

Federal Emergency Management Agency
Virginia National Processing Services Center
Winchester, VA 22603



ACE 4 User Guide

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COMMUNICATION WITH APPLICANTS

Clear communication is essential in order to accurately perform an inspection and inspectors must accommodate applicants who have a Limited English Proficiency (LEP). When encountering an applicant who has LEP, the primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. If not, ask the applicant if they have a friend or another person 16 years of age or older who can be present during the inspection and provide translation assistance. If neither of these two options is possible explore alternative means to ensure clear communication. Alternative methods may include but are not limited to; language translation call services, interpreter or returning the inspection for reassignment to a compatible speaking inspector.

ACE Inspections Tab

ACE provides a visual indicator based on the length of time the inspection was assigned to the contractor. Inspections assigned between 3 and 4 days prior to the current date will be highlighted in yellow. Inspections assigned 5 days or more prior to the current date will be highlighted in red.

ACE Outbox Tab

This location lists inspections to be communicated.

ACE Archived Tab

Completed and communicated inspections can be viewed for 7 days after communication prior to the system purging the data.

STANDARD OF CONDUCT / CONFLICT OF INTEREST

Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. Inspectors shall not conduct an inspection on a family member, friends, or business associates dwelling where a conflict of interest may arise. When there is a conflict of interest with the applicant do not perform the inspection; select the Inspection Type **Conflict of Interest** to return the inspection to the host for reassignment.

ADDRESS, PHONE NUMBERS, AND E-MAIL ADDRESS

Verify information and make any needed changes. For physical addresses, include any distinct lot or apartment numbers, phone numbers. Confirm the applicant's e-mail address when listed.

- If the home address is not the applicant's primary address, choose Inspection Type "Not Primary Residence", and select the scenario that best describes the situation to determine if an inspection is required.
- If the inspection is for transportation only, change the address to the location where the vehicle damage occurred and select vehicle only inspection type and follow instruction.
- A Post Office Box is not acceptable and must be changed to the physical address of the home (911 Address).

- A comment is required when a complete Home address change is made.
- Comment when there is more than one dwelling on the lot utilizing the same damaged address.

INSPECTION TYPES

Standard

The **Standard** inspection type is the most commonly used inspection for assessing damages to the applicant's home and access. Using the Standard inspection type requires three confirmations with the applicant:

1. The home is their primary residence at time of the disaster.
2. They resided in the declared area.
3. Damages occurred within the disaster incident period.

The home is considered to be Primary Residence when the applicant resides there more than 6 months of the year.

Conflict of Interest

In order to avoid any real or perceived conflict of interest issues, inspectors may not perform an inspection on any relatives, friends, or business associates. When this situation arises the inspection must be returned and re-assigned to another inspector. Inspectors who contact and later realize a conflict with the applicant must explain FEMA's conflict of interest policy and why they cannot complete the assessment, and that a different inspector will be in contact with him/her soon.

Be sure to notify your inspection company's point of contact about the conflict of interest.

Instruction: If the inspector determines that performing this inspection is a conflict of interest:

1. Tap Next for Conflict of Interest. An Auto-comment will be posted. Explain the conflict in the comment.
2. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

Inaccessible

An inaccessible home is one that cannot be accessed safely using traditional or alternate routes to confirm home, private road or bridge damages. Common causes of inaccessibility are standing water, damages, or closures of public roads and or bridges. Private road and bridge damages will be recorded to make the home accessible.

Instruction: Select the following scenario that best describes the situation.

1. The user can't get to the home due to damage to public road or bridge, public road or bridge closure, or standing water.
 - a. Schedule an appointment with the applicant at the obstruction (Ex: at the damaged road). Ask the applicant to bring documents to verify ownership (if owner) and residency.
 - b. Verify the Residents List and collect Household Comp and Bedrooms Occupied totals.
 - c. Record any Losses & Expense for Medical, Dental, or Funeral.
 - d. Ask the Relocation question.
 - e. Take photo(s) of the obstruction

2. The user can't get to the home due to damages to a private road or bridge.

Note: Damage to private road and bridges is **not** an inaccessible inspection. Selecting this option will take you back to the Standard inspection type. Record road and bridge damages to make the home accessible

Not Primary Residence (NPR)

Not Primary Residence (NPR) refers to a structure where the applicant resides less than half the year. Typical NPRs are vacation homes, rental properties, or businesses. NPRs are not eligible for FEMA grant assistance, although they may be eligible for Small Business Administration (SBA) low-interest loans.

