



## Home Replacement Assistance Effective Date: September 17, 2021

<b>CBRS</b>	Coastal Barrier Resources System
<b>COD</b>	Cause of Damage
<b>DD</b>	Damaged Dwelling
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster Specific Operation Procedure
<b>EHR</b>	Eligible Home Repair
<b>EHRZ</b>	Eligible Home Repair – Flood Insurance Required
<b>EPPZ</b>	Eligible Personal Property – Flood Insurance Required
<b>ERPL</b>	Eligible Replacement Housing
<b>ERPLZ</b>	Eligible Replacement Housing – Flood Insurance Required
<b>FEMA</b>	Federal Emergency Management Agency
<b>FIT</b>	Failed Income Test
<b>FMR</b>	Fair Market Rent
<b>FVL</b>	FEMA Verified Loss
<b>GFIP</b>	Group Flood Insurance Policy
<b>HA</b>	Housing Assistance
<b>HRR</b>	Habitability Repairs Required
<b>IHP</b>	Individuals and Households Program
<b>INFI</b>	Ineligible – Has Flood Insurance
<b>INI</b>	Ineligible – Ineligible Insurance
<b>INO</b>	Ineligible – Other Reason
<b>INONV</b>	Ineligible –Occupancy Not Verified



## Home Replacement Assistance Effective Date: September 17, 2021

<b>INR</b>	Ineligible – No Relocation
<b>IOWNV</b>	Ineligible – Ownership Not Verified
<b>JFO</b>	Joint Field Office
<b>LLC</b>	Limited Liability Company
<b>NEMIS</b>	National Emergency Management Information System
<b>NFIRA</b>	National Flood Insurance Reform Act
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>RI</b>	Registration Intake
<b>RP</b>	Real Property
<b>SBA</b>	Small Business Administration
<b>SC</b>	Sanctioned Community
<b>SFHA</b>	Special Flood Hazard Area
<b>SOP</b>	Standard Operating Procedure
<b>SPU</b>	Specialized Processing Unit
<b>WP</b>	Workpacket





**FEMA**

**Home Replacement Assistance**  
**Effective Date: September 17, 2021**

## VI. RELATED GUIDANCE

Please refer to the following documents:

- Standard Operating Procedures
  - [Disability and Communication Needs](#)
  - [Financial HA and ONA Maximum and Minimum Awards](#)
  - [Flood Zones and Other Protected Areas](#)
  - [Funeral Assistance](#)
  - [GFIP Eligibility](#)
  - [Home Repair Assistance](#)
  - [Identity Verification](#)
  - [Inspection Requests and Comparisons](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
  - [SBA Referrals](#)
- Resources
  - [Web NEMIS Appeals Reference Guide](#)



FEMA

Home Replacement Assistance  
Effective Date: September 17, 2021

## 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):



**FEMA**

**Home Replacement Assistance**  
**Effective Date: September 17, 2021**

- 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):**



**FEMA**

## Home Replacement Assistance Effective Date: September 17, 2021

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**.



**FEMA**

Home Replacement Assistance  
Effective Date: September 17, 2021

- 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. 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.





**FEMA**

**Home Replacement Assistance**  
**Effective Date: September 17, 2021**

- 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.**



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

# **LODGING EXPENSE REIMBURSEMENT**

<b>I. Overview</b>	■ Purpose of Assistance	2
	■ Who May Get Assistance?	2
	■ What are Eligible Expenses?	2
	■ Documentation or Verification Needed	2
	■ Other Items to Note	3
	<b>***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***</b>	
<b>II. Important Information</b>	<b>*** ALL processing employees must read this section ***</b>	
	■ Prior to Processing	4
	■ Disability and Communication Needs	6
<b>III. Process</b>	A. Eligibility Verifications	7
	B. Information Requests	10
	C. Processing Eligible Assistance	11
	D. Processing Ineligible Decisions	15
	E. Appeals	16
	F. Exceptions	17
<b>IV. Examples and FAQs</b>	■ HRR = Yes, App Moved = Yes	19
	■ HRR = Yes, App Moved = Yes	19
	■ HRR = Yes, App Moved = No, INR w/o ER	20
	■ HRR = Yes, App Moved = No, INR w/ ER	21
	■ HRR = No, Utility Outage Confirmed	21
	■ No Inspection, Inaccessibility Confirmed	22
	■ LER and TSA, Inspected	23
	■ Renter, HRR = No, Repairs Made	24
	■ Renter, HRR = No, Forced to Relocate	24
	■ Hotel Outside U.S.	25
	■ Frequently Asked Questions	26
	■ LER and Other Forms of Temporary Housing Assistance Matrix	27
<b>V. Definitions and Acronyms</b>	■ Definitions	29
	■ Acronyms	29
<b>VI. Related Guidance</b>	■ Links to Related Guidance	32



**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

### I. OVERVIEW

This section describes information that every employee **must** read ***before*** ***addressing*** Lodging Expense Reimbursement.

#### Purpose of Assistance:

- Lodging Expense Reimbursement (LER) assistance provides financial reimbursement for the cost of a hotel or motel for a limited time post-disaster.

#### Who May Get Assistance?

Applicants who are displaced from their primary residence due to disaster-caused:

- Damage that affects habitability;
- Lack of utilities, such as extended power outage; OR
- Inaccessibility, such as road closures.

**NOTE:** Food, telephone, Internet, pet charges, and other charges are NOT eligible for reimbursement.

#### What are Eligible Expenses?

- Eligible expenses include costs associated with the hotel or motel room rate and taxes.

#### Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Lack of Insurance, Settlement, or Denial letter;
- A copy of paid verifiable lodging receipt(s) in a household occupant's name; AND
- Confirmed:
  - Habitability Repairs Required (**HRR = Yes**) from an onsite or geospatial inspection.
  - Utility Outage or Inaccessibility, from an inspection or verbally/in writing from an official source.





FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

### Other Items to Note:

- LER awards are NOT counted against the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximums.
- The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the **Certification** date of any initial Rental Assistance award, e.g. **ER**, **ERIA**, **ERU**, **ENCOMP**, or **ECBRA**, etc.
  - For applicants that receive an **Ineligible – No Relocation (INR)** determination, the eligible period for LER begins on the first day of the incident period, NOT to exceed 30 days from the **INR** determination date, unless a subsequent initial Rental Assistance approval is made.
  - For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed date the essential utilities or access is restored, or seven days from the **Certification** date of any initial Rental Assistance, whichever occurs first.

**NOTE:** Essential utilities include water, sewer, electric, or the source of heating/cooling for the Damaged Dwelling Address (DDA), such as natural gas/propane.

A primary residence evacuated as mandated by an appropriate government agency is ineligible for reimbursement unless the residence is also impacted by utility outage, inaccessibility, or disaster-caused habitability damages.

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



FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read ***before processing*** Lodging Expense Reimbursement.



### Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
  - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
  - **SEND** an email for review to the [IHP Helpdesk](#).
    - **INCLUDE** the following on the email:
      - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
      - **Body:** A description of the request and list of processing actions pending.
- The eligible period for LER is limited by the individual's eligibility for initial Rental Assistance (**ER, ERIA, ERU, ENCOMP, ECBRA, or INR**) and verification of the home being unsafe to occupy, inaccessible, or without utilities. There are only two exceptions to this eligibility period:
  - Renters with a **Comment** from the inspector indicating **Repairs Made** or **Repairs Completed**. These applicants are eligible from the start of the disaster incident period up to and including the date the repairs were made; AND
  - Renters that are forced to relocate so their Landlord (LL) can complete disaster-caused repairs. These applicants are eligible from the date they are forced to relocate from the DDA up to and including the date their LL completes the disaster-caused repairs.
- Reimbursement is for the full cost of the room rate and applicable city, county, state, or other taxes for the room.
- The registration packet sent after Registration Intake includes a list of all types of assistance available under the Individuals and Households Program (IHP).



**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

**NOTE:** Phone calls, Internet, food, pet charges, and other charges are NOT eligible for reimbursement.

Hotels/motels are NOT allowed to charge pet fees for service animals.

- IHP Maximum (system limit only):
  - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
    - Total combined payments include (in any combination)
      - HA
      - ONA
      - Americans with Disabilities Act (ADA) related line items
    - Temporary housing and ADA related line items are NOT counted toward the Financial HA and ONA Maximums, so in rare instances an applicant's total award may exceed \$100,000.
      - If this happens, **PLACE** the case on **Hold – Program Review**.
        - **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.
  - ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
    - DO NOT process ADA RP items unless specifically assigned.
    - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
      - **ADD** a **Comment**; AND
      - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.



FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

### Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TODO** popup.
  - This popup will provide information on the applicant or household's Disability and Communication Needs.
  - If the **NEEDS TODO** link is **RED**:
    - **REVIEW** the **Disability and Communication Needs** frame located on the **Registrant Info** screen for applicant's preferred communication.
    - Refer to the [Disability and Communication Needs](#) SOP for guidance and procedures to accommodate communication needs and access and functional needs;
    - If non-English speaking applicants requires assistance, refer to the [Language Line](#) SOP;
    - For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verification](#) SOP for additional information.





FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

## III. PROCESS

### A. Eligibility Verifications

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

1. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) Standard Operating Procedures (SOP) for additional information.
2. The DDA is the applicant's Primary Residence and Occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
3. Habitability repairs are required (**HRR = Yes**), Utilities were/are out (**Utilities Out = Yes**), the home was/is inaccessible (**Inaccessible = Yes**), the applicant is a renter with a **Comment** from the inspector indicating **Repairs Made** or **Repairs Completed**, or a renter was forced to relocate by their LL. Refer to [Section F: Exceptions](#) for additional information.
  - a. **HRR = Yes** by an onsite or other approved alternative inspection type such as geospatial.
  - b. Utility outage or inaccessibility through:
    - i. An onsite inspection or other approved alternative inspection method type, such as geospatial;
    - ii. Information posted on the disaster information page or other FEMA source;  
OR
    - iii. Verifiable verbal or written statements from a utility company or local official.
1. Essential utilities include water, sewer, electric, trash or the source of heating/cooling source for the DD such as natural gas/propane.

**NOTE:** If an applicant had multiple inspections and one inspection results in **HRR = Yes**, the eligible period for LER begins the first day of the incident period, NOT to exceed seven days from the **Certification** date of the initial Rental Assistance award, without regard to the utilities being back on or the home being accessible.

For renters with **HRR = No** and a **Comment** from the inspector indicating **Repairs Made** or **Repairs Completed**, refer to [Section F: Exceptions](#) for processing information.



FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

4. The costs were incurred on or after the first day of the incident period AND while the home was uninhabitable, inaccessible, or had a utility outage.
5. The costs DO NOT exceed seven days from the **Certification** date of the initial Rental Assistance award, e.g. **ER, ERIA, ERU, ENCOMP, ECBRA**; or, the date the utilities or access were restored, whichever occurs first. For applicants with an **INR** determination, the costs DO NOT exceed 30 days from the date of that determination, unless a subsequent initial Rental Assistance approval is made.
  - a. The **Certification** date for the initial Rental Assistance, or the date of the **INR** determination, is the first day of the overlap between Rental Assistance and LER.

**NOTE:** If a Disaster-Specific Operating Procedure (DSOP) exists, extending the approved overlap period, the DSOP will supersede the standard overlap period.

6. Paid lodging receipts, invoices, or statements are on file that include:
  - a. A member of the household's name;
    - i. A receipt in an occupant's name is acceptable on behalf of the household as long as that occupant has NOT requested the same type of assistance under a separate registration.
  - b. The name, address, and phone number of the hotel/motel;
    - i. It is acceptable to obtain the phone number of the hotel/motel by accessing the Internet and using search engines, such as Google.com and yellowpages.com.
  - c. Dates of occupancy;
  - d. Amount of expenses incurred for room rate and tax(es).
    - i. Refer to [Section B: Information Requests](#) if the receipt is NOT itemized to clearly identify the amounts for rate and tax.
    - ii. Itemized credit card receipts or billing statements are acceptable if they include the information from items 6 a-b above. If the required information is missing, refer to [Section B: Information Requests](#) for processing information.
    - iii. All hand-written receipts require a call to the hotel/motel for verbal verification. Refer to [Section B: Information Requests](#) for processing information.



FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

**NOTE:** A hotel/motel receipt with the name of a third party NOT listed on the applicant's file will NOT be accepted for reimbursement unless the applicant submits proof of responsibility for the expense and has reimbursed the third party for the charges. Acceptable documents include but are NOT limited to:

- A written and signed statement from the third party indicating the applicant has reimbursed them for the charges ;
- A copy of canceled checks; OR
- A receipt for the reimbursement of the charges made, etc.

7. Eligible costs are NOT fully covered by insurance. **VERIFY** one of the following:

- a. The applicant DOES NOT have insurance coverage for the cause of damage (COD) identified with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;
  - i. An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay LER. A settlement or denial letter will NOT be required in these instances.
- b. There is a denial letter for ALE/LOU coverage for the applicable COD; OR
- c. The applicant has exhausted ALE/LOU in accordance with the intent of the payment.
  - i. The applicant must supply verifiable information to show the insurance payment was exhausted by submitting the following acceptable documents:
    1. Statement from the insurance provider that NO further ALE/LOU disbursements will be made, or the applicant has reached the limit of their coverage along with:

**NOTE:** If necessary, **CALL** the insurance company and **VERIFY** the period covered by the ALE/LOU assistance. One call attempt is required.

- a. Receipts for temporary lodging, i.e. rent for a house or apartment, hotels, or other short-term lodging.





**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

2. If it is confirmed ALE/LOU is exhausted;
  - a. **SET** the verification requirements associated to LER to **Verified** on the **Info Control** screen. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.
3. If unable to confirm ALE/LOU is exhausted;
  - a. **PROCESS** the applicant with the applicable **INI - Ineligible Insurance** decision with the **Ins Covers Living Expenses** letter insert; AND
  - b. **ROUTE** to **FEMA Ineligible** or other appropriate queue as instructed by Supervisor/Point Of Contact (POC), Preshift, or other authorized source.
8. Reimbursement is NOT for the same nights paid under the Transitional Sheltering Assistance (TSA) program.
9. The Transitional Shelter Assistance Information (**TSAI**) data entry line is an indication that one or more nights were paid under TSA. To see the specific nights paid, refer to the [Section C.7: LER and TSA](#) section for additional information.

### B. Information Requests

In addition to the verification requirements listed under [Section A: Eligibility Verifications](#), if the supplied documents are missing necessary information, **FOLLOW** the steps below:

1. If the submitted lodging receipt is NOT itemized, the bill/credit card receipt did NOT include all necessary information, or the receipt is handwritten:
    - a. **CALL** the hotel/motel to obtain all missing information necessary for processing. Three call attempts are required.
      - i. If successful, **OBTAIN** all missing information and **PROCESS** accordingly. Refer to [Section C: Processing Eligible Assistance](#) or [Section D: Processing Ineligible Decisions](#) for processing information.
      - ii. If unsuccessful, **PROCESS** as **ILER - Ineligible Lodging Expense Reimbursement**. Refer to [Section D: Processing Ineligible Decisions](#) for additional information.
    1. Refer to [Section E: Appeals](#) for additional information.

2. If information on file is insufficient, unverifiable, or otherwise unavailable to confirm the timeframe of inaccessibility or utility outage, OR, lodging receipts are missing:





**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

- a. **PROCESS** as **ILER - Ineligible Lodging Expense Reimbursement** with any other applicable decisions.
  - i. Refer to [Section E: Appeals](#) for additional information.

### C. Processing Eligible Assistance

1. If an uninsured applicant that has NOT received an inspection submits hotel/motel receipts and indicates their home is unsafe to occupy either verbally or in writing:

- i. **REQUEST** an inspection with the following **Comment**:
  1. "LER request documentation is present in the file, Home Damages = Yes. Please flag for manual review."
- a. **ROUTE** the inspection request to **Send for Inspection**; AND
- b. **PROCESS** the applicable decision once the inspection returns.

**NOTE:** The inspection **MUST** be flagged to address lodging after the inspection.

2. If an uninsured applicant self-reports **Level 1 - Minor Damage**, indicates their home is safe to occupy (verbally or in writing) and submits hotel/motel receipts:

- a. **CALL** the applicant and **ASK** if their home was inaccessible or their essential utilities were out for a period of time as a result of the disaster.
  - i. If Yes:
    1. **ADVISE** the applicant to submit documentation confirming the utility outage or period of inaccessibility;
    2. **GENERATE** and **MAIL** an **APPEAL Request for Documentation (ADOC)** letter with the appropriate selection for the missing information;
    3. **ENTER** a **Comment/Contact**; AND
    4. **ROUTE** to **FEMA Complete**.
  - ii. If No:



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

1. **ADVISE** the applicant they DO NOT qualify for LER because they were able to remain in their home;
2. **PROCESS** an **ILER** decision;
3. **ENTER** a **Comment/Contact**; AND
4. **ROUTE** to **FEMA Ineligible**.

3. If an uninsured applicant with a Non-Referral (**NON-REF**) registration submits hotel/motel receipts without verification of utility outage or inaccessibility and there is NO indication that the home is unsafe to occupy (verbally or in writing):

- a. **CALL** the applicant to verify if they have Home and/or PP damages. One call attempt is required;

- i. If the call is successful and the applicant states they have Home and/or PP damages:

1. **REQUEST** an inspection with the following **Comment**:

- a. "LER request documentation is present in the file, Home/PP Damages = Yes. Please flag for manual review."
- b. **ROUTE** the inspection request to **Send for Inspection**; AND
- c. **PROCESS** the applicable decision once the inspection returns.

**NOTE:** The inspection **MUST** be flagged to address lodging after the inspection.

- ii. If the call is successful and the applicant states they DO NOT have Home and/or PP damages:

2. **EXPLAIN** and **REQUEST** the necessary information for processing.

- a. **GENERATE** and **MAIL** an **ADOC** letter with the appropriate selection for the missing information;

- i. **Verification of Utility Outage or Inaccessibility**; OR

- ii. **Missing Hotel/Motel Receipts**.

- b. **ADD** a **Comment**; AND



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

- c. **ROUTE** to **FEMA Complete** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.
- i. If the call is unsuccessful:
  - 1. **REQUEST** an inspection with the following **Comment**:
    - a. "LER request documentation is present in the file, please perform a complete inspection, and flag for manual review."
    - b. **ROUTE** the inspection request to **Send for Inspection**; AND
    - c. **PROCESS** the applicable decision once the inspection returns.

**NOTE:** The inspection **MUST** be flagged to address lodging after the inspection.

4. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#):

- a. **PROCESS** the **ETR - Eligible Transient (ETR)** Housing award:
  - i. Once an applicant receives an initial **ETR** payment, **PROCESS** additional requests with the **Asst Type**: Additional.
  - ii. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**NOTE:** When substantiating hotel/motel receipts on the **Item Substantiation** screen, staff must **ENTER "0"** in the **Adjustments** field, or **SELECT** the **Calculator** icon next to the **Adjustments** field and **CLICK Save**.

5. If the applicant submits hotel/motel receipts, was **HRR = Yes**, and **App Moved = No** at the time of inspection (NO initial Rental Assistance):

- a. Meets the verification requirements listed under [Section A: Eligibility Verifications](#);
- b. **PROCESS** LER up to the date of processing. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information; AND



FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

- c. **VERIFY** if there is a verbal or written request on file that the applicant's relocation will extend beyond the date of processing;
  - i. If Yes, **PROCESS** initial Rental Assistance following the [Rental Assistance SOP](#).
  - ii. If No, **CALL** the applicant and **VERIFY** if they will continue to stay in the hotel/motel or a temporary housing unit. Three call attempts are required.
    - 1. If Yes, **PROCESS** initial Rental Assistance following the [Rental Assistance SOP](#).
    - 2. If No, or unsuccessful, **ROUTE** the approved LER payment to **FEMA Approval NON-DRM** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.
      - a. If the applicant submits a request for additional LER after an LER payment is made, **PROCESS** the additional eligible lodging nights and **PROCESS** initial Rental Assistance following the [Rental Assistance SOP](#).

### 6. LER for lodging outside the U.S.:

- a. Occasionally, applicants may request LER for lodging expenses incurred outside the U.S., e.g. Canada or Mexico. To process the request:
  - i. **FOLLOW** the standard procedures to determine the eligible award amount and the dates of stay;
  - ii. **USE** a currency converter to convert the total eligible charges from the current currency to U.S. Dollars (USD) for payment, such as [Oanda.com](#) or [XE.com](#). If necessary, **ENTER** the check-out date for the conversion amount.
  - iii. Once the eligible award amount is converted, **ENTER** that amount for payment in the worksheet and **ROUTE** appropriately.

### 7. When processing LER in disasters with TSA, it is important to ensure FEMA DOES NOT duplicate benefits by paying for the same nights paid under TSA:

- a. To determine the nights paid directly to a hotel/motel by the FEMA Contractor (through TSA):
  - i. **SELECT** the **Assistance** screen;





**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

ii. On the **Temporary Housing** frame, **CLICK** the **TSA Report** link;

The screenshot shows the 'Assistance' frame with a sidebar on the left containing links: Assistance, Inspection Status, Line Items, Communication, and Info Control. The main content area is titled 'Temporary Housing' and includes a 'Rental Assistance' link and a 'TSA Report' link. Below this is a table with columns: Category, Asst Type Eligibility, Elig Amt, Elig Date, Start Dt, End Dt, Approved Months FMR, and Address. The table lists three rows: Rental Assistance, Transient Accommodations, and Transient Accommodations.

Category	Asst Type Eligibility	Elig Amt	Elig Date	Start Dt	End Dt	Approved Months FMR	Address
Rental Assistance	ER - Eligible - Rental Assistance	\$1,456.00	09/26/2016		Yes	2	\$728.00
Transient Accommodations	TSAI - Transitional Shelter Assistance Information	\$0.00	09/13/2016	08/23/2016	01/20/2017	Yes	1
Transient Accommodations	TSA - Transitional Sheltering Assistance	\$0.00	08/23/2016	08/20/2016	09/20/2017	Yes	\$0.00

Figure 1: Web NEMIS Assistance Screen with the TSA Report Selection

2. The **Bill Start Date** is the first day that was paid, and the **Bill End Date** is the check-out day.

a. Example of a contractor payment for the nights of 8/23/2016 - 1/19/2017:

The screenshot shows a 'TSA Report -- Webpage Dialog' window. It contains two main sections: 'TSA Eligibility' and 'TSA Status'. The 'TSA Eligibility' section lists various criteria like Eligibility Start Date, Kitchen Approved, Lock Approved, Rooms Approved, Eligibility End Date, Pet Approved, and Asst Authorized. The 'TSA Status' section shows 'Reg Status' and 'Ineligible Reason'. Below these is a 'TSA Import Records' table with columns: Status, Elig Start Date, Elig End Date, Check in Date, Check out Date, Bill Start Date, Bill End Date, Nightly Room Cost, Bill Amt, Hotel Night Count, and Hotel Name.

Status	Elig Start Date	Elig End Date	Check in Date	Check out Date	Bill Start Date	Bill End Date	Nightly Room Cost	Bill Amt	Hotel Night Count	Hotel Name
Applicant Checked-In to hotel	08/20/2016	09/18/2016	08/23/2016				\$99.99	\$0.00		BEST WESTI
403-Billing record	08/20/2016	02/09/2017			08/23/2016	01/20/2017	\$0.00	\$17,098.50/150		BEST WESTI

Figure 2: Web NEMIS TSA Report

## D. Processing Ineligible Decisions

**USE** all standard ineligible decisions when processing requests for LER. **PROCESS** all denial decisions with the **Category Transient Accommodations**, the applicable **Asst Type**, and **Eligibility Code** selection(s).

1. Ineligible decisions, reasons for denial, and associated letter processing action (if necessary):

- a. **USE ILER - Ineligible Lodging Expenses Reimbursement** for all ineligible determinations. Common reasons include:
  - i. The applicant received assistance from FEMA or any other source for the same dates. This includes other disaster agencies, volunteer organizations, and dates covered by TSA;
  - ii. The applicant is staying with family or friends;



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

- iii. The receipt **DOES NOT** contain the required information;
  - iv. The applicant did **NOT** have verified habitability repairs required, utility outage, or inaccessibility;
  - v. The requested dates exceed seven days from the **Certification** date of the initial Rental Assistance award. For applicants with an **INR** determination, the requested dates exceed 30 days from the **INR** determination date.
  - vi. The requested dates exceed the date the home became accessible or utilities were restored; **AND**
  - vii. The costs were incurred before the incident period start date.
- b. In addition to **ILER, USE** the following ineligible decisions if they apply:
- i. **INI - Ineligible - Ineligible Insurance;**
    - 1. **SELECT** the **Ins Covers Living Expenses** letter insert if the applicant received an insurance settlement for hotel/motel expenses and it exceeds the room and tax rate; **OR**
    - 2. **SELECT** the **Missing Ins Settlement or Denial Letter** insert if the applicant has **NOT** supplied an insurance settlement or denial letter and they are insured for the COD.
  - ii. **INONV - Occupancy not Verified; OR**
  - iii. **IIDV - Failed Identity Verification.**

2. For every type of ineligible decision:

- a. **GENERATE** any required letters, if necessary;
- b. **ADD** a **Comment** to describe the specific reason they did **NOT** qualify; **AND**
  - i. **INCLUDE** types of documents that can be supplied to overturn the decision, if applicable.
- c. **ROUTE** to **FEMA Ineligible** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.

