated before or after the incident period date (10/6/2020) for DR-4570-LA will be addressed in DR-4570-LA.
 - i. If the appeal documents were scanned into the DR-4559-LA file:
 - 1. **EMAIL** the [FEMA-IHP-Mailroom](#) and **REQUEST** to have the documents moved to the DR-4570-LA file;
 - 2. **ADD** a **Comment** in the DR-4559-LA file explaining the Appeal will be addressed in DR-4570-LA;
 - 3. **ROUTE** the WP in DR-4559-LA to **FEMA Complete**; AND
 - 4. **PROCESS** the appeal request in the DR-4570-LA file.
- d. All receipts and estimates must be verified prior to awarding assistance.
 - i. **CALL** the contractor to **VERIFY** all estimates and receipts. Three call attempts are required. The following items must be verified with the contractor:
 - 1. Type of inspection completed by contractor;
 - 2. Cause of damage;
 - 3. Damage to item or component was cause by disaster; AND
 - 4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - a. Refer to the [Double Damages Appeal Chart](#) below for additional assistance.
- e. Applicants that received Replacement Assistance in DR-4559-LA will be ineligible for additional assistance in DR-4570-LA.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

- i. Applicants that previously received Replacement Assistance in DR-4559-LA and submit an appeal for additional home repair assistance should be forwarded to the IHP Helpdesk for review by the Processing Procedures Team (PPT).
 1. **PLACE** the case on **HOLD- Program Review**; AND
 2. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.

Double Damage Appeals with Receipts		
Receipts greater than the highest recorded damage level in DR-4570-LA	Dated BEFORE 10/6/2020	<ol style="list-style-type: none"> 1. PROCESS the award in DR-4570-LA; 2. PAY the amount listed on the receipt; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.
Receipts greater than the highest recorded damage level in DR-4570-LA	Dated AFTER 10/6/2020	<ol style="list-style-type: none"> 1. PROCESS the award in DR-4570-LA; 2. PAY the next damage level award; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.
Receipts same or less than the highest recorded damage level in DR-4570-LA	Dated BEFORE 10/6/2020	<ol style="list-style-type: none"> 1. PROCESS the award in DR-4570-LA; 2. PAY the amount listed on the receipt up to the home repair



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

		<p>amount deducted in DR-4559-LA;</p> <p>3. DEDUCT any previous home repair awards; AND</p> <p>4. ROUTE to Approval NON DRM.</p>
Double Damage Appeals with Estimates		
Estimates greater than the highest recorded damage level in DR-4570-LA	Dated BEFORE or AFTER 10/6/2020	<p>1. PROCESS the award in DR-4570-LA;</p> <p>2. PAY the next damage level award;</p> <p>3. DEDUCT any previous home repair awards; AND</p> <p>4. ROUTE to Approval NON DRM.</p>
Estimates same or less than the highest recorded damage level in DR-4570-LA	Dated BEFORE or AFTER 10/6/2020	<p>1. PROCESS the applicable ineligible decision in DR-4570-LA; AND</p> <p>2. ROUTE to Ineligible.</p>

2. Standard Appeals

- a. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
 - i. DO NOT deduct **Service Call** from any additional EHR awards.
- b. **VERIFY** the items listed on the estimate are eligible under the IHP program and exclude items for payments such as detached garages and other non-essential rooms or items.
- c. Applicants must receive an initial Remote Inspection prior to a payment on appeal. DO NOT pay based on receipts alone if a full Remote Inspection has NOT been completed. This DOES NOT apply to applicants that previously received an onsite inspection and a real property award.
 - i. Refer to [Section D.8.](#) for more information on processing these cases.
- d. For real property assistance awarded based on Remote Inspections, in most cases, FEMA will base appeal decisions and awards on verifiable appeal



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

documentation rather than completing a second appeal Remote Inspection, unless an appeal determination has been completed for an additional Damage Level Award amount.