Instruction: Select the scenario that best describes the situation.

1. The applicant states the home is not the primary residence and the actual primary residence suffered no damage.

Note: This is the most common type of NPR. If this is determined over the phone, you do not need to visit the home. Complete the fields displayed on the pad to include the Losses and Expenses tab, the Vehicle Damage and Good Bye Checklist on the Wrap Up screen.

2. The applicant states that the home is not the primary residence, the actual primary residence did suffer damage, and the applicant **has not** yet applied for their primary residence.

Note: If the primary residence is in a declared area and the applicant has NOT yet applied to FEMA for that home, change the address in the Applicant Information screen, and perform the inspection as usual (Standard), with a comment about why you changed the address.

3. The applicant states that the home is not the primary residence, the actual primary residence did suffer damage, and the applicant **has applied** for their primary residence.

Note: If the applicant has already made a separate application for the primary residence. An Auto-comment will be posted. Explain in Comments that the applicant has already filed for the primary residence, and include the registration number if available. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox. Rules should return as (WD)

4. The applicant states the home is the primary residence but there is evidence to the contrary.

Note: Do not argue with the applicant; just perform the inspection as usual (Standard). In the Wrap Up screen, under Special Conditions, Possible NPR will be automatically selected. An Auto-comment will be posted. Explain the conflicting evidence in Comments.

5. The applicant states an intent to occupy, they did not live in the home but were in the process of moving in and living elsewhere temporarily.

Note: Perform the inspection as usual (Standard). Residency Verification will automatically be selected as Not Verified, Relocation will be No. Comment on the applicant's situation.

Outside Incident Period

When questioning the applicant about their losses, verify when the damages occurred. From the listed incident period dates, only those damages occurring within this time frame may be recorded. Damages that occurred outside this date range are not considered eligible and will not be recorded.

Instruction: Select the scenario that best describes the situation.

1. The applicant states ALL damages occurred outside the incident period.

Note: Explain to the applicant that you will send the inspection to FEMA with a note about the date(s) the damages occurred, and FEMA will evaluate the application for eligibility. The Status of the inspection will automatically be changed to Ready to Send and forwarded to the Outbox. This selection will automatically flag the inspection for review.

2. The applicant states that some damages occurred outside the incident period. Only record damages that occurred within the incident period. Personal Property damage which occurred outside of the incident period will be recorded as “Not Affected”. Comment on the date the damages occurred to the out of incident items.

Note: Perform the inspection as normal (Standard), only recording damages that occurred within the incident period.

Unable to Contact (No Contact)

It is very important that the inspector make a good-faith effort to contact each applicant. Before the inspection can be returned as Unable to Contact, inspector must try all phone numbers provided, on different days, at different times of day, over a 3-day period. Use e-mail and/or texting if possible. Inspector’s must post a “Sorry I Missed You” note at the home with their name and contact info. There is a required comment on the dates and times of the contact attempts. Provide one exterior photo of the dwelling for Unable to Contact inspections.

Instruction: Select the scenario that best describes the situation.

1. The user is unable to make contact with the applicant or household member 18 years or older or an authorized agent. Maintain all recorded contact attempts, select this option where the system will route the inspection to the Outbox.

Note: The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox for the Contractor’s Host to receive the inspection.

2. The user made contact with the applicant or household member 18 years of age or older or an authorized agent, but for whatever reason, an appointment was not scheduled and unable to make further contact. Maintain all recorded contact attempts, select this option where the system will route the inspection to the Outbox a Withdrawn status.

