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

1. If an itemized settlement is voluntarily submitted by the applicant, **REVIEW** the items recorded by the inspection and the items recorded in the settlement to determine if there are items recorded by the inspection with a COD that is NOT covered by the insurance. This is required to prevent a potential DOB with uninsured RP/PP items.
  - a. If the itemized settlement and the inspection report include items that are identified within NEMIS as having a Unit of Measure (UOM) of Each (EA), **CALCULATE** a deduction for these items before completing the FVL to adjusted net settlement comparison.

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

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

COD	Insurance Type	FEMA Verified Losses (FVL)	Net Insurance Settlement	Possible Award
No items recorded with a COD other than flood	HOI- Structure	Home Repair Assistance \$0	\$10,000 Includes \$1,500 for furnace loss	\$0
Flood	N/A	Home Repair Assistance \$14,500.00 Furnace line item = \$333.13	\$0	\$14,166.87

Table 8: Lack of Insurance Coverage Example

- a. First, **IDENTIFY** the insurance types (with the associated insurance settlement/denial information) and the losses identified by category and COD.
- b. Second, **DEDUCT** the furnace repair item (\$333.13) from the flood FVL (\$14,500.00).
  - i. The FVL amount (\$14,500.00) – (\$333.13) furnace repair line item = (\$14,166.87 adjusted FVL)
- c. Third, **COMPARE** the FVL to the net insurance settlement by category and insurance type.
  - i. The adjusted Home Repair FVL (\$14,166.87) – (\$0.00) flood insurance settlement for structure = (\$14,166.87 unmet need).

**Result: PROCESS** Home Repair Assistance (EHR/EHRZ) in the amount of \$14,166.87.



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**NOTE:** If the insurance payment for the item (in this case furnace) is less than the FVL, only deduct the amount of assistance provided by the insurance. Example; Insurance payment for furnace = \$200.00:

First, **COMPARE** the FVL amount (\$333.13) against the insurance payment for furnace (\$200.00). In this case since the insurance payment is less than the FVL, only adjust the FVL by \$200.00.

- The FVL amount (\$14,500.00) – (\$200.00) insurance payment for furnace = (\$14,300.00 adjusted FVL).

### Example 2: Comparison of multiple Itemized insurance settlement and multiple cause of damage

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

COD	Insurance Type	FEMA Verified Losses (FVL)	Net Insurance Settlement	Possible Award
Hail/Rain/WDR	HOI - Structure	Home Repair Assistance \$11,300.00	\$10,000	\$2,668.80
		Water heater = \$131.20	<ul style="list-style-type: none"> <li>▪ Includes \$1,500 for furnace loss</li> </ul>	
		Adjusted FVL = \$11,168.80	\$8,500.00 = Adjusted Net Settlement	
Flood	Flood - Structure	Home Repair Assistance \$14,500.00	\$17,000	\$0.00
		Furnace line item = \$333.13	<ul style="list-style-type: none"> <li>▪ Includes water heater settlement for \$1,000</li> </ul>	
		Adjusted FVL = \$14,166.87	\$16,000.00 Adjusted Net Settlement	

Table 9: Itemized Insurance with Multiple COD Example

- a. First, **IDENTIFY** the insurance types (with the associated insurance settlement/denial information) and the losses identified by category and COD.





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- b. Second, **DEDUCT** the water heater repair item (\$131.20) from the WDR FVL (\$11,300.00), **AND** the furnace repair item (\$333.13) from the flood FVL (\$14,500.00):
  - i. **WDR:** The FVL amount (\$11,300.00) – (\$131.20) water heater repair line item = (\$11,168.80 adjusted FVL)
  - ii. **Flood:** The FVL amount (\$14,500.00) – (\$333.13) furnace repair line item = (\$14,166.87 adjusted FVL)
- c. Third, **ADJUST** the net insurance settlements by deducting the insurance payment for the item listed under a different COD:
  - i. **WDR:** The HOI settlement (\$10,000) – (\$1,500.00) settlement for furnace damaged by flood = (\$8,500 adjusted net settlement)
  - ii. **Flood:** The Flood settlement (\$17,000.00) - (\$1,000.00) for water heater damaged by WDR = (\$16,000.00 adjusted net settlement)
- d. Fourth, **COMPARE** the FVL to the net insurance settlement by category and insurance type.
  - i. **WDR:** The adjusted Home Repair Assistance FVL (\$10,966.87) – (\$8,500) net HOI settlement for structure = (\$2,668.80 Unmet Need)
  - ii. **Flood:** The adjusted Home Repair Assistance FVL (\$14,166.87) – (\$16,000.00) net Flood Insurance settlement for structure = NO unmet need because the Flood Insurance settlement is greater than the FVL.

**Result: PROCESS** Home Repair Assistance (EHR) in the amount of \$2,668.80 = (\$2,668.80 WDR loss + \$0 Flood loss).

### Example 3: Comparison of Itemized insurance settlement and corresponding FVL (COD)

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

COD	Insurance Type	FEMA Verified Losses (FVL)	Net Insurance Settlement	Possible Award
Hail/Rain/WDR	HOI - Structure	Home Repair Assistance \$2,744.93	\$3,491.73	\$0

Table 10: Insurance Comparison Example



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- a. First, **IDENTIFY** the insurance types (with the associated insurance settlement/denial information) and the losses identified by category and COD.
- b. Second, **COMPARE** the FVL to the net insurance settlement by category and insurance type.
  - i. **WDR**: The Home Repair Assistance FVL (\$2,744.93) – (\$3,491.73) Net HOI settlement for structure = NO unmet need because the Insurance settlement is greater than the FVL.

**Result: PROCESS** the Home Repair Assistance as  
**Ineligible - Has Insurance (INI).**

### Example 4: Flood insurance and RP settlement

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

COD	Insurance Type	FEMA Verified Losses (FVL)	Net Insurance Settlement	Possible Award
Flood	Flood - Structure	Home Repair Assistance \$7,100.00	\$5000.00	\$1,300.00
		Refrigerator = \$800.00		
		Adjusted FVL = \$6,300.00		
Flood	Flood – Policy with NO Content Coverage	PP \$2,500.00	\$800.00 ■ PP item settlement disbursed under RP coverage.	\$1,700.00

Table 11: Flood Insurance Comparison Example

- a. First, **IDENTIFY** the insurance types (with the associated insurance settlement/denial information) and the losses identified by category and COD.
- b. Second, **CALL** the Flood Insurance company (required call) to **CONFIRM** the settlement information received for structure.
- c. Third, **ADJUST** the RP settlement by deducting the insurance payment for the PP item:
  - i. The Flood structure settlement (\$7,100) – (\$800.00) insurance disbursement for a refrigerator damaged by flood = \$6,300 adjusted net settlement.



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- d. Fourth, **COMPARE** the FVL to the net insurance settlement by category and insurance type:
- i. **Flood:** The adjusted Home Repair Assistance FVL (\$6,300.00) – (\$5,000) net Flood settlement for structure = \$1,300.00 unmet need
  - ii. **Flood:** The PP FVL (\$2,500) – (\$800) net Flood settlement for PP = \$1,700.00 unmet need.

**Result: PROCESS** Home Repair Assistance (**EHRZ**) in the amount of \$1,300.00, AND

**PROCESS** PP Assistance (**EPPZ**) in the amount of \$1,700.00.

### Example 5: Comparison of multiple insurance settlements and insurance cap

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

COD	Insurance Type	FEMA Verified Losses (FVL)	Net Insurance Settlement	Possible Award
Hail/Rain/WDR	HOI - Structure	Home Repair Assistance \$2,263.68	\$1,000.00	\$1,263.68
Flood	Flood - Structure	Home Repair Assistance \$20,000.00	\$5,000.00 due to insurance cap ■ Total losses observed by insurance = \$18,000.00	\$15,000.00

Table 12: HOI and Flood Insurance Comparison Example

- a. First, **IDENTIFY** the insurance types (with the associated insurance settlement/denial information) and the losses identified by category and COD.
- b. Second, **COMPARE** the FVL to the net insurance settlement by category and insurance type.
  - i. **WDR:** The Home Repair Assistance FVL (\$2,263.68) – (\$1,000.00) net HOI settlement for structure = \$1,263.68 unmet need.
  - ii. **Flood:** The Home Repair Assistance FVL (\$20,000.00) – (\$5,000.00) net Flood Insurance settlement for structure = \$15,000.00 unmet need.



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**Result: PROCESS** Home Repair Assistance (**EHRZ**) in the amount of \$16,263.68 (\$1,263.68 WDR loss + \$15,000 flood loss). Although part of the award is for non-flood items, staff would still add the NFIRA requirement

### Home Replacement Assistance

1. The financial HA and/or ONA maximum award changes annually on October 1. Refer to the [Financial HA and ONA Maximum and Minimum Awards](#) SOP for additional information.
2. Cases meeting specific criteria are now being auto-determined for Home Replacement Assistance. **PROCESS** manual Home Replacement Assistance reviews in the **FEMA Supervisor Review – Replacement Consideration** subqueue. Refer to the [Appendix](#) for information on using the **Eligibility Calculators**.

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

FEMA Verified Loss (FVL)	Net Insurance Settlement	Home Replacement Assistance Award (FY21 Max = \$36,000)
\$100,000	\$70,000	Award: \$0 (financial HA maximum = \$36,000)
\$100,000	\$15,000	<p>Award: \$36,000 (financial HA maximum = \$36,000)</p> <p>The net insurance settlement is less than the financial HA maximum award and, when subtracted from the FVL, shows an unmet need of \$85,000.</p> <p>FEMA can provide assistance up to the financial HA maximum award of \$36,000 because, when combined with the amount provided by insurance, it DOES NOT exceed the FVL.</p>
\$100,000	\$70,000 w/ mandatory payoff of \$34,000 = net insurance settlement of \$36,000.	<p>Award: \$0 (financial HA maximum = \$36,000)</p> <p>Because the net insurance settlement is equal to the financial HA maximum award, the applicant would be ineligible for assistance.</p>





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FEMA Verified Loss (FVL)	Net Insurance Settlement	Home Replacement Assistance Award (FY21 Max = \$36,000)
\$100,000	\$70,000 with mandatory payoff from a forced placed policy of \$50,000 = net insurance settlement of \$20,000	<p>Award: \$36,000 (financial HA maximum = \$36,000)</p> <p>After verifying that the mandatory payoff from the Forced Placed Policy was \$50,000, FEMA will consider the net insurance settlement of \$20,000.</p> <p>The net settlement is less than the financial HA maximum award, so when subtracted from the FVL, an unmet need of \$80,000 is determined.</p> <p>FEMA can pay up to the financial HA maximum award of \$36,000 because, when combined with the amount provided by insurance, it DOES NOT exceed the FVL.</p>
\$60,000	\$33,000	<p>Award: \$27,000 (financial HA maximum = \$36,000)</p> <p>The net insurance settlement is less than the financial HA maximum award and, when subtracted from the FVL, shows an unmet need of \$27,000.</p> <p>FEMA can pay the difference between the FVL and the net insurance settlement, up to the financial HA maximum award.</p> <p>The combined amount (award + settlement) CANNOT exceed the FVL.</p>

Table 13: FEMA Verified Losses Example

## Frequently Asked Questions

### 1. What does net insurance include?

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

### 2. What is a force-placed or lender-placed insurance policy?



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- a. Almost all home loans require the property owner to maintain adequate and continuous insurance. When a property owner DOES NOT maintain the required insurance coverage on the home, the loan agreement allows the lender to obtain insurance on the property. The insurance taken out by the lender is most commonly called “force-placed” coverage or “lender-placed” coverage.
- b. Lender-placed policies often require applicants to submit insurance proceeds to their mortgage holder, e.g. mandatory pay-off.
- c. If paying the mortgage with insurance proceeds is an optional course of action, and the applicant chooses to pay down the mortgage with the insurance proceeds, any portion voluntarily given to the lender is considered part of the net insurance settlement.
- d. To determine if an insurance policy had an optional or mandatory pay off requirement, including lender-placed policies, **CALL** both the insurance company and the mortgage company.

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

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

**Result: Net Settlement = \$0.00**

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

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

**Result: Net Settlement = \$10,000.00**

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

1. Insurance settlement = \$25,000.00



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2. Optional pay-off = \$15,000.00
3. Applicant Received = \$10,000.00

**Result: Net Settlement = \$25,000.00**

3. **What if the insurance policy is NOT in the applicant/co-applicant's name?**
  - a. If the policy is for the DD and is active during the incident period, the applicant will be considered as insured.
  - b. In some cases, and within Land Installment Contract agreement instances, the applicant pays taxes and insurance due to the seller's mortgage requirements. The applicant may be listed as a beneficiary and may have the ability to receive proceeds from the insurance.
  - c. **CALL** the applicant and insurance company to clarify beneficiary, settlement, and/or denial information.



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# V. DEFINITIONS AND ACRONYMS

## Definitions

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

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

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

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

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

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

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

- Includes funds for recoverable depreciation if the insurance company disbursed the funds at the time of processing.
- DOES NOT include items NOT covered under the IHP such as outbuildings, fences, landscaping, or recreational items, e.g. swimming pools.





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

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### Acronyms

<b>ALE</b>	Additional Living Expenses
<b>Asst</b>	Assistance
<b>CBRA</b>	Costal Barrier Reform Act
<b>COD</b>	Cause of Damage
<b>CPI</b>	Consumer Price Index
<b>CY</b>	Cubic Yard
<b>DD</b>	Damaged Dwelling
<b>DDA</b>	Damaged Dwelling Address
<b>DOB</b>	Duplication of Benefits
<b>EA</b>	Each
<b>FIT</b>	Failed Income Test
<b>FVL</b>	FEMA Verified Losses
<b>HA</b>	Housing Assistance
<b>HAPP</b>	SBA Home Loan Application Issued
<b>HOI</b>	Homeowners Insurance
<b>HRR</b>	Habitability Repairs Required
<b>IHP</b>	Individuals and Households Program
<b>LF</b>	Linear Feet



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<b>LOU</b>	Loss of Use
<b>MAX</b>	Maximum
<b>NFIRA</b>	National Flood Insurance Reform Act
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>PP</b>	Personal Property
<b>RA</b>	Regional Administrator
<b>RP</b>	Real Property
<b>SBA</b>	Small Business Administration
<b>SBU</b>	Sewer Backup
<b>SF</b>	Square Feet
<b>STT</b>	State, territorial, or tribal government
<b>WDR</b>	Wind Driven Rain



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### VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Financial HA and ONA Maximum and Minimum Awards](#)
  - [Flood Zones and Other Protected Areas](#)
  - [Funeral Assistance](#)
  - [Home Repair Assistance](#)
  - [Home Replacement Assistance](#)
  - [Lodging Expense Reimbursement](#)
  - [Outbound Calls and Third Party Verifications](#)
  - [Personal Property Assistance](#)
  - [Rental Assistance](#)
  - [SBA Referrals](#)
  - [Special Handling Queries](#)
- Resources
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Line Item Descriptions June 2020](#)
  - [Web NEMIS Initial Assistance Reference Guide](#)



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## VII. APPENDIX: ELIGIBILITY CALCULATORS

### Real Property (RP) Eligibility Calculator

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

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

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

- a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison.
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save**.
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**.
  - iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
  - v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
  - vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
  - vii. **CLICK Save**; AND
  - viii. **CLICK Close**.

#### 2. Observed Amount GREATER than the HA Quantity Amount (Same COD):





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- a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save**.
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
    1. **USE** your desktop calculator to determine the **Overpayment** or **Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection.
    2. **CLICK** the **Adjustment** link for each inspection and **ENTER** the difference amount you calculated.
      - a. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.
      - b. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.
    3. **CLICK Calculate**.
    4. **CLICK Save**.
  - iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
  - v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
  - vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
  - vii. **CLICK Save**; AND
  - viii. **CLICK Close**.

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



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When more than one COD is recorded between inspections, an adjustment will be required when using the **RP Eligibility Calculator**.

- a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save**.
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
    1. For both inspections:
      - a. If the **Observed Amount** is greater than the **Eligible Amount**, **USE** your desktop calculator to determine the **Overpayment** or **Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection; AND
      - b. **CLICK** the **Adjustment** link on each inspection and **ENTER** the amount you calculated for that inspection.
        - i. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.
        - ii. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.
    2. For the second inspection:
      - a. **CLICK** the **Adjustment** link and **ENTER** the **Eligible Amount** for the COD that has changed.
    3. **CLICK Calculate**.
    4. **CLICK Save**.
  - iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
  - v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;



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- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND
- viii. **CLICK Close**.

### 4. **ADA Items Included in Inspection:**

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

**USE** the instructions below to deduct the ADA eligible amount on the **RP Eligibility Calculator**.

- a. On the **Real Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    - 1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save**.
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
    - 1. For the initial inspection:
      - a. If the **Observed Amount** is greater than the **Eligible Amount**, **USE** your desktop calculator to determine the **Overpayment** or **Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection; AND
      - b. **CLICK** the **Adjustment** link on each inspection and **ENTER** the amount you calculated for that inspection.
        - i. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.



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- ii. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.
2. For the second inspection:
  - a. **CLICK** the **Adjustment** link and **ENTER** the total eligible ADA amount.
    - i. A negative (-) symbol **must** be added in front of the entry in the **Adjustment** link.
3. **CLICK Calculate**.
4. **CLICK Save**.
- iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
- v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND
- viii. **CLICK Close**.

### Personal Property (PP) Eligibility Calculator

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

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

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

- a. On the **Personal Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison.
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.





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- a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
- b. **CLICK Save**.
- iii. On the **Eligibility Summary** frame, **CLICK Calculate**.
- iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
- v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND

### 2. Observed Amount GREATER than the Quantity Amount (Same COD):

- a. On the **Personal Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save**.
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
    1. **USE** your desktop calculator to determine the **Overpayment** or **Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection.
      - a. The **Eligible Amount** is the amount that was paid to the applicant from the previous inspection(s).
      - b. If the **Eligible Amount** has NOT been paid, it can be determined by adding the **Quantity** amount for each eligible line item.
    2. **CLICK** the **Adjustment** link for each inspection and **ENTER** the amount you calculated.



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- a. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.
- b. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.
3. **CLICK Calculate.**
4. **CLICK Save.**
- iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
- v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND
- viii. **CLICK Close.**

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

When more than one COD is recorded between inspections, an adjustment will be required when using the **PP Eligibility Calculator**.

- a. On the **Personal Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.
      - a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
      - b. **CLICK Save.**
  - iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
    1. For both inspections:
      - a. If the **Observed Amount** is greater than the **Eligible Amount**, **USE** your desktop calculator to determine the **Overpayment** or



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**Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection; AND

- b. **CLICK** the **Adjustment** link on each inspection and **ENTER** the amount you calculated for that inspection.
  - i. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.
  - ii. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.

2. For the second inspection:

- a. **CLICK** the **Adjustment** link and **ENTER** the **Eligible Amount** for the COD that has changed.

3. **CLICK Calculate**.

4. **CLICK Save**.

iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;

v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;

vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;

vii. **CLICK Save**; AND

viii. **CLICK Close**.

#### 4. **ADA Items Included in Inspection:**

All ADA and non-ADA items **must** be processed separately. **USE** the instructions below to deduct the ADA eligible amount on the **PP Eligibility Calculator**.

- a. On the **Personal Property Line Items** frame, **CLICK Eligibility Calculator**.
  - i. On the **Eligibility Calculator History** window, **CLICK Add**;
  - ii. On the **Inspection and Insurance Comparison** frame, **SELECT** each inspection that requires comparison;
    1. For each inspection, **CLICK Select** under the **Insurance Compare** column.