**E. Appeals**



FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

In addition to using standard appeal procedures, the following LER procedures apply. Refer to the [Appeal Processing](#) SOP for additional information.

1. If information on file is insufficient, unverifiable, or otherwise unavailable to confirm the timeframe of inaccessibility or utility outage; OR, lodging receipts are missing:
  - a. **CALL** the applicant to **EXPLAIN** and **REQUEST** the necessary information for processing. One call attempt is required.
  - b. **GENERATE** and **MAIL** the **ADOC** letter with the appropriate selection for the missing information;
    - i. **Verification of Utility Outage or Inaccessibility**; OR
    - ii. **Missing Hotel/Motel Receipts**.
  - c. **ADD** a **Comment**; AND
  - d. **ROUTE** to **FEMA Complete** or specific queue approved by Supervisor/POC, Preshift, or other authorized source.

### F. Exceptions

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

1. If a Renter is **HRR = No** and has some form of **Repairs Made** listed in the inspector's **Comments**:
  - a. The costs were incurred prior to and including the date the repairs were complete or the date of inspection, whichever occurs first; AND
  - b. Meets all other verification requirements listed under [Section A: Eligibility Verifications](#);
  - c. **PROCESS** the eligible reimbursement through the night of the verified date the disaster-caused repairs were complete OR the date of inspection, whichever occurs first.





FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

**NOTE:** The **Comment** from the inspector indicating **Repairs Made or Repairs Completed** indicates that the DDA was uninhabitable after the disaster but was habitable at the time of inspection. Therefore, the applicant may have been required to temporarily relocate while repairs were made and is eligible for LER during that period.

2. If a Renter is **HRR = No** and was forced to relocate by their LL:

- a. The LL verifies verbally or in writing that the applicant was forced to relocate due to one of the following. Three call attempts are required if necessary, to confirm the duration.
  - i. Required habitability repairs to the dwelling or surrounding areas;
  - ii. The LL is or was occupying the residence; OR
  - iii. Otherwise required the applicant to relocate for disaster-caused reasons.
- b. The costs were incurred during the period of time the applicant was forced to relocate; AND
- c. Meets all other verification requirements listed under [Section A: Eligibility Verifications](#);
- d. **PROCESS** the eligible reimbursement up to the verified date the disaster-caused repairs were complete or relocation was no longer necessary.
  - i. If the applicant's relocation will extend beyond the hotel stay, **REVIEW** the applicant for initial Rental Assistance as well. Refer to the [Rental Assistance SOP](#) for additional information.

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

- 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)).





FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

### IV. EXAMPLES AND FAQs

The following process scenarios assume the applicant met all verification and eligibility requirements:

#### Scenario 1: HRR = Yes, App Moved = Yes

An applicant received an inspection with **HRR = Yes, App Moved = Yes**, and submitted Hotel/Motel receipts.

##### Assistance Calculations:

1. The incident period start date was 10/26.
2. The verifiable receipts are from 10/26 through the night of 11/15 with a check-out date of 11/16.
3. Initial Rental Assistance has a **Certification** date of 11/3.
  - a. The possible eligible assistance period is 10/26 through the night of 11/9 (seven-day overlap).
4. The receipts for the room and taxes for 10/26 through 11/9 total \$900.

##### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**Result: PROCESS ETR From: 10/26/YY To: 11/09/YY for \$900.**

#### Scenario 2: HRR = Yes, App Moved = Yes

An applicant received an inspection with **HRR = Yes, App Moved = Yes**, and submitted Hotel/Motel receipts.

##### Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 11/30 with a check-out date of 12/1.



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

3. Initial Rental Assistance has a **Certification** date of 11/26.
  - a. The possible eligible assistance period is 10/25 through the night of 12/2 (seven-day overlap).
4. The receipts for the room and taxes for 10/26 through 11/30 were \$2,160, a total of 36 nights.

**Process:**

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**Result: PROCESS ETR From: 10/26/YY To: 11/30/YY for \$2,160.**

**Scenario 3: HRR = Yes, App Moved = No, INR Without Subsequent Initial Rental Assistance Approval**

An applicant received an inspection with **HRR = Yes, App Moved = No**, and submitted Hotel/Motel receipts.

**Assistance Calculations:**

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 12/10 with a check-out date of 12/11.
3. The inspection date was 10/30.
4. The case was processed on 11/05 with an **INR** determination.
  - a. The possible eligible assistance period is 10/25 through the night of 12/4 (30-day overlap).
5. The receipts, for room and tax, are \$90 per day. The total from 10/26 through 12/4 is \$3,600.

**Process:**

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.



**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

**Result: PROCESS ETR** from 10/26/YY to 12/4/YY for \$3,600.

### Scenario 4: HRR = Yes, App Moved = No, INR With Subsequent Initial Rental Assistance Approval

An applicant received an inspection with **HRR = Yes, App Moved = No**, and submitted Hotel/Motel receipts.

#### Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 12/10 with a check-out date of 12/11.
3. The inspection date was 10/30.
4. The case was processed on 11/05 with an **INR** determination.
5. The applicant called Helpline on 12/4 (within 30 days of **INR**) and requested initial Rental Assistance.
  - a. The possible eligible assistance period is 10/25 through the night of 12/10 (seven-day overlap).
6. The receipts, for room and tax, from 10/26 to 12/10 total \$3,810.

#### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information..

**Result: PROCESS ETR** from 10/26/YY to 12/10/YY for \$3,810. Although the applicant received an **INR** determination, he/she called Helpline within 30 days and verbally requested initial Rental Assistance. Therefore, the eligibility period for LER will end seven days from the initial Rental Assistance approval date.

### Scenario 5: HRR = No, Utility Outage Confirmed

An applicant was inspected with **HRR = No** and they submitted hotel/motel receipts with an accompanying statement from their utility company stating that their essential utilities were out.



## Lodging Expense Reimbursement Effective Date: September 16, 2021

### Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 11/18 with a check-out date of 11/19.
3. The Inspection date was 11/20 with **HRR = No** and **Utilities Out = No**.
4. The verifiable statement from the utility company confirmed the applicant's electricity was out from 10/25 to 11/16.
  - a. The possible eligible assistance period is 10/25 through the night of 11/16 (the last night of confirmed utility outage).
5. The receipts for room and tax for 10/26 through 11/16 total \$1,160.

### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information..

**Result: PROCESS ETR From: 10/26/YY To: 11/16/YY for \$1,160 for the nights the utilities were out.**

### Scenario 6: No Inspection, Inaccessibility Confirmed

An applicant registered with NO to Home and Personal Property damage and submitted a request for LER and an accompanying statement from a city official stating their home was inaccessible.

### Assistance Calculations:

1. The incident period start date was 10/27.
2. The verifiable receipts are from 10/28 through the night of 12/16 with a check-out date of 12/17.
3. There was NO inspection since the applicant was a **NON-REF** for Home Repair Assistance and Personal Property Assistance and the applicant indicated their home was safe to occupy.
4. The verifiable statement from a city official confirmed that the home was inaccessible from 10/27 to 12/15.





**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

- a. The possible eligible assistance period is 10/27 through the night of 12/15 (the last night of confirmed inaccessibility).

5. The receipts for room and tax for 10/28 through 12/15 total \$3,160.

### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**Result: PROCESS ETR From: 10/28/YY To: 12/15/YY for \$3,160 for the nights of inaccessibility.**

### Scenario 7: LER and TSA, Inspected

A TSA eligible applicant was inspected with **HRR = No** and they submitted hotel/motel receipts with an accompanying statement from a county official that their home was inaccessible.

### Assistance Calculations:

1. The incident period start date was 10/27.
2. The verifiable receipts are from 11/10 through the night of 12/8 with a check-out date of 12/9.
3. The Inspection date was 12/10 with **HRR = No** and **Utilities Out = No**.
4. The verifiable statement from a county official confirmed inaccessibility from 10/30 to 12/8.
  - a. The possible eligible assistance period is 10/27 through the night of 12/8 (the last night of confirmed inaccessibility) minus any nights paid under TSA.
5. The **Temporary Housing** frame on the **Assistance** screen has an eligibility line for TSAI, and the **TSA report** indicates the contractor paid for 10/31 through the night of 11/14.
  - a. Since the contractor paid for these nights, the first eligible night of stay is 11/15.
6. The receipts for 11/15 through 12/8 for room and tax total \$5,000.

### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information..



## Lodging Expense Reimbursement Effective Date: September 16, 2021

**Result: PROCESS ETR From: 11/15/YY To: 12/08/YY for \$5,000 for the nights NOT duplicated with nights paid under TSA.**

### Scenario 8: Renter, HRR = No, Repairs Made

A Renter received an inspection with **HRR = No**, and they submitted a request for LER for a period of time their home required repairs and was unable to be occupied.

#### Assistance Calculations:

1. The incident period start date was 10/25.
2. The verifiable receipts are from 10/26 through the night of 11/3 with a check-out date of 11/4.
3. The inspection was completed on 11/2 with **HRR = No**.
  - a. The inspector's **Comment** included the statement "**Repairs Made**" or "**Repairs Completed**" on 11/1. Therefore, the possible eligible assistance is 10/25 through the night of 11/1 (the last night the home was confirmed to be unsafe to occupy).
4. The receipts for 10/26 through 11/1 for room and tax total \$550.

#### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information..

**Result: PROCESS ETR From: 10/26/YY To: 11/01/YY for \$550 for the confirmed nights the home was unsafe to occupy.**

### Scenario 9: Renter, HRR = No, Forced to Relocate

A Renter received an inspection with **HRR = No**, and they submitted a request for LER with a letter from their LL confirming they need to relocate for three weeks while disaster-caused repairs are made to the DDA.

#### Assistance Calculations:

1. The incident period start date was 10/25.



**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

2. The verifiable receipts are from 12/2 through the night of 12/22 with a check-out date of 12/23.
3. The inspection was completed on 10/30 with **HRR = No**.
4. A courtesy call to the LL confirmed the applicant was forced to relocate from the DDA on 12/2 and returned on 12/23.
5. The receipts for 12/2 through 12/23, for room and tax, total \$800.

### Process:

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information..

**Result: PROCESS ETR From: 12/02/YY To: 12/22/YY for \$800 for the confirmed nights the applicant was unable to stay in the DDA.**

### Scenario 10: Hotel Outside of U.S.

An applicant received an inspection with **HRR = Yes** and **App Moved = Yes** and submitted a request for LER in Canada.

### Assistance Calculations:

1. The incident period start date was 7/1.
2. Initial Rental Assistance has a **Certification** date of 7/5.
  - a. The possible eligible assistance period is 7/1 through the night of 7/11 (seven-day overlap).
3. The verifiable receipts in Niagara Falls, Ontario Canada, were from 7/7 through the night of 7/10 with a check-out date of 7/11.
4. The receipts for 7/7 through 7/10 for room and tax total \$400.50 Canadian Dollars (CAD).
  - a. Entered \$400.50 into a currency converter, such as [Oanda.com](#) or [XE.com](#); with a date of 7/11 resulting in a conversion to \$307.047 U.S. Dollars, rounded to the nearest penny of \$307.05.

### Process:



**FEMA**

## Lodging Expense Reimbursement Effective Date: September 16, 2021

1. Refer to the Lodging Expense Reimbursement Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**Result: PROCESS ETR** From: 07/07/YY To: 07/10/YY for \$307.05 for the confirmed nights the home was unsafe to occupy.

### Frequently Asked Questions

1. **If an applicant has to evacuate and go to a hotel or motel, will FEMA reimburse the applicant for their expenses?**
  - a. If an applicant was displaced due to essential utility outage, inaccessibility, or because of disaster-caused damage that made the home unsafe to occupy, unsanitary, or unfit to occupy, they may be eligible to receive reimbursement for their hotel/motel expenses.
  - b. If the applicant evacuated due to a mandatory evacuation, implemented by a state, local, territorial, or tribal government (SLTT) agency, but their home was deemed safe to occupy, accessible, and DID NOT have a utility outage, the applicant will NOT be eligible for hotel/motel expense reimbursement.
2. **What is the maximum amount approved for Lodging Expense Reimbursement?**
  - a. Reimbursement is for the full nightly rate and taxes for lodging accommodations for the applicable eligible assistance periods. There is NO limit to the per-night cost.
  - b. Food, telephone, Internet, pet charges, and other optional charges are NOT eligible for reimbursement.
3. **Is the (number of hotel rooms to the number of occupants) ratio the same with LER as it is with TSA?**
  - a. Generally, TSA specifications would be similar to LER specifications. However, this would be on a case-by-case basis as there may be additional disaster-specific considerations. Staff should forward the request for multiple hotel rooms to the [IHP Helpdesk](#) for review as this would fall under the unique scenarios NOT listed in the SOP.





**FEMA**

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

### LER and Other Forms of Temporary Housing Assistance Matrix

Habitability Repairs Required	App Moved	*Utilities Out at Time of Inspection	*Inaccessible at Time of Inspection	Eligible for ERU (If all conditions met)	Eligible for ERIA (If all conditions met)	Eligible for LER* (If all conditions met)
1. Yes	Yes	No	No	No	No	<b>Yes;</b> from the first day of the incident period up to seven days from the <b>Certification</b> date of the first initial Rental Assistance award.
2. Yes	No	No	No	No	No	<b>Yes;</b> from the first day of the incident period up to 30 days from the INR determination, unless a subsequent initial Rental Assistance award is made.  In addition, <b>DETERMINE</b> if initial Rental Assistance is required. Refer to <a href="#">Section C: Processing Eligible Assistance</a> and the <a href="#">Rental Assistance</a> SOP for additional information.
3. No	Yes	Yes	No	Yes	N/A	<b>Yes;</b> from the first day of the incident period up to the date when the power is restored, or, seven days from the <b>ERU Certification</b> date, whichever occurs first.
4. No	Yes	No	Yes	No	Yes	<b>Yes;</b> from the first day of the incident period up to the date when the dwelling becomes accessible, or, seven days from the <b>ERIA Certification</b> date, whichever occurs first.
5. No	N/A	No	No	N/A	N/A	<b>Yes;</b> if the costs were incurred during a confirmed period of outage or inaccessibility posted on the disaster specific page, a DSOP, another FEMA source, or, with a verifiable statement (written or verbal) from the utility company, local official, etc.

**Back to Top**



FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

Habitability Repairs Required	App Moved	*Utilities Out at Time of Inspection	*Inaccessible at Time of Inspection	Eligible for ERU (If all conditions met)	Eligible for ERIA (If all conditions met)	Eligible for LER* (If all conditions met)
6. No  Renter with Repairs Made <b>Comment.</b>	N/A	No	No	N/A	N/A	<b>Yes;</b> for renters, if the inspector indicates <b>Repairs Made</b> or <b>Repairs Completed</b> , the eligible period is from the first day of the incident period up to and including the date the disaster-caused repairs were completed according to information in NEMIS or the inspection date, whichever occurs first.
7. No  Renter is forced to relocate	N/A	No	No	N/A	N/A	<b>Yes;</b> for renters that are forced to relocate, the eligible period is from the date they were forced to relocate up to and including the date the LL completed disaster-caused repairs to the DDA or seven days from the <b>Certification</b> date of the initial Rental Assistance award, whichever occurs first.
<b>NOTE:</b> A DSOP may supersede the standard eligibility period.						

Table 1: LER and Other Forms of Temporary Housing Assistance Matrix



FEMA

Lodging Expense Reimbursement  
Effective Date: September 16, 2021

## V. DEFINITIONS AND ACRONYMS

### Definitions

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

**Eligible Hotel/Motel:** Any business establishment providing nightly lodging for a fee for which a verifiable bill/receipt can be obtained, i.e. Hotels, Motels, Bed and Breakfasts, Hostels, Inns, and accommodation sharing networks such as Airbnb.

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

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

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

**Verifiable:** A receipt or statement with the name, address, and telephone number of the provider or official that includes sufficient information explaining the incurred costs or information for processing. Refer to [Section B: Information Requests](#) for additional information regarding missing or incomplete information.

---

### Acronyms

ADA	Americans with Disabilities Act
ADOC	Appeal Request Documentation
ALE	Additional Living Expenses



## Lodging Expense Reimbursement Effective Date: September 16, 2021

<b>CAD</b>	Canadian Dollar
<b>COD</b>	Cause of Damage
<b>DD</b>	Damaged Dwelling
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster Specific Operating Procedure
<b>ERIA</b>	Eligible Rental Assistance Inaccessible
<b>ERU</b>	Eligible Rental Assistance Utilities Out
<b>ETR</b>	Eligible Transient Housing
<b>FEMA</b>	Federal Emergency Management Agency
<b>HA</b>	Housing Assistance
<b>HRR</b>	Habitability Repairs Required
<b>IHP</b>	Individuals and Households Program
<b>ILER</b>	Ineligible Lodging Expenses Reimbursement
<b>INFI</b>	Ineligible Flood Insurance
<b>INI</b>	Ineligible Insurance
<b>JFO</b>	Joint Field Office
<b>LER</b>	Lodging Expense Reimbursement
<b>LOU</b>	Loss of Use
<b>MSIGN</b>	Request for Applicant's Signature
<b>NEMIS</b>	National Emergency Management Information System
<b>NON-REF</b>	Non-Referral
<b>PND</b>	Pending
<b>POC</b>	Point of Contact





FEMA

## Lodging Expense Reimbursement Effective Date: September 16, 2021

<b>RI</b>	Registration Intake
<b>SOP</b>	Standard Operating Procedure
<b>SLTT</b>	State, local, territorial, or tribal government
<b>SPU</b>	Specialized Processing Unit
<b>TSA</b>	Transitional Sheltering Assistance
<b>TSAI</b>	Transitional Sheltering Assistance Information
<b>USD</b>	U.S. Dollar



**FEMA**

**Lodging Expense Reimbursement**  
**Effective Date: September 16, 2021**

## **VI. RELATED GUIDANCE**

**Please refer to the following:**

■ **Standard Operating Procedures**

- [Appeal Processing](#)
- [Codes, Verifications, Request Letters, and Assistance Types](#)
- [Disability and Communication Needs](#)
- [Identity Verification](#)
- [Insurance Processing for HA and Personal Property](#)
- [Occupancy Verification](#)
- [Rental Assistance](#)

■ **Resources**

- [Helpline NPSC Caller Services Reference Guide](#)
- [Oanda.com](#)
- [Web NEMIS Initial Assistance Reference Guide](#)
- [XE.com](#)



FEMA

Ownership Verification  
Effective Date: August 24, 2021

## OWNERSHIP VERIFICATION

<b>I. Overview</b>	■ Purpose	2
	■ Who Gets Assistance?	2
	■ What are Eligible Expenses that Require Ownership Verification?	2
	■ Documentation or Verification Needed	2
	■ Other Items to Note	3
<b>***This can be referenced by all staff (JFO, DRC, DSA, Helpline)***</b>		
<b>II. Important Information</b>	<b>*** ALL processing employees must read this section ***</b>	
<b>III. Process</b>	■ Prior to Processing	7
	A. Verification Methods	8
	B. Acceptable Documentation	9
	C. Processing Procedures	22
	D. Joint Option Disaster Information (ONA Only)	22
	E. Appeals	23
<b>IV. Examples and FAQs</b>	F. Exceptions	24
	■ Scenario 1: Mobile Home/Travel Trailer Proof of Ownership	25
	■ Scenario 2: Land Installment Contract as Proof of Ownership	25
	■ Scenario 3: Applicant is Heir to the Disaster-Damaged Residence	26
	■ Frequently Asked Questions	27
<b>V. Definitions and Acronyms</b>	■ Cross-Disaster Ownership Verification Examples	27
	■ Definitions	29
<b>VI. Related Guidance</b>	■ Acronyms	29
	■ Links to related documents	31



FEMA

Ownership Verification  
Effective Date: August 24, 2021

## I. OVERVIEW

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

### Purpose:

- This Standard Operating Procedure (SOP) will assist in Ownership Verification review and process.

### Who Gets Assistance?

- Applicants (owners) must be able to prove they owned/occupied the disaster-damaged residence, pre-disaster; as their primary residence before receiving Housing Assistance (HA) and some types of Other Needs Assistance (ONA).

**NOTE:** The Code of Federal Regulations (CFR) defines Owner-Occupied as:

- A legal owner occupying the residence;
- A person who does NOT hold formal title to the residence and pays NO rent but is responsible for the payment of taxes or maintenance of the residence; OR
- A person who has lifetime occupancy rights with formal title vested in another individual's name.

### What are Eligible Expenses that Require Ownership Verification?

Eligible expenses that require proof of ownership include costs associated with:

- Home Repair Assistance;
- Home Replacement Assistance; OR
- Permanent Housing Construction.

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

- [Deed or Official Record](#);
- [Mortgage Payment Book](#);
- [Structural Insurance Documentation](#);
- [Property Tax Receipts or Bills](#);
- [Manufactured Home Certificate of Title](#);
- [Real Estate Provision](#);





FEMA

## Ownership Verification Effective Date: August 24, 2021

- [Contract for Deed or Warranty Deed](#);
- [Land Installment Contract](#);
- [Quitclaim Deed](#);
- [Will with Death Certificate](#);
- [Affidavit of Heirship](#); only when consistent with state, territorial, or tribal government (STT) law;
- [Bill of Sale or Bond for Title](#);
- [Major Repair or Improvement Receipts](#);
- [Mobile Home Park Statement](#) (Only acceptable for DR-4609-TN and forward);
- [Court Documents](#) (Only acceptable for DR-4609-TN and forward); OR
- [Public Official's Letter](#) (Only acceptable for DR-4609-TN and forward).
- [Self-Declarative Statement](#), **ONLY as a last resort last resort when all other means of verification have been exhausted.**
  - [For all disasters prior to and including DR-4607-MI](#), a Self-Declarative Statement is only acceptable from applicants living in [insular areas](#).
  - [For DR-4609-TN and forward](#), a Self-Declarative Statement may also be accepted for applicants residing in a mobile home or travel trailer, regardless of location; and for applicants whose disaster-damaged residence was passed down via [heirship](#).

### Other Items to Note:

- Regardless of the ownership verification method (NEMIS public records, inspector verification, [Cross-Disaster Ownership Verification](#), or submitted documents), an applicant or co-applicant who is responsible for major repairs/improvements and/or property taxes will be considered an owner when there are NO other claims of ownership and/or conflicting information in the file.
- The standard ineligible decision code used when ownership has NOT been verified for the disaster-damaged residence is **IOWNV- Ineligible Ownership Not Verified**. After receiving an **IOWNV** decision, an applicant must submit an appeal letter with [acceptable documentation](#) to verify ownership.
- **Ownership documents should include:**



FEMA

## Ownership Verification Effective Date: August 24, 2021

- The name of the applicant or co-applicant registering for assistance. If a minor child is registering for assistance, the document must be in the name of the parent or legal guardian listed as co-applicant; AND
- The disaster-damaged residence address.
- For all disasters prior to and including DR-4607-MI, the document must be dated prior to the disaster incident period.
- For DR-4609-TN and forward, the document may be dated within the 18 month period of assistance, but it must demonstrate the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster.

### ■ Lease-to-Own and Land Installment Agreements:

- Applicants who pay rent to another party to live in the home DO NOT qualify as owners. However, there may be an exception if the applicant is legally responsible for major repairs and/or property taxes on the disaster-damaged residence through a Lease-to-Own or Land Installment Agreement. Additional exceptions may be created due to adverse possession, hereditary family lands, and cultural traditions in islands or [insular areas](#).

### ■ Intent to Own:

- There may be instances when an applicant was in the process of purchasing the disaster-damaged residence and was unable to complete the purchase before the disaster occurred.
- If the applicant has provided documentation showing Intent to Own within the incident period, **PLACE** the case on **Hold** and **EMAIL** a request for clarification of documents submitted to the Helpdesk ([FEMA-IHPHelpdesk@fema.dhs.gov](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).

### ■ Affidavit of Heirship:

- In some areas, STT law recognizes an heir's vested property interest immediately upon the decedent's death intestate (a person who died without a Will). In these STT's, an Affidavit of Heirship is acceptable without a Will when the applicant attests to the following:
  - The name of the applicant or co-applicant, and the decedent;
  - The date of the decedent's death (prior to the disaster incident period); AND
  - The applicant or co-applicant's [heirship](#).
- The Affidavit of Heirship may be dated within the period of assistance if:



FEMA

Ownership Verification  
Effective Date: August 24, 2021

- The decedent's death pre-dated the disaster; AND
- The Affidavit of Heirship was current and/or effective during the disaster incident period.
- The Affidavit of Heirship must comply with STT law.
- The applicant or co-applicant inheriting the property must meet all IHP eligibility requirements.
- If the documents submitted by the applicant indicate the STT recognizes an heir's vested property interest immediately upon the decedent's death and there is NO Preshift or Disaster Specific Operating Procedures (DSOP) with instructions, DO NOT process the request.
- **PLACE** the Work Packet (WP) on **HOLD**, and **EMAIL** the [IHP Helpdesk](#) requesting verification from the Region and the STT.
  - The Region will consult with OCC to verify that the documents are legally sufficient under STT law.
- Once the Region confirms the acceptance of the Affidavit of Heirship, the IHP Helpdesk will respond to the staff with processing instructions.
  - If submitted Affidavit is not acceptable and all other feasible options have been exhausted, applicant may submit a [self-declarative statement](#).
- This information will be made available in Preshift or available DSOP.
- **Limited Liability Company (LLC):**
  - An applicant occupying a dwelling owned by a Limited Liability Company (LLC), or other similar legal entity; may be able to prove ownership if they provide documentation that proves:
    - They occupied the disaster-damaged residence as their primary residence;
    - The legal entity DOES NOT have commercial purposes, i.e. ownership of more than one dwelling;
    - The applicant, co-applicant, or other member of the household is the sole member of the legal entity;
    - The disaster-damaged residence is uninsured or underinsured; AND
    - All other Conditions of Eligibility are satisfied.