Note: Inspectors will attempt to re-establish contact for a 3-day period while posting a “Sorry I Missed You” note at the home. After meeting the minimum contact attempts, tap Submit to Withdraw. An Auto-comment will be populated to record attempting calls and inability to re-establish contact. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

Undeclared Area (County/City)

Inspectors will verify that the applicant resides within a declared county/parish or city. Should the applicant reside outside this area, explain to them that the inspection cannot be performed and to keep in touch with local emergency management officials in case the county is added to the federal declaration at a later date.

Instruction: If you determine that the app lives outside the declared area:

1. Explain to the applicant that he/she lives in an area that was not part of the federal disaster declaration, and that you will return the inspection to FEMA. Inform the applicant that there is always a possibility that FEMA will extend the declaration area to other areas, and that he/she should stay in touch with local emergency management officials who can advise if the declaration area is expanded.
2. Make sure the correct county is listed under Home Address in the Home Info screen. Correct the county and select the “Undeclared Area” inspection type.
3. Tap Next for Undeclared Area. An Auto-comment and Auto-flag will be posted.
4. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

Note: Comment on the undeclared area.

Vehicle Only

A vehicle only inspection is one in which the applicant only applied for their damaged vehicle and is not claiming any damage whatsoever to their home, personal property, or access.

- Be sure to carefully confirm with the applicant that they are only applying for their vehicle.
- Once verified, confirm that the Home Address field reflects the location where the damage occurred to the vehicle, if not correct, amend the address.
- Be aware that an applicant may be eligible for transportation assistance if their vehicle was damaged in the declared disaster area even if they do not reside within the declared area.
- There is no requirement to verify occupancy on vehicle only inspections.
- Inspectors will need to address all of the fields on the Losses/Expenses screen and the Vehicle Damage section on the Wrap Up screen.

Instruction: Select Submit and complete the following:

1. Schedule an appointment with the applicant to view the vehicle and confirm where the damages occurred. Ask the applicant to bring documents to verify vehicle ownership (registration) and auto insurance policy to verify both liability and **absence** of Comprehensive insurance.
2. Record any Losses & Expense for Medical, Dental, or Funeral.
3. Record vehicle information, damages and insurance in the Vehicle Damage section on the Wrap Up screen.
4. Take photo(s) of the vehicle.

Withdraw

When the applicant changes his or her mind and does not want to have an inspection or cannot meet in a timely manner, explain the Individuals and Households Program (IHP) to the applicant and withdraw the inspection.

Instruction: Select the appropriate withdrawn scenario:

1. The applicant changed their mind and does not want to pursue the FEMA program and voluntarily withdraws. Use this option when indicating that they did not apply for assistance and may have been part of a possible identity theft situation.

Note: If the applicant states they wish to withdraw, politely ask why. Whatever the reason, gently try to persuade the applicant to allow the inspection. Explain that the inspection is free, painless, and it's a good idea to get it on file as a back-up plan. If the applicant agrees, then perform the inspection as usual (Standard). If the applicant still wishes to voluntarily withdraw, tap Submit to Withdraw. An Auto-comment will be posted. Explain in comments the reason that the applicant wishes to voluntarily withdraw or that they did not apply for assistance (possible ID theft) notating "Withdrawn = App. Changed mind = App did not apply". The Status of the inspection will automatically be changed to Ready to Send and forwarded to the Outbox.

2. The user made contact to the applicant or household member 18 years or older or an authorized agent but an appointment was not scheduled and now unable to make further contact.

Note: Keep trying to re-establish contact for a 3-day period. You must also post a "Sorry I Missed You" note at the home. After meeting the minimum contact attempt requirements and have documented the date and time of each contact attempt, tap Submit to Withdraw. An Auto-comment will be posted. Explain in Comments the attempts to meet with the applicant and inability to re-establish contact. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

3. The applicant has missed two or more scheduled appointments without a compelling reason.

Note: If the applicant is a no-show 2 or more times, withdraw them. However, before selecting this option try to find out the reason for the missed appointments. If legitimate (flat tire, misunderstood the time, etc.) do not count this as a missed appointment. If it is determine that the missed appointment reflects a willful abuse of the program, then tap Submit to Withdraw. An Auto-comment will be posted. Explain in Comments that the applicant missed 2 appointments. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