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- a. On the **Select Insurance** window, **SELECT** the appropriate insurance line; AND
  - b. **CLICK Save.**
- iii. On the **Eligibility Summary** frame, **CLICK Calculate**;
1. For the initial inspection:
    - a. If the **Observed Amount** is greater than the **Eligible Amount**, **USE** your desktop calculator to determine the **Overpayment** or **Underpayment** amount by deducting the **Eligible Amount** from the **Observed Amount** for each inspection; AND
    - b. **CLICK** the **Adjustment** link on each inspection and **ENTER** the amount you calculated for that inspection.
      - i. If entering an adjustment for an **Underpayment**, **ENTER** a negative (-) symbol in front of each entry in the **Adjustment** link.
      - ii. If entering an adjustment for an **Overpayment**, a negative (-) symbol is NOT required.
  2. For the second inspection:
    - a. **CLICK** the **Adjustment** link and **ENTER** the total eligible ADA amount.
      - i. A negative (-) symbol **must** be added in front of the entry in the **Adjustment** link.
  3. **CLICK Calculate.**
  4. **CLICK Save.**
- iv. **REVIEW** the **Final Pending Eligible Amount** to ensure it is correct;
- v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND
- viii. **CLICK Close.**





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# Military Personnel and Military Civilian Employees

Effective Date: May 27, 2021

## MILITARY PERSONNEL AND MILITARY CIVILIAN EMPLOYEES

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose of Assistance 2</li> <li>■ Who May Get Assistance? 2</li> <li>■ What are Eligible Expenses? 2</li> <li>■ Documentation and Verification Needed 3</li> <li>■ Other Items to Note 3</li> </ul> <p><b>***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***</b></p>
<b>II. Important Information</b>	<p><b>***ALL processing employees must read this section***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 4</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 6</li> <li>B. Information Requests 6</li> <li>C. Processing Eligible Assistance 7</li> <li>D. Processing Ineligible Decisions 10</li> <li>E. Joint-Option Disaster Information (ONA Only) 11</li> <li>F. Appeals 12</li> <li>G. Exceptions 12</li> </ul>
<b>IV. Examples and FAQs</b>	<ul style="list-style-type: none"> <li>■ Military and Civilian Personnel Living in Privately Owned or Non-Military Commercial Housing 13</li> <li>■ Military and Civilian Personnel Living in Military Housing 13</li> <li>■ Military and Civilian Personnel Living in Military Housing 13</li> </ul>
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### I. OVERVIEW

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

#### Purpose of Assistance

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

#### Who May Get Assistance?

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

#### What are Eligible Expenses?

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

#### Documentation or Verification Needed:



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

### Other Items to Note:

- Applicants living in **military housing** will have the residence type recorded as **Military Housing** at the time of inspection.
  - Assistance for active duty military personnel or military civilian employees living in military housing will initially be reviewed in the FEMA Special Handling Queue post inspection.
- In an effort to avoid duplication of benefits, military personnel and military civilian employees living in military housing must submit documents (e.g., copy of benefits, allowances, claims, or receipts for the Safe Haven Allowance or MPCECA) before FEMA can consider their eligibility for Housing Assistance (HA), PP, and Transportation.
- Regardless of housing status, active duty military personnel who are stationed outside of the country can authorize a third party to be present for inspection of their primary residence within the declared area. Refer to the [Inspection Requests and Comparisons](#) SOP for additional information.
- If an applicant who is living in military housing indicates they have a disaster-caused unmet need, **ADVISE** them to check for MPCECA coverage and submit settlement/denial information for review.



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## **II. IMPORTANT INFORMATION**

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



### **Prior to Processing:**

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
      - **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.
      - DO NOT hold/deduct funds when processing ADA item awards.
      - DO NOT delay processing other eligible funds to await a funeral decision.
    - Personal Property Assistance; AND
    - All other categories, if funds are available under their respective maximum amount of assistance.
- Prior to reviewing or discussing ONA, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.





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- In Joint-Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility; refer to Section III, E: Joint Option Disaster Information for additional information.
- Helpline Staff: refer to the [Helpline NPSC Caller Services Reference Guide Job Aid](#) for additional information.
- For ONA questions in Joint-Option disasters, provide the applicant the STT ONA Helpline number, which is listed on the NEMIS **Disaster** link.
- Prior to reviewing or discussing applicants who are living in military housing, verify the available military assistance:
  - Safe Haven Allowance:
    - DO NOT process initial Rental Assistance if the inspection recorded the **Residence Type** as **Military Housing**, unless the applicant submitted documents that indicate, ineligibility, no assistance received, or sufficient assistance was not received.
  - MPCECA:
    - DO NOT process PP and/or Transportation assistance if the inspection recorded the **Residence Type** as **Military Housing**, unless the applicant submitted documents that indicate, ineligibility, no assistance received, or sufficient assistance was not received.
- Regardless of military status, Safe Haven Allowance and MPCECA may not be available for applicants living in privately-owned or non-military commercial housing.
  - **PROCESS** assistance following standard IHP eligibility if the inspection DID NOT record the **Residence Type** as **Military Housing**.
- Military Personnel may receive Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), based on their geographic duty installation where they are assigned or employed.
  - BAH and OHA are not provided in response to declared disasters and are not considered a duplication of benefits with FEMA Housing Assistance.
  - DO NOT delay processing eligible housing categories when Military Personnel or Military Civilian Employees receive these types of allowances.



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### III. PROCESS

#### A. Eligibility Verifications

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

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

1. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) SOP for additional information;
2. For HA/PP: The Damaged Dwelling (DD) is the applicant's Primary Residence. Refer to the [Occupancy Verification](#) SOP for additional information;
3. For HA, Safe Haven Allowance ineligibility verification;
4. No assistance or unmet need is confirmed through submitted documents.
5. For PP/Transportation, MPCECA verification;
6. No assistance or unmet need is confirmed through submitted documents.
7. There is no insurance coverage, or insufficient insurance coverage was received for the Cause of Damage (COD) identified. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information; AND
8. For PP/Transportation: SBA Code = **Failed Income Test (FIT)** OR is an ONA referral after SBA review for PP and Transportation. Refer to the [SBA Referrals](#) SOP for additional information.

#### B. Information Requests

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

1. Safe Haven Allowance assistance.

- a. If the applicant was initially determined **Ineligible No Relocation (INR)** for initial Rental Assistance;
- b. **GENERATE** and **MAIL** an **ADOC** letter with the **Missing Homeowners INS Settlement or Denial** insert.



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- c. **PERFORM** three call attempts to the applicant to explain the request for Safe Haven Allowance settlement or denial information.
  - i. Refer to [Section F. Appeals](#) for more information.

### 2. MPCECA assistance.

- a. If the applicant was initially determined **Insured (INS)** due to MPCECA assistance for personal property/transportation:
- b. **GENERATE** and **MAIL** an **ADOC** letter with the **Missing Homeowners INS Settlement or Denial** insert.
- c. **PERFORM** three call attempts to the applicant to explain the request for MPCECA settlement or denial information.
  - i. Refer to [Section F. Appeals](#) for more information.
- d. For **DR-4695-WV and forward**, applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.
  - i. Applicants accessing their online DAC account will view a “Not Approved” status.
  - ii. These applicants will have 60 days from the date of **INS** letter to provide copies of an insurance settlement approval or denial letter.
  - iii. Applicants who **DO NOT** provide copies of insurance settlement or denial within 60 days of **INS** letter, will receive **IINR – Ineligible Insured No Response**. Once applicants receive the **IINR**, they must include an appeal letter with any submission of insurance documents.

## C. Processing Eligible Assistance

### 1. Residence type recorded as **Military Housing** post inspection

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

Initial determinations by category and coverage type			
Type of military assistance	Rental Assistance	Personal Property	Transportation
1. Safe Haven Allowance	<b>Ineligible – No Relocation (INR)</b>	N/A	N/A





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Initial determinations by category and coverage type			
Type of military assistance	Rental Assistance	Personal Property	Transportation
2. MPCECA	Insured (INS)	Insured (INS)	Insurance Coverage (IINS)

Table 1: Processing Eligible Assistance

- b. To be reviewed for rental assistance, personal property, or transportation assistance (initially determined **INS** due to MPCECA coverage), the applicant will need to submit documents reflecting:
  - i. Ineligibility for assistance under MPCECA;
  - ii. Assistance was not received under MPCECA; OR
  - iii. Assistance received under MPCECA was insufficient to meet disaster related needs.
    1. The net insurance settlement for MPCECA is less than one month Fair Market Rent (FMR) or no additional MPCECA coverage is available.
      - a. Financial assistance for temporary housing expenses is NOT limited to a maximum award amount.
    2. For Other Needs Assistance (ONA), the MPCECA award must be less than the Financial ONA Maximum.
- c. An applicant initially determined **INR** for Rental Assistance will need to submit a written appeal along with supporting documents if:
  - i. The applicant has relocated as a result of the disaster;
  - ii. Has unmet housing needs; AND
  - iii. DOES NOT have any insurance or Safe Haven benefits that would duplicate with FEMA Housing Assistance.

**2. Military Personnel and Military Civilian Employees living in Privately-Owned or Non-Military Commercial Housing.**

- a. Once inspections are completed, workpackets (WP) are **NOT** routed to the **FEMA Special Handling Queue** for review, because the residence type was NOT identified as **Military Housing** at the time of inspection.
- b. Regardless of a military status, **FOLLOW** [standard operating procedures](#) to determine eligibility for applicants with identified disaster-caused unmet needs.





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- c. Applicants not living in military housing are NOT impacted by any duplication of benefits regarding the Safe Haven Allowance unless there is a document or record on file indicating the individual has coverage.

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

- a. If staff needs assistance in determining if a document identifies the applicant received assistance through the Safe Haven Allowance and MPCECA:
  - i. **PLACE** the case **on Hold, Program Review**;
  - ii. **CALL** the IHP Helpdesk or **SUBMIT** an email to the appropriate
  - iii. Supervisor/Point of Contact (POC).
    - 1. The IHP Helpdesk, Supervisor, or POC will coordinate with the Processing Procedures Team (PPT) to provide the appropriate direction for processing.
    - 2. The IHP Helpdesk will determine if the applicant can be processed for assistance or if the applicant needs to submit additional documentation to ensure that there is no duplication of benefits with the Safe Haven Allowance or MPCECA assistance.
    - 3. **PROCESS** the case following the instructions from the IHP Helpdesk specialist.
- b. MPCECA assistance will NOT traditionally be available for applicants living in private or non-military housing, regardless of military status.
  - i. If information is received regarding the potential availability of MPCECA, a review of potential coverage will be completed.

### 4. Eligible determinations for HA and ONA categories.

- a. If an applicant meets the verification requirements listed under [Eligibility Verifications](#); AND
- b. Does NOT have insurance, MPECA, or Safe Haven Allowance benefits that would cause a duplication with FEMA assistance:
  - i. **SET** the verification requirements associated to the eligible HA/ONA categories to **Verified** on the **Info Control** tab;
  - ii. **PROCESS** unmet needs identified in HA and ONA;



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1. If an insurance settlement was confirmed, in the NEMIS worksheet, **SELECT**
2. the appropriate insurance settlement for the – **DOB insurance** field.
- iii. **ADD** a **Comment**; AND
- iv. **ROUTE** to **FEMA Approval Non-DRM** or another appropriate queue as instructed by Supervisor or POC, Preshift, or another authorized source.

### D. Processing Ineligible Decisions

1. Residence type recorded as **Military Housing** post inspection

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

Type of military assistance	Rental Assistance	Personal Property	Transportation
1. Safe Haven Allowance	<b>Ineligible – No Relocation (INR)</b>	N/A	N/A
2. MPCECA	<b>Insured (INS)</b>	<b>Insured (INS)</b>	<b>Insurance Coverage (IINS)</b>

Table 2: Processing Ineligible Assistance

- b. Assistance for active duty military personnel or military civilian employees living in **Military Housing** will initially be reviewed in the **FEMA Special Handling Queue**.
  - i. After an eligibility determination is made from Special Handling, additional processing will occur in the **FEMA Manual Determination** or **FEMA Appeal Queues**.

2. Ineligible determinations for HA and ONA categories.

- a. If the applicants **Residence Type** was recorded as **Military Housing** at the time of the inspection;
- b. If Habitability Repairs Required (HRR) is **Yes**, the question **App Moved** will be set as **No**.
  - i. **PROCESS INR – Ineligible No Relocation** for initial Rental Assistance.
- c. If the applicant had PP/Transportation items recorded during the inspection:
  - i. **PROCESS INS – Insured** for **PP** and/or **IINS - Insurance Coverage** for **Transportation**;



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- ii. **MAKE** three call attempts to the applicant to request Safe Haven Allowance/MPCECA documents;
  - 1. Applicants with an **INR** decision for initial Rental Assistance and an **INS** decision need to submit documentation to FEMA detailing ineligibility, no assistance received, or insufficient assistance provided by the Safe Haven Allowance/MPCECA.
- iii. **ADD** a **Contact/Comment**; AND
- iv. **ROUTE** to **FEMA Ineligible**.

### E. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

- a. ONA categories are only processed by the STT.
- b. FEMA staff is authorized to process HA categories.

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

- a. **REVIEW/PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in a state processing queue or subqueue such as **State Manual**, **State Appeal**, or **State Supervisor Review**, no further action for ONA is required.
  - ii. If an additional WP is NOT available in a STT queue; AND
    - 1. There are no HA categories to address:
      - a. **ROUTE** the existing WP to the **State Manual Determination** queue.
    - 2. There are HA categories to address:
      - a. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;
      - b. **SELECT State Manual Determination** for all ONA categories; AND
      - c. **CLICK Submit**.

### F. Appeals



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HA and ONA Appeals are processed using standard appeal procedures. Refer to the [Appeal Processing](#) SOP for more information.

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

### G. Exceptions

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

1. If unable to determine eligibility using available SOPs, Disaster-Specific Operating Procedures, or other posted information:
  - a. **CALL** the IHP Helpdesk ((b) (6) or the applicable extension number) or **EMAIL** the appropriate Supervisor/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](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).





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### IV. EXAMPLES AND FAQs

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

#### Scenario 1: Military and Civilian Personnel Living in Military Housing

The applicant **Residence Type** was recorded as **Military Housing** during the inspection, **HRR = Yes**, **App Moved = No**, and the applicant is requesting HA.

**Result:** **PROCESS** [INR – Ineligible No Relocation](#) for Rental Assistance, **CALL** the applicant and **REQUEST** Safe Haven Allowance benefits documentation before processing eligibility for initial Rental Assistance/Lodging Expense Reimbursement.

#### Scenario 2: Military and Civilian Personnel Living in Military Housing

The applicant **Residence Type** was recorded as **Military Housing** during the inspection, applicant has FEMA-verified losses for Personal Property/Transportation.

**Result:** Process [INS – Insured for PP and/or IINS - Insurance Coverage for Transportation](#), and **REQUEST** MPCECA benefits documentation.

#### Scenario 3: Military and Civilian Personnel Living in Military Housing

The applicant **Residence Type** was recorded as **Military Housing** during the inspection; applicant has unmet need for Medical, Dental, Funeral, and Misc./Other not covered by insurance, military benefits, or other type of assistance.

**Result:** **PROCESS** all items using standard procedures.



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# V. DEFINITIONS AND ACRONYMS

## Definitions

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

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

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

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

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

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

## Acronyms

BAH	Basic Allowance for Housing
DD	Damaged Dwelling
DOD	Department of Defense
DRC	Disaster Recovery Center
DSA	Disaster Survivor Assistance
DSOP	Disaster-Specific Operating Procedure
FAQ	Frequently Asked Question
FEMA	Federal Emergency Management Agency



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<b>FIT</b>	Failed Income Test
<b>FVL</b>	FEMA-Verified Loss
<b>HA</b>	Housing Assistance
<b>HRR</b>	Habitability Repairs Required
<b>IDV_PASS</b>	Identity Verification Passed
<b>IHP</b>	Individuals and Households Program
<b>INR</b>	Ineligible No Relocation
<b>INS</b>	Insured
<b>JFO</b>	Joint Field Office
<b>MPCECA</b>	Military Personnel and Civilian Employees' Claims Act
<b>NEMIS</b>	National Emergency Management Information System
<b>OHA</b>	Overseas Housing Allowance
<b>ONA</b>	Other Needs Assistance
<b>PGT</b>	Procedure Guidance Team
<b>POC</b>	Point of Contact
<b>PP</b>	Personal Property
<b>SBA</b>	Small Business Administration
<b>SOP</b>	Standard Operating Procedure
<b>STT</b>	State, Territorial, or Tribal Government
<b>WP</b>	Workpacket



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**Military Personnel and Military Civilian Employees**  
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## **VI. RELATED GUIDANCE**

**Please refer to the following:**

- **Standard Operating Procedures**
  - [Appeal Processing](#)
  - [Identity Verification](#)
  - [Written Consent and Sharing Applicant Information](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
- **Resources**
  - [Helpline NPSC Caller Services Reference Guide](#)





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Non-Referral Applicants  
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## NON-REFERRAL APPLICANTS

I. Overview	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Who May Get Assistance? 2</li> <li>■ Other Items to Note 2</li> </ul> <p><b>***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***</b></p>
II. Important Information	<p><b>***ALL processing employees must read this section***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 4</li> </ul>
III. Process	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 6</li> <li>B. Information Requests 6</li> <li>C. Processing Eligible Assistance 9</li> <li>D. Processing Ineligible Decisions 13</li> <li>E. Joint Option Disaster Information (ONA Only) 14</li> <li>F. Appeals 15</li> <li>G. Exceptions 15</li> </ul>
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Non-Referral Applicants  
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## I. OVERVIEW

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

### Purpose:

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

### Who May Get IHP Assistance?

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

### Other Items to Note:

- Non-referral applicants receive a designation of **HA: NONREF** and **Other: NONREF** status during Registration Intake (RI).
  - The **NONREF** status is visible next to **HA** and **Other** on the top right side of the National Emergency Management Information System (NEMIS) and Web NEMIS.
- Reasons for a **NONREF** status include:
  - Applicant reported **No** or **Unknown** to:
    - **Home Dmg** and all types of ONA;
  - Applicant indicated **No** to **Home Dmg** and was referred only to the U.S. Small Business Administration (SBA) for SBA-dependent types of ONA; e.g. Transportation and Personal Property (PP); OR
    - If referred to the SBA, applicant must complete an SBA loan application and be denied or partially denied before being referred back to FEMA for eligibility consideration for these types of ONA.
  - Applicant completed an "Other Type" of registration, such as:
    - Business-Only;



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- Evacuation-Only;
  - PP Stored Elsewhere-Only;
  - Farm/Agriculture-Only;
  - Disaster Unemployment Assistance-Only; AND
  - Secondary Home/Residence-Only.
  - This is NOT a comprehensive list. Refer to [DAC-Call Center RI](#) for additional information.
- Applicants NOT initially referred to the IHP will receive an auto-generated Non-referral letter.
    - The letter explains the IHP to the applicants and advises them to contact FEMA if they have any questions or want additional information about the disaster assistance process.
  - If **NONREF** applicants indicate they have a disaster-caused unmet need that may be addressed by the IHP, **ADVISE** them to contact the FEMA Helpline.
  - Applicants who are NOT referred to the IHP will NOT receive an inspection.
    - Generally, applicants must indicate **Home Dmg: Yes** and/or **PP Dmg: Yes** to receive an inspection. Other conditions may apply.



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## II. IMPORTANT INFORMATION

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



### Prior to Processing:

- Prior to reviewing or discussing ONA referrals for a **NONREF** applicant, verify the ONA Option selection.
  - Joint Option:
    - In Joint Option disasters, only the state, territorial, or tribal government is authorized to process and discuss ONA eligibility; refer to [Section III. E: Joint Option Disaster Information](#).
    - **Helpline Staff:** Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
    - For ONA questions in Joint Option disasters, **PROVIDE** the state, territorial, or tribal government ONA Helpline number which is listed on the Web NEMIS **Disaster Info (F8)** link.

**NOTE:** If the disaster is Joint Option and an inspection is required for HA losses, DO NOT create a pending line for ONA. These will be added during the inspection process.

- FEMA Option:
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - DO NOT generate Request for Information (RFI) letters for SBA-dependent types of ONA (e.g. Transportation, PP) if the applicant has been referred to the SBA for a loan.
  - DO NOT generate an RFI for Funeral Assistance.