- i. Refer to [Disaster Specific Information webpage](#) for disaster specific Damage Award Level line item pricing.
- e. When the combined total of all submitted estimates are less than any previous Damage Level Award received:
 - i. **CALL** the applicant and **EXPLAIN** the need for additional verifiable invoice/receipt or estimate OR **VERIFY** if the applicant was in process of gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.
 1. If additional estimates are NOT available:
 - a. **PROCESS** the ineligible decision.
 - i. Home Repair – **A-INO – Additional Repair Assistance.**
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** to **FEMA Ineligible.**
 - ii. **GENERATE** and **MAIL** an **ADOC** with the applicable insert for the missing receipt(s) or estimate(s). **SELECT** the '**ADOC Contractors Estimate**' insert when requesting contractor's estimates.
 - iii. **ADD** a **Comment**; AND
 - iv. **ROUTE** to **FEMA Complete** or appropriate queue as instructed by Supervisor/POC, preshift, or another authorized source.
 - f. When the combined estimates are greater than the initial Damage Level Award received for Home Repair:
 - i. **CALL** the contractor to **VERIFY** all estimates, bills, and receipts. Three call attempts are required. The following items must be verified with the contractor:
 1. Type of inspection completed by contractor;
 2. Cause of damage;
 3. Damage to item or component was cause by disaster; AND



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- ii. **PROCESS** the home repair appeal award based on verified submitted estimates. DO NOT process more than one Damage Level Award increase for the same cause of damage.
- iii. **To process in WebNEMIS:**
 1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** screen;
 2. From the **Home Repair** screen on the **Real Property Line Items** section:
 - a. **SELECT** the '**Add**' link;
 - b. In the **Add Item** frame **COMPLETE** the following:
 - i. In Item Category, **SELECT** '**Speed Estimating**' from the dropdown selections;
 - ii. In the Item, **SELECT** '**Line item description/ Damage Level Award**'; AND
 - iii. **SAVE** the selections.
 3. **DEDUCT** the previous home repair Damage Level Award when processing an appeal Damage Level Award level increase.
 - a. DO NOT deduct **Service Call** line items from any additional EHR awards.
 4. **ADD** a **Comment**; AND
 5. **ROUTE** to **FEMA Approval NON-DRM**.
- g. Appeals above the Highest Damage Level Award and Destroyed/Replacement
 - i. If an applicant appeals for level 5 and has previously received a level 4 Damage Level Award they must submit:
 1. Verifiable contractor's estimate(s); OR
 2. Verifiable documentation from a local official on official letter head, e.g. a condemnation report or notice.
 - a. If documentation is NOT on official letter head, **CALL** the applicant and **REQUEST** a letter on official letter head.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- b. **ADD a Comment; AND**
 - c. **ROUTE to Complete.**
- 3. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
 - a. Three call attempts are required to confirm the following:
 - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - ii. Were the damages caused by the disaster?
 - iii. Is the home repairable?
 - iv. Do the damages require replacement of structure?
 - v. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- 4. **ADD a Comment;**
 - a. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
- 5. **ROUTE to FEMA Supervisor Review – WPP.**
 - a. Designated staff will be assigned to process these cases.
 - i. **PROCESS** the home repair appeal award based on verified submitted estimates.
 - 1. Refer to [D.7.c.i](#) for adding Damage Level line item.
 - ii. **DEDUCT** the previous home repair Damage Level Award.
 - 1. DO NOT deduct **Service Call** line items from any additional EHR awards.
 - iii. **ADD a Comment;**
 - iv. **ROUTE to FEMA Approval NON-DRM.**
 - v. If unable to reach the contractor:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **Complete**.
- h. If an applicant appeals for above a level 5 (NOT destroyed) and has previously received a level 4 or 5 Damage Level Award, they must submit:
- i. Verifiable contractor's estimate(s); OR
 - ii. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
 1. If documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
 2. **ADD** a **Comment**; AND
 3. **ROUTE** to **Complete**.
 - iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
 1. Three call attempts are required to confirm the following:
 - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - b. Were the damages caused by the disaster?
 - c. Is the home repairable?
 - d. Do the damages require replacement of structure?
 - e. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - iv. **ADD** a **Comment**;
 1. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
 - v. **ROUTE** to **FEMA Supervisor Review – WPP**;
 1. Designated staff will be assigned to process these cases.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- vi. **PROCESS** the home repair appeal award based on verified submitted estimates up to the HA maximum.
 - 1. Total Replacement award amounts for a Mobile Home or Travel Trailer should NOT exceed the State/County Average Award. Refer to [Disaster Specific Information](#) webpage for specific amounts per disaster.
 - a. In addition to Replacement amount, these applicants may also be eligible for items typically paid at actual e.g. wells, septic systems.
- vii. **To process in WebNEMIS:**
 - 1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** screen;
 - 2. From the **Home Repair** tab on the **Real Property Line Items** section;
 - 3. **SELECT** the '**Add**' link;
 - a. In the **Add Item** frame, **COMPLETE** the following;
 - b. In the Item category **SELECT** '**Speed Estimating**' from the dropdown selections;
 - c. In the Item **SELECT Text Entry**;
 - d. In the **Other Desc** text box **TYPE** the following:
 - i. **ABOVE LEVEL 5 NOT DESTROYED.**
 - e. In the **Items Details**, frame **COMPLETE** the following:
 - i. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
 - ii. **SELECT EACH** in the **Item UOM** (Unit of Measure) text box.
 - iii. In the **Unit Cost** text box, **ENTER** the verified estimate amount.
 - iv. In the **Item Qty** text box, **ENTER** One.
 - f. In the **Award** frame, **COMPLETE** the following:
 - i. In the **HA Quantity** text box **ENTER** one.
 - ii. In **HA Award** text box should auto-fill.
 - g. **SELECT SAVE.**