4. The applicant is unable to meet in a timely manner.

Note: If the applicant is unable to schedule an appointment in a timely manner, advise the applicant that you will return the inspection to FEMA, and when he/she is available, to call 800-621-FEMA to have the inspection reassigned. Tap Submit to Withdraw. An Auto-comment will be posted. Explain in Comments the applicant's reason for inability to meet, and expected date of availability. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

5. The applicant is uncooperative.

Note: Inspectors should make every effort to accommodate the applicant’s schedule and preference. However, if the applicant is verbally abusive, threatening, or presenting other obstacles to a safe inspection, then tap Submit to Withdraw. An Auto-comment will be posted. Explain in Comments that the applicant is uncooperative, and provide details. The Status of the inspection will automatically be changed to Ready to Send and sent to the Outbox.

RESIDENTS of HOME (Occupants)

Verify applicants and occupants residing in the dwelling.

- It is acceptable to make minor spelling corrections to applicant names, but not add suffixes or change the registrant. I.e. Son registered for father, do not change the applicant’s name to meet this need but inform the applicant to call FEMA’s helpline to alter their registration. In this situation, withdraw the inspection.
- Record the names, relationship status, and ages of all occupants who lived in the home or maintained residency of the home at the time of the event.
- Include the resident’s age and relationship status to include boarders, renters, live-in landlords, students away at college expected to return during session breaks and joint-custody children.
- To meet the “citizenship” status, applicants may have placed the registration in their dependent citizen child’s name.

Relationship description:

- **Boarder** – a rent-paying occupant usually residing in just one room, or a roommate
- **Co-Applicant-** a spouse, significant other, or an adult-member who co-owns the dwelling, of which all are occupants
- **Friend/relative** – distant family member(s) or friend(s) who is an occupant in the dwelling
- **Immediate family** – a member of the nuclear family occupying the dwelling (father, mother, or children/siblings)
- **Landlord** – owner of the dwelling or lot and is an occupant in the dwelling

HOUSEHOLD COMPOSITION

Record the number of household members who resided in the dwelling at the time of the event, including students away at college expected to return during session breaks, and joint-custody children. Do not include boarders, renters or live-in landlords.

BEDROOMS OCCUPIED

Record the number of bedrooms occupied at the time of the event for the applicant and the members of the household, including students away at college expected to return during session breaks, and joint-custody children. Do not count boarder, renter or Landlord occupied bedrooms. This number will not necessarily agree with the number of bedrooms indicated on your room inspection, but will not exceed household composition.

DECLARATION and RELEASE

Inspectors are no longer required to obtain signed Declaration and Release statements from survivors since being offered at the time of registration. Completed inspections will retain applicant information provided at RI to include language preference and citizen status. Confirmation of viewing the applicant's photo ID remains, but is not a selectable field. Until the Agency removes this portion of the ACE software inspectors are to avoid completing this field having the applicant electronically sign, and to override the End Validation edit check.

Conditions surrounding citizenship, age, and conducting the inspection without the applicant or the presence of a household member are noted here:

- If the applicant is not lawfully present in the U.S. and is the parent/guardian of a minor child who is, complete the inspection and comment "Minor Child Citizen". Flag the inspection for review so Agency representatives may contact the applicant confirming personal identifying information. Inspectors are not to make name changes.
- If the head of the household is younger than 18 years of age and claiming to be an emancipated minor comment = "Emancipated Minor".
- **Visas** –Individuals residing in the U.S. on Work or Student VISAs are ineligible to receive financial assistance through the Individuals and Household Program, regardless of their possession of a Social Security Card or number. If the applicant elaborates on their lack of citizenship, comment on their statement. For example; "Applicant here on a work VISA."

Inspectors are to flag any inspections where they have a concern with the applicant's citizenship response, and comment appropriately.

- **POA** – When the applicant's representative is the Power of Attorney (POA), confirm the POA's photo ID. A comment is required to include the POA's name. Note, incoherent or incapacitated applicants in nursing homes will require a POA to act on the applicant's behalf when discussing disaster caused damages and unmet needs.
- **3rd Party Inspections** – When the applicant is unavailable requiring a separate party to meet on their behalf, inspectors will initially withdraw the inspection informing the survivor to contact the Agency's Helpline (1-800-621-3362).