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- DO NOT request an inspection for PP by itself if the applicant has been referred to the SBA for a loan.
- DO NOT request an inspection for PP by itself unless the Cause of Damage (COD) includes Flood, or the applicant does NOT carry any Contents insurance coverage.
- DO NOT request an inspection for the following types of ONA:
  - Funeral;
  - Medical
  - Dental;
  - Miscellaneous/Other Items;
  - Child Care;
  - Moving and Storage; AND
  - Transportation.



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Non-Referral Applicants  
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### III. PROCESS

#### A. Eligibility Verifications

1. To be referred to FEMA's IHP, applicants must have a disaster-caused unmet need in at least one type of IHP assistance. These include:
  - a. HA: Rental Assistance, Lodging Expense Reimbursement, Repair Assistance, and/or Replacement Assistance.
  - b. ONA:
    - i. Non-SBA-dependent ONA: e.g. Funeral, Medical, Dental, Child Care, Moving and Storage, and Miscellaneous/Other Items.
      1. FEMA provides assistance for these types of ONA without regard to whether a disaster survivor may obtain an SBA loan.
    - ii. SBA-dependent ONA: e.g. PP, and Transportation.
      1. If referred to the SBA, applicants must first apply to the SBA for a loan before FEMA can consider their eligibility and become a referral.

2. An applicant must meet IHP eligibility criteria to be eligible for assistance. A **NONREF** status is NOT an eligibility or ineligibility decision and will change when:
  - a. An applicant indicates disaster-caused damage to their Home/PP for their primary residence;
  - b. An applicant requests to change their **Residence** from **Primary: No (Secondary)** to **Primary: Yes (Primary)**;
  - c. An applicant indicates disaster-caused eligible expenses for Non-SBA-dependent types of ONA;
  - d. An applicant is referred to FEMA after an SBA review for SBA-dependent types of ONA; OR
  - e. An applicant adds Home and/or PP damages to a Business-Only Registration.

#### B. Information Requests



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

1. If on Helpline and NOT authorized to **GENERATE** and **RFI, CREATE** a workpacket (WP) to the appropriate **FEMA Manual** queue for generation.
2. When warranted, **REQUEST** an inspection for **Home Dmg** and **PP Dmg**. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority. Refer to [Section C](#) Processing Eligible Assistance for additional information.

Type of assistance	SBA referral	Insurance	Action
Medical and Dental Assistance	N/A	Yes/No	<ol style="list-style-type: none"> <li>1. <b>ADD</b> the applicable <b>Medical/Dental PND – Pending</b> line;</li> <li>2. <b>GENERATE</b> and <b>MAIL</b> a <b>MED - Medical/DNT - Dental RFI</b> letter (with <b>SIGA</b>);</li> <li>3. <b>SET</b> a timer in the Info Control tab/frame;</li> <li>4. <b>ADD</b> a <b>Comment</b>; AND</li> <li>5. <b>ROUTE</b> to <b>FEMA Info Control – Pending Receipt</b>.</li> <li>6. Refer to the <a href="#">Medical and Dental SOP</a> for additional information</li> </ol>
Child Care Assistance	N/A	N/A	<ol style="list-style-type: none"> <li>1. <b>ADD</b> an <b>Other PND - Pending</b> line;</li> <li>2. <b>GENERATE</b> and <b>MAIL</b> an <b>OTH – Misc/Other RFI</b> letter (with <b>SIGA</b>);</li> <li>3. <b>SET</b> a timer in the Info Control tab/frame;</li> <li>4. <b>ADD</b> a <b>Comment</b>; AND</li> <li>5. <b>ROUTE</b> to <b>FEMA Info Control – Pending Receipt</b>.</li> <li>6. Refer to <a href="#">Child Care Assistance SOP</a> for additional information</li> </ol>
Miscellaneous Other Items	N/A	N/A	<ol style="list-style-type: none"> <li>1. <b>GENERATE</b> and <b>MAIL</b> an <b>RFI – Misc Other Items Notification</b> letter;</li> <li>2. <b>ADD</b> a <b>Comment</b>; AND</li> <li>3. <b>ROUTE</b> to <b>FEMA Complete</b> unless there are other pending lines attached.</li> </ol>



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Type of assistance	SBA referral	Insurance	Action
			4. Refer to the <a href="#">Codes, Verifications, Request Letters, and Assistance Types</a> SOP for additional information
Transportation Assistance	No	Yes/No	<ol style="list-style-type: none"> <li>If an inspection is being requested for HA/PP; <ol style="list-style-type: none"> <li><b>ADD</b> a <b>Transportation PND - Pending</b> line and <b>SEND</b> with the inspection request.</li> </ol> </li> <li>If an inspection is NOT requested; <ol style="list-style-type: none"> <li><b>ADD</b> a <b>Transportation PND - Pending</b> line;</li> <li><b>GENERATE</b> and <b>MAIL</b> the applicable <b>TRANS - Transportation RFI</b> letter (with <b>SIGN</b>);</li> <li><b>SET</b> a timer in the Info Control tab/frame;</li> <li><b>ADD</b> a <b>Comment</b>; AND</li> </ol> </li> <li><b>ROUTE</b> to <b>FEMA Info Control – Pending Receipt</b>.</li> <li>Refer to the <a href="#">Transportation and Second Vehicle Requests</a> SOP for additional information.</li> </ol>
Transportation Assistance	Yes	Yes/No	<ol style="list-style-type: none"> <li><b>ADD</b> an <b>SBA Home Referral</b> (if NOT previously added);</li> <li><b>ADD</b> a <b>Comment</b>; AND</li> <li><b>ROUTE</b> to <b>FEMA Complete</b> unless there are other pending lines attached.</li> <li>Refer to the <a href="#">SBA Referrals</a> SOP for additional information.</li> </ol>
Moving and Storage Assistance	N/A	Yes/No	<ol style="list-style-type: none"> <li><b>ADD</b> a <b>Moving/Storage PND - Pending</b> line;</li> <li><b>GENERATE</b> and <b>MAIL</b> a <b>M&amp;S - Moving &amp; Storage RFI</b> letter (with <b>SIGN</b>);</li> <li><b>SET</b> a timer in the Info Control tab/frame;</li> <li><b>ADD</b> a <b>Comment</b>; AND</li> </ol>





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Type of assistance	SBA referral	Insurance	Action
			5. <b>ROUTE</b> to <b>FEMA Info Control – Pending Receipt</b> . 6. Refer to the <a href="#">Moving and Storage SOP</a> for additional information.
Funeral Assistance	N/A	N/A	1. <b>ADDRESS</b> all other types of assistance; 2. <b>ADD</b> a <b>Comment</b> ; 3. <b>CREATE/SPLIT/ROUTE</b> a WP to the <b>FEMA Funeral</b> queue. 4. Refer to the <a href="#">Funeral Assistance SOP</a> for additional information.

Table 1: Applicable Actions to Request Assistance for ONA Categories

**NOTE:** To add an SBA Home referral, update the SBA field in the **Overview** tab in NEMIS or the **Assistance** tab in **Web NEMIS** to include **Home**.

**NEMIS** will automatically refer an applicant to the SBA if the applicant is self-employed, reported zero income, refused to provide income information, or if their gross income exceeds the amount listed on the [SBA Referrals SOP](#).

### C. Processing Eligible Assistance

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

1. If the applicant's NEMIS file needs to be updated to reflect an unmet need for HA or PP assistance, post registration:
  - a. In the **App Info** tab, **UPDATE** the **Home Dmg/PP Dmg** flags in NEMIS from **No/Unknown** to **Yes**;
  - b. If necessary, **UPDATE** the **Residence** status from **Primary: No (Secondary)** to **Primary: Yes (Primary)**;
  - c. **PROCESS** a decision, **ADD** an **SBA Home** referral, or **ROUTE** to **Send for Inspection** or specific queue approved by Supervisor/POC, Preshift, or other authorized source (see [Table 2](#)).



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- d. Refer to the [Inspection Requests and Comparisons](#) SOP for additional information.

**NOTE:** Occupancy documentation is not required to change the **Residence** status from **Primary: No (Secondary)** to **Primary: Yes (Primary)**. Updating the **Home Dmg/PP Dmg** flags in NEMIS from **No/Unknown** to **Yes** will NOT auto-generate a WP or inspection.

Home Dmg	PP Dmg	SBA Referral	COD = Flood	Flood Insurance	Homeowner/Contents Ins. and all HOI covered CODs/perils	Action
Yes	Yes/No	Yes/No	Yes	No	No	<ol style="list-style-type: none"> <li><b>ADD PND - Pending</b> lines for Home and PP;</li> <li><b>REQUEST</b> an <b>Initial</b> inspection; <ol style="list-style-type: none"> <li><b>ENSURE</b> the <b>Priority</b> is set as <b>No</b>. <b>DO NOT</b> update the inspection priority.</li> </ol> </li> <li>If applicable, <b>ADD</b> an <b>SBA Home</b> referral for PP;</li> <li><b>ADD</b> a <b>Comment</b>;</li> <li><b>ROUTE</b> to <b>Send for Inspection</b>.</li> </ol>
Yes	Yes/No	N/A	Yes	Yes	Yes/No	<ol style="list-style-type: none"> <li><b>ADD IPND – App with insurance being inspected</b> lines for Home and PP;</li> <li><b>REQUEST</b> an <b>Initial</b> inspection; <ol style="list-style-type: none"> <li><b>ENSURE</b> the <b>Priority</b> is set as <b>No</b>. <b>DO NOT</b> update the inspection priority.</li> </ol> </li> </ol>



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Home Dmg	PP Dmg	SBA Referral	COD = Flood	Flood Insurance	Homeowner/Contents Ins. and all HOI covered CODs/perils	Action
						3. If applicable, <b>ADD</b> an <b>SBA Home</b> referral for PP; 4. <b>ADD</b> a <b>Comment</b> ; 5. <b>ROUTE</b> to <b>Send for Inspection</b> .
Yes	Yes/No	N/A	No	Yes/No	No	1. <b>ADD PND - Pending</b> lines for Home and PP; 2. <b>REQUEST</b> an <b>Initial</b> inspection; a. <b>ENSURE</b> the <b>Priority</b> is set as <b>No</b> . <b>DO NOT</b> update the inspection priority. 3. If applicable, <b>ADD</b> an <b>SBA Home</b> referral for PP; 4. <b>ADD</b> a <b>Comment</b> ; 5. <b>ROUTE</b> to <b>Send for Inspection</b> .
Yes	Yes/No	No	No	Yes/No	Yes	1. <b>PROCESS INS</b> for Home and PP as applicable; 2. <b>ADD</b> a <b>Comment</b> ; <b>AND</b> 3. <b>ROUTE</b> to <b>FEMA Ineligible</b> . 4. Refer to <a href="#">Section D</a> for additional information.
No	Yes	Yes	N/A	N/A	N/A	1. <b>ADD</b> an <b>SBA Home</b> referral for PP; 2. <b>ADD</b> a <b>Comment</b> ; <b>AND</b> 3. <b>ROUTE</b> to <b>FEMA Complete</b> .

Table 2: Types of Assistance for Housing Assistance and Personal Property



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## D. Processing Ineligible Decisions

1. An inspection for HA and PP assistance will NOT be requested if all CODs are covered perils under a **Homeowners (O)** or **Renter/Owner Contents Only** insurance.
  - a. If an applicant indicates **Home Dmg: Yes/PP Dmg: Yes** to the primary residence;
  - b. Does NOT have a COD of **Flood**; AND
  - c. Is insured for all recorded CODs/perils;
  - d. **UPDATE** the **Home Dmg/PP Dmg flags** in **NEMIS** from **No/Unknown** to **Yes** and **PROCESS** according to [Table 3](#).
  - e. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.

Home Dmg	PP Dmg	SBA Referral	Renters/Owner Contents Only/Homeowners	All HOI covered CODs/perils	Decision
Yes	No	N/A	Yes	Yes	1. <b>PROCESS</b> an initial <b>INS - Insured</b> determination for HA; 2. <b>ADD</b> a <b>Comment</b> ; AND 3. <b>ROUTE</b> to <b>FEMA Ineligible</b> .
Yes	Yes	No	Yes	Yes	1. <b>PROCESS</b> an initial <b>INS - Insured</b> determination for HA and PP; 2. <b>ADD</b> a <b>Comment</b> ; AND 3. <b>ROUTE</b> to <b>FEMA Ineligible</b> .
No	Yes	No	Yes	N/A	1. <b>PROCESS</b> an initial <b>INS - Insured</b> determination for HA; 2. <b>ADD</b> a <b>Comment</b> ; AND 3. <b>ROUTE</b> to <b>FEMA Ineligible</b> .
No	Yes	Yes	Yes	N/A	1. <b>ADD</b> SBA Home Referral; AND 2. <b>ROUTE</b> to <b>FEMA Complete</b> .

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

2. An applicant will remain **NONREF** when:





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- a. The applicant requests assistance to repair/replace a rental property, vacation home, secondary home, business, etc.;
- b. The applicant was NOT referred to ONA after an SBA referral for SBA-dependent types of ONA, e.g. PP and Transportation;
- c. The applicant does NOT have unmet needs within the IHP's assistance category;  
OR
- d. Other reason the applicant is NOT referred to the IHP.
- e. If the applicant remains **NONREF**:
  - i. **CALL** the applicant to explain the applicable IHP eligibility criteria. One call attempt is required;
  - ii. **ADD** a **Contact** and **Comment**;
  - iii. **ROUTE** the WP to **FEMA Complete**.

### E. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

- a. ONA categories are only processed by the STT.
- b. FEMA staff is authorized to process HA categories.

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

- a. **PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in an STT queue such as State Manual Determination, State Appeal, or State Supervisor Review, NO further action for ONA is required.
  - ii. If an additional WP is NOT available in an STT queue; AND
    1. There are no HA categories to address:
      - a. **ROUTE** the existing WP to the **State Manual Determination** queue.
    2. There are HA categories to address:



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- a. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;
- b. **SELECT State Manual Determination** for all ONA categories; AND
- c. **CLICK Submit**.

### F. Appeals

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

### G. Exceptions

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

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

- a. **CALL** the IHP Helpdesk (b) (6) or the applicable extension number) or **EMAIL** the appropriate Supervisor or 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](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).



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## IV. EXAMPLES AND FAQs

### Scenario 1: Applicant Remains NONREF in all IHP categories

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

1. **CALL** the applicant to explain that secondary or vacation homes are NOT eligible for assistance and offer SBA information for their secondary home (**ADD** an SBA **Business** referral if necessary). One call attempt is required;
2. ADD a **Comment** and **Contact**; AND
3. ROUTE to **FEMA Complete**.
4. If the applicant states they have damage to their Home, PP, or other types of assistance:
  - a. **MODIFY** the registration appropriately and **PROCESS**;
  - b. **REQUEST** an inspection. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority; OR
  - c. **SEND** an RFI letter as outlined in [Table 1](#), [Table 2](#), and [Table 3](#).

**Result:** **CALL** the applicant to advise that they remain a **NONREF**.



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## V. DEFINITIONS AND ACRONYMS

### Definitions

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

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

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

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

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

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### Acronyms

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





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<b>POC</b>	Point of Contact
<b>PP</b>	Personal Property
<b>RFI</b>	Request for Information
<b>RI</b>	Registration Intake
<b>SBA</b>	Small Business Administration
<b>SOP</b>	Standard Operating Procedure
<b>WP</b>	Workpacket



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## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Child Care Assistance](#)
  - [Codes, Verifications, Request Letters, and Assistance Types](#)
  - [DAC – Call Center RI](#)
  - [Funeral Assistance](#)
  - [Inspection Requests and Comparisons](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Medical and Dental](#)
  - [Moving and Storage](#)
  - [SBA Referrals](#)
  - [Transportation and Second Vehicle Requests](#)
- Resources
  - [Helpline NPSC Caller Services Reference Guide](#)



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Occupancy Verification  
Effective Date: September 09, 2021

## OCCUPANCY VERIFICATION

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Who Gets Assistance? 2</li> <li>■ What Are Eligible Expenses that Require Occupancy Verification? 2</li> <li>■ Documentation or Verification Needed 3</li> <li>■ Other Items to Note 4</li> </ul>
<b>II. Important Information</b>	<p>*** This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***</p> <p>*** ALL processing employees must read this section ***</p> <ul style="list-style-type: none"> <li>■ Prior to Processing 6</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Verification Methods 7</li> <li>B. Acceptable Documentation 8</li> <li>C. Processing Procedures 19</li> <li>D. Joint Option Disaster Information (ONA Only) 21</li> <li>E. Appeal 23</li> <li>F. Exceptions</li> </ul>
<b>IV. Examples and FAQs</b>	<ul style="list-style-type: none"> <li>■ Document Submission Examples 24 <ul style="list-style-type: none"> <li>○ Scenario 1: Occupancy with Other Bills 24</li> <li>○ Scenario 2: Occupancy with Identification Cards 24</li> <li>○ Scenario 3: Intent to Occupy Statement 25</li> <li>○ Scenario 4: Occupancy Documents Submitted Without Appeal Letter 25</li> </ul> </li> <li>■ Cross-Disaster Occupancy Verification Examples 26 <ul style="list-style-type: none"> <li>○ Scenario 1: Owner with High Risk Stamps 26</li> <li>○ Scenario 2: Renter with NO High Risk Stamps 26</li> </ul> </li> </ul>
<b>V. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 28</li> <li>■ Acronyms 29</li> </ul>
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## I. OVERVIEW

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

### Purpose:

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

### Who Gets Assistance?

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

**NOTE:** The Code of Federal Regulations (CFR) defines **occupant** as a resident of a housing unit.

- Transportation Assistance;
- Funeral Assistance;
- Medical Assistance;
- Dental Assistance; AND
- Child Care Assistance.

### What Are Eligible Expenses that Require Occupancy Verification?

Occupancy-dependent eligible expenses include costs associated with:

- Home Repair Assistance, Home Replacement Assistance, or Permanent Housing Construction;
- Temporary Housing Assistance, e.g. Rental Assistance, Lodging Expense Reimbursement, or Direct Housing Assistance;
- Critical Needs Assistance;
- Personal Property Assistance;





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- **Exception:** A verification of occupancy is NOT a requirement for stored PP. Refer to the [Personal Property Assistance](#) SOP for additional information.
- Miscellaneous Other Items. Refer to the [Miscellaneous Other Items](#) SOP for additional information; OR
- Moving and Storage Assistance. Refer to the [Moving and Storage](#) SOP for additional information.

### Documentation or Verification Needed (at least one):

- [Utility Bills](#);
- [Other Bills](#);
- [Employer's Documents](#);
- [Lease/Housing Agreement](#);
- [Landlord \(LL\) Letter](#);
- [Rent Receipts](#);
- [Bank Statements with image of the cancelled rent check](#);
- [Public Official's Letter](#);
- [Identification Cards](#);
- [Social Service Organization Documents](#) (Only acceptable for DR-4609-TN and forward);
- [Local School Documents](#) (Only acceptable for DR-4609-TN and forward);
- [Federal or State Benefit Documents](#) (Only acceptable for DR-4609-TN and forward);
- [Motor Vehicle Registration](#) (Only acceptable for DR-4609-TN and forward);
- [Affidavit of Residency or Other Court Documentation](#) (Only acceptable for DR-4609-TN and forward);
- [Mobile Home Park Documents](#) (Only acceptable for DR-4609-TN and forward); OR
- [Self-Declarative Statement](#), **ONLY as a last resort last resort when all other means of verification have been exhausted.**



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- [For all disasters prior to and including DR-4607-MI](#), a Self-Declarative Statement is only acceptable from applicants living in [insular areas](#).
- [For DR-4609-TN and forward](#), a Self-Declarative Statement may also be accepted for applicants residing in a mobile home or travel trailer, regardless of location; as applicants residing in a mobile home or travel trailer may experience challenges with obtaining occupancy documentation.