FEMA

## Ownership Verification

Effective Date: August 24, 2021

### ■ Condominiums and Co-Ops:

- Individual Condo or Co-Op owners who claim responsibility for damaged structural elements, e.g. roof, exterior walls, chimneys, and shared foundation, or damaged items in common areas must submit verifiable documentation to FEMA indicating individual responsibility, including the master insurance policy or bylaws to be considered for assistance.

### ■ Military Personnel:

- Active duty military members who can satisfy [occupancy](#) and ownership conditions of eligibility for their privately-owned disaster-damaged primary residence may be eligible for all categories of assistance. Active duty military members are ineligible for assistance if they are NOT occupying their privately-owned disaster-damaged residence at the time of the disaster or CANNOT prove their intent to occupy the disaster-damaged residence within the period of assistance.
- The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the [Web NEMIS Initial Assistance Reference Guide](#).





## II. IMPORTANT INFORMATION

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



### Prior to Processing:

- **REVIEW** posted Preshift or available DSOP before accepting an Affidavit of Heirship to process ownership on cases where the STT recognizes an heir's vested property interest immediately upon the decedent's death.
  - If there is NO available information about the acceptance of the Affidavit of Heirship, **CONTACT** the IHP Helpdesk for assistance.
- Prior to reviewing or discussing ONA Assistance, verify the ONA Option selection.
  - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
  - In Joint Option disasters, only representatives from the STT are authorized to process and discuss ONA eligibility.
  - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
    - For ONA questions in Joint Option disasters, **PROVIDE** the STT ONA Helpline number which is listed on the NEMIS **Disaster Info (F8)** link.



## III. PROCESS

### A. Verification Methods

1. At the time of registration, an automated verification of ownership is performed based on NEMIS public records verification. The result of the automated verification process is displayed in the **Registration Status** screen with the **OWNV\_PASS** status code.
  - a. This **OWNV\_PASS** status code is sufficient to prove ownership without further means of verification, unless there is conflicting documentation in the file.
2. Inspectors may also view documents or confirm ownership via other methods during the inspection process (i.e. property tax bill or receipt, mortgage documentation, etc.). The FEMA Inspector will set the ownership verification status to **Verified**. This is sufficient to prove ownership without further means of verification, unless there is conflicting documentation in the file.
  - a. If Registration Status reflects OBNV\_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 Ownership 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.
  - b. The FEMA inspector's observations will override the NEMIS public records verification results. The applicant will be required to submit a [signed](#) appeal letter with supporting ownership documents to be reviewed for ownership verification.
3. Cross-Disaster Ownership Verification: For DR-4609-TN and forward, an automated check will be performed for exact ownership matches in all prior disasters. If matches are found, a Cross-Disaster Ownership Verification process will be put in place for a manual review in the **FEMA Special Handling** queue when ownership is NOT verified via public records verification or the inspection. Refer to the [Special Handling Queries](#) SOP for additional information.
4. If ownership CANNOT be verified through NEMIS public records, by the FEMA inspector, or the [Cross-Disaster Ownership Verification](#) review, the applicant will be required to submit documentation showing they owned and occupied the disaster-damaged residence as their primary residence at the time of the disaster in order to process [Home Repair Assistance](#), [Home Replacement Assistance](#), or Permanent Housing Construction (PHC).



FEMA

## Ownership Verification

Effective Date: August 24, 2021

- a. Once the applicant submits documentation that meets all eligibility requirements, staff must manually set the status for **Ownership Verification** as **Verified** on the **Info Control** screen. Refer to the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

### B. Acceptable Documentation

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

For documents outlined below and provided to FEMA with a date in the 18 month period of assistance, the document must demonstrate the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster. If the applicant is a minor child, documentation must be in the name of the parent or legal guardian listed as co-applicant.

#### 1. Deed or Official Record:

- a. The Deed or an Official Record to the property, listing the applicant or co-applicant as the legal owner.
  - i. If the property address DOES NOT match the address in NEMIS, **CALL** the appropriate county/parish/municipality official to verify the documentation. One call attempt is required.
- b. For all disasters prior to and including DR-4607-MI, the Deed or Official Record must be current and effective at the time of the disaster.
- c. For DR-4609-TN and forward, the Deed or Official Record must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

#### 2. Mortgage Documentation:

- a. The Mortgage Payment Book, Mortgage Statement, Escrow Analysis, or other mortgage documents may be submitted for proof of ownership.
- b. For all disasters prior to and including DR-4607-MI, the mortgage documentation must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the mortgage documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.





FEMA

Ownership Verification  
Effective Date: August 24, 2021

3. Structural or Real Property (RP) Insurance Documentation:

- a. Structural or RP insurance documentation includes Homeowners and/or Flood insurance documentation, e.g. policy declarations, agent's statement letters, policy renewal statements, settlement or denial letters, proof of loss statements, etc.; that show coverage for RP components.
- b. For all disasters prior to and including DR-4607-MI, structural or RP insurance documentation may be dated before or after the disaster incident period, but it must indicate the insurance policy was effective and active at the time of the disaster.
- c. For DR-4609-TN and forward, structural or RP insurance documentation must be dated within one year prior to the disaster incident period or within the 18 month period of assistance; and it must indicate the insurance policy was effective and active at the time of the disaster.
- d. For **ALL** disasters, if the policy effective date is NOT listed on the submitted documentation, **CALL** the insurance company and **VERIFY** the insurance policy. One call attempt is required.
  - i. If successful:
    1. **OBTAIN** the policy effective dates from the insurance provider; AND
    2. **ENTER** a **Contact** and **CONTINUE** processing.
  - ii. If unsuccessful:
    1. **COMPLETE** a review of all other verification requirements and documents received;
    2. **CALL** the applicant, **PROVIDE** details of information required to prove ownership, **RESOLVE** any outstanding questions; AND
    3. **PROCESS** [Home Repair Assistance](#) as **IOWNV**.
    4. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

4. Property Tax Bills or Receipts:

- a. Documentation from the County/Parish/Municipality Tax Assessor's office pertaining to real estate property tax for the disaster-damaged residence.





## Ownership Verification

Effective Date: August 24, 2021

- b. For all disasters prior to and including DR-4607-MI, property tax bills or receipts must be for the year prior to the disaster. For example, if the disaster occurred in 2020, the 2019 property tax bill or receipt would be accepted.
- c. For DR-4609-TN and forward, property tax bills or receipts must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.
- d. If the property tax bill or receipt is another individual's name, the applicant or co-applicant must submit a cancelled check or paid property tax receipt in their name to demonstrate they are responsible for payment of the property tax payments.
- e. **CALL** the County/Parish/Municipality Tax Assessor's office and **VERIFY** the applicant or co-applicant has been paying the property taxes when:
  - i. The property tax bill or receipt is in another individual's name and there are NO documents on file to demonstrate the applicant or co-applicant is responsible for the property tax payments; OR
  - ii. The property address DOES NOT match the disaster-damaged residence address listed in NEMIS.
  - iii. One call attempt is required.

### 5. Manufactured Home Certificate of Title:

- a. A Manufactured Home Certificate of Title is the actual escrow or title document for the purchase of the manufactured home, e.g. Mobile Home or Travel Trailer.
- b. For all disasters prior to and including DR-4607-MI, the Manufactured Home Certificate of Title must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Manufactured Home Certificate of Title must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

**NOTE:** The applicant or co-applicant may own a Mobile Home or Travel Trailer, but NOT the property it sits on. FEMA only requires the applicant or co-applicant to prove ownership of the Mobile Home or Travel Trailer.

### 6. Real Estate Provisions:



**FEMA**

## Ownership Verification Effective Date: August 24, 2021

- a. A Real Estate Provision is an amendment to the title or deed showing the applicant or co-applicant holds rent-free ownership. The legal owner must be included on the Real Estate Provision and it must be filed with the court.
- b. For all disasters prior to and including DR-4607-MI, the Real Estate Provision must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Real Estate Provision must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

### 7. Contract for Deed or Warranty Deed:

- a. A Contract for Deed or Warranty Deed is an agreement between the seller and buyer for the purchase of RP in which the payment, or a portion of the purchase price; is deferred.
  - i. The purchase price may be paid in installments over the period of the contract with the balance due at maturity. When the buyer completes the required payments, the seller must deliver good legal title by the way of good deed.
  - ii. During the contract period, the buyer makes installment payments on the purchase price. The buyer is entitled to equitable title of the property, while the seller holds the legal title and continues to be liable for payment of the underlying mortgage.
- b. For all disasters prior to and including DR-4607-MI, the Contract for Deed or Warranty Deed must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Contract for Deed or Warranty Deed must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

### 8. Land Installment Contract:

- a. Land Installment Contract is often written at the top of the Title and most Land Installment Contracts are written in a similar manner to property contracts with seller financing.
  - i. The Land Installment Contract will specify the names of the buyer and seller. It will also typically include the terms of the contract, e.g. the sale price, down payment, and monthly payment amount.



FEMA

Ownership Verification  
Effective Date: August 24, 2021

- ii. If there is an underlying mortgage for which the seller is responsible, the contract will typically indicate the seller is required to maintain insurance and pay property taxes for the property. The cost of the property taxes and insurance maintained by the seller should be reflected in the buyer's monthly payment amount.
- b. For all disasters prior to and including DR-4607-MI, the Land Installment Contract must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Land Installment Contract must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

9. Quitclaim Deed:

- a. A Quitclaim Deed is a legal document conveying all ownership rights to another co-owner of a property without guarantees.
  - i. Married couples seeking a divorce commonly use Quitclaim Deeds. Usually one spouse [signs](#) all their rights to the property over to the other. This device conveys ownership rights only and will NOT end an obligation to repay a loan.
  - ii. A Quitclaim Deed conveys to the grantee all of the legal or equitable rights the grantor has in the property, as they existed at the time of the conveyance.
    - 1. **Grantor:** The person or entity who owns the property and executes the deed conveying the property to another person or entity.
    - 2. **Grantee:** The person or entity who receives title to the property.
  - iii. To be valid, the Quitclaim Deed must be recorded with the court or Land Records office.
    - 1. If the property address DOES NOT match the address in NEMIS, **CALL** the appropriate county/parish/municipality official to verify the documentation. One call attempt is required.
- b. For all disasters prior to and including DR-4607-MI, the Quitclaim Deed must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Quitclaim Deed must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

10. Bill of Sale or Bond for Title:





FEMA

## Ownership Verification

Effective Date: August 24, 2021

- a. A Bill of Sale or Bond for Title is a record of sale transferring ownership of property from seller to buyer.
  - i. These types of documents are typically acceptable without further verification calls when the document is [signed](#) by both the seller and buyer.
- b. For all disasters prior to and including DR-4607-MI, the Bill of Sale or Bond for Title must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Bill of Sale or Bond for Title must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.
- d. If the Bill of Sale or Bond for Title is missing any required information, additional verification will be needed and supporting documentation to confirm the transfer of ownership must be requested. If further supporting documentation is unavailable, refer to [Section E, Exceptions](#) for details on coordinating these requests for further verification through the IHP Helpdesk. Also, refer to the [FAQ 1](#).

### 11. Will with Death Certificate:

- a. Property in which the recorded title or deed is in the name of a deceased individual may be willed to the applicant or co-applicant.
  - i. Ownership requirements can be satisfied with a Will naming the applicant or co-applicant as an heir to the property and a Death Certificate for the owner of record.
    1. In the event of multiple heirs, only the verified occupant of the disaster-damaged residence will be considered for assistance.
    2. If multiple heir's occupy the disaster-damaged residence and have applied for assistance, the first applicant to meet all eligibility and documentation criteria will be considered for assistance.
- b. For all disasters prior to and including DR-4607-MI, the Death Certificate and Will must be dated prior to the disaster incident period.
- c. For DR-4609-TN and forward, the Death Certificate and Will must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period..

### 12. Affidavit of Heirship with Death Certificate:





FEMA

Ownership Verification  
Effective Date: August 24, 2021

- a. An Affidavit of Heirship is used only in disasters where FEMA has confirmed the STT recognizes an heir's vested property interest immediately upon the decedent's death.
- b. To demonstrate ownership in these circumstances, the applicant or co-applicant that inherits the property can demonstrate ownership with an Affidavit of Heirship attesting the following:
  - i. The name of the applicant or co-applicant, and the decedent;
  - ii. The date of the decedent's death (prior to the incident period); AND
  - iii. The applicant or co-applicant's [heirship](#).
  - iv. In the event of multiple heirs, only the verified occupant of the disaster-damaged residence will be considered for assistance.
  - v. If multiple heir's occupy the disaster-damaged residence and have applied for assistance, the first applicant to meet all eligibility and documentation criteria will be considered for assistance.
- c. The Affidavit of Heirship may be dated within the 18 month period of assistance if:
  - i. The decedent's death pre-dated the disaster; AND
  - ii. The Affidavit of Heirship was current and/or effective during the disaster incident period.

**NOTE:** The estate of a deceased applicant is NOT eligible for IHP assistance. However, a surviving pre-disaster resident of the household may receive assistance if they meet all IHP eligibility criteria.

13. Receipts for Major Repairs or Improvements:

- a. The applicant or co-applicant may submit receipts to show they are responsible for major repairs, maintenance, or improvements to the disaster-damaged residence. These include, but are not limited to:
  - i. Repairs to the roof, HVAC, plumbing, etc.;
  - ii. Major utility repair or replacement, e.g. water line, sewer, well, or septic;



FEMA

Ownership Verification  
Effective Date: August 24, 2021

- iii. Major improvements, e.g. installation of solar panels; AND
- iv. Major mitigation measures, e.g. elevation or structural component repair or replacement.
- b. For DR-4609-TN and forward, receipts for Major Repairs or Improvements must be dated within five years prior to the disaster incident period.
- c. This type of verification can only be completed through submitted documentation and the receipts must include the name and phone number of the company or contractor that completed the repairs.
  - i. **CALL** the company/contractor to verify the receipts. Three call attempts are required;
    - 1. If verified, **PROCESS** the eligible decision.
    - 2. If NOT verified, **PROCESS** the **IOWNV- Ownership Not Verified**.
  - ii. **ADD** a **Contact**; AND
  - iii. **ROUTE** to the appropriate queue.

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

- a. If the applicant or co-applicant owns a Mobile Home or Travel Trailer located in a Mobile Home Park, they may submit a statement from the commercial or mobile park owner/manager stating the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster. The statement must include:
  - i. The name and phone number of the individual providing the verification; AND
  - ii. How the individual knows the applicant or co-applicant owned the mobile home or travel trailer at the time of the disaster, i.e. they had a copy of their ownership documentation on file.
- b. The commercial or mobile home park owner/manager's statement must still be current and effective at the time of the disaster, as well as be dated prior to the disaster incident period or within the 18 month period of assistance.

15. Court Documents (Only acceptable for DR-4609-TN and forward):

- a. If the applicant or co-applicant was previously, or currently; in a legal dispute that is pertinent to the ownership of the disaster-damaged residence address; they may submit a copy of court documentation stating the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster.



FEMA

Ownership Verification  
Effective Date: August 24, 2021

- b. Court Documents must be dated within one year prior to the disaster incident period or within the 18 month period of assistance.

16. Public Official's Letter (Only acceptable for DR-4609-TN and forward):

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

17. Contractual Agreements:

- a. Contractual Agreements, e.g. Lease-to-Purchase, Rent-to-Own, or Option to Buy; are typically NOT acceptable proof of ownership because they may indicate the applicant pays rent.
  - i. Contractual agreements may be accepted if submitted with pre-disaster supporting documentation showing the applicant is responsible for major repairs/improvements or the property tax.
- b. Contractual agreements must be effective and active at the time of the disaster.

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

- c. A Self-Declarative Statement is a written, dated, and [signed](#) document informing FEMA the disaster-damaged residence is owned by the applicant or co-applicant. **A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.**
  - i. A Self-Declarative Statement is only acceptable from applicants living in [insular areas](#).





FEMA

Ownership Verification  
Effective Date: August 24, 2021

- ii. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant's file. It CANNOT be solely viewed by the FEMA inspector.
- iii. FEMA will NOT accept a Self-Declarative Statement for pre-disaster squatters.
- iv. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of ownership.
- v. The submission of this document DOES NOT override information previously gathered or contained in the applicant's file, and DOES NOT supersede Disaster Specific information.
- vi. A Self-Declarative Statement DOES NOT have to pre-date the disaster.
- d. A Self-Declarative Statement must:
  - i. Be in writing (handwritten or typed);
  - ii. Include the applicant or co-applicant's name and disaster-damaged residence address;
    - 1. The address must include enough information to identify that the Self-Declarative Statement is for the same location as the disaster-damaged residence listed in NEMIS; AND
    - 2. A physical property location only using longitude and latitude information is NOT acceptable.
  - iii. State the applicant or co-applicant is the owner of the disaster-damaged residence;
    - 1. If the Self-Declarative Statement DOES NOT include information to indicate the applicant or co-applicant is the owner of the residence, it must then include a statement to verify one of the following:
      - a. The applicant or co-applicant is a person who DOES NOT hold formal title to the residence and pays no rent, but is responsible for payment of taxes or major repairs/improvements of the residence; OR
      - b. The applicant or co-applicant has lifetime occupancy in the residence.
  - iv. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;





FEMA

Ownership Verification  
Effective Date: August 24, 2021

- v. Include an explanation of the circumstances that prevent standard ownership verification, e.g. [insular areas](#), islands, or tribal lands; AND
- vi. Include the applicant or co-applicant's [signature](#) with date.

19. Self-Declarative Statement (Only acceptable for DR-4609-TN and forward from applicants living in insular, island, or tribal land areas, applicants claiming ownership of a Mobile Home or Travel Trailer, and residences passed down via [heirship](#)):

- a. A Self-Declarative Statement is a written, dated, and [signed](#) document informing FEMA the disaster-damaged residence is owned by the applicant or co-applicant. **A Self-Declarative Statement is only to be used as a last resort when all other means of verification have been exhausted.**
  - i. The ONLY populations eligible to submit this form of verification due to traditional forms of documentation not existing are:
    - 1. Insular, island, and tribal land declarations
    - 2. Applicants claiming ownership of a Mobile Home or Travel Trailer, regardless of location
    - 3. Applicants whose disaster-damaged residence was passed down via [heirship](#)
  - ii. The Self-Declarative Statement must be provided to FEMA in writing to be maintained in the applicant's file. It CANNOT be solely viewed by the FEMA inspector.
  - iii. FEMA will NOT accept a Self-Declarative Statement for pre-disaster squatters.
  - iv. If an applicant submits a Self-Declarative Statement and there is conflicting information in the file, the statement is NOT valid for proof of ownership.
  - v. The submission of this document DOES NOT override information previously gathered or contained in the applicant's file, and DOES NOT supersede Disaster Specific information.
  - vi. A Self-Declarative Statement DOES NOT have to pre-date the disaster.
- b. A Self-Declarative Statement must:
  - i. Be in writing (handwritten or typed);



FEMA

Ownership Verification  
Effective Date: August 24, 2021

- ii. Include the applicant or co-applicant's name and disaster-damaged residence address;
  - 1. The address must include enough information to identify that the Self-Declarative Statement is for the same location as the disaster-damaged residence listed in NEMIS; AND
  - 2. A physical property location only using longitude and latitude information is NOT acceptable.
- iii. State how long the applicant or co-applicant lived in the disaster-damaged residence prior to the disaster declaration;
- iv. Include the applicant or co-applicant's signature with date; AND
- v. **For Mobile Homes or Travel Trailers**, include the major elements of this statement: *"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I do meet FEMA's definition of an owner-occupant because I am either (A) the legal owner of the home, (B) pay no rent, but am responsible for the payment of taxes or maintenance for the residence, or (C) hold lifetime occupancy rights. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification of the appropriate owner-occupant category]. I hereby declare under penalty of perjury that the foregoing is true and correct."*; OR
- vi. **For statements of heirship**, include the major elements of **BOTH** of these statements:
  - 1. *"I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification]."*; AND
  - 2. *"As the nearest relative of the deceased in the line of succession, my ownership includes all the rights and obligations of the deceased. The decedent's name is \_\_\_\_\_, and they died on \_\_\_\_\_. I hereby declare under penalty of perjury that the foregoing is true and correct."*
- c. In instances where multiple applicants claim they are the owner-occupant, an applicant that provides other acceptable ownership documentation may be determined eligible when all other applicants claiming ownership for the same disaster-damaged residence provide a Self-Declarative Statement. If all claimants provide a Self-Declarative Statement, the first applicant to meet all



FEMA

Ownership Verification  
Effective Date: August 24, 2021

eligibility and documentation requirements will be awarded the Housing Assistance funds.

d. Ownership Request for Information (**RFI**) letter for a Self-Declarative Statement

i. A Request for Information (**RFI**) letter will be manually generated to obtain ownership verification information:

1. If the applicant has made several attempts to provide ownership documents;

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 primary residence prior to the Presidential disaster declaration;

iii. The following statement and additional explanation, "I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification 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 Ownership)**.

i. Refer to the Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

## C. Processing Procedures

1. If the applicant or co-applicant is unable to prove ownership through NEMIS public records, initial inspection, [Cross-Disaster Ownership Verification](#), and/or submitted documentation:





**FEMA**

**Ownership Verification**  
**Effective Date: August 24, 2021**

- a. **PROCESS** the initial decision as **IOWNV**; AND
- b. **ROUTE** the WP to **FEMA Ineligible**.
- c. Refer to the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

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

1. If processing a Joint Option Disaster:

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

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

- a. **REVIEW/PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in an STT queue, 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:
      - 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. If the applicant appeals after an initial **IOWNV** decision and DOES NOT submit supporting documents to meet the ownership verification requirement:

- a. **GENERATE** an **Appeal Request Document (ADOC)** with the **Ownership not Proven** insert to request the missing information;





FEMA

Ownership Verification  
Effective Date: August 24, 2021

- 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 ownership changed to **Not Verified** after a subsequent inspection:

- a. **GENERATE** an **ADOC** with the **Missing Appeal Letter** and **Ownership 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
- d. If previously eligible, **CREATE** a new WP to **FEMA Pre-Recoupment Review – Ownership 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 ownership:

- a. **ASSOCIATE** the document with the **Ownership Verification** requirement in the **Info Control** screen;
- b. **ADDRESS/PROCESS** all unmet needs; AND
- c. **ROUTE** the WP to **FEMA Approval NON-DRM**.
- 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;



**FEMA**

Ownership Verification  
Effective Date: August 24, 2021

- b. **PROCESS** the appeal as **A-IOWNV - Ineligible Ownership 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.

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

- a. **CALL** the IHP Helpdesk at (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

### Scenario 1: Mobile Home or Travel Trailer Proof of Ownership

1. The applicant may own a mobile home or travel trailer, but NOT the property it sits on. For the applicant to be eligible for [Home Repair Assistance](#) or [Home Replacement Assistance](#), FEMA only requires that the applicant provide proof of ownership for the mobile home or travel trailer, NOT the land. Acceptable documents include, but are NOT limited to:
  - a. [Manufactured Home Certificate of Title](#);
  - b. [Property Tax Bill or Receipt](#);
  - c. [Bill of Sale or Bond for Title](#); AND
  - d. [Receipts for Major Repairs or Improvements](#).
2. For DR-4609-TN and forward, acceptable documents also include:
  - a. [Mobile Home Park Letter](#);
  - b. [Court Documents](#);
  - c. [Public Official's Letter](#); AND
  - d. [Self-Declarative Statement](#), **ONLY as a last resort when all other means of verification have been exhausted**. (Only applicable to DR-4609-TN and forward).

**Result:** Applicant submitted acceptable documentation. Staff will **UPDATE** the ownership status to **Verified** on the **Info Control** screen and **ASSOCIATE** the supporting documentation with the verification requirement.

### Scenario 2: Land Installment Contract as Proof of Ownership

1. Property owners may agree to sell property with a Land Installment Contract. The applicant is the buyer and makes payments directly to the property owner instead of to a financial institution. The buyer receives equitable title to the property, which would meet FEMA's ownership verification requirement.



FEMA

Ownership Verification  
Effective Date: August 24, 2021

**Result:** The Land Installment Contract would be an acceptable document if it pre-dates the incident period.

### Scenario 3: Applicant is Heir to the Disaster-Damaged Residence

1. The legal owner of the disaster-damaged residence is deceased and the property was left to their daughter, who was residing at the disaster-damaged residence at the time of the disaster. Acceptable documents for ownership verification include, but are NOT limited to:
  - a. [Deed or Official Record](#) in the name of the applicant or co-applicant;
  - b. [Structural or RP Insurance Documentation](#) in the name of the applicant or co-applicant;
  - c. [Property Tax Bill or Receipt](#) in the name of the applicant or co-applicant;
  - d. [Will with Death Certificate](#);
  - e. [Affidavit of Heirship](#); AND
    - i. **Special considerations:** Some STT's recognize immediate transfer of the property to the heirs upon death of the owner. In these cases, the applicant is only required to submit an Affidavit of Heirship.
  - f. [Receipts for Major Repairs or Improvements](#).
2. For DR-4609-TN and forward, acceptable documents also include:
  - a. [Court Documents](#);
  - b. **ONLY as a last resort**, a [Self-Declarative Statement](#).