APPLICANT'S RELATION TO HOME (Renter or Owner)

Confirm the applicant's relationship to the home to be either a renter or an owner making any necessary changes.

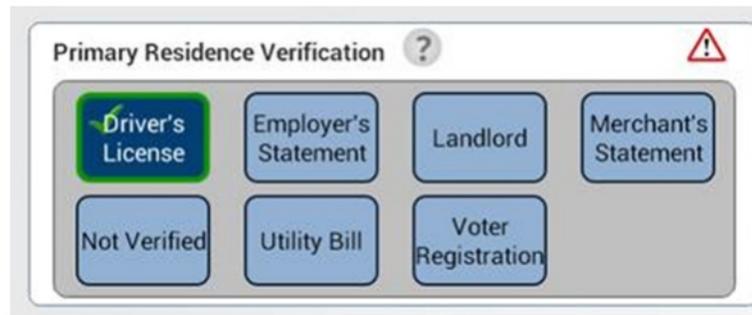
- If the applicant states they are an owner, but registered as a renter, change to an owner and perform a complete inspection recording all structural damages. Attempt to confirm ownership from applicant available documentation and when insufficient, select Not Verified.
- Applicants with a "rent to own" agreement should be inspected as owners, perform a complete inspection recording all structural damages with Home Ownership as "Not Verified". Comment when the applicant is in a rent-to-own agreement.
- Change from owner to renter only if the applicant states they are a renter.
- A comment is required when changing the applicant's Relation to Home.

PRIMARY RESIDENCE VERIFICATION (Occupancy)

It is very important to ask every applicant if the dwelling is their Primary Residence. The dwelling is considered to be primary if the applicant resides there more than 6 months of the year.

For the majority of CONUS located dwellings, FEMA will have verified residency prior to the inspection being issued. This confirmation will be indicative when there is NO red hazard triangle present in the verification field requiring following selections and comments:

- Verification Selection: Merchant Statement
- Comment: Occupancy verification obtained by FEMA.



When the red hazard triangle EXISTS as depicted above or any conflicting information is present, inspectors will thoroughly exam and select one of the below verification of residency dated prior to the incident start date:

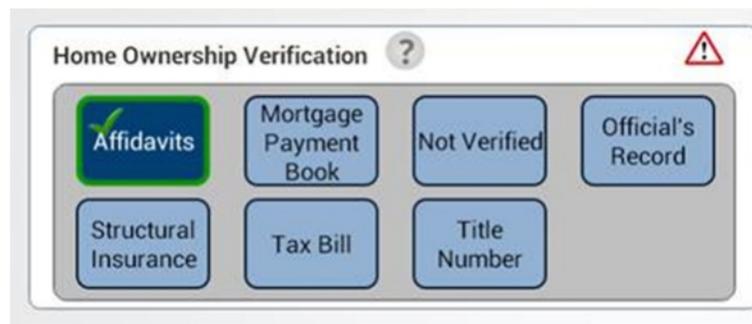
- **Utility Bill**
- **Merchant's statement**
- **Driver's License**
- **Voter's Registration** card
- Use the **Landlord** selection for rental lease agreement
- **Employer's Statement**, such as a wage or earnings statement
- Record residency as verified only if the applicant lived in the home at the time of the disaster. You are not expected to prove "intent to occupy". For instance, if the dwelling was under construction or remodeling at the time of the disaster, and the applicant lived elsewhere, complete the inspection as normal, and record residency as "Not verified" with a brief comment as to the situation.
- Web-based verifications may be used, such as confirmation of residency with a utility company or phone company, select Utility Bill and comment to the web-site address used.
- Verbal verification of residency is acceptable only when the applicant doesn't have supporting documents. In these cases you must attempt to obtain verbal verification of residency by either the landlord (leasing individual/entity) or the utility company. Record in comments the Landlord's /Utility Company's name and phone number when residency is verified verbally.
- If the dwelling is a boat and residency is verified by the Harbor Master, select Landlord and comment on the official's name and phone number.