### Other Items to Note:

#### Initial Inspections:

- For all disasters prior to and including DR-4606-LA, individuals with a NEMIS public records verification status of **IDV\_FAILED** and/or **OCCV\_FAILED** will NOT automatically receive an initial inspection. These individuals must submit an appeal letter with supporting documentation to verify their identity and/or occupancy prior to receiving an initial inspection.
- For DR-4607-MI and forward, applicants that failed identity and/or occupancy verification during registration will NOT be required to submit identity and/or occupancy documents prior to receiving an initial inspection.
  - If occupancy CANNOT be verified during the initial inspection, the applicant must still submit the required documentation to FEMA. Refer to [Section III.B: Acceptable Documentation](#) for additional information.
  - For DR-4609-TN and forward, if occupancy CANNOT be verified during the initial inspection, the system will automatically check for a **PREV\_DSTR\_OCCV** code in the **Registration Status** screen.
    - If present, the case will be routed to the **FEMA Special Handling** queue for a [Cross-Disaster Occupancy Verification](#) review. Refer to the [Special Handling Queries](#) SOP for additional information.
    - The system only checks for exact occupancy matches in the two years prior to the disaster.
- In addition to verifying occupancy, applicants must occupy their disaster-damaged residence as their primary residence to be eligible for certain categories of assistance under the Individuals and Households Program (IHP).
- A primary residence is the home where the applicant normally lives during the majority of the calendar year (more than six months), or the home required because of proximity to employment, including agriculture activities that provide 50% of the household's income.



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- Primary occupancy for household members may also include individuals NOT present at the time of the disaster, e.g. infants, spouse, or students, but who are expected to return during the assistance period.
- If an applicant was NOT occupying the disaster-damaged residence at the time of the disaster, they may still be eligible if they can prove their intent to occupy the home as their primary residence. Refer to [Section III.B.16](#) for additional information.
  - Active duty military members who can satisfy occupancy and ownership conditions of eligibility for their privately-owned pre-disaster primary residence may be eligible for all categories of assistance.
  - Active duty military members are ineligible for assistance if they are NOT occupying their privately-owned residence at the time of the disaster or CANNOT prove their intent to occupy the residence within the period of assistance.
  - Applicants who lived in housing provided by an educational facility, e.g. college dormitory, may be eligible for IHP Assistance if the student housing was their primary residence. Refer to the [Students in College Dormitories](#) SOP for additional information on student eligibility for disaster assistance.
- For citizenship issues, the applicant or co-applicant must prove occupancy and meet FEMA's citizenship requirement. If the applicant is a minor child, the co-applicant must be the child's parent or legal guardian, and prove they occupied the disaster-damaged residence at the time of the disaster.
- The standard ineligible decision code used when the applicant has NOT verified occupancy for the disaster-damaged residence is **INONV - Ineligible Occupancy Not Verified**.
  - A [signed](#) appeal letter with acceptable documentation is required for ALL INONV decisions.
- The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the [Web NEMIS Initial Assistance Reference Guide](#).





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## II. IMPORTANT INFORMATION

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



### Prior to Processing:

- Prior to reviewing or discussing ONA, **VERIFY** the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility; refer to [Section III.D: Joint Option Disaster Information](#).
  - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
- For ONA questions in Joint Option disasters, **PROVIDE** the applicant the STT ONA Helpline number, which is listed on the NEMIS **Disaster Info (F8)** link.





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### III. PROCESS

#### A. Verification Methods:

1. At the time of registration, an automated verification of occupancy is performed based on NEMIS public records verification. The result of the automated verification process is displayed in the **Registration Status** screen with the **OCCV\_PASS** status code.
  - a. This **OCCV\_PASS** status code is sufficient to prove occupancy without further means of verification, unless there is conflicting documentation in the file.
2. Cross-Disaster Occupancy Verification:
  - a. For DR-4609-TN and forward, an automated check will be performed for exact occupancy matches in the two years prior to the disaster. If matches are found, a Cross-Disaster Occupancy Verification process will be put in place for a manual review in the **FEMA Special Handling** queue when occupancy is NOT verified at the time of inspection. Refer to the [Special Handling Queries](#) SOP for additional information.
3. Once the applicant submits required documentation, staff must manually set the status for **Occupancy Verification** as **Verified** on the **Info Control** screen. Refer to the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
4. If **Registration Status** reflects **OCCV\_PASS**, but a FEMA inspection returns with information that conflicts with the NEMIS public records verification results, e.g. secondary home, home was sold prior to disaster, etc.; the FEMA inspector will indicate the **Occupancy** status as **Not Verified** and will enter a clarifying **Comment** to explain the update. This **Comment** will include an X70, X100, or X430 code. Assistance categories will be auto-determined as **INPR - Ineligible - Not Primary Residence** upon return of the inspection or stop in **FEMA Special Handling** for manual review.
  - a. The FEMA inspector's observations will override the NEMIS public records verification results. The applicant will be required to submit a [signed](#) appeal letter with supporting occupancy documents to be reviewed for occupancy verification.
  - b. If necessary, **Occupancy Verification** can be manually set to **Verified** on the **Info Control** screen once the applicant or co-applicant submits acceptable documentation. Refer to the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
5. If occupancy CANNOT be verified through NEMIS public records, [Cross-Disaster Occupancy Verification](#) review, or by the FEMA inspector; the applicant will be



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required to submit documentation showing they occupied the disaster-damaged residence as their primary residence at the time of the disaster.

### B. Acceptable Documentation:

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

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

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

#### 1. Utility Bills:

- a. A utility bill for the disaster-damaged residence, e.g. electric, gas, oil, trash, water, or sewer; that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.
  - i. The service address on the bill should match the disaster-damaged residence address in NEMIS.
    1. If the service address and disaster-damaged residence address DO NOT match, due to a change in the 911 addressing system or other similar situation; **CALL** the utility company and **CONFIRM** the addresses are for the same property location. Three call attempts are required.
  - ii. Utility bills showing NO usage, or only service charges, are NOT acceptable occupancy verification documents.
- b. For all disasters prior to and including DR-4607-MI, utility bills must be dated within three months prior to the disaster incident period.
- c. For DR-4609-TN and forward, utility bills must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
  - i. Any bill dated within the period of assistance must show pre-disaster usage.

#### 2. Other Bills:



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- a. Other Bills include, but are NOT limited to, bank statements or credit card bills, phone bills, cable or satellite bills, medical provider's bills, etc.; that reflect the name of the applicant or co-applicant and the disaster-damaged residence address.
- b. For all disasters prior to and including DR-4607-MI, bills or invoices must be dated within three months prior to the disaster incident period.
- c. For DR-4609-TN and forward, bills or invoices must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
  - i. Any bill dated within the period of assistance must show pre-disaster usage, such as a telephone bill for a landline.

3. Employer's Documents:

- a. Employer's Documents include pay stubs and similar documents received before the disaster, or a letter from an employer prepared after the disaster; that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.
- b. An Employer's Letter must include the name and phone number of the individual or organization providing verification.
- c. For all disasters prior to and including DR-4607-MI, Employer's Documents must be dated within three months prior to the disaster incident period.
- d. For DR-4609-TN and forward, Employer's Documents must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
  - i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

4. Lease/Housing Agreement:

- a. Copy of a written lease, housing agreement, or letter from a LL that includes:
  - i. The name of the applicant or co-applicant;
  - ii. The LL's contact information;
  - iii. The basic terms of tenancy that include:





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1. The disaster-damaged residence address;
2. The duration of the lease confirming that the applicant or co-applicant lived there at the time of the disaster; AND
3. [Signatures](#) from both the applicant or co-applicant and the LL. Electronic [signatures](#) are acceptable.
  - a. For DR-4609-TN and forward, FEMA will accept a lease or housing agreement WITHOUT a signature from the LL, but FEMA must be able to verify the lease with the LL. One call attempt is required.
- iv. If unable to confirm occupancy with the lease/housing agreement or the LL's letter, **CALL** the LL for verification. One call attempt is required.
- b. For all disasters prior to and including DR-4607-MI, lease/housing agreements must be issued and dated prior to the disaster incident period and they must be current/effective (NOT expired) at the time of the disaster. LL Letters DO NOT need to pre-date the disaster incident period.
- c. For DR-4609-TN and forward, lease/housing agreements and LL letters must be current/effective during the disaster incident period, but they may be dated within the 18 month period of assistance.
  - i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

5. Rent Receipts:

- a. A copy of a Rent Receipt or bank statement (an image of the cancelled rent check) that includes:
  - i. The name of the applicant or co-applicant;
  - ii. The LL's contact information; AND
  - iii. The location of the disaster-damaged residence.
- iv. For all disasters prior to and including DR-4607-MI, the LL's [signature](#) must be included.
  1. If unable to confirm occupancy with the Rent Receipt or bank statement because of lack of information, **CALL** the LL for verification. One call attempt is required.





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- b. For all disasters prior to and including DR-4607-MI, Rent Receipts or bank bills must be dated within three months prior to the disaster incident period.
- c. For DR-4609-TN and forward, Rent Receipts or bank bills must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
  - i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

6. Inspector Verification with Landlord (Renters):

- a. For DR-4607-MI and forward, if a renter is unable to prove occupancy at the time of inspection with a Utility Bill, Rent Receipt, LL Letter, or a Lease/Housing Agreement, a FEMA inspector will attempt to contact the applicant's LL to verify occupancy.
  - i. This type of occupancy verification by phone contact is only conducted at the time of inspection.
  - ii. When LL verification is used to verify occupancy, a brief **Comment** is required in the file with the name and phone number of the LL.
  - iii. The LL verification option is also used to verify occupancy for the owner of a mobile home or travel trailer on a leased space or lot.

7. Public Official's Letter:

- a. A letter from a public official, e.g. Police Chief, Mayor, Postmaster, federal, state or, local, territorial, or tribal (SLTT) official that includes:
  - i. The name of the applicant or co-applicant;
  - ii. The disaster-damaged residence address;
  - iii. The period of occupation; AND
  - iv. The name and phone number of the individual providing the verification.
- b. Public Official's Letters must be dated within the 18 month period of assistance and must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.



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8. Identification Cards:

- a. A Driver's License, STT-issued ID card, or Voter Registration card that includes:
  - i. The name of the applicant or co-applicant; AND
  - ii. The disaster-damaged residence address.
  - iii. Identification documents must be issued and dated prior to the disaster incident start date and be current (NOT expired) at the time of the disaster.
- b. The state of Michigan allows for drivers license updates before the card expires. The updates will be provided on a sticker that will be placed on the back of the active drivers licenses. Michigan drivers licenses, that have not expired, with a sticker on the back showing the correct address, are acceptable proof of occupancy.

9. Social Service Organization Documents (Only acceptable for DR-4609-TN and forward):

- a. Documentation received before the disaster from a social service organization, e.g. Center for Independent Living, Meals on Wheels, the National Urban League, etc.; that provided pre-disaster services to the applicant or co-applicant, is dated within one year prior to the disaster incident period, and includes:
  - i. The name of the applicant or co-applicant; AND
  - ii. The disaster-damaged residence address.
- b. A letter or other written statement from the organization, prepared after the disaster and dated within the 18 month period of assistance; verifying the applicant or co-applicant occupied the disaster-damaged residence address at the time of the disaster.
  - i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

10. Local School Documents (Only acceptable for DR-4609-TN and forward):

- a. Documentation received from a public or private school or the school district (DOES NOT include colleges/universities) before the disaster, and is dated within one year prior to the disaster incident period; that includes:



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- i. The name of the applicant or co-applicant;
  - ii. The name of a child listed as a household occupant in the file; AND
  - iii. The child's residence address.
- b. A letter or other written statement from a public or private school or school district, prepared after the disaster and dated within the 18 month period of assistance; verifying the child's residence at the time of the disaster and includes the name of the applicant or co-applicant.
- i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

**11. Federal or STT Benefit Documents (Only acceptable for DR-4609-TN and forward):**

- a. Documents received before the disaster from a federal or STT agency, e.g. Supplemental Nutrition Assistance Program (SNAP) ), tax returns, stimulus checks, etc.; that provided benefits to the applicant or co-applicant, is dated within one year prior to the disaster incident period, and includes:
- i. The name of the applicant or co-applicant; AND
  - ii. The disaster-damaged residence address.
- b. A letter or other written statement from the organization, prepared after the disaster and dated within the 18 month period of assistance; verifying the applicant or co-applicant occupied the disaster-damaged residence at the time of the disaster.
- i. Letters and other written statements must include the name and phone number of the individual or organization providing verification.

**12. Motor Vehicle Registration (Only acceptable for DR-4609-TN and forward):**

- a. A copy of a motor vehicle registration which shows that the vehicle was registered to the applicant or co-applicant at the disaster-damaged residence at the time of the disaster.
- b. The motor vehicle registration must be issued within one year prior to the disaster incident period or within the 18 month period of assistance.



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- i. Any document dated within the period of assistance must indicate that the applicant was living at the disaster-damaged residence at the time of the disaster.

**13. Affidavit of Residency or Court Documentation (Only acceptable for DR-4609-TN and forward):**

- a. A copy of court documentation (e.g., a summons) that includes:
  - i. The name of the applicant or co-applicant; AND
  - ii. The disaster-damaged residence address.
- b. The Affidavit of Residency or Other Court Documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.
  - i. Any document dated within the period of assistance must directly state that the applicant was living at the disaster-damaged residence at the time of the disaster.

**14. Mobile Home Park Documents (Only acceptable for DR-4609-TN and forward):**

- a. For mobile homes or travel trailers located in a mobile home park, a letter or other written statement from the park owner or manager is acceptable. The letter or statement must include:
  - i. The name of the applicant or co-applicant;
  - ii. The disaster-damaged residence address;
  - iii. A statement from the park owner/manager that the applicant or co-applicant occupied the disaster-damaged residence at the time of the disaster; AND
  - iv. The name and phone number of the individual providing the verification.
- b. Mobile Home Park Documents must be dated current/effective during the disaster incident period but may be dated within the 18 month period of assistance.

**15. Self-Declarative Statement (Only acceptable for insular, island, and tribal land declarations up to and including DR-4607-MI):**





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- a. A Self-Declarative Statement is a written, dated, and [signed](#) document informing FEMA the disaster-damaged is occupied by the applicant or co-applicant more than six months of the calendar year. **A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.**
- b. A Self-Declarative Statement is only acceptable from applicants living in [insular areas](#).
  - i. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant's file. It CANNOT be solely viewed by the FEMA inspector.
  - ii. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of occupancy.
  - iii. The submission of this document DOES NOT override information previously gathered or contained in the applicant's file and DOES NOT supersede Disaster Specific information.
  - iv. A Self-Declarative Statement DOES NOT have to pre-date the disaster.
- c. A Self-Declarative Statement must:
  - i. Be in writing (handwritten or typed);
  - ii. Include the applicant or co-applicant's name and disaster-damaged residence address;
    - 1. A physical property location only using longitude and latitude information is NOT acceptable.
  - iii. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;
  - iv. an explanation of the circumstances that prevent standard occupancy verification, e.g. [insular areas](#), islands, or tribal lands; AND
  - v. Include the applicant or co-applicant's [signature](#) with date.

16. Self-Declarative Statement (Only acceptable for DR-4609-TN and forward from applicants living in insular, island, or tribal land areas or applicants residing in Mobile Home or Travel Trailers):

- a. A Self-Declarative Statement is a written, dated, and [signed](#) document informing FEMA the disaster-damaged is occupied by the applicant or co-applicant more



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than six months of the calendar year. **A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.**

- b. In addition to [insular areas](#), a Self-Declarative Statement may be accepted for applicants whose pre-disaster residence was a mobile home or travel trailer, regardless of location; as applicants residing in a mobile home or travel trailer may experience challenges with obtaining occupancy documentation.
  - i. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant's file. It CANNOT be solely viewed by the FEMA inspector.
  - ii. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of occupancy.
  - iii. The submission of this document DOES NOT override information previously gathered or contained in the applicant's file and DOES NOT supersede Disaster Specific information.
  - iv. A Self-Declarative Statement DOES NOT have to pre-date the disaster.
- c. A Self-Declarative Statement must:
  - i. Be in writing (handwritten or typed);
  - ii. Include the applicant or co-applicant's name and disaster-damaged residence address;
    - 1. A physical property location only using longitude and latitude information is NOT acceptable.
  - iii. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;
  - iv. Include the major elements of this following statement and additional explanation: *"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable occupancy documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard occupancy verification to include why the other document types were NOT available to the applicant or co-applicant or how the available documents DO NOT meet FEMA's requirements]. I hereby declare under penalty of perjury that the foregoing is true and correct."*; AND
    - 1. If possible, the applicant should also provide any documents from [Section III.B: Acceptable Documentation](#), even if they DO NOT meet all the



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requirements for the document type; to further support their claim of occupancy.

- v. Include the applicant or co-applicant's [signature](#) with date.
- d. Occupancy request for information letter for a Self-Declarative Statement:
  - i. A Request for Information (**RFI**) letter will be manually generated to obtain occupancy verification information:
    - 1. If the applicant has made several attempts to provide occupancy documents;
      - a. **CALL** the applicant and **PROVIDE** the following details of the information required for the Self-Declarative Statement (three attempts are required);
        - i. The address of the disaster-damaged residence;
        - ii. Length of time the applicant lived in the disaster-damaged residence prior to the Presidential disaster declaration;
        - iii. The major elements of this following statement and additional explanation, "I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable occupancy documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard occupancy verification to include why the other document types were not available to the applicant or how the available documents do not meet FEMA's requirements]. I hereby declare under penalty of perjury that the foregoing is true and correct."; AND
          - 1. The above statement DOES NOT have to be exact to be acceptable.
      - iv. The applicant's name and signature
    - b. **GENERATE** the **Self-Declaration RFI (for Occupancy)**.
      - i. Refer to the Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

17. Intent to Occupy Statement:





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- a. Applicants NOT occupying the residence at the time of the disaster may still be eligible for assistance if they submit documentation showing their intent to move in and occupy the disaster-damaged residence as their primary residence.
- b. Applicants can establish their intent to occupy a residence damaged by a disaster with a written statement along with supporting documentation, e.g. utility deposit or a pre-dated lease, that includes:
  - i. The applicant or co-applicant name; AND
  - ii. The disaster-damaged residence address.
  - iii. Supporting documentation must be dated on or before the first day of the incident period.
- c. **Example 1:** An applicant who recently purchased a home that was destroyed while the applicant was in the process of moving in may be eligible based on intent to occupy. These applicants may still be eligible if they submit documentation showing their intent to occupy the home as their primary residence.
- d. **Example 2:** An individual living temporarily in a hospice, hospital, [nursing home facility](#), or similar facility at the time of the disaster may be reviewed for eligible assistance if it is verified they intended to relocate back to their registered primary residence.
  - i. The location or facility they currently occupy must NOT be their primary residence.
  - ii. Applicant needs to provide documentation to verify occupancy for the registered disaster-damaged residence.
  - iii. These applicants will NOT be eligible for Temporary Housing Assistance unless their housing needs are NOT being met by the temporary living facility.
- e. **Example 3:** In addition to meeting general IHP eligibility criteria, incarcerated applicants must submit documentation verifying they will be released prior to the end of the assistance period, such as official documentation from the correctional facility or detention center, or information necessary to complete an online search of the facility's online database to determine the release date, i.e. name of incarcerated individual, city and state of the facility, etc., if available.
  - i. If incarcerated applicants are NOT released prior to the inspection and CANNOT be present for an inspection, they must designate a third-party adult (18 years or older) to meet with the inspector on their behalf.





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18. Students:

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

19. Non-Traditional Housing:

- a. Applicant's in Non-Traditional Housing may submit a [signed](#) written letter or statement from a credible or official source attesting to the fact the applicant lives in a Non-Traditional form of housing at a certain location. The letter or statement must include:
  - i. The name of the applicant or co-applicant;
  - ii. The location of the residence;
  - iii. The dates of pre-disaster occupancy; AND
  - iv. The name, title, and contact information for the person providing the verification.
- b. A credible or official source may include:
  - i. Service providers, e.g. shelter managers, park rangers, lot rental agencies for tents, etc.;
  - ii. Non-FEMA caseworkers, e.g. HUD, Section 8, etc.;
  - iii. Homeless advocates;
  - iv. Faith-based organizations; OR
  - v. Other like individuals or groups.
- c. The letter or statement DOES NOT have to pre-date the disaster.