**Result:** Applicant submitted acceptable documentation. Staff will **UPDATE** the ownership status to **Verified** on the **Info Control** screen and **ASSOCIATE** the supporting documentation with the verification requirement.





## Ownership Verification Effective Date: August 24, 2021

### Frequently Asked Questions:

#### 1. What is a Bond for Title?

- a. A Bond for Title is another term for a Contract for Deed or Land Installment Agreement. In this type of document, the seller firmly agrees to deed the property to the buyer unless the buyer defaults, e.g. stops paying.
- b. A Bond for Title is acceptable to prove ownership without further verification calls when the seller and buyer have [signed](#) the document.
- c. If the document is NOT [signed](#) by the seller and buyer, or information on file indicates that the seller is NOT the owner, additional verification and supporting documentation will be required to confirm the formal or informal transfer of ownership through more than one party, i.e. the property has been transferred more than once due to a death or gift within a family.

### Cross-Disaster Ownership Verification Examples:

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

#### Scenario 1: Owner with High Risk or Low Risk codes in at least one disaster:

1. The applicant applied for a current disaster and received an **OWNV\_FAIL** status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with **Ownership** 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. **OWNV\_PASS** through NEMIS public records; AND
    - ii. NO unresolved High Risk or Low Risk codes.
  - b. Current Disaster:
    - i. **OWNV\_FAIL** through NEMIS public records; AND
    - ii. Unresolved High Risk or Low Risk codes are present in the file.



**FEMA**

**Ownership Verification**  
**Effective Date: August 24, 2021**

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

**Scenario 2: Owner with NO High Risk or Low Risk Codes:**

1. The applicant applied for a current disaster and received an **OWNV\_FAIL** status through the NEMIS public records at the time of registration. An initial inspection was completed which returned with **Ownership** 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:
    - i. **OWNV\_PASS** through NEMIS public records; AND
    - ii. NO unresolved High Risk or Low Risk codes.
  - b. DR-4570-LA:
    - i. **OWNV\_FAIL** through NEMIS public records;
    - ii. Ownership verified with submitted documents and **Ownership Verification** set as **Verified** on the **Info Control** screen; AND
    - iii. NO unresolved High Risk or Low Risk codes.
  - c. Current Disaster:
    - i. **OWNV\_FAIL** through NEMIS public records; AND
    - ii. NO unresolved High Risk or Low Risk codes.

**Result:** Upon manual review, ownership was verified in a previous disaster and there are no High Risk or Low Risk codes in any file. The applicant has proven ownership.



## V. DEFINITIONS AND ACRONYMS

### Definitions

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

**Heirship:** Heirship is the legal right to receive real and personal property under state law upon the death of an ancestor or next of kin.

**Housing Unit:** is defined as a house, apartment, manufactured home, recreational vehicle, readily-fabricated dwelling, houseboat, or any other distinctly-separated living space. A living space may qualify as a housing unit if it includes facilities for cooking, eating, and sanitation. It must be directly accessible from an outer door or through an interior door in a shared hallway rather than by walking through another household's living space.

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

**Owner-Occupied Dwelling:** A legal owner occupies the residence, a person who DOES NOT hold formal title to the residence and pays no rent but is responsible for the payment of taxes or maintenance of the residence; OR a person who has lifetime occupancy rights with formal title vested in another individual's name.

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

---

### Acronyms

CFR	Code of Federal Regulations
DR	Disaster
DRC	Disaster Recovery Center



Ownership Verification  
Effective Date: August 24, 2021

<b>DSA</b>	Disaster Survivor Assistance
<b>HA</b>	Housing Assistance
<b>IHP</b>	Individuals and Households Program
<b>IOWNV</b>	Ineligible Ownership Not Verified
<b>JFO</b>	Joint Field Office
<b>LLC</b>	Limited Liability Company
<b>NEMIS</b>	National Emergency Management Information System
<b>ONA</b>	Other Needs Assistance
<b>SOP</b>	Standard Operating Procedure
<b>STT</b>	State, territorial, or tribal government
<b>WP</b>	Workpacket





**FEMA**

Ownership Verification  
Effective Date: August 24, 2021

## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Home Repair Assistance](#)
  - [Home Replacement Assistance](#)
  - [Miscellaneous Other Items](#)
  - [Occupancy Verification](#)
- Resources
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Web NEMIS Initial Assistance Reference Guide](#)



FEMA

Rental Assistance  
Effective Date: October 22, 2021

## RENTAL ASSISTANCE

<b>I. Overview</b>	■ Purpose of Assistance	2
	■ Who May Get Assistance?	2
	■ What are Eligible Expenses?	2
	■ Basic Documentation or Verification Needed	2
	■ Other Items to Note	3
	<b>*** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)</b>	
<b>II. Important Information</b>	<b>*** ALL processing employees must read this section ***</b>	
	■ Prior to Processing	4
	■ Rental Assistance	4
	■ Disability and Communication Needs	6
<b>III. Process</b>	A. Eligibility Verifications	7
	B. Information Requests	9
	C. Processing Eligible Assistance	10
	D. Processing Ineligible Decisions	18
	E. Appeals	20
	F. Exceptions	27
<b>IV. Examples and FAQs</b>	■ INR – Within 60 Days	28
	■ INR – 61 Days or More	29
	■ IID – Damaged Access	30
	■ IID/INDR Appeal – Forced Relocation, Renter	31
	■ IID Appeal - Disaster-Caused, Renter	31
	■ IID/INDR Appeal – Not Disaster-Caused, Renter	32
	■ IID/INDR Appeal – Owner	33
	■ Frequently Asked Questions (FAQ)	34
<b>V. Definitions and Acronyms</b>	■ Definitions	38
	■ Acronyms	39
<b>VI. Related Guidance</b>	■ Links to Related Guidance	42



**FEMA**

**Rental Assistance**  
Effective Date: October 22, 2021

## I. OVERVIEW

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

### Purpose of Assistance:

- Provide Temporary Housing Assistance in the form of rent to individuals displaced from their primary residence as a result of the disaster.

### Who May Get Assistance?

- As a result of a Presidentially-declared disaster, applicants whose pre-disaster primary residence:
  - Is uninhabitable and requires repairs to make the residence habitable;
  - Is affected by a utility outage, i.e. power outage;
  - Is inaccessible, e.g. inaccessible roads and restrictions placed by Federal or state, local, territorial, or tribal government (SLTT) officials; OR
  - Is unavailable due to forced relocation, i.e. the owner is restricting access to the property due to disaster damage or the owner is relocating the renter to occupy the dwelling for their own post-disaster housing needs.

**NOTE:** FEMA generally provides one Rental Assistance award per household to assist all members of the pre-disaster household.

### What are Eligible Expenses?

- Disaster-caused costs associated with rent and utilities of a temporary housing unit up to the U.S. Department of Housing and Urban Development's (HUD) fair market rent (FMR) for the area.

### Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Lack of Insurance, Settlement, or Denial letter; AND
- At least one of the following:



FEMA

## Rental Assistance Effective Date: October 22, 2021

- Habitability Repairs Required (**HRR = Yes**) from an onsite or geospatial inspection, OR
- Utility Outage or Inaccessibility from an inspection or verbally/in writing from an official source.
- Verification that the applicant had to or will relocate as a result of the disaster while repairs are made, until accessibility or utilities are restored, or while being forced to relocate with:
  - An onsite inspection or other approved alternative inspection method type, such as geospatial (**App Moved = Yes**);
  - Submitted documents; OR
  - Refer to the [Specific Appeal Processing Information](#) section for additional information when the initial inspection is **HRR = Yes** and **App Moved = No**.

### Other Items to Note:

- Rental Assistance awards are NOT counted against the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximums.
- Rental Assistance is awarded to the Head of Household. Any other members of the household are NOT eligible for Rental Assistance unless the household members prove they were unable to relocate together after the disaster and had financial responsibility for the pre-disaster dwelling.
  - Refer to the [Duplicate Investigation and Resolution Processing](#) Standard Operating Procedures (SOP) for additional information.
- The IA Training and Development Section has developed a guide that includes step-by-step instructions and reminders about navigating and using tools in Web NEMIS. For additional information, refer to the [Web NEMIS Initial Assistance Reference Guide](#).





FEMA

Rental Assistance  
Effective Date: October 22, 2021

## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read ***before processing*** Rental Assistance.



### Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
  - DO NOT process the workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
  - **SEND** an email for review to the [IHP Helpdesk](#).
    - **INCLUDE** the following on the email:
      - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
      - **Body:** A description of the request and list of processing actions pending.
- Note that insurance types which typically have Additional Living Expense (ALE) or Loss of Use (LOU) to assist with expenses to rent a temporary location if the damage is caused as a result of an insured Cause of Damage (COD) are:
  - Homeowners;
  - Renters;
  - Condominium Unit; AND
  - Mobile Home.

### Rental Assistance:

- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND



FEMA

## Rental Assistance Effective Date: October 22, 2021

- Home Repair Assistance or Home Replacement Assistance.
- Refer to the [Financial HA and ONA Maximum and Minimum Awards](#) SOP for the full HA/ONA Sequence of Delivery.
- Is awarded based on the FMR established by HUD for the following number of initial months unless a Disaster Specific Operating Procedure (DSOP) or directive states otherwise:
  - Due to Habitability Repairs Required (**HRR = Yes**) = Two months.
  - Due to Utility Outage (**Utilities Out = Yes**, documents, or posted information) = One month.
  - Due to Inaccessibility (**Inaccessible = Yes**, documents, or posted information) = One month.
- Is awarded for the number of occupied bedrooms in the Damaged Dwelling (DD) prior to the disaster.
- Individuals and Households Program (IHP) Maximum (system limit only):
  - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
    - Total combined payments include (in any combination)
      - HA
      - ONA
      - Americans with Disabilities Act (ADA) related line items
    - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
      - If this happens, **PLACE** the case on **Hold – Program Review**.
        - **EMAIL** the [IHP Helpdesk](#) for assistance.:
        - **INCLUDE** the following on the email:
        - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.



## Rental Assistance Effective Date: October 22, 2021

- **Body:** A description of the request and list of processing actions pending.
  - The Program Management Section will have to authorize this payment.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
  - DO NOT process ADA RP items unless specifically assigned.
  - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
    - **ADD** a **Comment**; AND
    - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

### Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TO DO** popup.
  - This popup will provide information on the applicant or household's Disability and Communication Needs.
  - If the **NEEDS TO DO** link is **RED**:
    - **REVIEW** the **Disability and Communication Needs** frame located on the **Registrant Info** screen for applicant's preferred communication.
    - Refer to the [Disability and Communication Needs](#) SOP for guidance and procedures to accommodate communication needs and access and functional needs;
    - If non-English speaking applicants require assistance, refer to the [Language Line](#) SOP;
    - For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verification](#) SOP for additional information.



FEMA

Rental Assistance  
Effective Date: October 22, 2021

## III. PROCESS

### A. Eligibility Verifications

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

1. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. The DD is the applicant's Primary Residence, and Occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
3. Habitability repairs are required (**HRR = Yes**), utilities were/are out (**Utilities Out = Yes**), or the home was/is inaccessible (**Inaccessible = Yes**).
  - a. **HRR = Yes** confirmed by an onsite or other approved alternative inspection type, such as geospatial.
    - i. For Renters, a confirmed statement from the Owner/Landlord (LL) is acceptable if a previous inspection was **HRR = No**. Refer to [Section E. 5](#) or [Scenario 3](#) for additional information.
  - b. Utility outage or inaccessibility through:
    - i. An onsite inspection or other approved alternative inspection method type, such as geospatial;
    - ii. Information posted on the disaster information page or other FEMA source;  
OR
    - iii. Verifiable verbal or written statements from a utility company or local official.
4. Utilities include water, sewer, electric, trash, or the source of heating/cooling for the DD, such as natural gas/propane.
  - a. The applicant had to or will be willing to relocate due to the disaster, with one of the following:
    - i. **App Moved = Yes** from the inspection;
5. Refer to the [Specific Appeal Processing Information](#) section for additional information when the initial inspection is **App Moved = No**.
  - a. Submitted documents indicating relocation is necessary as a result of the disaster while repairs are being made;





FEMA

Rental Assistance  
Effective Date: October 22, 2021

- i. An Owner/LL statement indicating the applicant was forced to relocate due to disaster-caused damage to the surrounding area; AND
- ii. Submitted documents indicating the applicant was forced to relocate, for example:
  1. An Owner/LL statement indicating the applicant was forced to relocate to accommodate the owner's post-disaster housing needs.

**NOTE:** For applicants currently receiving Rental Assistance or currently residing in a FEMA Manufactured Housing Unit (MHU) from a previous disaster declaration, refer to the [Cross Disaster Processing SOP](#) for Rental Assistance processing information.

6. Temporary Housing costs are NOT fully covered by ALE/LOU insurance. **VERIFY** one of the following:
  - a. The applicant DOES NOT have insurance coverage for the cause of damage (COD) identified with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage;
    - i. An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay initial Rental Assistance. A settlement or denial letter will NOT be required.
  - b. The full policy ALE/LOU coverage amount/timeframe has been exhausted or there is less than one month FMR coverage remaining; OR
    - i. Confirmed in writing or verbally with the insurance company.
  - c. A denial letter for ALE/LOU for the applicable COD.
    - i. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information, including specific requirements for adding insurance settlements from the **Communication** screen.
    - ii. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

**NOTE:** For Temporary Housing, applicants will have the entire period of assistance (18 months) to submit their insurance documentation for review.

7. Additional insurance information:



FEMA

Rental Assistance  
Effective Date: October 22, 2021

- a. Flood insurance DOES NOT typically cover ALE/LOU;
- b. Types of insurance that include assistance for Temporary Housing:
  - i. ALE: Loss coverage that includes increases in living expenses that are necessary to maintain the normal standard of living of the family or individual.
    - 1. Because ALE may provide for living expenses other than rent, such as transportation and food, it is important to review the insurance settlement statement.
  - ii. LOU: Most homeowner's insurance policies provide some LOU protection, which compensates the insured for inability to live in the property destroyed or damaged by an insured peril.
    - 1. LOU coverage insures for temporary housing expenses and things such as furniture storage, car and boat storage, and pet kennel expenses.
  - iii. Insurance policies vary by company. Some policies cover "Actual Loss Sustained" over a given period of time, while others will name a specific Fair Rental Value (FRV) amount or percentage based on the policy limits.
    - 1. FRV provides coverage for either owner or tenant-occupied properties. This coverage provides limited payments for alternative accommodations during the time that the property is being repaired for a maximum amount of 10 percent of the building policy limit.

## B. Information Requests

- 1. If missing information to process initial eligibility, i.e. NO insurance information supplied:

- a. **PROCESS** the applicable initial ineligible decision(s).
  - i. Refer to [Section D: Processing Ineligible Decisions](#) for additional information.
- b. Upon appeal, if a decision CANNOT be made with the information on file and the applicant is potentially eligible for assistance;
  - i. **GENERATE** and **MAIL** an Appeal Documentation (**ADOC**) letter with the applicable text selection.
  - ii. Refer to [Section E: Appeals](#) for additional information.



FEMA

Rental Assistance  
Effective Date: October 22, 2021

2. If unable to make a determination with the insurance information on file:

- a. **CALL** the insurance company to obtain all missing information necessary for processing. One call attempt is required.
  - i. If successful, **OBTAIN** all missing information, and **PROCESS**. Refer to [Section C: Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for additional information.
  - ii. If unsuccessful, **PROCESS** as **INI - Ineligible Insurance** with the **Insurance covers Living Expenses** insert. Refer to [Section D: Processing Ineligible Decisions](#) for additional information.
  - iii. **ADD** a **Contact** for information discussed with the insurance company.
- b. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information about contacting the insurance company; AND
- c. **ROUTE** to the appropriate queue.

### C. Processing Eligible Assistance

1. **HRR = Yes, App Moved = Yes** (including applicants in non-traditional housing);

- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#);
  - i. **SET** all applicable verification requirements;
    1. If the applicant registered as an owner but has NOT met the requirement for [ownership verification](#) at the time of processing Rental Assistance, and ownership is listed as required; **SET** the **Ownership Verification** requirement to **Not Applicable** for Rental Assistance on the **Info Control** screen. This update must be made while the Rental Assistance line item is pending (**PND**).
  - ii. **PROCESS** the **Eligible - Rental Assistance (ER)** award:
    1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
- b. If an applicant is Non-Compliant (**NFIRA Compliance = No**) with a previous flood insurance requirement;





**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

- i. **PROCESS** the **Eligible - Rental Assistance - Non-Compliant (ENCOMP)** award:
  1. Refer to the [Flood Zones and Other Protected Areas](#) SOP for additional information.
- c. If an applicant's pre-disaster primary residence is located in a Coastal Barrier Resource System (CBRS);
  - i. **PROCESS** the **Eligible - Rental Assistance - CBRA (ECBRA)** award:
    1. Refer to the [Flood Zones and Other Protected Areas](#) SOP for additional information.

**NOTE:** Occupants of the following housing types have specific criteria for Rental Assistance:

- Pre-disaster occupants of [Assisted Living](#) or [Correctional Facilities](#) must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e. rent receipts.
- Refer to the [Students in College Dormitories](#) SOP for Rental Assistance requests from applicants in College Dormitories.
- Refer to the [Military Personnel and Military Civilian Employees](#) SOP for Rental Assistance requests from applicants in Military Housing.

2. Homeless applicants:

- a. If an applicant was homeless prior to the disaster, i.e. lived in rent-free shelters, car, etc., they are ineligible for Rental Assistance;
- b. Since there is NO denial text or ineligibility code, **CALL** the applicant and **EXPLAIN** the reason they are ineligible. One call attempt is required.
- c. **DELETE** the existing Pending line;
- d. **ADD** a **Comment**; AND
- e. **ROUTE** to **FEMA Complete** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.





FEMA

Rental Assistance  
Effective Date: October 22, 2021

3. **Utilities Out = Yes, App Moved = Yes, and HRR = No;**

- a. If an applicant meets the verification requirements listed under [Section A Eligibility Verifications](#);
  - i. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen;
  - ii. **PROCESS** the **Eligible Rental Assistance Utilities Out (ERU)** award:
    1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional processing information.

**NOTE:** If an applicant has **HRR = Yes** and **Utilities Out = Yes** with **App Moved = Yes**, refer to the [HRR = Yes App Moved = Yes](#) section.

4. Applicants who did NOT receive an inspection or did NOT meet the qualifications for **ERU - Eligible Rental Assistance Utilities Out**, i.e. missing verification requirements at the time of inspection:

- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#), (including verification of utility outage); AND
- b. Submits documents indicating they incurred costs during the utility outage, such as rent receipts or a lease;
  - i. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen; AND
  - ii. **PROCESS** the Eligible Rental Assistance Utilities Out (ERU) award:
    1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional processing information.

5. **Inaccessible = Yes, App Moved = Yes, and HRR = No;**



FEMA

Rental Assistance  
Effective Date: October 22, 2021

- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#) and has NOT previously received an **Eligible Rental Assistance Inaccessible (ERIA)** or ERU award;
  - i. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen;
  - ii. **PROCESS** the **Eligible Rental Assistance Inaccessible (ERIA)** award:
    1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
- b. If an applicant has previously received an ERIA or ERU award, refer to [Section E.3.](#) regarding extended inaccessibility.

6. The Applicant exhausted ALE/LOU in accordance with the intent of the payment;

- a. The applicant must supply verifiable information to show the insurance payment was exhausted.
  - i. Statement from the insurance provider (verbally or in writing) that NO further ALE/LOU disbursements will be made, or the applicant has reached the limit of their coverage; AND
  - ii. Receipts for temporary lodging; i.e. rent for a house or apartment, hotels, or other short-term lodging.

**NOTE:** If necessary, **CALL** the insurance company and **VERIFY** the period covered by the ALE/LOU assistance. One call attempt is required.

- b. If it is confirmed the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
  - i. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen;
  - ii. **PROCESS** initial **ER** for two months;
  - iii. **ADD** a **Comment** and a **Contact** (if the insurance company was called); AND
  - iv. **ROUTE** to **FEMA Approval NON-DRM** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.



FEMA

Rental Assistance  
Effective Date: October 22, 2021

- c. If unable to confirm the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
  - i. **PROCESS** the applicant with the applicable **INI - Ineligible Insurance** decision with the **Ins Covers Living Expenses** letter text insert; AND
  - ii. **ROUTE** to **FEMA Ineligible** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source. Refer to [Section D: Ineligible Decisions for additional information](#).
- 1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) and [Section D: Processing Ineligible Decisions](#) for additional processing information.

7. The available ALE/LOU assistance period has expired;

- a. If necessary, **CALL** the insurance company and **VERIFY** the period covered by the ALE/LOU assistance. One call attempt is required.
- b. If it is confirmed the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
  - i. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen;
  - ii. **PROCESS** initial **ER** from the ALE/LOU expiration date forward if they continue to meet all other eligibility criteria;
  - iii. **ADD** a **Comment** and a **Contact** (if the insurance company was called); AND
  - iv. **ROUTE** to **FEMA Approval NON-DRM** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.
- c. If unable to confirm the ALE/LOU is exhausted (less than one month of FMR coverage left and NO additional ALE/LOU coverage is available);
  - i. **PROCESS** the applicant with the applicable **INI - Ineligible Insurance** decision with the **Ins Covers Living Expenses** letter text insert; AND
  - ii. **ROUTE** to **FEMA Ineligible** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source. Refer to [Section D: Ineligible Decisions](#) for additional information.
- 1. Refer to the Rental Assistance Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) and [Section D: Processing Ineligible Decisions](#) for additional processing information.





Rental Assistance  
Effective Date: October 22, 2021

8. Delayed Insurance Settlements;

- a. Applicants who have encountered an excessive delay (30 days or more) in receiving any insurance settlement after filing a claim may be eligible for an advance payment of initial Rental Assistance.
- b. This one-time payment is for initial **ER** of two months only, unless a DSOP exists.
- c. Applicants who refuse or fail to file an insurance claim are ineligible for advanced Rental Assistance.
- d. An excessive insurance delay can be verified via courtesy call to the insurance company or through submitted insurance documents indicating the settlement/assessment is delayed.
  - i. For submitted statements, disregard the date of the letter as long as the claim was filed on or after the declaration and/or incident period.
  - ii. Prior to processing an award, refer to [Section III.E.7.11.](#) for additional insurance processing information.
- e. **FOLLOW** the steps below when:
  - i. There is an excessive insurance delay and the applicant is in need of initial **ER**;
  - ii. The **Request for Advance Disaster Assistance** letter has NOT been generated; OR
  - iii. The **Request for Advance Disaster Assistance** letter was returned but an inspection has or has NOT been completed.
    - 1. Has the applicant received initial **ER**?
      - a. If no, **CONTINUE** to [step 2.](#)
      - b. If yes:
        - i. **CALL** the applicant and **ADVISE** them that NO additional assistance is available to advance. One call attempt is required;
        - ii. **ADD** a **Comment/Contact**; AND
        - iii. **ROUTE** to **FEMA Complete** or other appropriate queue.





FEMA

Rental Assistance  
Effective Date: October 22, 2021

2. Has the applicant submitted a **Request for Advance Disaster Assistance** letter?
  - a. If no, **GENERATE** and **MAIL** the **Request for Advance Disaster Assistance** letter:
    - i. **SELECT Housing Assistance/HA;**
    - ii. **SELECT NOTIFICATION LETTERS;**
    - iii. **SELECT MISC;**
    - iv. **SELECT Request for Advance Disaster Assistance; AND**

**NOTE:** In NEMIS, the **Request for Advance Disaster Assistance** letter is found under **Advance Request – Delayed Insurance Settlement**.

- v. **CALL** the applicant and **ADVISE** of all applicable information from below. One call attempt is required:
          1. If approved, the assistance being provided is an advance from the insurance settlement, FEMA expects it to be repaid promptly if ALE or LOU is included in the insurance settlement; AND
          2. They are being mailed an **Request for Advance Disaster Assistance** letter to [sign](#) and return with the following information:
            - a. Name of the applicant's insurance company;
            - b. Date the claim was filed; AND
            - c. Applicant's insurance claim number.
        - vi. **ADD a Comment/Contact.**
      - b. If yes, **CONTINUE** to [step 3](#).
    3. Is the **Request for Advance Disaster Assistance** letter [signed](#) and completed?
      - a. If no, **CALL** the applicant and **EXPLAIN** the [signed](#) letter must be on file prior to processing advanced rental assistance. One call attempt is required.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

- i. **REGENERATE** (by mail) or **RESEND** (by e-correspondence) the letter, if necessary.
    - b. If yes, **CONTINUE** to [step 4](#).
  4. Has an inspection been completed?
    - a. If no:
      - i. **CREATE** a WP;
      - ii. **REQUEST** an inspection with **IPND – Insurance Pending** line for the applicable categories; AND
        1. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority.
      - iii. **ROUTE** to **Send for Inspection**.
    - b. If yes, **CONTINUE** to [step 5](#).
  5. Upon return of the inspection and/or prior to processing an advanced (initial) Rental Assistance award:
    - a. If **HRR = No**, **PROCESS** an initial **IID** with the applicable **INI** decision for all Housing Categories.
    - b. If **HRR = Yes** and **App Moved = Yes**:
      - i. If NOT previously completed, **PROCESS** the **Uninsurable** and/or **Not Insured** items;
      - ii. **CALL** the insurance company to **VERIFY** the status of the claim. Two attempts are required;
        1. If the insurance company confirms payment has NOT been made for any insurance type:
          - a. **PROCESS** initial **ER** for two months;
          - b. **ADD** a **Contact** that includes the insurance information and details of the call;
          - c. **ADD** a **Comment**;



FEMA

## Rental Assistance

Effective Date: October 22, 2021

- d. **ROUTE** to **FEMA Approval NON-DRM** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source; AND
  - e. **CREATE** a WP to the **FEMA Pre-Recoupment Review – Insurance Review** subqueue with a **Comment** stating “WP created to address advance ER payment.”
2. If the insurance company confirms a settlement has been made for ALE or Structure:
- a. **VERIFY** the settlement information;
  - b. **ENTER** the verified settlement information in the **Insurance Substantiation/Settlement** frame on the **Assistance** screen;
  - c. **ADD** a **Contact** that includes the insurance information and details of the call;
  - d. **PROCESS** the applicable insurance denial decision based on the results of the call for all applicable categories of assistance, e.g. Home Repair Assistance, Personal Property Assistance, etc.;
  - e. **ADD** a **Comment**; AND
  - f. **ROUTE** to **FEMA Approval NON-DRM**, **FEMA Ineligible**, or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.
3. If the call attempts to the insurance company are unsuccessful, **FOLLOW** the standard insurance **ADOC** procedure:
- a. **GENERATE** an **ADOC** to **REQUEST** the insurance settlement or denial.
    - i. **ADOC** letter selection: **Missing Homeowners INS Settlement or Denial**
  - b. **CALL** the applicant and **EXPLAIN** the reason for the **ADOC**.