- When the applicant claims that the dwelling is their primary residence but all means to verify residency have been exhausted, record residency as “Not verified” and perform a complete inspection.
- Comment on each unsuccessful attempt to verify residency.

HOME OWNERSHIP VERIFICATION

Similar to residency, the majority of CONUS located dwellings FEMA will have verified ownership prior to the inspection being issued. This confirmation will be indicative when there is NO red hazard triangle present in the verification field requiring the following selections and comments:

- Verification Selection: Official’s Record
- Comment: Ownership verification obtained by FEMA.



When the red hazard triangle EXISTS as depicted above or any conflicting information is present, inspectors will thoroughly exam and select one of the below verification of ownership dated prior to the incident start date:

- Select **Structural Insurance** after verifying an active policy on the damaged structure.
- Select **Tax Bill** once confirming the applicant or co-registrant’s name and home address on the property tax statement dated prior to the incident start date. When verified by calling the tax office or through official tax office websites, select this option. There is a required comment with the name and phone number of the person you spoke to at the tax office or the website used for verification.
- Select **Official’s Records** when viewing a notarized document confirming long-term ownership from a land holder or previous owner such as railroads, utilities or corporations where the land remains in the corporation, but the structure belongs to the applicant (I.e. 100 year land lease). An original deed or deed of trust to the property, listing the applicant as the legal owner.
- Select **Mortgage Payment Book** (MPB) after confirming the applicant or co-registrant’s name and home address on the statement or loan documents. When proving ownership with a MPB and the applicant states they do not have insurance, select the Homeowners insurance type.
- Select **Affidavit** after viewing a notarized document attesting to the applicant’s statement of ownership subject to the death of a preceding family member or named individual, or

confirmation of life-time ownership for stipulated conditions (I.e. remain an occupant of the dwelling and maintain the structure). This is the weakest evidence for proof of ownership.

- Select **Title Number** after viewing an official government document verifying the home address and applicant to own the dwelling. Titles are common and customary when verifying ownership of mobile homes and issued from State Motor Vehicle departments.
- If the applicant does not hold formal title to the dwelling and claims that they do not pay rent and responsible for maintaining the home, perform the inspection as an owner and select **“Not Verified”**.
- If the applicant claims they are the owner and all means to verify ownership have been exhausted, select **“Not Verified”** and complete the inspection as an owner. A comment is required.

PUBLIC UTILITIES OUT

The Utilities Out selection is used to identify homes without essential public utility service due to disaster caused damages at the time of inspection. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks.

- If essential utilities were out, but are now back on, the correct choice is “No”.
- This button is not to be used to indicate damage to utility systems that are the applicant’s responsibility, such as well or septic.
- Record damages to utilities owned by the applicant in the structure categories. For example, disaster damages to the electric service entrance, mast, or meter base would be the applicant’s responsibility and recorded through the appropriate structure categories.
- Do not record Habitability Compromised as “Yes” if the only concern is the **public** utility outage.

INSURANCE TYPES

Ask every applicant if they have insurance selecting all indicated dwelling policies.

- Verify insurance types listed from Registration Intake (RI). If the applicant claims not to have a listed insurance, inform them to call FEMA’s Helpline for additional instructions to correct (1-800-621-3362).
- When the residence is a mobile home and Homeowner’s Insurance is listed, add Mobile Home Insurance.
- Add all additional insurance types and riders indicated by the applicant. A rider is defined as a provision of an insurance policy that is purchased separately from the basic policy and that provides additional benefits at additional cost to the insured. An example would be a homeowner’s policy containing a sewer backup (SBU) rider, which would cover damages resulting from SBU.
- The insurance policy “Earthquake Contents Only” only covers EQ damages. Whereas, “Contents Only with Earthquake Rider” covers all perils except flood.
- If an applicant claims to have fire only insurance policy, select the Homeowner’s Insurance type if it is not already listed.