## C. Processing Procedures

- 1. For all disasters prior to and including DR-4606-LA, if there **IS NOT** a previous **INONV** decision and the documents available in the file fully prove occupancy:



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- a. **ASSOCIATE** the **Occupancy Verification** requirement with the document in the **Info Control** screen;
- b. If **Identity** is verified, **REQUEST** an initial inspection; AND
- c. **ROUTE** the Workpacket (WP) to **Send for Inspection**.

2. For DR-4607-MI and forward, if the documents available in the file fully prove occupancy:

- a. **ASSOCIATE** the **Occupancy Verification** requirement with the document in the **Info Control** screen;
- b. **ADDRESS/PROCESS** all unmet needs; AND
- c. **ROUTE** the Workpacket (WP) to the appropriate queue.

3. For DR-4609-TN and forward, if the inspector is unable to verify occupancy following the initial inspection and the [Cross-Disaster Occupancy Verification](#) review was unsuccessful:

- a. **PROCESS** as ineligible using the **INONV - Ineligible Occupancy Not Verified** eligibility code; AND
- b. **ROUTE** to **FEMA Ineligible** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.

#### **D. Joint Option Disaster Information (ONA Only)**

1. If processing a Joint Option Disaster:

- a. ONA categories are only processed by the STT.
- b. FEMA staff is authorized to process Housing Assistance (HA) categories.

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

- a. **REVIEW** and **PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in an STT processing queue or subqueue, i.e. **State Manual Determination**, **State Appeal**, or **State Supervisor Review**, NO further action for ONA is required.



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- ii. If an additional WP is NOT available in an STT queue; AND
  1. There are NO HA categories to address:
    - a. **ROUTE** the existing WP to the **State Manual Determination** queue.
  2. There are HA categories to address:
    - a. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;
    - b. **SELECT State Manual Determination** for all ONA categories; AND
    - c. **CLICK Submit**.

## **E. Appeal**

1. If the applicant appeals after an initial **INONV** decision and DOES NOT submit supporting documents to meet the occupancy verification requirement:

- a. **GENERATE** an **Appeal Request Document (ADOC)** with the **Occupancy not Proven** insert to request the missing information;
- b. **CALL** the applicant to inform them of the missing information. One call attempt is required;
- c. **ADD** a **Comment** with a summary of the missing information; AND
- d. **ROUTE** the WP to **FEMA Complete**.
  - i. Refer to the [Appeal Processing](#) SOP and the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

2. If occupancy changed to **Not Verified** after a subsequent inspection:

- a. **GENERATE** an **ADOC** with the **Missing Appeal Letter** and **Occupancy Not Proven** inserts;
- b. **CALL** the applicant to inform them of the missing information. One call attempt is required;
- c. **ROUTE** the WP to **FEMA Complete**; AND



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d. If previously eligible, **CREATE** a new WP to **FEMA Pre-Recoupment Review – Occupancy Review**.

i. Refer to the [Appeals Processing](#) SOP and the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

3. If the appeal letter and documents received or available in the file fully prove occupancy:

a. **ASSOCIATE** the document with the **Occupancy Verification** requirement in the **Info Control** screen;

b. For all disasters prior to and including DR-4606-LA:

i. **REQUEST** an initial inspection;

ii. **ENTER** a **Comment**; AND

iii. **ROUTE** the WP to **Send for Inspection**

c. For DR-4607-MI and forward:

i. **PROCESS** any pending assistance;

ii. **ENTER** a **Comment**; AND

iii. **ROUTE** the Workpacket (WP) to the appropriate queue.

d. Refer to the [Appeals Processing](#) SOP and the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

4. If the applicant was already sent an **ADOC** requesting the missing information:

a. The applicant will remain ineligible;

b. **PROCESS** the appeal as **A-INONV - Ineligible Occupancy Not Verified**; AND

c. **ROUTE** the WP to **FEMA Ineligible**.

## F. Exceptions

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





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

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](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).



## IV. EXAMPLES AND FAQs

### Document Submission Examples:

#### Scenario 1: Applicant Proves Occupancy with Other Bills

1. The applicant provided an appeal letter and a credit card bill dated five months before the disaster for proof of occupancy.

**Result for all disasters prior to and including DR-4607-MI:** The applicant did NOT prove occupancy with the credit card bill because they are dated more than three months before the disaster.

- If occupancy documents have NOT been requested previously, **GENERATE** an **ADOC** with the **Occupancy Not Proven** insert and **CALL** the applicant. One call attempt is required.
- If an **ADOC** was requested previously, **PROCESS** the appeal as ineligible with the **A-INONV** eligibility decision and **ROUTE** to **FEMA Ineligible**.

**Result for DR-4609-TN and forward:** The applicant did prove occupancy with the credit card bill. If all other verification requirements have been met, **PROCESS** the case according to posted guidance.

#### Scenario 2: Applicant Unable to Prove Occupancy with Driver's License

1. A renter submitted an appeal letter with an expired driver's license. Neither the LL nor any public official could verify that the applicant lived in the home.



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**Result:** The applicant did NOT prove occupancy with the expired driver's license.

- If occupancy documents have NOT been requested previously, **GENERATE** an **ADOC** with the **Occupancy Not Proven** insert and **CALL** the applicant. One call attempt is required.
- If an **ADOC** was requested previously, **PROCESS** the appeal as ineligible with the **A-INONV** eligibility decision and **ROUTE** to **FEMA Ineligible**.

### Scenario 3: Applicant Proves Occupancy with Intent to Occupy Statement

1. The applicant, along with family members; lives on a base in Europe during military deployment. When the applicant's tour of duty is over, the family intends to return to the disaster-damaged residence. Before they can return to the United States, a tornado damages their house and soon after, the damaged area is declared a disaster by the President.
2. The applicant registers with FEMA for assistance to repair the home. The applicant provided FEMA an appeal letter, a copy of the deployment orders, and a written statement indicating the family plans to occupy the disaster-damaged residence before the disaster closure date.

**Result:** The applicant proved occupancy by supplying their intent to occupy documentation for the disaster-damaged residence after the tour of duty is over. If all other verification requirements are satisfied, **PROCESS** the case according to posted guidance.

### Scenario 4: Applicant Submits Proof of Occupancy Documents without an Appeal Letter

1. An applicant in DR-4606-LA submitted an acceptable utility bill dated two months before the disaster. However, they did NOT submit a [signed](#) appeal letter.

**Result:** **GENERATE** an **ADOC** with the **Missing Appeal Letter** insert and call the applicant to explain the missing information. One call attempt is required.



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## Cross-Disaster Occupancy Verification Examples:

These scenarios **ONLY** apply to DR-4609-TN and forward.

### Scenario 1: Owner with High Risk Stamps in at least one disaster:

1. The applicant applied for a current disaster and received an **OCCV\_FAIL** status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with **Occupancy** set as **Not Verified** and is routed to **FEMA Special Handling** for a manual review.
2. The case is reviewed in **FEMA Special Handling** and the following information is noted:
  - a. DR-4547-MI:
    - i. Disaster declared less than two years prior to declaration date for the current event;
    - ii. **OCCV\_PASS** through NEMIS public records; AND
    - iii. NO unresolved High Risk stamps.
  - b. Current Disaster:
    - i. **OCCV\_FAIL** through NEMIS public records; AND
    - ii. Unresolved High Risk stamps.

**Result:** Upon manual review, at least one registration included unresolved High Risk stamps. The applicant will be required to submit acceptable documentation to prove occupancy.

### Scenario 2: Renter with NO High Risk Stamps:

1. The applicant applied for a current disaster and received an **OCCV\_FAIL** status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with **Occupancy** set as **Not Verified** and is routed to **FEMA Special Handling** for a manual review.
2. The case is reviewed in **FEMA Special Handling** and the following information is noted:
  - a. DR-4559-LA:





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- i. Disaster declared less than two years prior to declaration date for the current event;
  - ii. **OCCV\_PASS** through NEMIS public records; AND
  - iii. NO unresolved High Risk stamps.
- b. DR-4570-LA:
- i. Disaster declared less than two years prior to declaration date for the current event;
  - ii. **OCCV\_FAIL** through NEMIS public records;
  - iii. Occupancy verified with submitted documents and **Occupancy Verification** set has **Verified** on the **Info Control** screen; AND
  - iv. NO unresolved High Risk stamps.
- c. Current Disaster:
- iii. **OCCV\_FAIL** through NEMIS public records; AND
  - iv. NO unresolved High Risk stamps.

**Result:** Upon manual review, occupancy was verified in a previous disaster within two years prior to the declaration date for the current event. Also, there are no High Risk stamps in any file. The applicant has proven occupancy.



## V. DEFINITIONS AND ACRONYMS

### Definitions:

**Assisted Living Facility:** An assisted living facility is a housing facility for people with disabilities or for adults who CANNOT or who choose NOT to live independently. Assisted living facilities, which may include skilled-nursing units, offer a residential setting that provides personal care services, 24-hour supervision, health-related services, and generally have skilled medical staff on duty at all times. **NOTE:** Independent living communities are NOT classified as assisted living facilities or skilled-nursing units. Independent living communities are designed for people, 55 and older, who need little or NO assistance with activities of daily living. Although these types of residences may have dedicated medical alert buttons located within the unit, they DO NOT offer 24-hour supervision or health-related services and DO NOT have medical staff on duty.

**Call Attempt:** One call attempt to all available numbers to clarify/request information or discuss eligibility determinations. If the full contact information is NOT available, it can be obtained by using the Yellow Pages, an Internet search provider, or by calling the applicant to obtain LL contact information.

**Intent to Occupy:** Applicants NOT occupying the residence at the time of the disaster may still be eligible for IHP assistance if they submit documentation showing their intent to occupy the home as their primary residence. Applicants can establish their intent to occupy a residence damaged by the disaster with a written statement along with supporting documentation such as utility deposits or a pre-dated lease that contains the applicant or co-applicant's name and disaster-damaged residence address.

**Insular Areas:** Insular areas include Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, the U.S. Virgin Islands, Puerto Rico, or otherwise remote areas; such as the interior of Alaska, tribal lands, and islands.

**Occupant:** The CFR defines occupant as a resident of a housing unit.

**Primary Residence:** The home where the applicant normally lives during the majority of the calendar year (more than six months), or the home required because of proximity to employment, including agriculture activities that provide 50% of the household's income.

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



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### Acronyms:

<b>ADOC</b>	Appeal Request Documentation
<b>CFR</b>	Code of Federal Regulations
<b>DR</b>	Disaster
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster Specific Operating Procedure
<b>FEMA</b>	Federal Emergency Management Agency
<b>HA</b>	Housing Assistance
<b>HIS</b>	Housing Inspection Services
<b>HUD</b>	Department of Housing and Urban Development
<b>ID</b>	Identification
<b>IHP</b>	Individuals and Households Program
<b>INONV</b>	Ineligible Occupancy Not Verified
<b>INPR</b>	Ineligible Not Primary Residence
<b>JFO</b>	Joint Field Office
<b>LL</b>	Landlord
<b>NEMIS</b>	National Emergency Management Information System
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>PP</b>	Personal Property
<b>QS</b>	Quality Specialist
<b>SBA</b>	Small Business Administration



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<b>SLTT</b>	State, local, territorial, or tribal government
<b>SNAP</b>	Supplemental Nutrition Assistance Program
<b>SOP</b>	Standard Operating Procedure
<b>STT</b>	State, territorial, or tribal government
<b>WP</b>	Workpacket





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## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Codes, Verifications, Request Letters, and Assistance Types](#)
  - [Miscellaneous Other Items](#)
  - [Moving and Storage](#)
  - [Personal Property Assistance](#)
  - [Special Handling Queries](#)
  - [Students in College Dormitories](#)
- Resources
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Web NEMIS Initial Assistance Reference Guide](#)



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## STUDENTS IN COLLEGE DORMITORIES

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II. Important Information	<p><b>*** ALL processing employees must read this section ***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 5</li> </ul>
III. Process	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 7</li> <li>B. Processing Eligible Assistance 8</li> <li>C. Processing Ineligible Decisions 10</li> <li>D. Joint-Option Disaster Information (ONA Only) 11</li> <li>E. Appeals 12</li> <li>F. Exceptions 13</li> </ul>
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## I. OVERVIEW

This section describes information that every employee **must** read ***before addressing*** Students in College Dormitories.

### Purpose of Assistance:

- Provide Individual and Households Program (IHP) assistance to applicants with disaster-caused damage or losses while living in College Dormitories.

### Who May Get Assistance?

- Applicants residing in housing provided by an educational facility have additional IHP eligibility verification requirements, depending on whether they are considered an Independent or Dependent student.
  - Independent Students: Applicants who are financially independent from their parents or guardians. These applicants DO NOT have a primary residence elsewhere and are responsible for their own living expenses.
    - They are at least age 24 by December 31st of the award year;
    - Were married prior to the disaster;
    - Are enrolled in a masters or doctorate program;
    - Have legal dependents;
    - Are orphans or wards of the court;
    - Are on active military duty or a military veteran; OR
    - Have a documented determination of independent status by a financial aid administrator.
  - Dependent Students: Applicants who live in a College Dormitory and DO NOT meet the eligibility criteria for Independent Student.
    - Dependent Students are not eligible for Housing Assistance (HA) because their parents' or guardians' home is their primary residence.

### Documentation and Verification Needed

- Identity Verified;



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- Occupancy Verified;
- Residence Type Recorded as College Dormitory;
- Lack of Insurance, Settlement, or Denial letter;
- Independent Student status: Applicants can substantiate an Independent Student status by submitting one of the following documents:
  - Documentation reflecting they are at least age 24 by December 31st of the award year;
  - Marriage Certificate or Divorce Decree;
  - Master's or doctorate program enrollment verification from the educational facility;
  - Copy of filed taxes demonstrating deduction for claimed dependents;
  - Orphan or Ward of the Court verification;
  - Military Service Records, Certificate of Release, or Discharge from Active Duty, also known as DD Form 214, demonstrating the applicant is a veteran;
  - Documentation from the financial aid administrator reflecting an independent status decision.

### What are Eligible Expenses?

Status	Lodging Reimbursement	Rental Assistance	Personal Property	Medical, Dental, Funeral, Moving and Storage, Misc./Other, Child Care, and Transportation
Independent	Eligible	Eligible	Eligible	Eligible
Dependent	Ineligible	Ineligible	Eligible when there is no or insufficient coverage for the recorded perils, OR from the parents' or guardians' homeowner's insurance policy.	Eligible

Table 1: Student Eligibility Overview

### Other Items to Note

- HA is only available for Independent Students living in College Dormitories unless a Disaster-Specific Operating Procedure (DSOP) exists.





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- Applicants living in College Dormitories can have insurance coverage for specific perils from different sources:
  - Renter's insurance;
  - Flood insurance;
  - College renter's insurance, also known as dorm insurance; OR
  - Homeowner's Insurance (HOI) from the parents' or guardians' policy.
- Assistance with Personal Property (PP) is available for uninsured or underinsured items brought by the student and not provided by the institution.



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## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** Students in College Dormitories.



### Prior to Processing:

- Prior to reviewing or discussing ONA eligibility with applicants, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial, or tribal government is authorized to process and discuss ONA eligibility; refer to [Section III.D: Joint Option Disaster Information](#).
  - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
  - For ONA questions in a Joint Option disaster, provide the applicant with the state, territorial, or tribal government ONA Helpline number listed on the NEMIS Disaster Information (**DR Info**) button or the Web NEMIS **Disaster Info (F8)** link.
- To determine eligibility of multiple students in a College Dormitory, please reference the [Duplicate Investigation and Resolution Processing](#) SOP.
- An applicant is considered a student when the **Residence Type** is verified as a housing unit provided by an educational facility and recorded in the National Emergency Management Information System (NEMIS) as a **College Dormitory**.
  - **DO NOT** use this document if the FEMA inspector did not confirm the **Residence Type** as **College Dormitory**.
- NEMIS auto-determination rules **DO NOT** process initial [Rental Assistance](#) for applicants whose **Residence Type** is recorded as **College Dormitory**.
- Post-inspection processing of students living in College Dormitories occurs from the **Special Handling** queue.



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- Students are not initially eligible for financial [Rental Assistance](#) and are required to appeal FEMA's initial decision before FEMA can determine their Independent status and potential eligibility for [Rental Assistance](#).
- Other Needs Assistance (ONA) PP for Dependent Students: Verify there is no or insufficient insurance coverage for the inspection-recorded perils before determining eligibility with **PP**.

**DO NOT** use this document if the applicant's residence type is NOT confirmed as **College Dormitory**.



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### III. PROCESS

#### A. Eligibility Verifications

Applicants living in College Dormitories must meet the following criteria:

1. Identity verification passed (**IDV\_PASS**) through registration intake or submitted documentation [Identity Verification](#) SOP.
2. Occupancy of the student's residence verified through an onsite inspection or submitted documentation [Occupancy Verification](#) SOP.
3. Eligible damage is not fully covered by insurance. Verify one of the following:
  - a. There are no insurance types listed for the Cause of Damage (COD) identified;
  - b. The available insurance(s) DOES NOT provide Additional Living Expenses (ALE) coverage for the COD identified;
  - c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (temporary housing and/or content) for the applicable COD; OR
  - d. The net insurance settlement for the structure and/or content for the applicable COD is less than the Financial HA and/or ONA Maximum and less than the applicable FEMA-Verified Loss (FVL).
4. The applicant is a Small Business Administration (SBA) = Failed Income Test (FIT) or is an ONA referral after SBA review for PP and Transportation. Refer to the [SBA Referrals](#) SOP for additional information.
5. **Independent Student Verification:** Applicants are considered Independent Students if they meet one of the following conditions:
  - a. They are at least age 24 by December 31st of the award year;
    - i. Applicants who are 24 years old and **IDV\_PASS** at the time of Registration Intake are considered independent and shall not be required to submit additional documentation to demonstrate an independent status.
  - b. Were married prior to the disaster;
  - c. Are enrolled in a master's or doctorate program;

**NOTE:** The applicant must meet the eligibility criteria of the specific type of assistance requested, e.g., Rental Assistance, Dental, Medical, etc.





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- d. Have legal dependents;
  - e. Are orphans or wards of the court;
  - f. Are on active duty or a military veteran; OR
  - g. Have a documented determination of independent status by a financial aid administrator.
6. **Insurance Verification:** When the applicant is not insured or is under-insured, some situations can be resolved by performing a courtesy call to the insurance provider.
- a. **CALL** the insurance provider and ask:
    - i. Status of the claim;
    - ii. Type of coverage; AND
    - iii. Settlement information.
  - b. If the call attempt is **SUCCESSFUL**:
    - i. **Obtain** the required information from the insurance provider;
    - ii. **RECORD** the response(s) in NEMIS; AND
    - iii. **CONTINUE** processing.
  - c. If the call attempt is **UNSUCCESSFUL**:
    - i. Review all other verification requirements and documents received;
    - ii. **CALL** the applicant, provide details of information required from the insurance provider; AND
    - iii. **PROCESS** the PP determination as IINS - Ineligible due to Insurance Coverage.
  - d. Example questions:
    - i. What was the amount of the settlement OR reason for denial?
    - ii. What was the date of disbursement?

**NOTE:** DO NOT accept verbal confirmation of settlement or denial from the applicant.



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## B. Processing Eligible Assistance

1. Processing Overview: Use the information in this chart as a cross-reference to help determine the student's eligibility.