### D. Processing Ineligible Decisions

**USE** all standard ineligible decisions when processing requests for Rental Assistance. **PROCESS** all denial decisions with the **Category** Rental Assistance, the applicable Assistance Type (**Asst Type**), and **Eligibility Code** selection or selections.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):

a. **INI - Ineligible Insurance**

- i. The applicant has ALE/LOU Insurance to cover their Temporary Housing needs;

1. **SELECT** the **Insurance Covers Living Expenses** insert.

b. **INI - Ineligible Insurance**

- i. The ALE/LOU settlement is equal to or greater than one month FMR;

1. **SELECT** the **Insurance Covers Living Expenses** insert.

c. **INONV - Ineligible Occupancy Not Verified**

- i. The applicant has NOT verified occupancy for the Damaged Dwelling.

d. **INR - Ineligible No Relocation**

- i. The applicant indicated they did NOT need to relocate after the disaster.

e. **IID - Ineligible Home is Safe to Occupy**

- i. The applicant's DD is habitable (**HRR = No**).
- ii. Although the NEMIS code displays Insufficient Damages, the terminology used by staff must be **IID - Ineligible Home is Safe to Occupy**.

2. For every type of ineligible decision:

- a. **GENERATE** any required letters, if necessary;

- b. **ADD** a **Comment** to describe the specific reason(s) they DO NOT qualify; AND

- i. **INCLUDE** types of documents that can be supplied to overturn the decision, if applicable.

- c. **ROUTE** to **FEMA Ineligible** or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.





# Rental Assistance

Effective Date: October 22, 2021

## E. Appeals

Rental Assistance appeals are processed using standard appeals procedures with the exception of verbal requests received within 60 days of the **INR** denial decision letter indicating they now need to relocate. Any requests made 61 days or more from the date in the decision letter must be in writing. Refer to the [Appeal Processing](#) SOP for additional information.

1. If there is insufficient or unverifiable information on file or otherwise unavailable, such as missing proof of utility outage or inaccessibility, and the applicant is potentially eligible for assistance:

a. **CALL** the applicant to **EXPLAIN** and **REQUEST** the necessary information for processing. One call attempt is required.

i. If the information can be obtained during the call verbally or with documents submitted within the next day:

1. **PROCESS** or **PLACE** the case on **Hold** to await the information, if necessary.

ii. If the information CANNOT be obtained during the call verbally or it will take longer than a day to supply:

1. **GENERATE** and **MAIL** an **ADOC** with the appropriate selection for the missing information, such as **Verification of Utility Outage or Inaccessibility** or **Occupancy Not Verified**;

a. If there is NO available option within the **ADOC** for the required information, **PROCESS** the applicant with the applicable denial reason(s).

2. **ADD** a **Comment**; AND

3. **ROUTE** to **FEMA Complete**, **FEMA Ineligible**, or other appropriate queue as instructed by Supervisor/POC, Preshift, or other authorized source.

### Specific Appeal Processing Information

E.1. Initial INR decision - Request to relocate (all other criteria met)		
1. Is the request within 60 days from the date on the INR decision letter (verbally or in writing)?	Yes	1. <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b> , <b>ENCOMP</b> , or <b>ECBRA</b> , as appropriate;
		2. <b>ADD</b> a <b>Comment</b> ; AND
<b>NOTE:</b> Verbal requests for initial Rental Assistance are		3. <b>ROUTE</b> to <b>FEMA Approval - NON-DRM</b> or other appropriate queue.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

NOT accepted for applicant in the following residence types:  a. <a href="#">College Dormitory</a> ;  b. <a href="#">Assisted-Living Facility</a> ;  c. <a href="#">Military Housing</a> ; OR  d. <a href="#">Correctional Facility</a> .	No	1. <b>GO to Step 2.</b>
2. Does the request meet the appeal requirements and include a disaster-caused reason that the relocation is required?	Yes	1. <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b> , <b>ENCOMP</b> , or <b>ECBRA</b> , as appropriate;  2. <b>ADD</b> a <b>Comment</b> ; AND  3. <b>ROUTE</b> to <b>FEMA Approval - NON-DRM</b> or other appropriate queue.
	No	1. <b>CALL</b> the applicant and <b>ADVISE</b> them to submit the following; one call attempt is required:  a. An appeal request that meets the appeal requirements; AND  b. A reason the relocation is required (if NOT present);  i. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Missing Appeal Letter</b> insert;  2. <b>ADD</b> a <b>Comment/Contact</b> ; AND  3. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.  <b>NOTE:</b> If the <b>ADOC</b> was previously mailed requesting the same information and the applicant did NOT supply all of the required documents, <b>PROCESS</b> as <b>INR</b> with <b>Asst type: Appeal</b> .

Table 1: Initial INR Decision – Request to Relocate

<b>E.2. Appeal for additional Rental Assistance due to Utility Outage (ERU):</b>		
1. Does the request include documents to support that habitability repairs are required?	Yes	1. <b>REQUEST</b> an <b>Appeal</b> inspection.  a. <b>ENSURE</b> the <b>Priority</b> is set as <b>No</b> . DO NOT update the inspection priority.  2. Upon Inspection return:  b. If <b>HRR = Yes</b> , <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b> , <b>ENCOMP</b> , or <b>ECBRA</b> , as appropriate; OR  3. <b>REVIEW</b> for additional <b>ERU</b> assistance. <b>GO to Step 2.</b>
	No	1. <b>GO to Step 2.</b>



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

<p>2. Has the applicant received a total of two months <b>ERU</b>, <b>ERIA</b>, or a combination of the two?</p>	<p>Yes</p>	<p>1. If they have NOT done so already, <b>CALL</b> the applicant and <b>ADVISE</b> them to submit the following (whichever applies), one call attempt is required:</p> <ul style="list-style-type: none"> <li>a. Receipts reflecting the previously awarded assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</li> <li>b. Documents reflecting the utilities are out or were out for a second month, i.e. a written statement from their utility company.</li> </ul> <p>2. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Verification of Utility Outage</b> or <b>Inaccessibility</b> insert;</p> <ul style="list-style-type: none"> <li>a. If necessary, <b>GENERATE</b> and <b>MAIL</b> an <b>RRDOC</b> for <b>RENT RECEIPTS</b>;</li> </ul> <p>3. <b>ADD</b> a <b>Comment</b>; AND</p> <p>4. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p> <p>5. If the documents are on file or when they are received:</p> <ul style="list-style-type: none"> <li>a. <b>EMAIL</b> the <a href="#">FEMA-IHPHelpdesk</a> to request review by the Coordination and Helpdesk Unit to coordinate any additional eligible assistance with the Joint Field Office (JFO)/Region.</li> </ul>
	<p>No</p>	<p>1. <b>GO</b> to <b>Step 3</b>.</p>
<p>2. Are the following on file:</p> <ul style="list-style-type: none"> <li>a. Receipts reflecting the initial assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</li> <li>b. Information/documents that reflect the utility outage extended beyond one month from the incident start date, such as: <ul style="list-style-type: none"> <li>i. An inspection occurred more than one month after the incident period start date with <b>Utilities Out = Yes</b>; OR</li> <li>ii. A written statement from their utility</li> </ul> </li> </ul>	<p>Yes</p>	<p>1. <b>GO</b> to <b>Step 4</b>.</p>
	<p>No</p>	<p>1. <b>CALL</b> the applicant and <b>ADVISE</b> them to submit (whichever applies) the following, one call attempt is required:</p> <ul style="list-style-type: none"> <li>a. Receipts reflecting the previously awarded assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</li> <li>b. Documents reflecting the utilities are out or were out for a second month, i.e. a written statement from their utility company.</li> </ul> <p>2. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Verification of Utility Outage</b> or <b>Inaccessibility</b> insert;</p> <ul style="list-style-type: none"> <li>a. If necessary, <b>GENERATE</b> and <b>MAIL</b> an <b>RRDOC</b> for <b>RENT RECEIPTS</b>;</li> </ul> <p>3. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>4. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p>



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

company or local official.		<b>NOTE:</b> If the applicant was previously mailed an <b>ADOC</b> requesting the same information and did NOT supply the required documents, <b>PROCESS</b> as <b>IID</b> with <b>Asst Type: Initial</b> .
3. <b>PROCESS</b> one additional month of <b>ERU</b> for the location of the temporary unit, using the <b>Asst Type: Appeal</b> .		

Table 2: Appeal – Additional ERU

<b>E.3. Appeal for additional Rental Assistance due to Extended Inaccessibility (ERIA):</b>		
1. Does the request include documents to support that habitability repairs are required?	Yes	<p>1. <b>REQUEST</b> an <b>Appeal</b> inspection.</p> <p>a. <b>ENSURE</b> the <b>Priority</b> is set as <b>No</b>. DO NOT update the inspection priority.</p> <p>2. Upon Inspection return:</p> <p>a. If <b>HRR = Yes</b>, <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b>, <b>ENCOMP</b>, or <b>ECBRA</b>, as appropriate; OR</p> <p>b. <b>REVIEW</b> for additional <b>ERIA</b> assistance. <b>GO</b> to <b>Step 2</b>.</p>
	No	1. <b>GO</b> to <b>Step 2</b> .
2. Has the applicant received a total of two months <b>ERIA</b> , <b>ERU</b> , or a combination of the two?	Yes	<p>1. If they have NOT done so already, <b>CALL</b> the applicant and <b>ADVISE</b> them to submit the following (whichever applies); one call attempt is required:</p> <p>a. Receipts reflecting the previously awarded assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</p> <p>b. Documents reflecting the home is inaccessible or was inaccessible for a second month, i.e. a written statement from a local official.</p> <p>2. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Verification of Utility Outage</b> or <b>Inaccessibility</b> insert.</p> <p>a. If necessary, <b>GENERATE</b> and <b>MAIL</b> an <b>RRDOC</b> for <b>RENT RECEIPTS</b>;</p> <p>3. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>4. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p> <p>5. If the documents are on file or when they are received:</p> <p>a. <b>EMAIL</b> the <a href="#">FEMA-IHPHelpdesk</a> to <b>REQUEST</b> review by the Coordination and Helpdesk Unit to coordinate any additional eligible assistance with the Joint Field Office (JFO)/Region.</p>
	No	1. <b>GO</b> to <b>Step 3</b> .
3. Are the following on file:	Yes	1. <b>GO</b> to <b>Step 4</b> .





**FEMA**

## Rental Assistance

Effective Date: October 22, 2021

<p>a. Receipts reflecting the initial assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</p> <p>b. Information/documents that reflect the inaccessibility extended beyond one month from the incident start date, such as:</p> <p>i. An inspection occurred more than one month after the incident period start date with <b>Inaccessible = Yes</b>; OR</p> <p>ii. A written statement from a local official.</p>	No	<p>1. <b>CALL</b> the applicant and <b>ADVISE</b> them to submit (whichever applies) the following, one call attempt is required:</p> <p>a. Receipts reflecting the previously awarded assistance was used for temporary housing, i.e. apartment, hotel, etc.; AND</p> <p>b. Documents reflecting the home is inaccessible or was inaccessible for a second month, i.e. a written statement from a local official.</p> <p>2. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Verification of Utility Outage or Inaccessibility</b> insert;</p> <p>a. If necessary, <b>GENERATE</b> and <b>MAIL</b> an <b>RRDOC</b> for <b>RENT RECEIPTS</b>;</p> <p>3. <b>ADD</b> a <b>Comment</b>; AND</p> <p>4. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p> <p><b>NOTE:</b> If the applicant was previously mailed requesting the same information an <b>ADOC</b> and did NOT supply the required documents, <b>PROCESS</b> as <b>IID</b> with <b>Asst Type: Initial</b>.</p>
<p>4. <b>PROCESS</b> one additional month of <b>ERIA</b> for the location of the temporary unit, using the Asst Type: <b>Appeal</b>.</p>		

Table 3: Appeal – Additional ERIA

### E.4. Appeal for Home is Safe to Occupy (IID) or Damages Not Caused by the Disaster (INDR), – Owner:

1. Refer to the [Appeal Processing](#) SOP to determine if an inspection should be issued.
2. If the inspection returns with **HRR = Yes**, **App Moved = Yes**;
3. **PROCESS** initial Rental Assistance for two months using **ER**, **ENCOMP**, or **ECBRA**, as appropriate. Refer to [HRR = Yes, App Moved = Yes](#) for additional information.

Table 4: Appeal – IID/INDR (Owner)

### E.5. Appeal for IID or INDR – Renter:

<p>1. Does the appeal include a letter from the LL that indicates:</p> <p>a. Repairs are required to the dwelling due to the disaster so the applicant can safely live in the home;</p> <p>b. Relocation is required to make repairs to the surrounding areas, i.e. common areas, lobby,</p>	Yes	<p>1. <b>CALL</b> the LL to <b>VERIFY</b> the applicant's need to relocate. Three call attempts are required.</p> <p>a. If the LL confirms the applicant's need to relocate to complete repairs caused by the disaster:</p> <p>i. <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b>, <b>ENCOMP</b>, or <b>ECBRA</b>, as appropriate;</p> <p>ii. <b>ADD</b> a <b>Comment</b>; AND</p> <p>iii. <b>ROUTE</b> to <b>FEMA Approval - NON-DRM</b> or other appropriate queue.</p>
--	-----	---



FEMA

## Rental Assistance

Effective Date: October 22, 2021

<p>hallway, stairwell/elevator, etc.; OR</p> <p>c. The applicant must relocate so the LL can use the property due to the disaster, i.e. LL is occupying while their home is being repaired.</p>		<p>b. If the LL is unable to confirm the applicant's need to relocate was caused by the disaster, i.e. eviction, building violation, did NOT write the request, etc.</p> <p>i. <b>PROCESS</b> the applicable denial decision with <b>Asst type:</b> Appeal;</p> <p>ii. <b>ADD a Comment/Contact;</b> AND</p> <p>iii. <b>ROUTE</b> to <b>FEMA Ineligible</b> or other appropriate queue.</p> <p>c. If the call attempts are unsuccessful:</p> <p>i. <b>REQUEST</b> an <b>Appeal</b> inspection; AND</p> <p>1. <b>ENSURE</b> the <b>Priority</b> is set as <b>No</b>. DO NOT update the inspection priority.</p> <p>ii. <b>PROCESS</b> as eligible or ineligible based on the <b>Appeal</b> inspection results.</p>
	No	<p>1. <b>CALL</b> the applicant and <b>ADVISE</b> them to submit a statement from their LL which indicates the reason the applicant has to relocate is due to disaster-caused damage or due to a relocation caused by the disaster, such as the LL occupying the DD;</p> <p>2. <b>GENERATE</b> and <b>MAIL</b> an <b>ADOC</b> with the <b>Landlord Statement</b> insert. One call attempt is required;</p> <p>3. <b>ADD a Comment/Contact;</b> AND</p> <p>4. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p>

Table 5: Appeal – IID/INDR (Renter)

E.6. Appeal for IID or INDR - Renter with Repairs Made:		
1. Is the request for Lodging Expense Reimbursement only?	Yes	1. <b>GO</b> to the <a href="#">Lodging Expense Reimbursement</a> SOP to process applicable assistance.
	No	1. <b>GO</b> to <b>Step 2</b> .
2. Does the appeal include a letter from the LL that indicates:	Yes	1. <b>CALL</b> the LL to <b>VERIFY</b> the applicant's need to relocate. Three call attempts are required.
		<p>a. If the LL confirms the applicant's need to relocate to complete repairs caused by the disaster:</p> <p>i. <b>PROCESS</b> initial Rental Assistance for two months using <b>ER</b>, <b>ENCOMP</b>, or <b>ECBRA</b>, as appropriate;</p> <p>ii. <b>ADD a Comment/Contact;</b> AND</p>



FEMA

Rental Assistance  
Effective Date: October 22, 2021

<p>common areas, lobby, hallway, stairwell/elevator, etc.; OR</p> <p>c. The applicant must relocate so the LL can use the property due to the disaster, i.e. LL is occupying while their home is being repaired?</p>		<p>iii. <b>ROUTE</b> to <b>FEMA Approval – NON-DRM</b> or other appropriate queue.</p> <p>b. If the LL indicates repairs have been made and the applicant is NO longer required to relocate:</p> <p>i. <b>PROCESS</b> any applicable <a href="#">Lodging Expense Reimbursement</a>;</p> <p>ii. <b>PROCESS</b> the applicable denial decision for Rental Assistance with <b>Asst type</b>: Appeal;</p> <p>iii. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>iv. <b>ROUTE</b> to <b>FEMA Approval Non-DRM, FEMA Ineligible</b>, or other appropriate queue.</p> <p>c. If the LL is unable to confirm the applicant's need to relocate was caused by the disaster, i.e. eviction, building violation, did NOT write the request, etc.</p> <p>i. <b>PROCESS</b> the applicable denial decision with <b>Asst type</b>: Appeal;</p> <p>ii. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>iii. <b>ROUTE</b> to <b>FEMA Ineligible</b> or other appropriate queue.</p> <p>d. If the call attempts are unsuccessful:</p> <p>i. <b>PROCESS</b> the applicable denial decision with <b>Asst type</b>: Appeal;</p> <p>ii. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>iii. <b>ROUTE</b> to <b>FEMA Ineligible</b> or other appropriate queue.</p>
	No	<p>1. <b>CALL</b> the applicant and <b>ADVISE</b> them to submit a statement from their LL which indicates the reason the applicant has to relocate is due to disaster-caused damage or due to a relocation caused by the disaster, such as the LL occupying the DD. One call attempt is required.</p> <p>2. <b>ADD</b> a <b>Comment/Contact</b>; AND</p> <p>3. <b>ROUTE</b> to <b>FEMA Complete</b> or other appropriate queue.</p>

Table 6: Appeal – IID/INDR (Renter) – Repairs Made



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

**NOTE:** Once the applicant has submitted insurance information and received a decision, they have 60 days from that date to submit an additional appeal.

## **F. Exceptions**

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

1. If unable to determine eligibility using available SOPs, DSOPs, or other posted information:
  - 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** the [IHP Helpdesk to](#) request clarification





## IV. EXAMPLES AND FAQs

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

### Scenario 1: Initial INR - Request within 60 Days

1. An applicant called the Helpline within 60 days from the date of their **INR** letter to say their situation changed and they have to relocate.
  - a. The DD is confirmed **HRR = Yes**.
  - b. The DD is NOT a College Dormitory, [Assisted Living Facility](#), Military Housing, or Correctional Facility.
    - i. Pre-disaster occupants of [Assisted Living](#) or Correctional Facilities must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e. rent receipts.
    - ii. Refer to the [Students in College Dormitories](#) SOP for Rental Assistance requests from applicants in College Dormitories.
    - iii. Refer to the [Military Personnel and Military Civilian Employees](#) SOP for Rental Assistance requests from applicants in Military Housing.
2. Helpline:
  - a. **ADVISE** the applicant that you can accept their request for assistance and will forward the information for processing.
  - b. **ADD a Contact**.
  - c. **CREATE a WP** to the **FEMA Manual Determination** queue.
3. Process:
  - a. **PROCESS** two months of initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**). NEMIS will automatically determine the FMR based on the number of occupied bedrooms in the last inspection.
    - i. If unable or unauthorized to process Rental Assistance, the case will be processed in the order it was added to the queue.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

**Result: PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months as the home was **HRR = Yes** and the applicant verbally stated they needed to relocate within 60 days.

## **Scenario 2: Initial INR - Request 61 Days or More**

1. An applicant called the Helpline 61 days or more from the date of their **INR** letter to say their situation changed and they have to relocate.
  - a. The DD is confirmed **HRR = Yes**
  - b. The DD is NOT a College Dormitory, [Assisted Living Facility](#), Military Housing, or Correctional Facility.
    - i. Pre-disaster occupants of [Assisted Living](#) or Correctional Facilities must submit their appeal request in writing and include supporting documents to verify they incurred temporary housing expenses, i.e. rent receipts.
    - ii. Refer to the [Students in College Dormitories](#) SOP for Rental Assistance requests from applicants in College Dormitories.
    - iii. Refer to the [Military Personnel and Military Civilian Employees](#) SOP for Rental Assistance requests from applicants in Military Housing.
2. Helpline:
  - a. **ADVISE** the applicant that they must submit an appeal in writing. The appeal must:
    - i. **INCLUDE** the reason they must move; AND
    - ii. Be [signed](#) by the applicant, co-applicant, or a third party authorized to appeal on their behalf.
  - b. **PROVIDE** FEMA's mailing address and fax number and **ADVISE** the applicant they can upload the request to their Disaster Assistance Center (**DAC**) account.
  - c. **ADD** a **Contact**.
  - d. Refer to the [Appeal Processing](#) SOP for additional information.
3. Process:
  - a. When the appeal request is received, if eligible, **PROCESS** two months of initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**).



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

- i. The applicant is eligible unless the reason they must relocate is **NOT** a result of the disaster.

**Result: REQUEST** an Appeal Letter for initial Rental Assistance, and **PROCESS** initial **ER, ENCOMP**, or **ECBRA** if the reason to relocate is a result of the disaster.

### **Scenario 3: IID - Damage to Surrounding Area/Access**

An applicant was **IID** and submitted an appeal letter requesting Rental Assistance due to damage to their elevator restricting access to the second floor apartment. In addition, the applicant also submitted a letter from the LL that the repairs would take approximately four to six weeks to repair.

**1. Process:**

- a. **CALL** the LL/Property Manager to **VERIFY** the following information. Three call attempts are required:
  - i. They are the LL/Property Manager of the property;
  - ii. The applicant is occupying the damaged unit;
  - iii. The elevator requires repairs due to damage caused by the disaster;
  - iv. The duration of the repairs; AND
  - v. Access to the home is affected for this applicant.
- b. **ADD a Contact;**
- c. If the information is verified and all other criteria are met, **PROCESS** initial Rental Assistance (**ER, ENCOMP**, or **ECBRA**) for two months with the appropriate number of bedrooms.
- d. If the information **CANNOT** be verified, **REQUEST** an appeal inspection. **ENSURE** the **Priority** is set as **No**. **DO NOT** update the inspection priority. Upon inspection return:
  - i. If the DD remains **HRR = No**, **PROCESS** as **A-IID**.
  - ii. If the DD is **HRR = Yes**, **PROCESS** initial Rental Assistance (**ER, ENCOMP**, or **ECBRA**) for two months.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

1. In this case, the LL/Property Manager confirmed the applicant's access to their home was caused by the disaster and repairs would last approximately four to six weeks to complete. The applicant is eligible for initial Rental Assistance.

**Result:** After confirming access was disrupted, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months.

#### **Scenario 4: IID/INDR Appeal - Forced Relocation, Renter**

An applicant is **IID** and submitted an appeal for Rental Assistance stating that repairs were required to their DD. The applicant also included a statement from the LL/Property Manager that the applicant would need to relocate while the repairs are completed.

1. Process:

- a. **CALL** the LL/Property Manager to **VERIFY** the following. Three attempts are required:
  - i. They are the LL/Property Manager of the property;
  - ii. The applicant is occupying the damaged unit;
  - iii. The home requires repairs due to disaster-caused damage;
  - iv. The duration of the repairs; AND
  - v. The applicant **CANNOT** live in the home while repairs are being made.
- b. **ADD a Contact.**
- c. If the information is verified and all other criteria are met, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months for the appropriate number of bedrooms.
- d. If the information **CANNOT** be verified, **REQUEST** an appeal inspection. **ENSURE** the **Priority** is set as **No**. **DO NOT** update the inspection priority. Upon inspection return:
  - i. If the DD remains **HRR = No**, **PROCESS** as **A-IID**.
  - ii. If the DD is **HRR = Yes**, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months.





FEMA

Rental Assistance  
Effective Date: October 22, 2021

1. In this case, the LL/Property Manager indicated the disaster caused damages to a bedroom and mold is beginning to grow in the room. The applicant will need to relocate for approximately 45 days while repairs are made. Therefore, the applicant is eligible for initial Rental Assistance.