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- h. **ACCESS** the **Real Property Line Items** section on the **Home Repair** frame;
 - i. **SELECT** the **Text Entry Item** just entered;
 - ii. **CLICK** on **Select Item** link;
 - iii. In the **Select Item** box Category choose **Not Insured**;
 - iv. **SELECT SAVE**.
- i. **ACCESS** the **Payment Calculator** on the **Home Repair** frame:
 - i. **CLICK** on **Misc. Adj** link;
 - ii. **MAKE** any required deductions for previous Damage Level Awards in the – **Misc. Amount** field.
 - 1. DO NOT deduct **Service Call** line items from **EHR** award.
 - iii. In the **Note** box enter comment for deduction, e.g. previous Damage Level Award 4.
 - iv. **SELECT SAVE**.
- j. **ADD a Comment**;
- k. **ROUTE to FEMA Approval NON -DRM**
- vi. If unable to reach the contractor:
 - 1. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
 - 2. **ADD a Comment**; AND
 - 3. **ROUTE to Complete**.
- i. If an applicant appeals for Destroyed/Replacement, they must submit:
 - i. Verifiable contractor's estimate(s); OR
 - ii. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
 - 1. If documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

2. **ADD a Comment;** AND
3. **ROUTE to Complete.**
- iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
 1. Three call attempts are required to confirm the following:
 - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - b. Were the damages caused by the disaster?
 - c. Is the home repairable?
 - d. Do the damages require replacement of structure?
 - e. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- iv. **ADD a Comment;**
 1. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
- v. **ROUTE to FEMA Supervisor Review – WPP.**
 1. Designated staff will be assigned to process these cases.
- vi. **PROCESS** the home replacement appeal award based on verified submitted estimates.
 1. **Processing in WebNEMIS:**
 - a. **UPDATE** or **CREATE** a **Home Replacement Housing PND** line on the **Assistance** tab.
 - b. From the **Home Replacement** tab on the **Real Property Line Items** section:
 - c. **SELECT** the '**ADD**' link;
 - d. In the '**Add Item**' frame, **COMPLETE** the following:
 - i. When the DD is a House/Townhouse or Condo from the dropdown selections:



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

1. In the **Item Category**, **SELECT** 'General' from the drop-down selections;
 2. In the **Item**, **SELECT** 'Residence Rebuild';
 3. In the **Item Details** section, **SELECT** 'Damage Type';
 4. In the **Item Qty** text box, **ENTER** one; AND
 5. **SAVE** your selections.
- ii. When the DD is a Mobile Home/Travel Trailer from the drop-down selection:
1. In **Item Category**, **SELECT** 'Mobile Home/Travel Trailer' from the dropdown selections;
 2. In the **Item**, **SELECT** 'Replace';
 3. In the **Item Details** section, **SELECT** 'Damage Type';
 4. In the **Item Qty** text box, **ENTER** one;
 5. **SAVE** your selections.
- vii. **ACCESS** the **Worksheet** and **UPDATE** to **ERPL/ERPLZ**;
- viii. **DEDUCT** the previous home repair Damage Level Award;
1. DO NOT deduct **Service Call** line items from any additional EHR awards.
- ix. **ADD** a **Comment**; AND
- x. **ROUTE** to **FEMA Approval NON-DRM**.
- j. Appeals for Residence Type "Other" and Non-Traditional Housing:
- i. Applicants with residence type 'Other' at time of inspection that appeal for an amount that is above the initial Damage Level Award 1 must submit;
 1. Verifiable contractor's estimate(s); OR
 2. Verifiable documentation from a local official on official letterhead.
 - a. If the documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- ii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
 - 1. Three call attempts are required to confirm the following:
 - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - b. Were the damages caused by the disaster?
 - c. Is the home repairable?
- iii. **ADD** a **Comment**;
 - 1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for Damage Level increase that was verified.
- iv. **PLACE** the case on **HOLD - Program Review**; AND
- v. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.
 - 1. PPT will **REVIEW** and **CONSULT** with HIS.
 - a. Once the review has been completed, PPT will return the case to SPU for processing.