Condition	Lodging Expenses Reimbursement (LER), Rental Assistance, and Continued Temporary Housing Assistance (CTHA)	Transitional Sheltering Assistance (TSA) and Direct Temporary Housing Assistance	Personal Property	Medical, Dental, Funeral, Moving and Storage, Misc./Other, Child Care, and Transportation
Dependent Student	Ineligible Other Reasons (INO); Ineligible - Student in Provided Housing; OR INO; Appeal - Student in Provided Housing.	Ineligible	Eligible when there is no or insufficient coverage for the recorded perils, OR from the parents' or guardians' Homeowners Insurance (HOI).	Eligible
Independent Student	Eligible	Eligible	Eligible when there is no or insufficient coverage for the disaster-caused damage recorded during inspection.	Eligible
When the Applicant Demonstrates an Independent Student Status But FEMA Confirms the Educational Facility Is Providing Alternative Housing or Financial Resources for Lodging				
Duplication of Benefits	Rental Assistance: INO; Ineligible - Student in Provided Housing	Ineligible	Eligible when there is no or insufficient coverage for the disaster-caused damage recorded during inspection.	Eligible

Table 1: Basic Eligibility Overview

**NOTE:** Dependent Students - Before determining eligibility with **PP**, **CALL** the applicant and **ASK** if their parents or guardians hold an insurance policy for the perils recorded during inspection.

2. Independent Students: Applicants who demonstrated a financial independence from their parents or guardians.
  - a. LER, Rental Assistance, and CTHA: Independent Students are eligible for these categories of assistance using standard criteria.
  - b. PP: **USE** standard criteria for the line items recorded during inspection.



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- i. An insurance comparison is required when the applicant is insured with a renter's, dorm, or flood insurance policy with coverage for the perils recorded during inspection.
- c. Medical, Dental, Funeral, Moving and Storage, Misc/Other, Transportation, and Child Care: **USE** standard criteria.

3. Dependent Students: Applicants who live in a College Dormitory and DO NOT meet the Independent Student criteria.
---

- a. Medical, Dental, Funeral, Moving and Storage, Misc/Other, Child Care, and Transportation: **USE** standard criteria.
- b. PP: Determine if the student has an insurance coverage through an existing policy, which may include renters, dorm, flood insurance, OR their parents' or guardians' HOI.
  - i. PP assistance is limited to student-owned items recorded during FEMA inspection. This excludes items provided by the institution.
  - ii. HOI-covered perils: **CALL** the applicant to verify if their parents or guardians hold an HOI policy.
    - 1. Three call attempts are required.
  - iii. If the applicant DOES NOT have a renter's policy and the applicant's parents or guardians DO NOT hold an HOI policy, **PROCESS** the applicant for eligibility with the PP items recorded during inspection.
- c. If unable to contact the applicant, **CONTINUE** to the Processing Ineligible Decisions section below.

### C. Processing Ineligible Decisions

1. Students who have not demonstrated an independent status.
--

- a. Students who DO NOT meet the Independent Student criteria and whose **Residence Type** is recorded as **College Dormitory** in NEMIS:
  - i. Initial [Rental Assistance](#): **PROCESS** the initial decision as **INO**, and **USE** the **Ineligible - Student in Provided Housing** letter text insert.
  - ii. LER: **PROCESS** the initial decision as **INO**, and **USE** the **Ineligible - Student in Provided Housing** letter text insert.



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- b. PP: Dependent Students may have their PP items covered by a renter's, dorm, OR flood insurance OR their parents' or guardians' HOI.
  - i. HOI-covered perils: **CALL** the applicant to verify if their parents or guardians hold an HOI before making an eligibility determination.
  - ii. Three call attempts are required.
    - 1. **PROCESS** as **IINS – Ineligible due to Insurance Coverage** when:
      - a. Unable to contact the applicant to verify the insurance information;
      - b. The previous insurance verification call attempts were unsuccessful;  
OR
      - c. If it is verified that the applicant, or the parents/guardians, have insurance coverage for the disaster-caused damage.
    - 2. **ADD a Comment; AND**
    - 3. **ROUTE to FEMA Ineligible** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.

2. Duplication of Benefits (DOB): The educational facility provided the student with financial assistance for alternative housing or temporary housing resources.

- a. Duplication of benefits can occur when FEMA confirms the educational facility has alternative housing resources available to the students.
  - i. When this occurs, the Program Management Section notifies staff via pre-shift, DSOP, or available memos posted on the [Disaster Specific Information](#) Webpage.
    - 1. Initial [Rental Assistance](#): **USE INO - Student in Provided Housing**.
    - 2. Lodging Expenses Reimbursement: **USE ILER - Ineligible Lodging Expenses**.

### D. Joint-Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

- a. ONA categories are only processed by the state, territorial, or tribal government.
- b. FEMA staff is authorized to process Housing Assistance (HA) categories.





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

- a. **REVIEW/PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in a state, territorial, or tribal queue, no further action for ONA is required.
  - ii. If an additional WP is NOT available in a state, territorial, or tribal queue; AND
    1. There are no HA categories to address:
      - a. **ROUTE** the existing WP to the **State Manual Determination** queue.
    2. There are HA categories to address:
      - a. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;
      - b. **SELECT State Manual Determination** for all ONA categories; AND
      - c. **CLICK Submit**.

## E. Appeals

1. Dependent Students: Appeal for Temporary Housing Assistance:

- a. Rental Assistance: Dependent Students with an initial **INO; Ineligible — Student in Provided Housing** must supply an appeal letter with supporting documentation demonstrating they meet one of the requirements on section [A Independent Student Verification](#) before they can obtain Rental Assistance.
  - i. If the appeal cannot overturn the initial eligibility decisions, **USE APPEAL INO** with the **Appeal – Student in Provided Housing** text insert.

2. Appeals to demonstrate an Independent Student status: The applicant submits an appeal in an attempt to establish an Independent Student status and obtain Temporary Housing Assistance.

- a. The appeal letter must include documentation supporting one of the items described in the [Eligibility Verifications](#) section of this document.
  - i. Once the independent status has been established, **PROCESS** the request(s) for assistance as described in Section [B. 2. Processing Eligible Assistance](#).



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- b. If the independent status cannot be established, **PROCESS** the request for **HA** as follows:
  - i. LER: **Appeal – Student in Provided Housing**.
  - ii. Rental Assistance: **INO** and **USE** the **Appeal – Student in Provided Housing** letter text insert.

3. Dependent Students: Appeals for insured Personal Property.

- a. Insured students may be evaluated for assistance when the adjusted net insurance settlement for **PP** is less than the Financial ONA Maximum award and the comparison of the FVL identifies an unmet need.
  - i. If the insurance company confirms verbally OR in writing there is no coverage for the recorded peril, **PROCESS** the eligibility for the **PP** recorded during the inspection.

## F. Exceptions

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

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

- 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](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).



## IV. EXAMPLES AND FAQs

The following scenarios assume FEMA confirmed the applicant was living in a **College Dormitory**, but it is unknown if the applicant is an Independent Student or not.

### Scenario 1: Post-Inspection Request for Rental Assistance

The applicant was displaced after a tornado damaged the College Dormitory. The initial decision for Temporary Housing was **INO; Ineligible – Student in Provided Housing**.

The applicant sent an appeal letter requesting Rental Assistance.

#### 1. Review and Processing Decision:

- a. Applicants living in College Dormitories are required to demonstrate a financial independence status before FEMA can provide Temporary Housing Assistance. Review the documents in file, and determine if they meet the requirements of the [Independent Student Verification](#).
- b. The documents submitted by the applicant include evidence of military service, and therefore meets the eligibility as an Independent Student.
- c. **PROCESS** the request for Rental Assistance as **INITIAL**.
- d. **ADD** a **Comment** explaining the applicant meets the Independent Student verifications, and is eligible for Rental Assistance.
- e. **ROUTE** the workpacket to **FEMA Approval**.

**Result:** The applicant demonstrated an Independent Student status, and is eligible for Rental Assistance.

### Scenario 2: Processing Uninsured Damaged Personal Property

The College Dormitory was damaged by flood, and the applicant has not demonstrated an Independent Student status. There are no previous eligibility decisions for PP. **Question:**

Can the applicant be eligible for assistance with PP, even if there is no evidence of an Independent Status?

#### 1. Review and Processing Decision:

- a. Dependent Students can be eligible for assistance with PP items recorded during inspection without the need to verify an independent status.





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- i. Processing of PP requires the verification of no or insufficient insurance coverage for the perils recorded during inspection.
- ii. Even if the applicant parents or guardians hold a flood insurance policy for the primary residence, the flood policy will not cover the student items at the College Dormitory.
- b. **CALL** the applicant and ask if there is a flood insurance policy for the PP items damaged in the College Dormitory. **ADD** a **Contact** with the details of the conversation.
- c. Since there is no flood insurance policy in place, **PROCESS** the eligibility with PP as **INITIAL** using **EPP - Eligible Personal Property** OR **EPPZ - Eligible Personal Property with Flood Insurance Requirement**.
- d. **ADD** a **Comment** explaining there is no insurance coverage and the applicant is eligible for assistance. **ROUTE** the workpacket to **FEMA Approval**.

**Result:** Students are not required to demonstrate an independent status to obtain assistance with PP, and because there is no insurance coverage, the applicant is eligible for assistance.

### Scenario 3: Processing Insured Personal Property

The applicant reported to the inspector their parents' or guardians' HOI may cover some of the disaster-caused damage. There is no initial decision for assistance with PP.

#### 1. Review and Processing Decision:

- a. **REVIEW** the file and determine if the insurance settlement or denial letters were received by FEMA.
  - i. **CALL** the applicant to verify the existence of an insurance policy, and ask if their parents or guardians had an active HOI policy during the disaster.
    1. Three call attempts are required.
  - ii. If the applicant states there is an active HOI policy on their primary residence and the insurance provider phone number is available, **CALL** the insurance ask about the coverage type and status of the claim. If unable to contact the insurance provider, a copy of the insurance settlement OR denial letter will be required before FEMA can determine eligibility for PP.
  - iii. **PROCESS** the decision as **INITIAL** and **USE** the **IINS - Ineligible due to Insurance Coverage**.





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iv. **UPDATE** insurance information in **NEMIS**, and **ADD** a **Comment**:

1. **Summary Line:** PP STUDENT DORM INSURED.
2. **Text:** Applicant states claim has been filed with renter's insurance OR parents' insurance (include whether it been received or not) OR applicant has not submitted an insurance claim.

v. **ROUTE** to **Ineligible**.

**Result:** FEMA was unable to confirm the insurance settlement or denial information. The applicant is not eligible for assistance with PP because of insurance coverage.



## V. DEFINITIONS AND ACRONYMS

### Definitions

**Appeal Letter:** A written request to review an eligibility determination in an attempt to overturn FEMA's **IHP** decision. The appeal letter must be in writing, typed OR written; explain the reason for the appeal; and be signed by the applicant, co-applicant, or a third party authorized to appeal on their behalf.

**College Dormitory:** A housing unit provided by a higher educational facility.

- **College Dormitory** is an available option for FEMA Housing Inspection Services (HIS) to record a student's residence type.

**Dependent Student:** Applicants who live in a College Dormitory and DO NOT meet the eligibility criteria for Independent Student.

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

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

**Independent Student:** A student who is financially independent from parent(s) OR guardian(s), DOES NOT have a primary residence elsewhere, and is responsible for their own living expenses.

- They are at least age 24 by December 31st of the award year;
- Were married prior to the disaster;
- Are enrolled in a masters or doctorate program;
- Have legal dependents;
- Are orphans or wards of the court;
- Are on active military duty or a military veteran; OR
- Have a documented determination of independent status by a financial aid administrator.



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### Acronyms

<b>ALE</b>	Additional Living Expenses
<b>COD</b>	Cause of Damage
<b>CTHA</b>	Continued Temporary Housing Assistance
<b>DOB</b>	Duplication of Benefits
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster-Specific Operating Procedure
<b>EPP</b>	Eligible Personal Property
<b>EPPZ</b>	Eligible Personal Property with Flood Insurance Requirement
<b>FEMA</b>	Federal Emergency Management Agency
<b>FIT</b>	Failed Income Test
<b>FVL</b>	FEMA-Verified Loss
<b>HA</b>	Housing Assistance
<b>HIS</b>	Housing Inspection Services
<b>HOI</b>	Homeowners Insurance
<b>IDV_Pass</b>	Identity Verification Passed
<b>IHP</b>	Individual and Households Program
<b>IINS</b>	Ineligible Due to Insurance Coverage
<b>ILER</b>	Ineligible Lodging Expenses
<b>INI</b>	Ineligible Insurance
<b>INO</b>	Ineligible Other Reasons
<b>INPR</b>	Ineligible Not Primary Residence



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<b>INR</b>	Ineligible No Relocation
<b>JFO</b>	Joint Field Office
<b>LER</b>	Lodging Expenses Reimbursement
<b>NEMIS</b>	National Emergency Management Information System
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>PP</b>	Personal Property
<b>SBA</b>	Small Business Administration
<b>SOP</b>	Standard Operating Procedure
<b>THU</b>	Temporary Housing Unit
<b>TSA</b>	Transitional Sheltering Assistance
<b>WP</b>	Workpacket





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## **VI. RELATED GUIDANCE**

**Please refer to the following documents:**

- **Standard Operating Procedures**
  - [Appeal Processing](#)
  - [Duplicate Investigation and Resolution Processing](#)
  - [Identity Verification](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Occupancy Verification](#)
  - [Personal Property Assistance](#)
  - [Rental Assistance](#)
  - [SBA Referrals](#)
- **Resources**
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Disaster Specific Information](#)



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Acceptable FEMA Acronyms and Abbreviations  
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## ACCEPTABLE FEMA ACRONYMS AND ABBREVIATIONS

I. Acronyms	■ Purpose	2
	■ Acronyms	2
	***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***	



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## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

### I. ACRONYMS

#### Purpose:

- The following Standard Operating Procedure (SOP) identifies acceptable FEMA Acronyms and Abbreviations with the terminology for staff.

#### Acronyms

<b>#</b>	Number
<b>AA</b>	Assistant Administrator
<b>AAFIN</b>	Final Appeal Letter
<b>ACE</b>	Automated Construction Estimator
<b>ADA</b>	Americans with Disabilities Act
<b>ADDL</b>	Additional
<b>ADOC</b>	Appeal Documentation Request
<b>A-IDV</b>	Appeal Ineligible Failed Identity Verification
<b>ALE</b>	Additional Living Expense
<b>ALT</b>	Alternate
<b>AMT</b>	Amount
<b>AP</b>	Assistance Processing
<b>APP</b>	Applicant
<b>APS</b>	Applicant Services
<b>APVD</b>	Approved for Assistance
<b>ARC</b>	American Red Cross
<b>ASSN</b>	Association
<b>ASST</b>	Assistance
<b>ASTC</b>	Assistance Client



## Acceptable FEMA Acronyms and Abbreviations

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<b>ASUPER</b>	Appeal Decision
<b>AUTO D</b>	Auto Determination
<b>AUTO REG</b>	Automobile Registration
<b>AUTO TITLE</b>	Automobile Title
<b>AVG</b>	Average
<b>BAH</b>	Basic Allowance for Housing
<b>BC</b>	Birth Certificate
<b>BDRM</b>	Bedroom
<b>BFE</b>	Base Flood Elevation
<b>BLK</b>	Block
<b>BRKR</b>	Breaker
<b>BSMT</b>	Basement
<b>BUS</b>	Business
<b>C/S or C&amp;S</b>	Clean and Sanitize
<b>CAC</b>	Continued Assistance Calculator
<b>CAD</b>	Canadian Dollar
<b>CBD</b>	Caused by Disaster
<b>CBRA</b>	Coastal Barrier Resources Act
<b>CBRS</b>	Coastal Barrier Resources System
<b>CC</b>	Concrete
<b>CCOR</b>	Contractor Correction
<b>CDC</b>	Critical Data Change
<b>CERT</b>	Certificate





## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>CFR</b>	Code of Federal Regulations
<b>CHK</b>	Check
<b>CK</b>	Check
<b>CLC</b>	Corporate Lodging Consultants
<b>CMA</b>	Current Mailing Address
<b>CNA</b>	Critical Needs Assistance
<b>COD</b>	Cause of Damage
<b>CONGRESS</b>	Congressional
<b>CONTRACT STMT</b>	Contractor Statement
<b>CORONERS REP</b>	Coroner's Report
<b>CORR</b>	Correction
<b>CPN</b>	Current Phone Number
<b>CRA</b>	Clean and Removal Assistance
<b>CSAC</b>	Caller Services and Casework
<b>CTHA</b>	Continued Temporary Housing Assistance
<b>CTHAO</b>	Continued Temporary Housing Assistance Ongoing
<b>CTHAR</b>	Continued Temporary Housing Assistance Request
<b>CVR</b>	Cover
<b>CY</b>	Cubic Yard
<b>DAC</b>	Disaster Assistance Center
<b>DAC-CC RI</b>	Disaster Assistance Center - Call Center Registration Intake
<b>DARAC</b>	Direct Assistance Replacement Assistance Consideration
<b>DBL</b>	Double
<b>DD</b>	Damaged Dwelling



## Acceptable FEMA Acronyms and Abbreviations

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<b>DDA</b>	Damaged Dwelling Address
<b>DEC</b>	Declaration
<b>DEP</b>	Dependent
<b>DL</b>	Driver License
<b>DMA2k</b>	Disaster Mitigation Act of 2000
<b>DMARTS</b>	Document Management and Records Tracking System
<b>DMG</b>	Damage
<b>DMV</b>	Department of Motor Vehicles
<b>DNG or DNG RM</b>	Dining Room
<b>DOB</b>	Duplication of Benefits
<b>DOD</b>	Department of Defense
<b>DOD</b>	Degree of Damage
<b>DOL</b>	Department of Labor
<b>Double</b>	Wide Mobile Home
<b>DPA</b>	Damaged Property Address
<b>DPN</b>	Damaged Phone Number
<b>DR</b>	Disaster
<b>DRC</b>	Disaster Recovery Center
<b>DRM</b>	Disaster Recovery Manager
<b>DRRA</b>	Disaster Recovery Reform Act of 2018
<b>DSA</b>	Disaster Survivor Assistance
<b>DSAT</b>	Disaster Survivor Assistance Team
<b>DSOP</b>	Disaster Specific Operating Procedure



## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>Dstr Nr</b>	Disaster Number
<b>DUA</b>	Disaster Unemployment Assistance
<b>DUP</b>	Duplicate Application
<b>DW</b>	Doublewide DWMH
<b>EA</b>	Expedited Assistance
<b>EA</b>	Each
<b>E-Correspondence</b>	Electronic Correspondence
<b>EDTL</b>	Eligible Dental
<b>EFNL</b>	Eligible Funeral Assistance
<b>EFT</b>	Electronic Funds Transfer
<b>EHP</b>	Environmental Planning and Historic Preservation
<b>EHR</b>	Eligible Home Repair
<b>EHRZ</b>	Eligible – Home Repairs, Flood Insurance Required
<b>ELA</b>	Emergency Lodging Assistance
<b>ELEC</b>	Electric
<b>E-Mail</b>	Electronic Mail
<b>EMED</b>	Eligible Medical
<b>EMISC</b>	Eligible Miscellaneous Item
<b>EMP</b>	Employer
<b>EMS</b>	Eligible Moving and Storage
<b>ENCOMP</b>	Eligible Initial Rent Non-Compliance with Flood Insurance Requirement
<b>EPP</b>	Eligible Personal Property
<b>EPPZ</b>	Eligible Personal Property – Flood Insurance Required
<b>EQ</b>	Earthquake



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<b>ER</b>	Eligible Rental
<b>ER</b>	Eligible Rental Assistance
<b>ERCT</b>	Eligible Continued Temporary Housing Assistance – Recertification
<b>ERFD</b>	Eligible - Readily Fabricated Unit
<b>ERIA</b>	Eligible Rental Assistance – Inaccessible
<b>ERPL</b>	Eligible Replacement Housing
<b>ERPLZ</b>	Eligible Replacement Housing – Flood Insurance Required
<b>ERSUPP</b>	Eligible Supplemental Rental Assistance
<b>ERT</b>	Emergency Response Team
<b>ERU</b>	Eligible Rental Utilities Out
<b>ESS TOOLS</b>	Essential Tools
<b>EST</b>	Estimate
<b>ETR</b>	Eligible Transient Housing
<b>ETRAN</b>	Eligible Transportation
<b>EXT ONLY</b>	Exterior Only Inspection
<b>EXT</b>	Extension
<b>FAQ</b>	Frequently Asked Question
<b>FCO</b>	Federal Coordination Officer
<b>FCOR</b>	FEMA Correction Inspection
<b>FCR</b>	File Copy Request
<b>FEMA</b>	Federal Emergency Management Agency
<b>FF</b>	First Floor
<b>FFC</b>	FEMA Finance Center