**Result:** After confirming relocation is due to repair disaster-caused damage, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months.

### Scenario 5: IID Appeal - Habitability Repairs Required, Renter

An applicant is **IID** and submitted an appeal with a statement from the LL/Property Manager that electrical damage found after the inspection was completed will cause a four-to six-week interruption in electricity for the unit.

1. Process:

- a. **CALL** the LL/Property Manager to **VERIFY** the following. Three call attempts are required:
  - i. They are the LL/Property Manager of the property;
  - ii. The applicant is occupying the damaged unit;
  - iii. The home requires habitability repairs due to damage caused by the disaster;
  - iv. The duration of the repairs; AND
  - v. The applicant **CANNOT** live in the home while repairs are being made.
- b. **ADD a Contact.**
- c. If the information is verified and all other criteria are met, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months for the appropriate number of bedrooms.
- d. If the information **CANNOT** be verified, **REQUEST** an appeal inspection. **ENSURE** the **Priority** is set as **No**. **DO NOT** update the inspection priority. Upon inspection return:
  - i. If the DD remains **HRR = No**, **PROCESS** as **A-IID**.
  - ii. If the DD is **HRR = Yes**, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

1. In this case, the LL/Property Manager confirmed the duration of the relocation was required due to having to repair disaster-caused damage. The applicant is eligible for initial Rental Assistance.

**Result:** Habitability Repairs confirmed; **PROCESS** two months initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**).

**Scenario 6: IID/INDR Appeal - Relocation Not Caused by the Disaster, Renter**

An applicant is **IID** or **INDR** and submitted an appeal that included a statement from the LL/Property Manager that the applicant must vacate the home.

1. Process:

- a. **CALL** the LL/Property Manager to **VERIFY** the following. Three call attempts are required:
  - i. They are the LL/Property Manager of the property;
  - ii. The applicant is occupying the damaged unit;
  - iii. The home requires habitability repairs or access is restricted due to damage caused by the disaster;
  - iv. The duration of the repairs; AND
  - v. The applicant **CANNOT** live in the home while repairs are being made or access is restored.
- b. **ADD a Contact.**
- c. If the information is verified and all other criteria are met, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months for the appropriate number of bedrooms.
- d. If the information **CANNOT** be verified, **REQUEST** an appeal inspection. **ENSURE** the **Priority** is set as **No**. **DO NOT** update the inspection priority. Upon inspection return:
  - i. If the DD remains **HRR = No**, **PROCESS** as **A-IID**.
  - ii. If the DD is **HRR = Yes**, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months.



FEMA

Rental Assistance  
Effective Date: October 22, 2021

1. In this case, the LL/Property Manager indicated that the applicant is being evicted due to non-payment. Therefore, the applicant is ineligible on **Appeal** because the reason for relocating is NOT caused by the disaster (INDR).

**Result:** Relocation is NOT caused by the disaster;  
**PROCESS INDR.**

### Scenario 7: IID/INDR Appeal, Owner

An applicant is **IID/INDR** and submitted an appeal for initial Rental Assistance because they have to move as a direct result of the disaster.

1. When an Owner appeals for rental assistance and the previous inspection is **HRR = No**, due to the home is safe to occupy or due to damage NOT caused by the disaster, the appeal letter should list the items that require repairs for disaster-caused damages NOT addressed in the previous inspection.
  - a. If there are items identified in the inspection report as NOT being caused by the disaster, the submitted appeal documentation for those items must include a verifiable estimate by a contractor.
    - i. If the contractor's estimate is NOT included, **GENERATE** and **MAIL** an **ADOC** to **REQUEST** an estimate following posted appeal guidance.
    - ii. **CALL** the applicant and **EXPLAIN** what is needed. One call attempt is required.
  - b. **REQUEST** an **Appeal** inspection if:
    - i. The appeal request DOES NOT include items recorded as NOT disaster-caused and the items on the appeal were NOT recorded in the previous inspection, OR
    - ii. The contractor verifies the damage to any items specifically identified as NOT caused by the disaster were confirmed verbally as disaster-caused.
    - iii. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority.
      1. If the **Appeal** inspection returns with **HRR = No**, the applicant will remain ineligible (**Asst Type:** Appeal, **Eligibility Code:** IID/INDR).
      2. If the **Appeal** inspection returns with **HRR = Yes** and **App Moved = Yes** and all other eligibility requirements are met, **PROCESS** initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) for two months and Home Repair Assistance.



## Rental Assistance

Effective Date: October 22, 2021

**Result:** If the relocation is caused by the disaster (**HRR = Yes**); **PROCESS ER, ENCOMP**, or **ECBRA**.

### Frequently Asked Questions:

1. **If the only condition that the inspector records at the time of inspection is utilities out, is the applicant eligible for rental assistance?**
  - a. Yes, if the only condition the inspector records is utilities out and the applicant indicated that they would move (**App Moved = Yes**), the applicant is eligible for initial **ERU** Rental Assistance for one month at FMR (this may change with disaster specifics). Refer to [Section C: Processing Eligible Assistance](#) for additional information.
2. **Where can I find the Fair Market Rental Rates for a disaster on the IA website?**
  - a. The FMRs for each disaster are on the FMRs and Utility Allowances Table for the [Disaster Specific Information](#) page of each disaster. The rates for the fiscal year the disaster was declared are also listed on the page.
3. **The applicant has had an inspection and was HRR = Yes and App Moved = No but has called Helpline requesting Rental Assistance. Do I create a workpacket?**
  - a. **EXPLAIN** the reason they did NOT receive assistance.
    - i. If the request is within 60 days from the date of the **INR** decision letter, **CREATE** a WP.
    - ii. If the request is 61 days or more from the date of the **INR** decision letter, **ADVISE** the applicant to submit a written, signed request.
4. **How can I find out how many months of rent to pay an applicant?**
  - a. Initial Rental Assistance is processed for the following number of months unless disaster-specific approval has been given:
    - i. Two months for **HRR = Yes**, and **App Moved = Yes**;
    - ii. One month for **Utilities Out = Yes**, and **App Moved = Yes**;
    - iii. One month for **Inaccessible = Yes**, and **App Moved = Yes**.
  - b. To verify if there is a disaster-specific modification to these amounts, **ACCESS** the IHP Setup Information checklist on the [Disaster Specific Information](#) pages.





**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

5. **Can I process initial Rental Assistance if the applicant is currently residing in a Hotel/Motel under the Transitional Sheltering Assistance (TSA) Program?**
  - a. Yes, the TSA program is intended for short-term housing while individuals locate a more permanent housing solution.
6. **I am processing initial Rental Assistance after the fiscal year has changed. Do I need to adjust my payment to pay the amount from the year the disaster was declared?**
  - a. No, process using the amounts that load when the **FMR** button is selected. This will match how initial payments are auto-determined as well.
7. **Does the inspector ask the applicant if they need Relocation Assistance (rent) while their homes are repaired?**
  - a. No, the inspector DOES NOT use the word "Relocation." If the applicant's home is damaged, the inspector asks the applicant "Have you moved or are you going to move while repairs are being made?"
8. **The applicant doesn't know the damage to their home; it is inaccessible. If the inspector can't get to it, can they have rental assistance?**
  - a. Yes. An applicant whose home is inaccessible at the time of inspection (**Inaccessible = Yes** and **App Moved = Yes**) will receive an initial rental assistance award (**ERIA**) if all other criteria are met. Refer to [Section C: Processing Eligible Assistance](#) for additional information.
  - b. When the home becomes accessible, an **Inaccessible** inspection will be performed.
9. **The applicant has exhausted their ALE/LOU and damages to the dwelling require the applicant to move out while repairs are being made (HRR = Yes). Are they eligible for rental assistance?**
  - a. Yes, process initial **ER** for two months. The applicant must meet all criteria for Continued Temporary Housing Assistance (CTHA) to receive CTHA.
10. **The applicant lives in a tent or a teepee. Can they receive Rental Assistance?**
  - a. Yes, applicants who live in non-traditional forms of housing (tents, teepees, lean-to structures, etc.) may receive two months of initial **ER** at the FMR. This money is to address the applicant's immediate and permanent housing need. They are NOT eligible for CTHA.



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

**11. What assistance is available to roommates and will linked roommates be notified of how assistance is awarded?**

- a. FEMA will award assistance to the Head of Household (HoH) or the first roommate that applies.
- b. Linked applicant(s) will be sent the **Ineligible – Same Address (IAW)** letter. This explains that someone else from the same address has already applied for assistance. They will be required to submit an appeal with any documents demonstrating they were a separate household at the time of the disaster or had to relocate separately after the disaster. Refer to the [Duplicate Investigation and Resolution Processing](#) SOP for additional information about roommates, or; the [Appeal Processing](#) SOP for additional information about appeal requests.

**12. Applicant has insurance and filed a claim with their insurance agent but doesn't have a place to live. Is there any help for the applicant?**

- a. If the applicant's insurance DOES NOT cover all of their needs, such as money to pay for a place to stay while the home is being fixed, i.e. ALE/LOU; they may be eligible for Rental Assistance. FEMA CANNOT give money for items that insurance covers but may be able to help with uncompensated losses."

**13. Will FEMA help applicants pay their utility bills?**

- a. FEMA awards eligible Rental Assistance payments based on the HUD FMR for the county or parish where their pre-disaster residence is located and the number of occupied bedrooms in the household. Rental Assistance is intended to cover the monthly rent amount and average essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or Internet service for the housing unit.

**NOTE:** The FMR often DOES NOT include the full costs of essential utilities, it will depend on the annual average utility and rental cost for the area.

**14. How do I address Tagged Homes?**

- a. In cases where an inspector observes a tag at the time of the inspection, they will automatically make a habitability call of repairs required (**HRR = Y**) but there will be NO line items because for safety reasons they will NOT access the home. These cases will NOT require a FEMA Correction (**FCOR**). Instead, **PROCESS** based on the habitability call and whether the applicant has moved. If the applicant moved, **PAY** two months of rental assistance. If the applicant DID NOT move, **PROVIDE** an **INR** decision under Housing Assistance.



## V. DEFINITIONS AND ACRONYMS

### Definitions

**Alternative Inspection:** FEMA may authorize geospatial inspections that use aerial and satellite photography and remote-sensing technologies to confirm the level of damage in place of onsite inspections.

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

**Financial Responsibility:** For duplicate resolution processing, an economic obligation to the household. A pre-disaster financial responsibility can be supported by one of the following examples:

- Pre-disaster rent receipts, cancelled checks or money orders for the damaged dwelling.
- Pre-disaster lease, statement or rental agreement for the damaged dwelling.
- Pre-disaster major utility bills (water, electricity or gas) in the boarder or boarder co-applicant's name for service at the damaged dwelling.

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

**Flood Zone V:** Areas along coasts subject to inundation by the one-percent-annual-chance flood event with additional hazards associated with storm-induced waves. Because detailed hydraulic analyses have NOT been performed, NO Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Flood Zone W:** FLD ZN code "W" identifies damaged dwellings located in a regulatory floodway, zone AE as shown on the Flood Insurance Rate Maps (FIRM) and Digital Flood Insurance Rate Maps (DFIRM). A "Regulatory Floodway" means the channel of a river or





**FEMA**

## Rental Assistance

Effective Date: October 22, 2021

other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Homeless:** Homeless is classified as those individuals who live in rent-free shelters, cars, etc., prior to the disaster and are ineligible for any type of Housing Assistance, including Home Repair Assistance and all forms of Temporary Housing Assistance. They may be eligible for certain types of ONA categories that DO NOT require occupancy verification (Transportation Assistance, Medical Assistance, Dental Assistance, Funeral Assistance, Child Care Assistance, and Critical Needs Assistance).

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

- Includes funds for Recoverable Depreciation if the insurance company disbursed the funds at the time of processing.
- DOES NOT include items NOT covered under the IHP program such as outbuildings, fences, or other recreation items, i.e. swimming pools.
- Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.

**Non-Traditional Housing:** Tents, teepees, lean-tos, and other dwellings void of structural floor, walls, and a roof. Individuals in these dwellings may be eligible for initial Rental Assistance and all ONA categories unless otherwise authorized specifically for the disaster.

**Official:** This includes SLTT officials recognized as having an office or position of public trust, duty, or authority.

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

---

## Acronyms

**ADA** Americans with Disabilities Act





## Rental Assistance

Effective Date: October 22, 2021

<b>ADOC</b>	Appeal Request Documentation
<b>ALE</b>	Additional Living Expense
<b>CBRA</b>	Coastal Barrier Resource Act
<b>CBRS</b>	Coastal Barrier Resource System
<b>COD</b>	Cause of Damage
<b>DAC</b>	Disaster Assistance Center
<b>DD</b>	Damaged Dwelling
<b>DRC</b>	Disaster Recovery Center
<b>DRM</b>	Disaster Recovery Manager
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster Specific Operating Procedure
<b>ECBRA</b>	Eligible Rental - CBRA
<b>ENCOMP</b>	Eligible Rental - Non-Compliant
<b>ER</b>	Eligible Initial Rental Assistance
<b>ERIA</b>	Eligible Rental Inaccessible
<b>ERU</b>	Eligible Rental Utilities Out
<b>FAQ</b>	Frequently Asked Question
<b>FEMA</b>	Federal Emergency Management Agency
<b>FMR</b>	Fair Market Rent
<b>FRV</b>	Fair Rental Value
<b>FVL</b>	FEMA-Verified Loss
<b>HA</b>	Housing Assistance
<b>HoH</b>	Head of Household
<b>HRR</b>	Habitability Repairs Required



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

<b>HUD</b>	Department of Housing and Urban Development
<b>IAW</b>	Ineligible Same Address
<b>IHP</b>	Individuals and Households Program
<b>IID</b>	Ineligible Home is Safe to Occupy
<b>INDR</b>	Ineligible Damages Not Caused by the Disaster
<b>INFI</b>	Ineligible Flood Insurance
<b>INI</b>	Ineligible Insurance
<b>INONV</b>	Ineligible Occupancy Not Verified
<b>INR</b>	Ineligible No Relocation
<b>JFO</b>	Joint Field Office
<b>LOU</b>	Loss of Use
<b>MHU</b>	Manufactured Housing Unit
<b>NCOMP</b>	Non-Compliant
<b>ONA</b>	Other Needs Assistance
<b>POC</b>	Point of Contact
<b>SLTT</b>	State, local, territorial, or tribal government
<b>SOP</b>	Standard Operating Procedure
<b>TSA</b>	Transitional Sheltering Assistance
<b>WP</b>	Workpacket



**FEMA**

**Rental Assistance**  
**Effective Date: October 22, 2021**

## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Cross Disaster Processing](#)
  - [Disability and Communication Needs](#)
  - [Duplicate Investigation and Resolution Processing](#)
  - [Financial HA and ONA Maximum and Minimum Awards](#)
  - [Flood Zones and Other Protected Areas](#)
  - [Identity Verification](#)
  - [Inspection Requests and Comparisons](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Lodging Expense Reimbursement](#)
  - [Military Personnel and Military Civilian Employees](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
  - [Special Handling Queries](#)
  - [Students in College Dormitories](#)
- Resources
  - [Disaster Specific Information](#)
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Web NEMIS Initial Assistance Reference Guide](#)



FEMA

Roads and Bridges  
 Effective Date: October 1, 2021

## ROADS AND BRIDGES

I. Overview	■ Purpose of Assistance	2
	■ Who May Get Assistance?	2
	■ What are Eligible Expenses?	2
	■ Documentation and Verification Needed	3
	■ Other Items to Note	3
*** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)		
II. Important Information	*** ALL employees must read this section ***	
III. Process	■ Prior to Processing	5
	A. Eligibility Verifications	8
	B. Information Requests	9
	C. Processing Eligible Assistance	12
	D. Processing Ineligible Decisions	16
	E. Appeals	20
IV. Examples and FAQs	F. Exceptions	24
	■ Adding an ADOC	26
	■ Updating the Registration Link Status	26
V. Definitions and Acronyms	■ Written Consent Letter Requirements	29
	■ Definitions	31
VI. Related Guidance	■ Acronyms	32
	■ Links to Related Guidance	34





FEMA

Roads and Bridges  
Effective Date: October 1, 2021

## I. OVERVIEW

This section describes information that every employee **must** read **before** **addressing** Roads and Bridges.

### Purpose of Assistance:

- Provide eligible applicants with financial assistance to rebuild or replace disaster-damaged, uninsured, or underinsured single family (SF) or multifamily (MF) access roads and bridges, docks, and shared water wells necessary to make the residence functional and/or accessible.

### Who May Get Assistance?

- Homeowners with uninsured or underinsured, necessary expenses and serious needs caused by a declared event and who are unable to meet such expenses or needs through other means.

**NOTE:** Verification of damage must be confirmed by an onsite, geospatial, or other alternative inspection method approved for the disaster.

### What are Eligible Expenses?

- Repair or replacement of privately owned access routes:
  - SF driveway: The ingress of a private residence, including roads and bridges, primarily used by and the sole financial responsibility of the owner of the private residence; AND
  - MF access route: The ingress and egress to multiple SF driveways, which is jointly used by and/or is the financial responsibility of two or more of the owners of the private residences serviced by the access route. This may include roads and bridges.
- Repair or replacement of marine docks: The access point in a waterway, e.g. lake, river, or sea; to a single household or multiple households. The dock must be the only access point to the residences, which are jointly used by and/or are the financial responsibility of one or more of the owners of the private residences serviced by the dock. Assistance with marine docks is processed upon appeal.
- Repair or replacement of shared water wells and related components: Assistance with water wells shared by more than one household, which is the only source of drinking water, jointly used by and/or are the financial responsibility of two or more of the owners of the private residences serviced from the water well. This may include repair or replacement of the water well and related components, e.g. pump house, tank, pressure switch, lid, and lines.



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

## **Documentation and Verification Needed:**

- Identity verified;
- Occupancy verified;
- Ownership verified;
- Lack of insurance, settlement, or denial letter;
- Habitability Repairs Required (HRR = Yes);
- If the cause of damage (COD) is flood: The damaged dwelling (DD) is NOT located in a sanctioned community (SC) in a Coastal Barrier Resource System (CBRS); AND
- Record of Environmental Planning and Historic Preservation (EHP).
  - Eligible applicants are responsible to comply with conditions developed as a result of the EHP compliance requirements and to obtain applicable Federal, state, territorial, tribal government, and local permits prior to conducting work.
- When multiple households share the access route, the Federal Emergency Management Agency (FEMA) also requires the following:
  - Verification demonstrating the applicants DO NOT have an established homeowner's association (HOA) or covenant responsible for repairs of the access route and the established HOA is unable to receive assistance from the Small Business Administration (SBA) or private insurance to repair the access route.
  - Written Letter of Consent: This letter gives FEMA permission to speak with the individuals who are being considered for assistance with an MF access, dock, or shared well to discuss the potential shared award.
  - Declarative Statement of Responsibility: A written statement recognizing that the assistance provided for the MF access, dock, or shared well will be used for those specific repairs. The written statement must also include that the applicant is responsible to secure the necessary permits and must comply with local and/or state laws and regulations prior to conducting work.

## **Other Items to Note:**

- For the purpose of this document, MF line items include the following:
  - MF roads;



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- MF bridges;
- MF docks; AND
- Shared wells.
- Inspection of Record: The inspection of record is the inspection that includes the entirety of the affected route for MF **Link Group** members and is usually the inspection with the highest MF [FEMA Verified Loss \(FVL\)](#).
- Financial assistance is awarded when the cost to repair or replace the MF line item DOES NOT exceed the combined dollar amount available to all eligible applicants.
- Repair assistance for access routes is based on repair items that are of average quality, size, and capacity and will NOT include improvements to the access route's pre-disaster condition unless required by state, territorial, tribal government, and/or local building codes or ordinances.
  - The onsite inspection determines the extent of damage at the time of the disaster.
  - The standard length for culverts will be determined by the inspection of record in accordance with the inspection guidelines.
  - The eligible amount is determined by the verified estimate or receipt.
- FEMA will require a copy of the HOA bylaws before determining eligibility for MF line items.
  - HOA documentation review: FEMA must review and determine if the existing bylaws or covenants are responsible to repair or replace the MF item or if there is an insurance policy in place. Escalated reviews of HOA bylaws will be performed by staff assigned to **FEMA Supervisor Review - Road and Bridge**.
  - The applicants of the **Link Group** will remain on **Hold** until the review of the bylaws is completed.
- The Home Repair Assistance category is limited by the Financial Housing Assistance (HA) Maximum.
- The IA Training and Development section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the [Web NEMIS Initial Assistance Reference Guide](#).





FEMA

Roads and Bridges  
Effective Date: October 1, 2021

## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** Roads and Bridges.



### Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
  - DO NOT process the WP if the file contains indications of being Under Review and/or locked from further processing.
  - **SEND** an email for review to the [IHP Helpdesk](#).
    - **INCLUDE** the following on the email:
      - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
      - **Body:** A description of the request and list of processing actions pending.
- The following items must be on file prior to routing applicants with MF line items to **FEMA Approval NON-DRM**:
  - Self-declaration recognizing responsibility to comply with conditions developed as a result of the EHP compliance requirements; AND
  - Declarative statement of responsibility recognizing the assistance provided will be used for the repairs of the specific MF line item.
  - Refer to [Section B: Information Requests](#) for additional information.
- Applicants with SF line items shall NOT be required to submit a self-declaration of EHP compliance before receiving assistance with SF line items.
- Special processing considerations with marine docks:
  - Marine docks are processed on appeal. Refer to [Section E: Appeals](#) for additional information.
  - There is no line item for marine docks.





FEMA

## Roads and Bridges

Effective Date: October 1, 2021

- The inspector may use the line item **5798 Lump Sum** or a similar line item with a **Comment** describing the damage to the dock. The inspector may also add a **Comment** about the damage to the dock without adding a line item.
- Sequence of delivery
  - HA
    - Temporary Housing Assistance, if eligible; AND
    - Home Repair Assistance or Home Replacement Assistance.
    - Refer to the [Financial HA and ONA Maximum and Minimum Awards](#) SOP for the full HA/ONA Sequence of Delivery.
- Individuals and Households Program (IHP) Maximum (system limit only):
  - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
    - Total combined payments include (in any combination)
      - HA;
      - ONA; AND
      - Americans with Disabilities Act (ADA) related line items.
  - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
    - If this happens, **PLACE** the case on **Hold – Program Review**.
      - **EMAIL** the IHP Helpdesk for assistance: [fema-ihphelpdesk@fema.dhs.gov](mailto:fema-ihphelpdesk@fema.dhs.gov).
      - **INCLUDE** the following on the email:
      - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
      - **Body:** A description of the request and list of processing actions pending.
    - The PMS will have to authorize this payment.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
  - DO NOT process ADA RP items unless specifically assigned.
  - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
    - **ADD** a **Comment**; AND
    - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

### Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TO DO** popup.
  - This popup will provide information on the applicant or household's Disability and Communication Needs.
  - If the **NEEDS TO DO** link is **RED**:
  - **REVIEW** the Disability and Communication Needs frame located on the **Registrant Info** screen for applicant's preferred communication.
    - Refer to the [Disability and Communication Needs](#) SOP for guidance and procedures to accommodate communication needs and access and functional needs;
    - If non-English speaking applicants require assistance, refer to the [Language Line](#) SOP;
    - For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verifications](#) SOP for additional information.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

## III. PROCESS

### A. Eligibility Verifications

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

1. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. Ownership is verified. Refer to the [Ownership Verification](#) SOP for additional information.
3. The DD is the applicant's primary residence, and occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
4. Habitability repairs are required (HRR = Yes) by an onsite or other approved alternative inspection type, such as geospatial.
5. FEMA mapping verification demonstrating the DD is NOT in a CBRS (**DD in CBRA: No**);
6. Eligible damage is NOT fully covered by insurance. **VERIFY** one of the following:
  - a. No insurance listed for the COD;
  - b. The net insurance settlement for the inspection recorded peril is less than the [FVL](#);
  - c. The policy had a mandatory payoff requirement, and the net settlement for the structure after payoff is less than the financial HA maximum and less than the [FVL](#); OR
  - d. A denial letter for the recorded COD.
  - e. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information, including specific requirements for adding insurance settlement information in NEMIS.
7. For applicants with MF line items:
  - a. FEMA verification that an HOA is NOT responsible for the repairs to the damaged MF item. If responsible, verification that the HOA DOES NOT hold an insurance policy for the repairs to the MF line items.
  - b. A Written Letter of Consent or Power of Attorney (POA) allowing FEMA to speak with other individuals serviced by the MF item.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- c. A declarative statement of award responsibility from every applicant who is potentially eligible for a shared award.
  - i. The applicant must affirm that assistance FEMA provides for the MF line item will be used for those specific repairs. The declarative statement must comply with or contain the following:
    - 1. Be in writing, typed or written;
    - 2. Indicate he/she is responsible to obtain the necessary permits prior to conducting work;
    - 3. Indicate that the dollar amount of the initial MF award and additional funds received for the repair to the MF item will be solely used to make the necessary repairs to the MF route.
    - 4. Be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.
- d. A declarative statement from the eligible applicant accepting responsibility to comply with conditions developed as a result of the EHP compliance review process and for obtaining Federal, state, local, territorial, and tribal government permits prior to conducting work.
  - i. The statement must be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.