3. Appeal Inspection Requests and Returned Inspections:

- a. For appeal inspection requests and returned inspections:
 - i. **REQUEST** an appeal inspection for the following:
 - 1. The initial determination was **IID**;
 - 2. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
 - 3. Single and Multi-Family Road and Bridge appeals; OR
 - 4. Real Property/Structural Damage Level Award.
 - ii. Combined total of estimates or receipts reflect amounts that exceed the next Damage Level Award for the same cause of damage (more than one level increase from the initial Damage Level Award).
 - 1. **CALL** the contractor to **VERIFY** the losses are disaster caused.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- a. If verified, **REQUEST** an appeal inspection;
- b. **ADD** a **Comment**; AND
 - i. **INCLUDE** all specific items to be addressed in the appeal request. HIS will rely on comments when performing appeal inspections.
 - ii. **ROUTE** to **Send to Inspection**.
 - iii. If the appeal inspection returns with the same level of damage or a lower level than the initial inspection, the applicant will still receive the next Damage Level Award, less any previous Damage Level Award, to ensure consistency in the appeal process.
 1. Refer to [Section IV. Appeal Examples](#) for additional processing information.
- b. If Appeal is for a RP line item to be paid at actual ONLY:
 - i. **VERIFY** the estimate is for RP items paid at actual ONLY;
 - ii. **CALL** the contractor to **VERIFY** all estimates, bills and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor;
 1. Type of inspection completed by the contractor;
 2. Cause of damage;
 3. Damage to item or component was caused by the disaster; AND
 4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 5. For additional verification questions for specific items to be paid at actual refer to [Outbound Calls and Third Party Verifications SOP](#).
 - iii. **REQUEST** appeal inspection;
 1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.
 - iv. **DO NOT** process a subsequent Damage Level Award appeal unless results from a second inspection support the increase, i.e. inspection returns with an increased Damage Level Award.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- v. DO NOT deduct **Service Call** line items from any additional EHR awards.
 - vi. **ADD** a **Comment**; AND
 - vii. **ROUTE** to **FEMA Approval NON-DRM**.
- c. If the Damage Level Award has already been increased once based on an appeal decision:
- i. **VERIFY** the estimates for the subsequent appeal are more than the total of the previous highest Damage Level Award;
 - ii. **CALL** the contractor to **VERIFY** all estimates, bills and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor;
 - 1. Type of inspection completed by the contractor;
 - 2. Cause of damage;
 - 3. Damage to item or component was caused by the disaster; AND
 - 4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
 - iii. **REQUEST** appeal inspection;
 - 1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.
 - iv. DO NOT process more than one Damage Level Award increase above the initial Damage Level Awards for the same cause of damage upon subsequent appeal unless results from a second inspection support the increase.
 - 1. Refer to [D.6.c.i](#) for adding Damage Level line item .
 - v. **DEDUCT** the previous home repair Damage Level Award.
 - 1. DO NOT deduct **Service Call** line items from any additional EHR awards.
 - vi. **ADD** a **Comment**; AND
 - vii. **ROUTE** to **FEMA Approval NON-DRM**.
- a. **REVIEW** and **VERIFY** the submitted receipts and estimates using standard procedures.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

- i. **PAY** at actual any real property items such as HVACs, well/septic systems, ADA wheelchair ramps, and roads and bridges.
- i. **SEND** all other real property appeals cases for an appeal inspection.
 - 1. **ADD** a **Comment**; AND
 - a. **INCLUDE** all specific items to be addressed in appeal request. HIS will rely on comments when performing appeal inspections.
 - 2. **ROUTE** the WP to **Send for Inspection**.
- k. For applicants that subsequently received a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item after receiving an initial Damage Level Award, refer to [D.8.b.vi.](#) for processing.

G. Exceptions

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

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

- a. **CALL** the IHP Helpdesk **(b) (6)** or the applicable extension number) or **EMAIL** the appropriate Supervisor or Point of Contact (POC).
- i. If after review by the IHP Helpdesk Specialist or Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist or Supervisor/POC will:
 - 1. **EMAIL** a request for clarification to the appropriate team via the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

IV. APPEAL EXAMPLES

Scenario 1: An applicant in DR-4459-LA received Damage Level 3 wind/rain. Applicant also registered in DR-4570-LA, inspection returned for DR-4570-LA with Damage Level 4 wind/rain.