## Acceptable FEMA Acronyms and Abbreviations

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<b>FHU</b>	FEMA Housing Unit
<b>FIID</b>	Fraud Investigations and Inspections Division
<b>FIRM</b>	Flood Insurance Rate Map
<b>FIT</b>	Failed Income Test
<b>FL</b>	Floor
<b>FLR COV or FC</b>	Floor Covering
<b>FMR</b>	Fair Market Rent
<b>FOIA</b>	Freedom of Information Act
<b>FPIB</b>	Fraud Prevention and Investigation Branch
<b>FRV</b>	Fair Rental Value
<b>FVL</b>	FEMA Verified Loss
<b>FWC</b>	Floors, Walls, and Ceilings
<b>GEN</b>	Generator
<b>GFIP</b>	Group Flood Insurance Policy
<b>GMT</b>	Greenwich Mean Time
<b>GSA</b>	General Services Administration
<b>H/M RCPT</b>	Hotel and Motel Receipt
<b>H2O HTR or WH</b>	Water Heater
<b>H2O</b>	Water
<b>HA- IID</b>	Ineligible - Home is Safe to Occupy
<b>HA</b>	Housing Assistance
<b>HAPP</b>	Home/Personal Property
<b>HAZMIT</b>	Hazard Mitigation
<b>HDWD</b>	Hard Wood



## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>HHC</b>	Household Composition
<b>HIPAA</b>	Health Insurance Portability and Accountability Act of 1996
<b>HIS</b>	Housing inspection Services
<b>HL</b>	Helpline
<b>HOA</b>	Homeowners Association
<b>HOH</b>	Head of Household
<b>HOI</b>	Homeowners Insurance
<b>HOMES</b>	Housing Operations Management Enterprise System
<b>HQ</b>	Headquarters
<b>HRR</b>	Habitability Repairs Required
<b>HS</b>	Human Services
<b>HUD</b>	Department of Housing and Urban Development
<b>HWM</b>	High Water Mark
<b>I69</b>	Ineligible letter for Signature Not Obtained
<b>IA</b>	Individual Assistance
<b>IAW</b>	Ineligible Same Address
<b>ICBRA</b>	Ineligible Damaged Dwelling located in CBRA
<b>ID</b>	Identification
<b>IDUPL</b>	Ineligible Duplicate Losses Awarded Under Another Application
<b>IDV</b>	Identity Verification
<b>IDV_FAIL</b>	Identity Verification Failed
<b>IDV_PASS</b>	Identity Verification Passed
<b>IHP</b>	Individual and Households Program



## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>IID-HA</b>	Ineligible Home is Safe to Occupy
<b>IID-ONA</b>	Minimal or No (Category) Needs Required (ONA Categories only)
<b>IIDV</b>	Ineligible Failed Identity Verification
<b>IINS</b>	Ineligible Due to Insurance Coverage
<b>IINSF</b>	Flood Insurance Only, Inspection completed
<b>IISS</b>	Ineligible Insufficient Substantiation Submitted
<b>ILATE</b>	Ineligible case is closed
<b>ILER</b>	Ineligible Lodging Expense Reimbursement
<b>IM</b>	Inspection Management
<b>IMI</b>	Ineligible Missed Inspection
<b>INA or INACC</b>	Inaccessible
<b>INCI</b>	Ineligible No Contact Inspection
<b>INDR</b>	Ineligible Damages Not Disaster Related
<b>INFI</b>	Ineligible – Has Flood Insurance
<b>INI</b>	Insured Ineligible
<b>INI/INFI</b>	Ineligible Insurance/Flood Insurance
<b>INO</b>	Ineligible Other Reasons
<b>INONV</b>	Ineligible Occupancy Not Verified
<b>INPR</b>	Ineligible Not Primary Residence
<b>INR</b>	Ineligible No Relocation
<b>INS</b>	Insured
<b>INSFI</b>	Ineligible Flood Insurance - Auto determined
<b>INSL</b>	Insulation
<b>INSP</b>	Inspection



## Acceptable FEMA Acronyms and Abbreviations

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<b>INSS</b>	Ineligible Insufficient or No Substantiation Submitted
<b>INT</b>	Interior
<b>IOR</b>	Ineligible Other Reason
<b>IOVR</b>	Ineligible Over Program Maximum
<b>IOWNV</b>	Ineligible Ownership Not Verified
<b>IPND</b>	Application is pending inspection – Damages may be insured
<b>IRCT</b>	Ineligible Continued Temporary Housing Assistance – Recertification
<b>IRS</b>	Internal Revenue Service
<b>ISC</b>	Ineligible Sanctioned Community
<b>IVINS</b>	Ineligible Vehicle No Liability Insurance
<b>IVNE</b>	Ineligible Vehicle Non-Essential
<b>IVNR</b>	Ineligible Vehicle Not licensed/Registered
<b>IVR</b>	FEMA's Integrated Voice Response System
<b>IVRC</b>	Ineligible Vehicle Cosmetic Damage
<b>JADE</b>	Java Auto-determination Engine
<b>JFO</b>	Joint Field Office
<b>LER</b>	Lodging Expense Reimbursement
<b>LF</b>	Linear Feet
<b>LL</b>	Landlord
<b>LOMA</b>	Letter of Map Amendment
<b>LOU</b>	Loss of Use
<b>LR</b>	Living Room
<b>LS</b>	Lump Sum





## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

<b>LTR</b>	Letter
<b>M/H</b>	Mobile Home
<b>M/S or M&amp;S</b>	Moving and Storage
<b>MAX</b>	Maximum
<b>MECH</b>	Mechanic
<b>MED</b>	Medical
<b>MF</b>	Multifamily
<b>MH/TT</b>	Mobile Home/Travel Trailer
<b>MHU</b>	Manufactured Housing Unit
<b>MISC</b>	Miscellaneous
<b>Misc/Other</b>	Miscellaneous Other
<b>MOA</b>	Memorandum of Agreement
<b>MOH</b>	Member of Household
<b>MOI</b>	Move Out Interview
<b>MORT</b>	Mortgage
<b>MPCECA</b>	Military Personnel and Civilian Employees' Claim Act
<b>MS</b>	Merchant Statement
<b>MSIGN</b>	Request for Applicant's Signature
<b>MT</b>	Mitigation
<b>NA</b>	Not Affected
<b>NCD</b>	Not Caused by the Disaster
<b>NCOMP</b>	Non-compliant with Flood Insurance Requirement
<b>NCS</b>	Non-Congregate Sheltering
<b>NDL</b>	Notice and Demand Letter



## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

<b>NEMIS</b>	National Emergency Management Information System
<b>NFCOR</b>	Not a FEMA Correction
<b>NFIP</b>	National Flood Insurance Program
<b>NFIRA</b>	National Flood Insurance Reform Act
<b>NFTR</b>	Not Feasible to Repair
<b>NLATE</b>	Filing after deadline with consideration status
<b>NO VIS EXT RP</b>	No Visible Exterior Damage
<b>NONREF</b>	Non-Referral
<b>NONREG</b>	Non-Registration
<b>NPDL</b>	Notice of Potential Debt Letter
<b>NPLATE</b>	Filing after deadline with no consideration status
<b>NPR</b>	Not Primary Residence
<b>NPSC</b>	National Processing Service Center
<b>OCC VRFN</b>	Occupancy Verification
<b>OCC</b>	Occupancy
<b>OCC</b>	Office of Chief Counsel
<b>OER</b>	Office of Equal Rights
<b>OHA</b>	Overseas Housing Allowance
<b>OIG</b>	Office of the Inspector General
<b>OMB</b>	Office of Management and Budget
<b>ONA</b>	Other Needs Assistance
<b>OPA</b>	Otherwise Protected Area
<b>OR</b>	Official Record



**FEMA**

## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>P</b>	Permanent
<b>PA</b>	Public Assistance
<b>PB</b>	Power Builder
<b>PBX</b>	Phone (or Private) Bank Exchange
<b>PDF</b>	Portable Document Format
<b>PGT</b>	Procedure Guidance Team
<b>PH</b>	Phone
<b>PHC</b>	Permanent Housing Construction
<b>PHOTO</b>	Photograph
<b>PHP</b>	Permanent Housing Plan
<b>PII</b>	Personally Identifiable Information
<b>PIO</b>	Public Information Officer
<b>PMS</b>	Program Management Section
<b>PND</b>	Pending
<b>POA</b>	Power of Attorney
<b>POC</b>	Point of Contact
<b>POE</b>	Point of Entry
<b>PP</b>	Personal Property
<b>PPI</b>	Pre-Placement Interview
<b>PS</b>	Power Surge
<b>PWR</b>	Power
<b>QARS</b>	Quality Assurance Recording System
<b>QC</b>	Quality Control
<b>QS</b>	Qualification System



**FEMA**

## Acceptable FEMA Acronyms and Abbreviations Effective Date: September 02, 2021

<b>R/B</b>	Roads and Bridges
<b>RA</b>	Regional Administrator
<b>RA</b>	Rental Assistance
<b>RCPT</b>	Receipt
<b>RCRT or RECERT</b>	Recertification
<b>RCRTDCN, SEAL</b>	Recertification - Declaration of Continued Need
<b>RDOC</b>	Recertification Document - Letter
<b>RECOUP</b>	Recoupment
<b>Reg ID or Rgsn ID</b>	Registration Identification Number
<b>REG</b>	Registration
<b>REL</b>	Release
<b>RFI</b>	Request for Information
<b>RI</b>	Registration Intake
<b>ROI</b>	Release of Information
<b>RP</b>	Real Property
<b>RPLC</b>	Replace
<b>RPR</b>	Repair
<b>RRDOC</b>	Rental Recertification Documentation Request
<b>RTF</b>	Rich Text Format
<b>RTN MAIL</b>	Return Mail
<b>RWCL</b>	Request for Written Consent Letter
<b>SBA</b>	Small Business Administration
<b>SBANR</b>	Small Business Administration Non-Referral





## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

<b>SBU</b>	Sewer Backup
<b>SC</b>	Sanctioned Community
<b>SCR</b>	System Change Request
<b>SF</b>	Salesforce
<b>SF</b>	Single Family
<b>SF</b>	Square Feet
<b>SFHA</b>	Special Flood Hazard Area
<b>SFRB</b>	Single Family Road and Bridge
<b>SIG</b>	Signature
<b>SIGA</b>	Application Statement/Authorization Signature
<b>SLTT</b>	State, local, territorial, and tribal government
<b>SMS</b>	Microsoft Systems Management Server
<b>SOP</b>	Standard Operating Procedure
<b>SOR</b>	System of Record
<b>SOR</b>	Size of Residence
<b>SPU</b>	Specialized Processing Unit
<b>SR</b>	Sheet Rock
<b>SSA</b>	Social Security Administration
<b>SSC</b>	Social Security Card
<b>SSF</b>	Safe, Sanitary, and Functional
<b>SSN</b>	Social Security Number
<b>STLMT</b>	Settlement
<b>STMNT</b>	Statement
<b>STOP PAY</b>	Stop Payment Form



## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

<b>STT</b>	State, territorial, and tribal government
<b>SUV</b>	Sport Utility Vehicles
<b>SW</b>	Single Wide
<b>T</b>	Temporary
<b>TASC</b>	Training, Applicant Support and Communications
<b>THU</b>	Temporary Housing Unit
<b>TRANS</b>	Transportation
<b>TRO</b>	Transitional Recovery Office
<b>TSA</b>	Transitional Sheltering Assistance
<b>TSAI</b>	Transitional Sheltering Assistance Information
<b>TSRI</b>	Transitional Sheltering Assistance Reimbursement
<b>TSRN</b>	Transitional Sheltering Assistance Reimbursement Not Eligible
<b>TTHU</b>	Transportable Temporary Housing Units
<b>TTY</b>	Text Telephone
<b>TTY/TDY</b>	Teletypewriter
<b>UC</b>	Undesignated County
<b>UFAS</b>	Uniform Federal Accessibility Standards
<b>UNEMPL</b>	Unemployment
<b>UOM</b>	Unit of Measure
<b>USD</b>	U.S. Dollar
<b>UTA</b>	Utility Allowance
<b>UTIL BILL</b>	Utility Bill
<b>VOLAG</b>	Voluntary Agencies



## Acceptable FEMA Acronyms and Abbreviations

Effective Date: September 02, 2021

<b>VRS</b>	Video Relay Service
<b>W/D VAC</b>	Wet/Dry Vacuum
<b>WD REQ</b>	Withdraw Request
<b>WDR</b>	Wind Driven Rain
<b>WF</b>	Workflow
<b>WL</b>	Water Level
<b>WP</b>	Work Packet
<b>WVO</b>	Withdrawn – Applicant Withdrew Voluntarily
<b>WVOA</b>	Withdrawn Voluntary by Applicant



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Closed Disaster Processing  
Effective Date: November 12, 2020

## CLOSED DISASTER PROCESSING

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Who May Get Assistance? 2</li> <li>■ What are Eligible Expenses? 2</li> <li>■ Documentation or Verification Needed 2</li> <li>■ Other Items to Note 3</li> </ul> <p style="text-align: center;"><b>***This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)</b></p>
<b>II. Important Information</b>	<p style="text-align: center;"><b>*** ALL processing employees must read this section ***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 4</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 7</li> <li>B. Processing Eligible Assistance 7</li> <li>C. Processing Ineligible Decisions 8</li> <li>D. Inspection Requests 9</li> <li>E. Joint-Option Disaster Information (ONA Only) 10</li> <li>F. Appeals 11</li> <li>G. Exceptions 11</li> </ul>
<b>IV. Examples and FAQs</b>	<ul style="list-style-type: none"> <li>■ CTHA Requests on the Last Month 12</li> </ul>
<b>V. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 13</li> <li>■ Acronyms 13</li> </ul>
<b>VI. Related Guidance</b>	<ul style="list-style-type: none"> <li>■ Links to Related Guidance 15</li> </ul>





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Closed Disaster Processing  
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## I. OVERVIEW

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

### Purpose:

- Ensure the appropriate processing of requests for assistance to the Individuals and Households Program (IHP) after the disaster financial closure date.

### Who May Get Assistance?

- Eligible individuals or households who have applied for assistance from the IHP, NOT to exceed 18 months from the date of the presidential disaster declaration.
- An individual or household may be eligible for IHP assistance after the disaster financial closure date when the applicant did NOT receive the eligible assistance through no fault of their own.
  - This includes when FEMA has identified errors in processing decisions, or when the applicant was NOT able to submit the required documentation before the disaster financial closure date due to extenuating circumstances i.e.; business travel, hospitalization, etc.
    - For documents submitted through traditional postal mail or uploaded through the applicant's Disaster Assistance Center (DAC) account, FEMA will use the postmark date to determine if the documents were submitted prior to the disaster financial closure date. For documents submitted through fax, the timestamp of the fax transmittal will be used.

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

### What are Eligible Expenses?

- Eligible expenses include costs associated with disaster-caused damage, losses, or expenses for all categories of the IHP.

### Documentation or Verification Needed:

- Identity Verified;
- Verification of disaster-caused needs or expenses; AND
- If applicable:



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## Closed Disaster Processing Effective Date: November 12, 2020

- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance Settlement or Denial letter.

### Other Items to Note:

- The Program Management Section's (PMS) Systems Administration Team and the Applicant Processing Services Section's (APS) Specialized Processing Unit (SPU) are responsible for monitoring disaster financial closures and coordinating the disaster closeout activities for the IHP.
- The automated generation of the **Application for Continued Temporary Housing Assistance** form is turned off approximately 45 days prior to the disaster financial closure date.
- Helpline staff: When applicants call to check the status of documents submitted after the disaster financial closure date, **INFORM** them the disaster has closed and there is no further assistance available.



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## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** in a Closed Disaster.



### Prior to Processing:

- For cases locked or under PMS or NCT review:
  - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
  - **SEND** an email for review to the [FEMA-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.
- Other Needs Assistance (ONA):
  - Prior to reviewing or discussing ONA eligibility with applicants, **VERIFY** the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government is authorized to process and discuss ONA eligibility. Refer to [Section III.E: Joint Option Disaster Information](#) for additional information.
  - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
- For ONA questions in a Joint Option disaster, **PROVIDE** the applicant with the state, territorial, or tribal government ONA Helpline number, which is listed on the NEMIS Disaster Information (**DR Info**) button or the Web NEMIS **Disaster Info (F8)** link.



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- DO NOT use this document to process the reissue of funds after the disaster financial closure date. Refer to the [Return - Reissue of IHP Financial Assistance](#) SOP for additional information.
- DO NOT send **Request for Information (RFI)**, **Appeal Documentation Request (ADOC)**, or Rental Recertification Documentation Request (**RRDOC**) letters after the disaster financial closure date.
- CTHA: When processing an eligible CTHA payment for the month when the disaster is scheduled to close, **PROCESS** the assistance for the entire month, without exceeding the 18-month total of temporary housing assistance. Refer to [Section VI: Examples and FAQs](#) for additional information.
- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
      - **SPLIT/ROUTE** the Funeral pending (**PND**) 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.
      - DO NOT hold/deduct funds when processing Americans with Disabilities Act (ADA) item awards.
      - DO NOT delay processing other eligible funds to await a funeral decision.
    - Personal Property Assistance; AND
    - All other categories, if funds are available under their respective maximum amount of assistance.

**NOTE:** DO NOT use this document if the disaster financial assistance period is open.





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- 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:
        - **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.





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## III. PROCESS

### A. Eligibility Verifications

Applicants must meet the following criteria, and all criteria specific to the assistance type, before being processed in a close disaster:

1. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. Ownership is verified. Refer to the [Ownership Verification](#) SOP for additional information.
3. The Damaged Dwelling Address (DDA) is the applicant's Primary Residence and Occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
4. Eligible damage is NOT fully covered by insurance. **VERIFY** one of the following:
  - a. There are no insurance types listed for the Cause of Damage (COD) identified;
  - b. No insurance listed for the COD with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;
  - c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (structure and/or content) for the applicable COD;
  - d. The net insurance settlement for the structure and/or content, for the applicable COD, is less than the Financial HA and/or ONA Maximum and less than the applicable FEMA Verified Loss (FVL); OR
  - e. The policy had a mandatory pay-off requirement and the net settlement provided to the applicant (if any) is less than the Financial HA and/or Financial ONA Maximum and less than the applicable FVL.
5. The applicant is a Small Business Administration (SBA) = Failed Income Test (FIT) or is an ONA referral after SBA review for Personal Property and Transportation. Refer to the [SBA Referrals](#) SOP for additional information.

### B. Processing Eligible Assistance

1. If the disaster is now closed, but the request for assistance or appeal was submitted [before the disaster financial closure date](#) and all required information, documentation, and verifications are on file:



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- a. Helpline and Caller Services and Casework (CSAC) Staff:
  - i. **CALL** the IHP Helpdesk and provide:
    1. Disaster and registration numbers;
    2. The applicant's complete name; AND
    3. The explanation of the request for assistance.
      - a. The IHP Helpdesk will review the recommendation for eligibility processing and **FORWARD** the request to the Systems Administration Team and SPU for a final review.
- b. SPU Staff:
  - i. **EMAIL** the [FEMA-IHP-Helpdesk](#) with the specific eligibility information for the case;
  - ii. **ADD a Comment**; AND
  - iii. **PLACE** the WP on **Hold - IHP HD Review**.
- c. The Systems Administration staff will contact the Region to verify if a payment can be made and will coordinate completion of the eligible processing.
  - i. When System Administration confirms the funds are available, **PROCESS** the eligible assistance and **ADD a Comment**;
  - ii. **CALL** the applicant to notify them of the eligibility decision, **EXPLAIN** the disaster assistance period has ended, and that no further eligibility reviews will be made. Three call attempts are required;
  - iii. **ADD a Contact** with the details of the conversation ; AND
  - iv. **ROUTE** the WP to **FEMA Approval NON-DRM**.