## B. Information Requests

1. If there is insufficient insurance information to make a determination, e.g. partial insurance settlement:

- a. **CALL** the insurance company to obtain all missing information necessary for processing. One call attempt is required.
  - i. If successful, **OBTAIN** the missing information, and **PROCESS**. Refer to [Section C: Processing Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for processing information.
  - ii. If unsuccessful, **PROCESS** as **INI – Ineligible Insurance** or **INFI – Ineligible Flood Insurance**. Refer to [Section D: Processing Ineligible Decisions](#) for ineligible processing information.
- b. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information about contacting the insurance company.





FEMA

Roads and Bridges  
Effective Date: October 1, 2021

2. **Appeal Request Documentation (ADOC)** – Itemized Contractor Estimate: If a contractor estimate is necessary to process the request for assistance:

- a. **USE** the **ADOC** letter to request the estimate. There are three available **ADOC** inserts:
  - i. **Missing Single Entry Access Contractor Est;**
  - ii. **Missing Road/Bridge Contractor Estimate; AND**
  - iii. **Missing Water Well Contractor Estimate.**
- b. **CALL** the applicant and **EXPLAIN** the need for the Contractor Estimate. Two call attempts are required.
- c. Refer to [FAQ # 1](#) for instructions about adding the necessary **ADOC**.

**NOTE:** When processing MF line items, only the applicant with the inspection of record will be requested to submit the necessary estimate for processing.

3. HOA Bylaws:

- a. When in place, a copy of the HOA bylaws is required to determine responsibility for the repairs to the access, dock, or well.
  - i. If a copy of the bylaws was received and archived in one or more of the registrations of the **Link Group**, **ADD** a **Comment** to the inspection of record and **LIST** the registrations containing a copy of the bylaws.
- b. A request letter for this verification is NOT available in NEMIS. **CALL** the applicant with the inspection of record and **REQUEST** a copy of the bylaws.
- c. **ADD** a **Contact** and a **Comment** explaining the request for the documents.
- d. If a WP exists, **ROUTE** to **FEMA Complete**.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

**NOTE:** MF applicants who indicate they DO NOT have an HOA or Covenant: **ADVISE** the applicant with the inspection of record to submit a written statement of appeal. The statement must include the requirements of an appeal letter. Refer to the [Appeal Processing SOP](#) for additional information.

#### 4. Written Letter of Consent:

- a. FEMA requires a Written Letter of Consent or POA allowing the disclosure of limited information to other individuals of the **Link Group**.
  - i. The written consent DOES NOT allow FEMA to disclose the applicant's personal identifiable information, eligibility status, awards, or referrals when contacting other individuals.
  - ii. DO NOT delay the processing of the shared award if ineligible applicants within the **Link Group** have NOT submitted the written consent. Ineligible applicants are those who DONOT meet the standard verification requirements or have reached the financial HA maximum before the processing of MF line items is completed.
- b. A request letter for this verification is NOT available in NEMIS. **CALL** each eligible applicant within the **Link Group** and **REQUEST** the written consent.
- c. The letter must meet FEMA's written consent requirements as outlined in the [Written Consent and Sharing Applicant Information](#) SOP. It must also include the following:
  - i. The **Link Group** name;
  - ii. Permission to disclose the specific damage to the access, bridge, dock, or well; AND
  - iii. The potential funding award for the repairs.
    1. **PROVIDE** the applicant with the **Link Group** name and dollar amount when contacting the applicant to request the consent.
  - iv. Refer to [FAQ # 3](#) for additional information.
- d. **ADD** a **Contact** to the file and **LEAVE** the WP on **Hold**.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

5. Self-declarative Statement of Award Responsibility and EHP Compliance:

- a. Applicants who are potentially eligible for assistance with repair or replacement of MF items must submit a declarative statement verification.
  - i. DO NOT request the declarative statement if the applicant is NOT eligible for a shared award.
- b. A request letter for this verification is NOT available in NEMIS. **CALL** the eligible applicants within the **Link Group** and **REQUEST** the declarative statement.
  - i. Statement of award responsibility- MF roads, bridges, marine docks, and wells;
    1. State that they acknowledge the award will only be used for the specific repairs to the MF item.
      - a. When requesting the letter, **PROVIDE** the applicant with the line item description and the eligible dollar amount.
  - ii. Statement of EHP compliance- MF roads and bridges only:
    1. In addition to the statement of award responsibility, the applicant must acknowledge and assume responsibility to obtain the necessary permits and comply with conditions developed as a result of the EHP compliance requirements and to obtain applicable Federal , state, territory, tribal government, and local permits prior to conducting work.
- c. The declarative statement must:
  - i. Be in writing, typed or written; AND
  - ii. Be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.
- d. **ADD** a **Contact** to the file and **LEAVE** the WP on **Hold**.

### C. Processing Eligible Assistance

1. Manual processing of eligible SF line items: roads, bridges, and wells.

- a. Post-inspection processing of assistance: The WP was NOT processed via auto-determination and requires manual processing for the initial decision.



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

- i. **FOLLOW** the sequence of delivery as described in [Section II: Important Information](#).
- ii. **PROCESS** SF line items, along with other real property (RP) line items.
  1. If the inspection report includes MF line items, **ROUTE/SPLIT** the WP to **FEMA Supervisor Review – Road and Bridge**.
- iii. **ADD** a **Comment**, and **ROUTE** to **FEMA Approval NON-DRM**.

**NOTE:** Applicants with SF line items shall NOT be required to submit an EHP self-declaration to obtain assistance with SF line items.

2. Manual processing of eligible SF marine docks.

- a. There are no line items in NEMIS for marine docks.
- b. The inspector may have recorded line item **5798 Lump Sum** with a **Comment** for the repairs to the dock.
  - i. **FOLLOW** the sequence of delivery, as described in [Section II: Important Information](#).
  - ii. **PROCESS** the **Lump Sum** for the repairs to the dock, along with other RP line items.
    1. If the inspection report includes MF line items, **ROUTE/SPLIT** the WP to **FEMA Supervisor Review – Road and Bridge**.
  - iii. **ADD** a **Comment**, and **ROUTE** the WP to **FEMA Approval NON-DRM**.

**NOTE:** If the inspector made a **Comment** about the damage to the dock but did NOT add line item **5798 Lump Sum**. DO NOT add the **Lump Sum** manually. The applicant is required to appeal the initial Home Repair Assistance decision to receive assistance with the marine dock. Refer to [Section E: Appeals](#) for additional information details.

3. MF line items: processing details for staff assigned to the **FEMA Supervisor Review – Road and Bridge**.

- a. **CREATE** a **Link Group**, and **IDENTIFY** the processing needs:





FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- i. Once the first inspection of a MF **Link Group** returns from the field, **ADD** a new **Link Group** using the [Registration Link](#) function and **ADD** the other applicants serviced from the MF line item;
  - ii. **EMAIL** the [FEMA-IHPHelpdesk](#) to **REQUEST** assistance from the IA Liaison to encourage other applicants serviced from the MF item to register for assistance;
    1. The IA Liaison will coordinate an outreach effort with Disaster Survivor Assistance (DSA) Specialists to contact other potential registrants.
  - iii. **PLACE** the **Link Group** on **Hold – Program Review** for 14 days to allow all other households to apply for assistance or for inspections to return for processing; **AND**
  - iv. **REVIEW** the inspection **Comments** for reference to an HOA or Covenant. If there is information in the file about an HOA or Covenant, **ADD** a **Comment** to the file and **CALL** the applicant.
    1. If the applicant states the HOA is NOT responsible for the damage to the MF item, **REQUEST** a copy of the bylaws. Refer to [Section B: Information Requests](#) for additional information.
- b. **CALCULATE** the eligible amount:
- i. Once the first 14-day **Hold** expires, or every inspection in the **Link Group** has returned, **DIVIDE** the total amount of the MF line items from the inspection of record by the number of **Linked Registrations** that meet the requirements in [Section A: Eligibility Verifications](#).
    1. It may be necessary to adjust individual awards because of available funding of each applicant.
- c. **REQUEST** verifications before processing eligibility:
- i. The following verifications **MUST** be on file before issuing the eligible applicant a portion of the shared award.
  - ii. **CALL** the eligible applicants to **REQUEST** the following information:
    1. The Written Letter of Consent or POA:
      - a. Provide the applicant with the **Link Group** name and the dollar amount;
    2. Self-declarative statement of award responsibility and/or EHP compliance:



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- a. Provide the applicant with the line item description and the eligible award amount.
3. **EXPLAIN** to the applicant that if they DO NOT respond within 30 days, they will be voluntarily withdrawn from the program.
  - a. Also, **ADVISE** the applicant they can overturn a **Withdrawn – Applicant Withdrew Voluntarily (WVO)** decision by submitting the required documents.
- iii. **ADD** a **Contact** with the details of the call and a **Comment** describing the documents requested from the applicant.
- iv. **PLACE** the WP on **Hold – Program Review** for 30 days.
  1. If after 30 days, the **Link Group** DOES NOT respond with the requested documents:
    - a. **PROCESS** the applicant as **WVO**;
    - b. **CALL** the applicant and **EXPLAIN** the withdrawn reason. **ADD** a **Contact** with the details of the call;
      - i. One call attempt is required.
    - c. **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**; AND
    - d. **PROCESS** the shared award for the **Link Group** members who have submitted the required documentation, **ADD** a **Comment**, and **ROUTE** to **FEMA Approval NON-DRM**.

4. Processing new MF line items after the initial payment to the MF **Link Group**:  
Processing details for staff assigned to **FEMA Supervisor Review – Road and Bridge**.

- a. After the 14-day **Hold** period if another applicant serviced by the MF item applies for assistance, he/she will be ineligible for an MF award unless their inspection FVL for MF items is higher than the inspection of record.
  - i. If the FVL for MF items is higher, **VERIFY** the applicant meets the requirements in Section A: Eligibility Verifications. **PROCESS** the eligible difference between the new inspection of record and the previous eligible award.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

1. If necessary, and if the other **Link Group** members have funds available under the financial HA maximum, do the following:
  - a. **CALL** each eligible **Link Group** member and **EXPLAIN** the purpose of the award.
  - b. **PROCESS** the additional funds to eligible applicants, **ADD** a **Comment**, and **ROUTE** to **FEMA Approval NON-DRM**.
2. **CALL** the new **Link Group** applicant and **REQUEST** the verification documents, along with the following information:
  - a. The Written Letter of Consent or POA:
    - i. Provide the applicant with the **Link Group** name and the dollar amount;
  - b. Self-declarative statement of award responsibility:
    - i. Provide the applicant with the line item description and the eligible award amount; AND
  - c. Self-declarative statement of EHP compliance.
3. **ADD** a **Contact** with the details of the call and a **Comment** describing the documents requested from the applicant.
4. **ROUTE** to **FEMA Complete**.
  - b. Once the eligible applicant submits the required documentation, **PROCESS** the shared award of the eligible applicant(s), **ADD** a **Comment**, and **ROUTE** to **FEMA Approval NON-DRM**.

## D. Processing Ineligible Decisions

**USE** all standard ineligible decisions when processing requests for assistance. **PROCESS** all denial decisions with the **Category** Home Repair, the assistance type (**Asst Type**), and **Eligibility Code** selection.

1. Common ineligible decisions, reasons for denial, and associated letter processing actions (if necessary):

- a. **Ineligible – Insurance (INI)** and **Ineligible – Has Flood Insurance (INFI)**
  - i. If the net settlement is greater than the [FVL](#):



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

1. **SELECT** the **Ins Settlement Exceeds FEMA Eligible Damage** insert.
  - ii. If the applicant has NOT supplied an insurance settlement or denial letter and is insured for the cause of damage:
    1. **SELECT** the **Missing Ins Settlement or Denial Letter** insert.
- b. **Ineligible – Ownership Not Verified (IOWNV)**
  - i. Ownership of the DD has NOT been verified.
- c. **Ineligible – Occupancy Not Verified (INONV)**
  - i. The applicant has NOT verified occupancy for the DD.
- d. **Ineligible – Sanctioned Community (ISC)**
  - i. The DD is in a sanctioned community.
- e. **Ineligible – Damaged Dwelling Located in CBRA or OPA (ICBRA)**
  - i. The DD is in a CBRA or OPA.
- f. **Ineligible – Over Program Maximum (IOVR)**
  - i. The applicant has received the financial HA maximum amount.
- g. **Ineligible – Other Reason (IOR)**
  - i. The applicant has received all the eligibility assistance for this type of loss.
    1. **SELECT** the **Additional Repair Assistance** insert.

2. <b>USE</b> the following three letter inserts only when processing an <b>INO</b> determination for MF Roads and Bridges:
---

- a. Other applicant(s) registered for assistance, the **FVL** is less than the inspection of record, and the MF **Link Group** already received the full award available for the repairs.
  - i. This denial requires the expiration of the 14-day waiting period.
  - ii. **USE INO** with the **Roads and Bridges – Another Applicant** insert, **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**.
- b. The applicant has another access to the home.





Roads and Bridges  
Effective Date: October 1, 2021

- i. **USE INO** with the **Roads and Bridges – Another Access** insert, **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**.
- c. The damage to the access or well was NOT caused by the disaster.
  - i. **USE INO** with the **Roads and Bridges – Not Disaster Related** insert, **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**.

3. The following denial reasons are available for all MF line items:

- a. If an existing HOA or Covenant is responsible for the repair costs, there is no ineligibility code or denial text in NEMIS:
  - i. **CALL** the applicant and **EXPLAIN** the reason for denial and that he/she must submit documents showing the HOA DOES NOT have insurance to cover the damage to the MF line item;
  - ii. **DELETE** the pending (**PND**) line;
  - iii. **ADD** a **Comment** to explain the ineligible reason. The **Comment** must include **Ineligible – Access and Wells – HOA or Covenant**; AND
  - iv. **PLACE** the WP on **Hold – Program Review** for 14 days to wait for the appeal documents:
    - 1. If the **Link Group** DOES NOT respond with appeal documents within 14 days, **ROUTE** all WP's for the **Link Group** to **FEMA Complete**.
    - 2. If the appeal documents are received. Refer to [Section E: Appeals](#).
- b. If the applicant reached the financial HA maximum prior to processing MF line items:
  - i. **PROCESS** the applicant as **IOVR**, **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**.
- c. If the applicant received local, state, or tribal government assistance for the repairs to the MF line item, there is no ineligibility code or denial text in NEMIS:
  - i. **CALL** the applicant and **EXPLAIN** the reason for the denial and that he/she must submit documents demonstrating he/she did NOT receive assistance from another source or the source did NOT cover the entire repair cost;
  - ii. **DELETE** the **PND** line;



**FEMA**

**Roads and Bridges**  
Effective Date: October 1, 2021

- iii. **ADD** a **Comment** to explain the ineligible reason. The **Comment** must include **Ineligible – Access and Wells – DOB with Another Source**; AND
- iv. **PLACE** the WP on **Hold – Program Review** for 14 days to wait for the appeal documents:
  - 1. If the **Link Group** DOES NOT respond with appeal documents within 14 days, **ROUTE** all WP's for the **Link Group** to **FEMA Complete**.
  - 2. If the appeal documents are received, Refer to [Section E: Appeals](#).
- d. If the applicant has NOT submitted or is NOT willing to comply with the EHP requirements, complete the self-declaration of shared award responsibility or submit the written consent:
  - i. **PROCESS** the applicant as **WVO**;
  - ii. **CALL** the applicant and **EXPLAIN** the withdrawn reason. **ADD** a **Contact** with the details of the call; AND
    - 1. One call attempt is required.
  - iii. **ADD** a **Comment**, and **ROUTE** to **FEMA Ineligible**.

4. The following ineligible reasons are exclusive to the processing of docks and shared wells.

- a. There is no ineligibility code or denial text in NEMIS for the following two reasons:
  - i. The funds were already provided to another applicant; OR
  - ii. Damage was NOT caused by the disaster.
- b. **CALL** the applicant and **EXPLAIN** the reason for denial;
  - i. One call attempt is required.
- c. **DELETE** the active **PND** lines;
- d. **ADD** a **Comment** to explain the ineligible reason; AND
- e. **ROUTE** to **FEMA Complete**.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

## E. Appeals

1. The applicant states in the appeal letter the HOA is NOT responsible for the repairs to the MF item or the HOA DOES NOT hold an insurance policy to cover the repairs.

- a. The applicant with the inspection of record must submit an appeal letter, along with the following documents:
  - i. Documents demonstrating the HOA or Covenant is unable to obtain a loan from the SBA or private insurance to repair the MF item; AND
  - ii. Copy of the HOA bylaws or Covenant.
    1. If the bylaws were NOT included with the appeal letter. Refer to [Section B: Information Requests](#).
- b. **REVIEW** the bylaws to determine if the HOA is responsible for the repairs to the MF item. The review will be performed by staff assigned to **FEMA Supervisor Review – Road and Bridge**.
  - i. If staff is unable to determine responsibility for the repairs to the MF item:
    1. **EMAIL** the [FEMA-IHPHelpdesk](#) for a decision from the FEMA Office of Chief Counsel (OCC);
    2. **PLACE** the WP on **Hold – Program Review**; AND,
    3. **CONTINUE** processing the eligibility once a determination of responsibility is made.
  - ii. Determining eligibility:
    - i. If the HOA is NOT responsible for the repairs to the MF item. Refer to [Section C: Processing Eligible Assistance](#).
    - ii. If the applicant remains ineligible because the HOA is responsible for the repairs to the MF item:
      1. **CALL** the applicant and **EXPLAIN** the ineligible decisions stand because the HOA is responsible for the repairs to the MF item;
      2. **ADD** a **Comment** to explain the ineligible reason. The **Comment** must include **Ineligible – Access and Wells – HOA or Covenant**; AND
      3. **ROUTE** all WP's for the **Link Group** to **FEMA Complete**.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

2. The applicant(s) disputes the existence of an HOA or Covenant between the households serviced by the MF item.

- a. The applicant with the inspection of record must submit a statement of appeal that there is no HOA or Covenant in place responsible for the repairs to the MF item.
- b. The statement of appeal must meet the appeal letter requirements:
  - i. Be in writing, typed or written.
  - ii. **EXPLAIN** the homeowners have no HOA or Covenant in place responsible for the repairs to the MF item and they are requesting assistance with the disaster-caused repairs to the MF item.
  - iii. Be signed by the applicant, co-applicant, or a third party authorized to act on their behalf.
    1. For appeals by a third party, the applicant or co-applicant must also submit a signed statement authorizing the third party to appeal on their behalf or have a valid written consent on file for the third party with authorization to appeal.
- c. Once FEMA receives the statement of appeal from the applicant with the inspection of record indicating there is no HOA or Covenant in place, **PROCESS** the eligibility for assistance. Refer to [Section C: Processing Eligible Assistance](#).

3. The applicants received assistance from another source.

- a. At least one applicant within the **Link Group** must supply an appeal letter, along with verifiable documents demonstrating their repair costs are NOT covered by local, state, Federal, or other government agencies.
- b. Once the documentation is verified, **PROCESS** the eligibility. Refer to [Section C: Processing Eligible Assistance](#).

4. Appeals for additional assistance.

- a. If a **Link Group** member submits an appeal with an estimate supporting the need for an appeal inspection, e.g. an estimate indicating a higher level of damage or damage NOT previously addressed:
  - i. **REQUEST** an appeal inspection.





**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

1. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority.
- b. If the appeal inspection returns with a higher **FVL** for MF items:
  - i. **DIVIDE** the additional MF **FVL** amount by the number of eligible applicants in the **Link Group**;
    1. Applicants must continue to meet the eligibility criteria as described in [Section A: Eligibility Verifications](#);
    2. Eligible applicants will NOT be required to submit a new Declarative Statement of Responsibility, EHP Self-Declaration, or Written Consent;
  - ii. **CALL** each applicant and **EXPLAIN** the intent of the additional award for MF items;
  - iii. **PROCESS** assistance up to the financial HA maximum for each eligible applicant;
  - iv. **ENTER** and **Comment** and **Contact**; AND
  - v. **ROUTE** to **FEMA Approval NON-DRM**.
- c. If the appeal inspection returns with no additional damage to address:
  - i. **PROCESS** as **INO** with the **Additional Repair Assistance** insert;
  - ii. **ADD** a **Comment**; AND
  - iii. **ROUTE** to **FEMA Ineligible**.

5. The applicant's appeal letter lists damage to a marine dock NOT previously recorded during the initial inspection.

- a. If there are no Contractor Estimates/Receipts for repairs to the marine dock:
  - i. **GENERATE** an **ADOC** to **REQUEST** the missing information; AND
  - ii. **CALL** the applicant. One call attempt is required.
- b. If a Contractor Estimate/Receipts is in file;
  - i. **ADD** a **PND** line for Home Repair Assistance;
  - ii. **REQUEST** an appeal inspection;



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

1. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority.
- iii. **ADD** a **Comment**; AND
  1. The **Comment** must include the statement: **Pay special attention to access items: marine dock.**
- iv. **ROUTE** to **Send for Inspection**.
- c. Once the appeal inspection returns, **CONTINUE** to [Marine Docks: SPU Processing](#) for additional information.

6. Marine Docks: SPU Processing
---------------------------------

- a. Marine docks are processed upon appeal review. There are no line items for marine docks in NEMIS. The inspector may or may NOT record line item **5798 Lump Sum**. However, the inspector will record a **Comment** describing the damage to the marine dock.
- i. Eligible applicants must meet the eligibility requirements on [Section A: Eligibility Verifications](#). Applicants must also have the following on file:
  1. The Written Letter of Consent or POA (MF applicants only);
  2. The Self-Declarative Statement of Award Responsibility (MF applicants only); AND
  3. The Self-Declarative Statement of EHP Compliance (SF and MF applicants).
- ii. The eligible amount is determined by the verified estimate or receipt; and, must NOT exceed \$5,000 unless site-specific length requirements exist. The Contractor Estimate must specify the reason to exceed the dock replacement maximum amount.
- iii. When processing eligible assistance, staff must:
  1. **ADD** a **PND** line for Home Repair Assistance with **Asst Type: FEMA Review**;
  2. On the **Home Repair** processing screen, **SELECT Add** on the **Real Property Line Items** frame;
    - a. **Item Category**: Boat Items;
    - b. **Item**: Text Entry;



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- c. **Other Desc:** Marine Dock;
  - d. **ADD** the actual cost amount for the repairs;
  - e. **ADD a Comment;** AND
  - f. **ROUTE to FEMA Approval NON-DRM.**
3. Refer to the [Appeals Processing](#) SOP for additional information about processing eligible items at actual cost.

## F. Exceptions

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

1. Access of emergency vehicles is considered for eligibility only when access was available prior to the disaster.

- a. Consideration for applicants with Access and Functional Needs (AFN):
  - i. An applicant with an AFN, such as a physical disability and who requires a particular vehicle access, may be approved for additional funds to improve the access if required for safe passage.
  - ii. AFN's may be identified at the time of the inspection or during the appeal process.
  - iii. If an applicant has been identified as having an AFN\_ACC code, **VERIFY** the applicants preferred accommodation on the Disability and Communication Needs frame under the **Registrant Info** screen.
- 1. These specific AFN accommodations require a courtesy call when an RFI, ADOC, RRDOC or ineligible letter is generated (one call attempt is required):
  - a. Cognitive/Developmental Disabilities/Mental Health; Vision; Self-Care; Independent Living; Power Wheelchair; Scooter; Oxygen or Respiratory Equipment; Personal – Care Devices such as Shower Bench, Bedside Commode, Hoyer Lift, or Lift Chair; Environmental Control or Alerting Devices; Adaptive Van or Vehicle; Walker; Cane; Crutches; Medication or Medical Supplies including Adult Diapers or Catheters; Service Animal; Personal Assistance Services or In-Home Care; OR Dialysis.



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

- b. **CALL** the applicant and **READ** the generated letter in order to clarify the eligibility determination, detail the requested information, and explain how to appeal, if applicable.
  - c. **ADD** a Contact containing the reasons/results for courtesy call and the AFN accommodation utilized.
  - d. If the call attempt is unsuccessful, **ADD** a detailed Contact explaining the reason for the call.
2. Please refer to the [Disability and Communication Needs](#) SOP for additional processing information.
- b. If the applicant submits a request for consideration with specific access repairs due to an AFN:
    - i. **EMAIL** the [FEMA-IHPHelpdesk](#) for review and a determination by the PMS.

2. If unable to determine an action 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/POC.
- i. If after review by the IHP Helpdesk Specialist or Supervisor/POC and 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

### FAQ 1: How do I add an ADOC letter?

1. To add an **ADOC** letter, **FOLLOW** these steps:
  - a. **SELECT** the **Communication** screen;
  - b. From the **Outgoing Correspondence** frame, **SELECT Add**;
  - c. **SELECT REQUEST LETTERS**;
  - d. **SELECT APPEAL**;
  - e. **CLICK ADOC – APPEAL request DOCUMENTATION**; AND
  - f. **SELECT** the letter insert(s) to be sent to the applicant;
    - i. For this FAQ, the **Missing Road/Bridge Contractor Estimate**, **Missing Single Entry Access Contractor Est**, and **Missing Water Well Contractor Estimate** inserts are selected as shown below.