1. Initial Damage Level Award in DR-4559-LA for wind/rain: Level 3 \$6,814.92.
 - a. The applicant registered in DR-4570-LA and received for wind/rain: Damage Level 4 - \$14,301.26.
 - b. The applicant is eligible for the Damage Level 4 \$14,301.26 minus DR-4559-LA Damage Level 3.
 - c. **PROCESS** Damage Level 4 for DR-4570-LA.
 - d. **DEDUCT** the Damage Level 3 from DR-4559-LA.

Result: **PROCESS** home repair as **EHR** Damage Level 4
DR-4570-LA minus Damage level 3 DR-4559-LA
 $(\$14,301.26 - \$6,814.92) = \$7,486.34$.

Scenario 2: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 4 wind/rain.

1. Initial Damage Level Award for DR-4559-LA wind/rain: Level 4 \$14,301.26.
 - a. The applicant registered in DR-4570-LA and received Damage Level 4 \$14,301.26.
 - b. The applicant is ineligible for an DR-4570-LA due to previously awarded Damage Level 4 in DR-4559-LA.
 - c. **PROCESS** the **Ineligible** decision: **IID – Home is Safe to Occupy**.
 - d. **ROUTE** to **FEMA Ineligible**.

Result: **PROCESS** home repair as **IID – Home is Safe to Occupy**.

Scenario 3: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 2 wind/rain.



FEMA

**DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021**

1. Initial Damage Level Award for DR-4559-LA wind/rain: Level 4 \$14,301.26.
 - a. The applicant registered in DR-4570-LA and received Damage Level 2 \$3,794.43.
 - b. The applicant is ineligible. The Damage Level award in DR-4559-LA is greater than the Damage Level award in DR-4570-LA.
 - c. **PROCESS** the **Ineligible** decision: **IID – Home is Safe to Occupy.**
 - d. **ROUTE** to **FEMA Ineligible.**

Result: PROCESS home repair as **IID – Home is Safe to Occupy.**

Scenario 4: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 2 flood.

1. Initial Damage Level Award for DR-4559-LA wind/rain: Level 4 \$14,301.26.
 - a. The applicant registered in DR-4570-LA and received flood: Damage Level 2 \$7,293.20.
 - b. The applicant is eligible for the flood Damage Level 2 recorded in DR-4570-LA. No deductions are made due to a different COD was recorded.
 - c. **PROCESS** flood Damage Level 2 for DR-4570-LA.
 - d. **ROUTE** to **FEMA Approval NON-DRM.**

Result: PROCESS home repair as **EHR or EHRZ** for flood Damage Level 2 = \$7,293.20.



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

V. DEFINITIONS AND ACRONYMS

Definitions

Condominium (Condo): A type of housing where each residence owns their individual unit in a multi-dwelling building and shares the operational cost of the common areas and grounds.

- The Condo/Apartment Damage Level Awards apply to condos owned by the owner-occupant. FEMA DOES NOT provide Repair or Replacement Assistance to renters in apartments.

Damage Level Award: Damage Level Awards amounts are determined for each disaster and include a variety of commonly damaged line items grouped together under new combined Damage Levels Award line items.

Finished Basement: A part of the home that is used as living space. Recorded by inspectors only if the basement room is deemed essential, e.g. essential bedroom. An essential bedroom is one the household requires because there are no other vacant bedrooms in the home.

Identity Verified: Applicant will be IDV Pass if their name, DOB, and SSN match with the information recorded in the Social Security Administration.

Personal Property: Items traditionally identified as eligible under ONA Personal Property (e.g. clothing, household items, furnishings or appliances, tools, computers, uniforms).

Sequence of Delivery: The sequence of delivery establishes the order in which IHP assistance is provided to the disaster survivors.

Unfinished Basement: A part of the home that is not used as part of living space, e.g. non-essential recreational rooms.

Acronyms

ADA	Americans with Disabilities Act
ADOC	Appeal Request Documentation Letter
ASUPER	Appeal Super Letter
COD	Cause of Damage
DD	Damaged Dwelling



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

ERIA	Eligible Inaccessible Rental Assistance
ERU	Eligible Utilities Out Rental Assistance
EV	External Validation by HIS
HA	Housing Assistance
HIS	Housing Inspection Services
HRR	Habitability Repairs Required
IHP	Individuals and Household Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
NOINSP	No Inspection
ONA	Other Needs Assistance
POC	Point of Contact
RFI	Request for Information
RI	Registration Intake
SBU	Sewer Backup
WP	Workpacket