MEDICAL

Instruction: If the applicant reports a disaster caused medical need, select “Yes” to indicate a need. Medical needs can be a new medical condition caused by the disaster, the loss of prescriptions or medical equipment (artificial limbs, prescription eyeglasses, etc.) damaged, destroyed, or lost as a result of the disaster. Confirm available Appliance’s for damaged wheelchairs and other ADA compliant needs.

DENTAL

Instruction: If the applicant reports a disaster caused dental need, select “Yes” to indicate a need. Dental needs can be a new dental condition or injury caused by the disaster, or dentures that are lost, damaged, or destroyed as a result of the disaster.

FUNERAL

Instruction: If the applicant reports a disaster caused funeral need, select “Yes” to indicate a need.

MOVING & STORAGE

Instruction: If the applicant reports a disaster caused moving and/or storage need, select “Yes” to indicate a need. Use the moving and storage button to record expenses to move/store personal property following damages to the dwelling. Do not indicate this need if the applicant incurred expenses to move/store personal property prior to in order to prevent disaster damage.

CLOTHING

Address the disaster caused clothing need of the applicant and household members. Do not record clothing if unable to verify loss.

- Do not record damages to stored clothing.
- Clothing is not to be recorded unless all the applicants clothing is destroyed, physically gone (e.g. blown away), or contaminated by chemicals, sewer backup, etc. It is expected that clothing that is soaked by wind driven rain, seepage, or flood waters will be cleaned by the applicant.
- Limit of one (1) per household member that has a clothing need.

WORK & SCHOOL

Record disaster caused damage to uniforms, computer(s), books/supplies, and tools required for employment or continued school enrolment, of which the applicant purchased and is financially responsible. Do not record items used for self-employment.

Instruction: Follow the guidance under each item to determine if the loss is qualified.

- **Uniforms** that the applicant is financially responsible for, or previously purchased by the applicant are only to be recorded if they are lost or severely damaged as a result of the disaster and are required to maintain employment. Do not record more than one per individual who lost these items. One refers to a full set of uniforms.
- A **computer** that the applicant is financially responsible for, or previously purchased by the applicant, are only to be recorded if they are lost or severely damaged as a result of the disaster. Do not record computers when the cause of damage is Power Surge.

- **Books/Supplies** that the applicant is financially responsible for, or previously purchased by the applicant, are only to be recorded if they are lost or severely damaged as a result of the disaster, and are required to stay enrolled in school. Do not record more than one per individual who lost these items. One refers to a full set of books. Books include textbooks for grade school, vocational school, college, and reference material. Supplies include notebooks, pens, paper, and miscellaneous small office supplies.
- **Tools** that the applicant is financially responsible for, or tools previously purchased by the applicant, are only to be recorded if they are lost or inoperable as a result of the disaster and are required to maintain employment. Do not record more than one per individual who lost these items.

ELIGIBLE PURCHASES

Address eligible purchases made by the applicant in response to the disaster. Items will be disaster-specific, and been purchased or rented within 30 days after the incident period start date. Review the guideline cover page for the incident start date.

- View the receipt and record the date of purchase. Write your inspector number on the receipt as a record of verification.