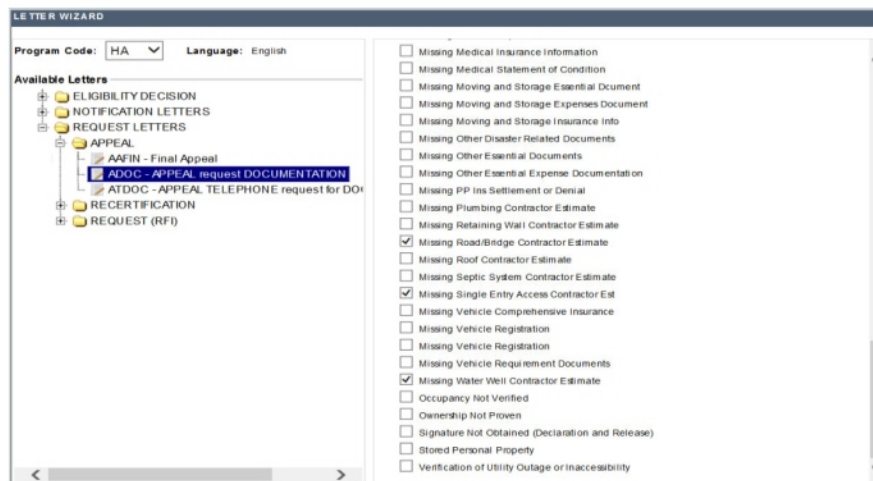


Figure 1: ADOC Letter Selection Menu

- g. **CLICK NEXT**; AND
        - h. **CLICK FINISH**.

### FAQ 2: How can I update the Registration Link Status?

1. The **Registration Link** function is used to manually link applicants who share bridges, occupancy, or roads. When using this function, staff can:



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

- a. **CREATE** a new **Link Group**;
  - b. **ADD/DELETE** registrations from a **Link Group**; AND
  - c. **REVIEW** a summary of **Linked Registrations** that include the following screens:
    - i. **Registrant Info**;
    - ii. **Overview**;
    - iii. **Inspection Status**; AND
    - iv. **Events History**.
2. A NEMIS automation script automatically links registrations with MF Roads and Bridges together. Applicants with MF Marine Docks or shared wells are NOT automatically captured by the script and must be manually linked.
- a. **Creating** a new **Link Group**:
    - i. **SELECT** the **Linked Regs** screen;
    - ii. **CLICK Add** on the **Link Groups** frame;
    - iii. **SELECT Shared Bridge, Shared Occupancy, or Shared Road** in the **Group Type** field;
      1. For MF marine docks and shared wells, **SELECT Shared Bridge**.
    - iv. **TYPE** a description of the shared location in the **Description** field, e.g. **123 MAIN ST**;
    - v. **CLICK Add**; AND
    - vi. **CLICK Ok**. **NOTE:** The current registration will automatically be placed in the **Linked Registrations** frame.



FEMA

Roads and Bridges  
Effective Date: October 1, 2021

A screenshot of a web application interface. At the top, there are tabs: "Link Groups" (selected), "Add | Edit | Search", "Linked Registrations", and "Workpacket Link Status: Linked". Below the tabs is a dialog box titled "Add Link Group -- Webpage Dialog". Inside the dialog, there are two input fields: "\*Group Type:" with a dropdown menu showing "Shared Road", and "\*Description:" with a text box containing "123 MAIN ST". At the bottom of the dialog are two buttons: "Add" and "Cancel".

Figure 2: Creating a New Link Group

- b. **LOCATE and ADD** other registrations to the **Link Group**:
  - i. **CLICK Add** on the **Linked Registrations** frame;
  - ii. **ENTER** the registration number of the applicant(s) to be added to the **Link Group** and **CLICK Search**; AND
  - iii. **HIGHLIGHT** the registration, **CLICK Add**, and **CLICK Ok**.
    1. **REPEAT** steps ii and iii for each registration that needs to be added to the **Link Group**; AND
    2. When done adding all applicants, **CLICK Cancel** to close the **CONFIRM ADD REGISTRANT** window.
- c. **UPDATE and EDIT Linked Registrations** within a **Link Group**:
  - i. **Changing the Registration Link Status**
    1. To change a **Registrant Link Status**, **HIGHLIGHT** the **Link Group** and **Linked Registration** that needs to be updated;
    2. On the **Linked Registrations** frame, **CLICK Edit**;
    3. On the **EDIT REGISTRANT STATUS** window, **SELECT** the appropriate **Registrant Link Status**; AND
      - a. **Linked**: Default selection for all registrations added to a **Link Group**;
      - b. **Not Linked**: Used for registrations that were processed as eligible or ineligible for a portion of the shared award; OR
      - c. **Pending**: Used for registrations that are being processed, inspected, or pending submission of documents before an eligibility decision is made.



**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

4. **CLICK Save.**
- ii. **Deleting Linked Registrations**
  1. To delete a **Linked Registration**, **HIGHLIGHT** the **Link Group** and **Linked Registration** that needs to be deleted;
  2. On the **Linked Registrations** frame, **CLICK Delete**; AND
  3. On the **CONFIRM DELETE REGISTRANT** window, **CLICK Ok**.

**FAQ 3: Where can I find the requirements on the written consent letter for applicants with MF line items?**

1. A Written Letter of Consent or POA is necessary before FEMA issues a portion of the shared award to an eligible applicant.
  - a. The Written Letter of Consent or POA must observe the requirements of [Written Consent and Sharing Applicant Information](#).
  - b. The Written Letter of Consent or POA must comply with or contain the following:
    - i. Be in writing, typed or written;
    - ii. **INCLUDE** the applicant or co-applicant's full name (first and last);
    - iii. Applicant or co-applicant's date and place of birth;
    - iv. Current address (mailing or DD); AND
    - v. The applicant or co-applicant's [signature](#) with one of the following:
      1. Notarization or;
      2. With the following statement: "I hereby declare under penalty of perjury that the foregoing is true and correct."
    - vi. **SPECIFY** the type of information the applicant is consenting to disclose:
      1. The specific damage to the MF item;
      2. The dollar amount of funding awarded for the repairs to the MF item; AND
      3. The amount of the potential shared award.





FEMA

Roads and Bridges  
Effective Date: October 1, 2021

- vii. The individual must name FEMA as the organization to which the disclosure is being consented.
- c. DO NOT disclose other applicant's personal identifiable information, eligible awards of other categories of assistance, or referrals when contacting individuals from the **Link Group**.



## V. DEFINITIONS AND ACRONYMS

### Definitions

**Environmental Planning and Historic Preservation:** The EHP review considers the effects of Federal monies on things such as endangered species, water quality and flow, and historic bridges and culverts. FEMA is required to ensure that Federal monies DO NOT violate Federal statutes related to the environment or cultural resources and requires compliance with all relevant state, local, territorial, and tribal government laws prior to providing assistance.

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

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

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

**Privately Owned Access:** A driveway, road, bridge, or marine dock that is the only access to the applicant's primary residence and is jointly used by and/or is the financial responsibility of one or more of the owners of the private residences serviced by the access.

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



**Roads and Bridges**  
**Effective Date: October 1, 2021**

## **Acronyms**

<b>ADA</b>	Americans with Disabilities Act
<b>ADOC</b>	Appeal Documentation
<b>AFN</b>	Access and Functional Needs
<b>CBRA</b>	Coastal Barrier Resources Act
<b>CBRS</b>	Coastal Barrier Resources System
<b>COD</b>	Cause of Damage
<b>DAC</b>	Disaster Assistance Center
<b>DD</b>	Damaged Dwelling
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survivor Assistance
<b>DSOP</b>	Disaster-Specific Operating Procedure
<b>EHP</b>	Environmental Planning and Historic Preservation
<b>FAQ</b>	Frequently Asked Question
<b>FEMA</b>	Federal Emergency Management Agency
<b>FVL</b>	FEMA Verified Loss
<b>HOA</b>	Homeowners Association
<b>HRR</b>	Habitability Repairs Required
<b>IHP</b>	Individual and Households Program
<b>INFI</b>	Ineligible – Has Flood Insurance
<b>INI</b>	Ineligible – Ineligible Insurance
<b>INO</b>	Ineligible – Other Reason
<b>INONV</b>	Ineligible – Occupancy Not Verified
<b>IOVR</b>	Ineligible – Over Program Maximum



## Roads and Bridges

Effective Date: October 1, 2021

<b>IOWNV</b>	Ineligible – Ownership Not Verified
<b>JFO</b>	Joint Field Office
<b>MF</b>	Multifamily
<b>NEMIS</b>	National Emergency Management Information System
<b>OCC</b>	Office of Chief Counsel
<b>ONA</b>	Other Needs Assistance
<b>OPA</b>	Otherwise Protected Area
<b>PND</b>	Pending
<b>RP</b>	Real Property
<b>SBA</b>	Small Business Administration
<b>SC</b>	Sanctioned Community
<b>SF</b>	Single Family
<b>SOP</b>	Standard Operating Procedure
<b>SPU</b>	Specialized Processing Unit
<b>WP</b>	Workpacket





**FEMA**

**Roads and Bridges**  
**Effective Date: October 1, 2021**

## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Codes, Verifications, Request Letters, and Assistance Types](#)
  - [Funeral Assistance](#)
  - [Identity Verification](#)
  - [Inspection Requests and Comparisons](#)
  - [Insurance Processing for HA and Personal Property](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
  - [Written Consent and Sharing Applicants Information](#)
- Resources
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Web NEMIS Initial Assistance Reference Guide](#)



FEMA

Transitional Sheltering Assistance  
Effective Date: September 3, 2021

## TRANSITIONAL SHELTERING ASSISTANCE

I. Overview	<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>■ Basic 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>
II. Important Information	<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 6</li> </ul>
III. Process	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 7</li> <li>B. Information Requests 7</li> <li>C. Processing Eligible Assistance 9</li> <li>D. Appeals 9</li> <li>E. Exceptions 9</li> </ul>
IV. Examples and FAQs	<ul style="list-style-type: none"> <li>■ Frequently Asked Questions 11</li> </ul>
V. Definitions and Acronyms	<ul style="list-style-type: none"> <li>■ Definitions 13</li> <li>■ Acronyms 13</li> </ul>
VI. Related Guidance	<ul style="list-style-type: none"> <li>■ Links to Related Documents 15</li> </ul>



FEMA

Transitional Sheltering Assistance  
Effective Date: September 3, 2021

## I. OVERVIEW

This section describes information that every employee **must** read ***before addressing*** Transitional Sheltering Assistance

### Purpose of Assistance:

- FEMA anticipates approval of Transitional Sheltering Assistance (TSA) when necessary to prevent human suffering or to protect and preserve public health or safety.
- TSA is a non-congregate sheltering form of assistance for displaced disaster survivors when an incident results in the need for longer term emergency sheltering options.

### Who May Get Assistance?

- Owners and renters from identified areas, who are unable to return to their pre-disaster primary residence for an extended period of time because their home is uninhabitable or inaccessible in an area designated for TSA as a result of a Presidentially declared disaster.

### What are Eligible Expenses?

Eligible expenses include costs associated with:

- Lodging rate,
- Taxes, AND
- Non-refundable pet fee.
  - A FEMA contractor(s) makes **direct** payments to participating lodging providers, e.g., hotels, motels, cruise ships, or berthing vessels, NOT to exceed the lodging/tax rate, and pet fees established by the General Services Administration (GSA), unless an increase has been approved.

**NOTE:** Food, room service, laundry, parking, telephone, internet, and other charges are NOT eligible expenses under TSA.

### Basic Documentation and Verification Needed:

- Complete a valid registration with FEMA for federal disaster assistance within 60 days from date of declaration.
- Not be linked with another valid registration for FEMA assistance as a duplicate registration.



FEMA

## Transitional Sheltering Assistance Effective Date: September 3, 2021

- Be either:
  - A U.S. citizen, non-citizen national, or qualified alien; OR
  - A parent or guardian of a minor child who is a U.S. citizen, non-citizen national, or a qualified alien applying for assistance on behalf of the child, as long as they both live in the same household and the parent or guardian is registered as the co-applicant.
- Have a primary residence located in an area designated for TSA.
- Pass identity verification.
- Pass occupancy verification.
- Have a **Current Location** of:
  - Mass shelter (including churches/houses of worship);
  - Hotel/motel;
  - Car;
  - Place of employment; OR
  - Tent.
- Lack adequate insurance coverage for Additional Living Expenses (ALE) or Loss of Use (LOU).
- At least one of the following must be present:
  - The home is physically inaccessible to any member of the pre-disaster household due to disaster-caused damages;
  - The home damage was caused by the declared event and occurred within the incident period; OR
  - Have a completed FEMA Home Inspection and corresponding Damage Assessment indicating the home is NOT safe to occupy, one or more essential utilities are NOT functioning, or the home is inaccessible due to the disaster.

### Other Items to Note:

- The Individual Assistance Division Director (IADD) may approve the initial period of TSA for NOT less than 30 days and up to 180 days from the date of the disaster declaration.





FEMA

## Transitional Sheltering Assistance Effective Date: September 3, 2021

- The State, Territorial, or Tribal (STT) government, in coordination with FEMA, identifies areas designated for TSA.
- If the IADD authorizes TSA for less than the maximum 180-day period of assistance, the Regional Administrator (RA) has the authority to extend TSA for any remaining days up to the maximum 180-day period. In coordination with the FCO, the STT can submit a written request to extend TSA to the RA.
  - Refer to *FP 104-21-0008, Transitional Sheltering Assistance*.
- TSA eligible applicants will receive a notification, e.g., auto-dialer call, SMS text message, and or email (All three types of notifications will occur if FEMA has all three means to reach the applicant).
- TSA eligible applicants can access [www.disasterassistance.gov](http://www.disasterassistance.gov) and click on the top banner to select the [Transitional Sheltering Assistance Hotel Locator](#) to find a TSA participating lodging provider.
  - The list of approved lodging providers is available on a disaster-specific basis online or through FEMA's Helpline.
    - Encourage applicants to call the FEMA Helpline (1-800-621-3362) for assistance with their TSA eligibility, locating participating lodging providers and any other TSA questions they may have.
    - Advise applicants to call the lodging provider before arriving to verify room availability and TSA participation.
    - TSA is accessible to people with disabilities and others with access or functional needs. FEMA is able to provide additional assistance when reasonable accommodations are needed.
    - Send an email to the TSA Unit at [fema-hq-tsa@fema.dhs.gov](mailto:fema-hq-tsa@fema.dhs.gov) if additional assistance is needed finding an accessible room
      - Include registration number and applicant contact information and preferred method of communication
- Refer applicants, who are either ineligible for TSA or did NOT receive a TSA extension, to voluntary agencies.
  - Refer to the Disaster Referral Information of each disaster available in the [Disaster Specific Information](#) page for additional information.
- TSA is provided under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and emergency sheltering pursuant to



**FEMA**

## Transitional Sheltering Assistance Effective Date: September 3, 2021

either Section 403 or 502 of the Stafford Act. It is subject to Public Assistance regulations on cost share with the STT.

- TSA funds are NOT limited by the Financial Housing Assistance (HA) or Other Needs Assistance (ONA) Maximum.



FEMA

Transitional Sheltering Assistance  
Effective Date: September 3, 2021

## II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before processing** Transitional Sheltering Assistance



### Prior to Processing:

- TSA is limited to applicants who meet the conditions of eligibility listed in [Section A. Eligibility Verifications](#).
  - Applicants may be made eligible or ineligible for TSA based on the eligibility criteria identified in FP 104-21-0008, Transitional Sheltering Assistance.
- TSA is administered by a FEMA contractor.
- TSA is provided based on pre-disaster household composition, to determine the number of rooms available for each eligible household.
  - A household of four or less members will be authorized to receive one room.
  - A household of five or more members will be authorized to receive additional rooms, based on a limit of four individuals per room (an adult must be present in each room).
    - Households eligible to receive additional rooms DO NOT need to stay in the same lodging property.



## III. PROCESS

### A. Eligibility Verifications

The National Emergency Management Information System (NEMIS) verifies the following eligibility criteria prior to determining an applicant eligible for TSA program. These include:

**NOTE:** Applicants may be made eligible or ineligible for TSA based on other conditions identified in the Terms and Conditions signed at check in.

1. Be registered with FEMA.
  - a. The registration must be valid and referred to FEMA's IHP.
    - i. Applicants with statuses as Non-Registration (NONREG) and Non-Referral (NONREF) for IHP will NOT be eligible for TSA.
2. Identity is verified (**IDV\_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
3. The damaged dwelling (DD) is the applicant's Primary Residence. Refer to the [Occupancy Verification](#) SOP for additional information.
4. The primary residence is in the area designated for TSA.
  - a. The **Current Location** in the **Registrant Info** screen is a location eligible for TSA, e.g., shelter (including churches and houses of worship, car, place of employment, hotel/motel, or tent.
    - i. If the applicants **Current Location** is the damage dwelling address (DDA) they will NOT be eligible for TSA.
5. Applicants are NOT an exact, unresolved, or linked duplicate with another FEMA application.
6. The applicant DOES NOT have adequate insurance coverage for ALE or LOU.
7. FEMA will conduct continued eligibility reviews throughout the TSA activation. Generally, the first eligibility review will be conducted 14 days from the date of TSA activation to allow timely registrant notification.
8. In addition to all initial and continued eligibility criteria, additional factors will be considered at each eligibility review period. The review period may be extended to accommodate holidays, to align eligibility reviews across multiple TSA activations, or due to other exigent circumstances.





## Transitional Sheltering Assistance Effective Date: September 3, 2021

### B. Processing Eligible Assistance

1. To determine the nights paid directly to a hotel/motel by the FEMA Contractor through TSA:

a. In **NEMIS**:

- i. **SELECT** the **Assistance** screen;
- ii. Under **Temporary Housing**, **SELECT TSA Report**;

The screenshot shows the NEMIS Assistance screen. On the left is a navigation menu with options: Assistance, Inspection Status, Line Items, Communication, and Info Control. The main area is titled 'Assistance' and has tabs for 'Home Repair', 'FHR - Eligible - Home Repair', and 'TSA Report'. The 'TSA Report' tab is selected. Below the tabs, there is a table with columns: Category, Asst Type Eligibility, Elig Amt, Elig Date, Start Dt, End Dt, Approved Months, FMR, and Address. The table contains three rows of data related to TSA reports.

Figure 1: Web NEMIS Assistance Screen with the TSA Report Selection

- iii. The **Bill Start Date** is the first day that was paid, and the **Bill End Date** is the check-out day.

1. Example of a contractor payment for the nights of 8/23/2016 - 1/19/2017:

The screenshot shows the 'TSA Report -- Webpage Dialog' window. It contains two main sections: 'TSA Eligibility' and 'TSA Status'. The 'TSA Eligibility' section shows dates and approval status. The 'TSA Status' section shows the registration status and ineligible reasons. Below these sections is a table titled 'TSA Import Records' with columns for Status, Elig Start Date, Elig End Date, Check in Date, Check out Date, Bill Start Date, Bill End Date, Nightly Room Cost, Bill Amt, Hotel Night Count, and Hotel Name.

Figure 2: Web NEMIS TSA Report

2. If the applicant request Lodging Expenses Reimbursement (LER) in disasters with TSA,

- a. **ENSURE** FEMA DOES NOT duplicate benefits by paying for the same nights paid under TSA; AND
- b. **PROCESS** the applicant's eligibility under LER.
  - i. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.



**FEMA**

**Transitional Sheltering Assistance**  
**Effective Date: September 3, 2021**

3. If the applicant is eligible for Rental Assistance in disasters with TSA.

- a. **PROCESS** the applicant's eligibility under initial Rental Assistance; AND
- b. Refer to the [Rental Assistance](#) SOP for additional information.

**C. Processing Ineligible Decisions**

1. Applicants are no longer eligible to remain in TSA if any of the following apply:

- a. The applicant completed a registration and DOES NOT meet the conditions for a referral to FEMA Housing Assistance;
- b. The applicant voluntarily withdrew from the IHP;
- c. The applicant is NOT eligible for IHP assistance after an initial inspection is completed (**HRR= No**);
- d. The applicant will occupy the DD while repairs are being made;
- e. The applicant has applicable insurance coverage providing ALE or LOU;
- f. The applicant has received initial Rental Assistance
  - i. In most situations, the applicant will be provided seven days notice that their TSA is ending at the end of the current TSA period of assistance;
- g. The applicant chooses NOT to accept Direct Temporary Housing Assistance when offered;
- h. The applicant has been licensed into a FEMA Temporary Housing Unit (THU);
- i. The applicant DOES NOT respond to FEMA outreach efforts after three contact attempts;
- j. The applicant is included in another registration already receiving FEMA Housing Assistance;
- k. The applicant NO longer needs TSA because emergency repairs have been completed;
- l. The applicant has obtained alternate temporary or long-term housing;
- m. The applicant DOES NOT abide by the signed Terms and Conditions provided at the time of check in; OR



FEMA

## Transitional Sheltering Assistance Effective Date: September 3, 2021

- i. In these instances, applicants may be provided less than a 7-day notice their TSA is ending.
- n. The applicant has a duplicate status of **Unresolved**, **Exact Dup**, or **Poss Dup**.

### D. Appeals

There are no appeal reviews for TSA. Applicants must meet the eligibility criteria listed in [Section A. Eligibility Verifications](#) or other eligibility criteria established by the state, territorial, or tribal government to get a TSA extension.

### E. Exceptions

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

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

- 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)) and FEMA HQ TSA Unit ([fema-hq-tsa@fema.dhs.gov](mailto:fema-hq-tsa@fema.dhs.gov)).



## IV. EXAMPLES AND FAQs

### Frequently Asked Questions:

- 1. Does an applicant have to send my TSA receipts to FEMA?**
  - a. FEMA DOES NOT require an applicant to submit any receipts for the TSA stay. However, FEMA does encourage applicants to keep all receipts for their own personal records.
    - i. FEMA pays the lodging provider directly.
      1. The hotel will notify FEMA of the number of rooms and how many nights of stay the applicant had.
- 2. What should I say if an applicant calls stating they are being asked to provide a credit card or cash deposit to register with the lodging provider?**
  - a. FEMA DOES NOT require a credit card or cash deposit at the time of check in. The hotel has agreed to limit incidentals and additional room charges to be paid at the front desk by the applicant. Therefore, no applicant should be asked to present a credit card at check in.
    - i. TSA assistance is limited to the cost of the room rates, taxes, and pet charges approved by GSA. All other services, amenities, fees, or charges are the sole responsibility of the applicant.
- 3. Can a lodging provider refuse a reservation for TSA applicants?**
  - a. Yes, lodging providers are NOT required to accept TSA reservations.
    - i. Encourage applicants to call a lodging provider before arriving to make sure there are available rooms.
      1. Participating lodging providers may choose to provide available rooms on a first come first served basis.
- 4. Can FEMA staff call the lodging contractor for an applicant?**
  - a. No, the lodging contractor is unable to answer any applicant related questions including questions about an applicant's hotel stay.
- 5. Can an applicant be asked to leave a hotel before the end of the TSA period of assistance?**





**FEMA**

**Transitional Sheltering Assistance  
Effective Date: September 3, 2021**

- a. Yes, participating TSA hotels may continue to do business as usual and provide some rooms for TSA eligible applicants.
  - i. If the hotel has previously booked rooms, an applicant may need to find another participating hotel for the rest of their TSA period of assistance.

**6. Why do hotels stay in the TSA database when they are full?**

- a. Hotel guests check out daily. After checkout hotels may have rooms available.
  - i. The hotel database is updated throughout the day with new hotels being added and current hotels changing vacancies or temporarily choosing NOT to participate in TSA.

**7. Can an applicant get reimbursement for pet fee charges NOT paid by TSA?**

- a. No. The applicant will be responsible for any non-refundable pet fees above the maximum TSA allowable rate.
  - i. For example: If the maximum TSA allowable rate is \$125/room night, and a participating lodging facility is charging \$96/room night, a non-refundable pet fee of up to \$29 would be fully covered. Any non-refundable pet fees above \$29 would exceed the maximum TSA allowable rate and the applicant would be responsible.
  - ii. Refundable pet deposits or fees are NOT covered as they are returned to the applicant at the time of checkout.



## V. DEFINITIONS AND ACRONYMS

### Definitions

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

**Household:** All persons (adults and children) who lived in the pre-disaster residence, as well as any persons, such as infants, spouses, or part-time residents who were NOT present at the time of the disaster, but who are expected to return during the assistance period.

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

---

### Acronyms

<b>AA</b>	Assistant Administrator
<b>DAC</b>	Disaster Assistance Center
<b>DD</b>	Damaged Dwelling
<b>DDA</b>	Damage Dwelling Address
<b>DRC</b>	Disaster Recovery Center
<b>DSA</b>	Disaster Survival Assistance
<b>DSOP</b>	Disaster Specific Operating Procedure
<b>GSA</b>	General Services Agency
<b>IHP</b>	Individuals and Households Program
<b>JFO</b>	Joint Field Office
<b>LER</b>	Lodging Expenses Reimbursement
<b>NCS</b>	Non-Congregate Sheltering



**FEMA**

## Transitional Sheltering Assistance Effective Date: September 3, 2021

<b>NEMIS</b>	National Emergency Management Information System
<b>POC</b>	Point of Contact
<b>SOP</b>	Standard Operating Procedure
<b>TSA</b>	Transitional Sheltering Assistance



**FEMA**

Transitional Sheltering Assistance  
Effective Date: September 3, 2021

## VI. RELATED GUIDANCE

Please refer to the following documents:

- Standard Operating Procedures
  - [Identity Verification](#)
  - [Lodging Expense Reimbursement](#)
  - [Occupancy Verification](#)
  - [Rental Assistance](#)
- Resources
  - [Disaster Specific Information](#)
  - [Femaevachotels.com](#)