**NOTE:** Staff from the Systems Administration Team and SPU are responsible for processing requests for assistance after the disaster financial closure date.

### C. Processing Ineligible Decisions



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1. If the request for assistance or appeal was submitted [before the disaster financial closure date](#), and is missing some of the required information, documentation, or verifications:

- a. **PROCESS** the applicant as ineligible using the corresponding ineligible reason and letter;
- b. **CALL** the applicant to notify them of the reason for the denial, **EXPLAIN** the disaster assistance period has ended, and that no further eligibility reviews will be made. Three call attempts are required; AND
- c. **ADD** a **Comment/Contact** and **ROUTE** to **FEMA Ineligible**.

2. If the request for assistance or appeal was submitted [after the disaster financial closure date](#):

- a. **DELETE** any open **PND** lines;
- b. **CALL** the applicant and **EXPLAIN** the disaster assistance period has ended and no further eligibility reviews will be made. Three call attempts are required;
- c. **ADD** a **Comment/Contact**; AND
- d. **ROUTE** the WP to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

## D. Inspection Requests

1. If an inspection is needed, APS, PMS and the Region must coordinate the approval first.

- a. SPU Staff:
  - i. **EMAIL** the [FEMA-IHP-Helpdesk](#) with the specifics for the inspection request to include:
    - 1. **Subject Line:** DR #, Reg #, and Closed Disaster Inspection Request
    - 2. **Body:**
      - a. **REQUEST** for the IHP Helpdesk Inbox Administrator to place the email in the Systems Administration folder for review; AND



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b. Justification for the request; i.e. provide the reason why it could NOT be inspected prior to disaster closure date.

ii. **ADD a Comment.**

iii. Systems Administration will coordinate with the Region for approval.

1. Once Systems Administration staff confirms the funds are available, they will communicate to SPU via email or a **Comment** in the file.

2. SPU will request an inspection and add a **Comment**.

3. **ROUTE** the WP to **Send for Inspection**.

iv. Upon returned inspection, SPU will process the case accordingly.

**NOTE:** Staff from the Systems Administration Team and SPU are responsible for processing requests for assistance after the disaster financial closure date.

**E. Joint-Option Disaster Information (ONA Only)**

1. If processing a Joint Option Disaster:

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

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

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

a. **REVIEW/PROCESS** any outstanding issues within HA categories.

i. If an additional WP is available in a state, territorial, or tribal queue, no further action for ONA is required.

3. If a WP is NOT available in a state, territorial, or tribal queue:





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- |  |  |
|--|--|
| <p>a. DO NOT split the WP if there are no HA categories to address.</p> <p>i. <b>ROUTE</b> the existing WP to the <b>State Manual Determination</b> queue.</p> | <p>b. <b>SPLIT</b> the WP if there is an HA category to address.</p> <p>i. <b>PROCESS</b> the HA portion first,</p> <p>ii. <b>SPLIT</b> the HA <b>PND</b> or eligibility line to the appropriate queue; AND</p> <p>iii. <b>ROUTE</b> the original WP to the <b>State Manual Determination</b> queue.</p> |
|--|--|

## F. Appeals

Applicants can NOT appeal decisions made by FEMA after the disaster financial closure date.

## G. Exceptions

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

- |  |
|--|
| <p>1. If unable to determine eligibility using available SOPs, Disaster Specific Operating Procedures or other posted information:</p> |
|--|

- 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 [IHP Helpdesk](#).





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## IV. EXAMPLES AND FAQs

The following scenario assumes the applicant submitted all required Continued Rental Assistance documents [before the disaster financial closure date](#) and meets the basic eligibility criteria.

### Scenario 1: Processing a Continued Rental Assistance request on the last month of the disaster assistance period.

1. The applicant is requesting Continued Rental Assistance for the months of January, February, and March. The applicant has NOT received the full 18-months of Continued Rental Assistance and the disaster financial closure date is scheduled for February the 4<sup>th</sup>.
  - a. Review and Processing Decision:
    - i. **PROCESS** the eligible Continued Rental Assistance payment without exceeding the month when the disaster is scheduled to close, i.e;
      1. January: Eligible month;
      2. February: Eligible month. The disaster is scheduled to close on February 4<sup>th</sup>; AND
      3. March: Ineligible month. This month is past the disaster financial closure date of February 4<sup>th</sup> and/or exceeds the 18-month total of assistance.
    - ii. **ADD a Comment** to the file explaining the eligibility decision;
    - iii. **CALL** the applicant and **EXPLAIN** no further assistance will be available because the disaster is closed. Three call attempts are required;
    - iv. **ADD a Contact** with the details of the conversation; AND
    - v. **ROUTE** the WP to **FEMA Approval NON-DRM**.

**Result: PROCESS** Continued Rental Assistance for January and February. Since the disaster financial period closes on February 4<sup>th</sup>, the applicant is only eligible for January and February. The month of March is past the disaster financial closure date and therefore ineligible for processing.



## V. DEFINITIONS AND ACRONYMS

### Definitions

**Closed Disaster:** A major disaster event or emergency as declared by the President, but with an expired financial assistance period.

**Disaster Financial Assistance Period:** The timeline from the date of the presidential declaration to the disaster financial closure date, usually 18 months.

**Disaster Financial Closure Date:** The last day of the 18-month disaster financial assistance period from the date of the declaration.

**Extenuating Circumstances:** Personal circumstances outside of applicant's control and have, or are likely to have, a significant impact on registering, receiving, or appealing for disaster assistance, such as business travel, serious health conditions, mourning, etc.

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

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

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### Acronyms

ADA	Americans with Disabilities Act
ADOC	Appeal Documentation Request
ALE	Additional Living Expenses
COD	Cause of Damage
CSAC	Caller Services and Casework
CTHA	Continued Temporary Housing Assistance
DDA	Damaged Dwelling Address
DSOP	Disaster Specific Operating Procedure



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<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>FIT</b>	Failed Income Test
<b>FVL</b>	FEMA Verified Loss
<b>HA</b>	Housing Assistance
<b>IDV_Pass</b>	Identity Verification Passed
<b>IHP</b>	Individuals and Households Program
<b>ILER</b>	Ineligible Lodging Expense Reimbursement
<b>IOR</b>	Ineligible Other Reasons
<b>IRCT</b>	Ineligible Recertification
<b>JFO</b>	Joint Field Office
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>RFI</b>	Request for Information Letter
<b>RRDOC</b>	Rental Recertification Documentation Request
<b>SBA</b>	Small Business Administration
<b>SOP</b>	Standard Operating Procedure
<b>SPU</b>	Specialized Processing Unit
<b>WP</b>	Workpacket



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**Closed Disaster Processing**  
**Effective Date: November 12, 2020**

## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Funeral Assistance](#)
  - [Identity Verification](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
  - [Return – Reissue of IHP Financial Assistance](#)
  - [SBA Referrals](#)
- Resources
  - [Disaster Specific Information](#)
  - [Helpline NPSC Caller Services Reference Guide](#)



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# Codes, Verifications, Request Letters, and Assistance Types

Effective Date: August 24, 2021

## CODES, VERIFICATIONS, REQUEST LETTERS, AND ASSISTANCE TYPES

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ What are Eligible Expenses? 2</li> </ul> <p><b>*** This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***</b></p>
<b>II. Important Information</b>	<p><b>*** ALL processing employees must read this section ***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 4</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 6</li> <li>B. Information Request 7</li> <li>C. Processing Eligible Assistance 12 <ul style="list-style-type: none"> <li>1. Processing Reconsideration for ONA 12</li> <li>2. Processing FEMA Review/Additional for HA 13</li> <li>3. Processing Appeals for HA and ONA 14</li> <li>4. Verification Requirements 14</li> <li>5. Eligibility Codes 17</li> <li>6. IOR Denial Texts for ONA 25</li> <li>7. IOR Letter Inserts 26</li> <li>8. Request Letter Types 29</li> <li>9. Routing Workpackets 29</li> <li>10. Registration Status Codes 31</li> </ul> </li> <li>D. Processing Ineligible Decisions 38</li> <li>E. Joint-Option Disaster Information (ONA Only) 38</li> <li>F. Appeals 39</li> <li>G. Exceptions 39</li> </ul>
<b>IV. Examples and FAQs</b>	<ul style="list-style-type: none"> <li>■ Examples and FAQs 40</li> </ul>
<b>V. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 44</li> <li>■ Acronyms 45</li> </ul>
<b>VI. Related Guidance</b>	<ul style="list-style-type: none"> <li>■ Links to Related Guidance 47</li> </ul>





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## Codes, Verifications, Request Letters, and Assistance Types Effective Date: August 24, 2021

# I. OVERVIEW

This section describes information that every employee **must** read **before** **addressing** codes, letters, assistance type, or verifications.

## Purpose

- This Standard Operating Procedure (SOP) provides all verification requirements, eligibility codes per category, and registration status codes.
- In addition, this SOP provides procedures for Ineligible – Other Reason (**IOR**) denial insert letters, request letters, and routing chart for Workpackets (WP).
- **USE** this document to verify or confirm the selections in **NEMIS** when setting verification requirements, selecting eligibility codes, setting the assistance type (**Asst Type**), and generating letters.

## What are Eligible Expenses?

- Eligible expenses include disaster-caused expenses or needs as a result of a declared event in all categories of Individuals and Households Program (IHP) assistance, including:
  - Home Repair Assistance, Home Replacement Assistance;
  - All categories of Temporary Housing Assistance, e.g. Rental Assistance, Lodging Expenses Reimbursement (LER), Continued Temporary Housing Assistance (CTHA), etc.;
  - Small Business Administration (SBA) dependent Other Needs Assistance (ONA) categories;
  - Non-SBA dependent categories, e.g. Medical Assistance, Dental Assistance, Funeral Assistance, Miscellaneous Other Items, Moving and Storage Assistance, and Child Care Assistance; AND
  - Expedited Assistance, depending on Disaster Specific Operating Procedures (DSOP).
- For disasters declared after DR-4605-WV, applicants may be eligible for Hazard Mitigation costs under IHP. These funds are intended for mitigation repairs like shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles, or a thicker sheathing material depending on the roof type; elevating a water heater or furnace; or relocating or elevating a main electrical panel.



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- The additional Hazard Mitigation funds will be automatically included in the appropriate line item amounts for Home Repair Assistance, except for furnace (awarded on appeal for actual furnace costs only) and are subject to the financial HA maximum.
- FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions. The Hazard Mitigation Supplemental Letter (HAZMSL) has the following insert options, which will be added by NEMIS based on the mitigation items the applicant received with their Home Repair award:
  - Roofing Mitigation Measures Insert (HMRF)
  - Furnace Mitigation Measures Insert (HMFU)
  - Water Heater Mitigation Measures Insert (HMWH)
  - Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)
  - Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)

### ■ **Americans with Disabilities Act (ADA) Related Losses:**

- Disaster-caused losses to ADA-related RP items owned prior to the disaster, for applicants/household members with a disability or other access and functional need are NOT subject to a financial assistance maximum award limitation.
- Eligible disaster damaged accessibility-related items are:
  - Grab bars; AND
  - Exterior ramp
- For DR-4609-TN and forward, FEMA may assist with ADA-related items that are needed as a result of a disaster-caused injury or illness. These items are NOT subject to a financial assistance maximum award limitation.
- Eligible disaster-caused accessibility-related items are:
  - Grab bars;
  - Exterior ramp; AND
  - Paved path of travel to the primary residential entrance (for accessible entry and exit from the applicant's vehicle to their dwelling).



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## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** ONA reconsideration vs. appeal assistance.



### Prior to Processing:

- Prior to reviewing or discussing Cross Disaster processing, **VERIFY** the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only the state, territorial or tribal government is authorized to process and discuss ONA eligibility. Refer to [Section III. E: Joint Option Disaster Information](#).
  - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
- For ONA questions in Joint Option disasters, **PROVIDE** the applicant the state, territorial, or tribal government ONA Helpline number, which is listed on the **NEMIS Disaster Info (F8)** link.
- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Home Repair Assistance or Home Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
      - **SPLIT/ROUTE** the Funeral Assistance pending (**PND**) line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance](#) SOP for additional information.



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- 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 Americans with Disabilities Act (ADA) item awards.
- DO NOT delay processing other eligible funds to await a Funeral Assistance decision.
- Personal Property Assistance; AND
- All other categories, if funds are available under their respective maximum amount of assistance.

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





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### III. PROCESS

#### A. Eligibility Verifications

To be eligible for assistance, the applicant must meet the following criteria based on category:

1. Identity is verified (**IDV\_PASS**) and ID Proofing is also verified (**IDProof\_Pass\_LN**) if an inspection has NOT been completed. Refer to the [Identity Verification](#) SOP for additional information;
2. Eligible damage is NOT fully covered by insurance. **VERIFY** one of the following:
  - a. There are NO insurance types listed for the Cause of Damage (COD) identified;
  - b. The available insurance(s) DOES NOT provide Additional Living Expenses (ALE) coverage for the COD identified;
  - c. Insurance document(s) demonstrates the applicant is under-insured or denied assistance (temporary housing and/or content) for the applicable COD; OR
  - d. The net insurance settlement for the structure and/or content for the applicable COD is less than the Financial HA and/or ONA Maximums and less than the applicable [FEMA Verified Loss \(FVL\)](#).
3. The damage dwelling (DD) is the applicant's primary residence. Refer to the [Occupancy Verification](#) SOP for additional information;
  - a. For some types of ONA, occupancy may NOT be required (such as Transportation Assistance, Medical Assistance, etc.).
  - b. For HA Home Repair Assistance, the DD is owned by the applicant or co-applicant. Refer to [Ownership Verification](#) SOP for additional information.
4. For ONA only, the applicant is an SBA non-referral due to Failed Income Test (**SBA = FIT**) or is an ONA referral after an SBA review for Personal Property Assistance and Transportation Assistance; AND
5. The applicant has NO insurance or insufficient insurance coverage for the FEMA recorded COD. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information;
6. Refer to [Verification Requirements](#) for specific category requirements.





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### B. Information Request

#### 1. Verification Calls

- a. Some situations can be resolved by performing a [courtesy call](#) to the applicant, insurance provider, contractors, etc.

If the call attempt is SUCCESSFUL:	If the call attempt is UNSUCCESSFUL:
1. <b>OBTAIN</b> the required information when necessary and/or <b>INFORM</b> the applicant of update(s) made;	1. <b>COMPLETE</b> a review of all other verification requirements and documents received;
2. <b>RECORD</b> the response(s) in <b>NEMIS</b> ; AND	2. <b>ADD</b> a <b>Contact</b> with the reasons for request letter and courtesy call; AND
3. <b>CONTINUE</b> processing.	3. <b>CONTINUE</b> processing.

#### 2. Generating Request Letters

- a. Staff are responsible for generating letters to request information from an applicant.
- i. Appeal Documentation Request (**ADOC**)
1. This request letter is used to request additional **HA** documentation when the information submitted is NOT sufficient to make an appeal determination.
  2. One contact attempt is required to clarify the required documentation.
    - a. The **ADOC** must be sent whether or NOT the contact is successful.
    - b. All telephone contacts or contact attempts must be documented as a **Contact**.
      - i. **Summary Line: FACILITY# (NPSC#) CC TO APPLICANT FOR ADOC**
      - ii. **Details: DESCRIBE** documents required and any other pertinent information the applicant provided in order to fulfill their appeal request. **STATE** if call was successful or unsuccessful.
      - iii. Refer to [Information Request](#) for additional information.
  3. Must be manually generated by staff.



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4. A **Timer** is NOT required.
  5. Letter can be generated from a queue or in **Applicant Update**.
  6. For examples, refer to [Scenario 9 – Generating an ADOC](#) for additional information.
- ii. Request for Information (**RFI**)
1. This request letter is used in a FEMA Option disaster to request additional documentation to process ONA categories that DO NOT require an inspection, e.g. Transportation Assistance, Medical Assistance, Dental Assistance, Child Care Assistance, and Miscellaneous Other Items.
    - a. DO NOT generate **RFIs** in Joint Option Disasters unless specifically outlined in a DSOP.
    - b. DO NOT generate **RFIs** for Funeral Assistance. These **RFIs** will be issued by the Specialized Processing Unit (SPU), the Joint Field Office (JFO), or the appropriate designated staff.
  2. **RFIs** are automatically generated from Registration Intake (RI), specific categories from returned inspection, or with script to obtain information for specific ONA categories.
  3. The **RFI** is the only request letter in which a **Timer** is required.
    - a. Once the **Timer** expires due to insufficient or NO documentation submitted, the NEMIS Business Rules will automatically provide the initial ineligibility determination.
    - b. DO NOT set the **Timer** for the **RFI** when processing an appeal decision or when requesting documentation for Miscellaneous Other Items.
    - c. Refer to the [Info Control](#) SOP for additional information.
  4. If an applicant requests assistance for eligible Miscellaneous Other Items after RI or post-inspection, **GENERATE** the **RFI** for Miscellaneous Other Items.
    - a. The **RFI** can be generated from a queue or in **Applicant Update**.
    - b. The **RFI** is located under **Notification letters** on the Communication screen.
      - i. **SELECT RFI – Misc Other Items**



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- c. Refer to the [Miscellaneous Other Items](#) SOP for additional information.
5. If an applicant requests assistance for ONA categories and an **RFI** has NOT been mailed, **GENERATE** the appropriate **RFI** letter, **ADD** a **PND** line, and **SET** the **Timer** for the following categories:

**NOTE:** The **RFI** for all ONA categories, except Miscellaneous Other Items, is located under **Request Letters**.

- a. **Transportation Assistance**

- i. Refer to the [Transportation and Second Vehicle Requests](#) SOP for additional information.

- b. **Medical and Dental Assistance**

- i. Refer to the [Medical and Dental](#) SOP for additional information.

- c. **Child Care Assistance**

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

- iii. **RFI vs. ADOC for PP**

1. The **ADOC** letter is generally used to request estimates/documents for the HA program. A similar letter DOES NOT exist to request information for ONA. When necessary, this letter can be used to request estimates from applicants appealing for Personal Property Assistance, e.g. range, refrigerator, furniture, etc.
  - a. This letter should only be used in rare instances when the applicant is required to provide proof that an item was in fact damaged (or damaged more) and the surrounding evidence supports this claim. If the submission of the estimate will NOT further support this claim, DO NOT request an estimate.
2. To request estimates for PP:
  - a. **GENERATE** the **ADOC**;
  - b. Under the **ADOC MISSING INFO LIST**, **SELECT Missing Contractor Estimate**;
  - c. **ADD** a **Comment**; AND



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- d. **PROCESS** all other unmet needs.
- e. Refer to the [Personal Property Assistance](#) SOP for additional information.
- iv. CTHA Request for Documents (**RRDOC**)
  - 1. The **RRDOC** is to be used exclusively for CTHA.
    - a. The **RRDOC** can be generated from a queue or in **Applicant Update**.
    - b. DO NOT set the **Timer** for an **RRDOC**.
  - 2. **GENERATE** this letter when the applicant has requested CTHA; AND
    - a. Submits an incomplete Application for CTHA; OR
    - b. Fails to submit any of the additional required documents.
    - c. Refer to the [Continued Temporary Housing Assistance](#) SOP for additional information.
- b. Generating Letters from NEMIS:
  - i. **Communication** screen > **Outgoing Correspondence** frame > **Add** button;
  - ii. In the popup, **SELECT** the **REQUEST LETTERS** option under **Available Letters**.
  - iii. **CLICK** the **Letter Wizard** button.
  - iv. **SELECT** the appropriate request letter option.
    - 1. **ADOC** for **Appeal**
      - a. **SELECT ADOC- APPEAL** request **DOCUMENT**;
      - b. **CLICK** the **Next** button;
      - c. **SELECT** the appropriate prompts;
      - d. **CLICK** the **Next** button;
      - e. **CLICK** the **Finish** button;
    - 2. **RRDOC** for CTHA
      - a. **SELECT RRDOC- RECERT REQUEST FOR DOCUMENTS**;