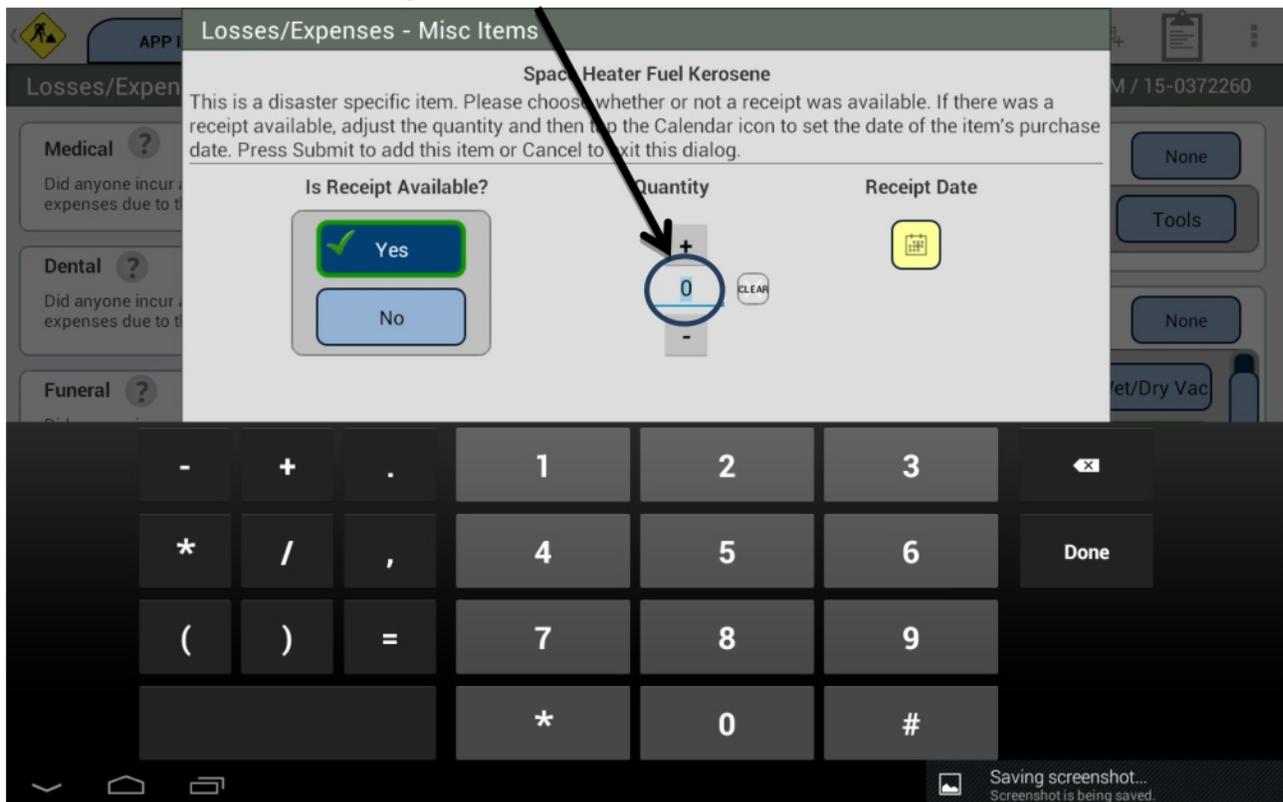
Instructions: Choose whether or not a receipt is available. If there was a receipt available, adjust the quantity and then select the Calendar icon to set the date of the item's purchase. Inspectors will write their inspector number on the receipt as a record of verification. Select "Submit".

Disaster-specific eligible purchases may include the following:

- **Air Purifier Post Incident** - Use this item to indicate an air purifier purchased post disaster.
- **Carbon Monoxide Detector** - Use this line item to record a carbon monoxide detector purchased post disaster. If the applicant owned this item prior to the disaster, record it under the Appliance list.
- **Chainsaw Post Incident** - Use this line item to record a chainsaw purchased, rented, or leased post disaster for the purpose of clearing debris. If the applicant owned this item prior to the disaster, record it under the Appliance list. Do not use this line item in conjunction with debris remove for downed trees or tree remove.
- **Dehumidifier Post Incident** - Use this line item to record a dehumidifier purchased post disaster. If the applicant owned this item prior to the disaster, record it under the Appliance list.
- **Generator 5.5 KW** - Use this line item to record generators purchased or rented as a result of a public utility outage, used to power medically required equipment and within the specified eligibility time frame. The eligible purchase dates are from the Governor's Declaration of a State of Emergency (see cover page of Inspection Guidelines) up to the end of the incident period or the date the power was restored to the dwelling, whichever occurs first. Comment on the type of medical device powered from the generator. If the applicant owned this item prior to the disaster, record it under the Appliance list.
- **Humidifier Post Incident** - Use this item to indicate a humidifier purchased post disaster. If the applicant owned this item prior to the disaster, record it under the Appliance list.

- **Smoke Detector** - Use this line item to indicate a smoke alarm purchased post disaster. If the applicant owned this item prior to the disaster, record it under the real property electrical category.
- **Space Heater Post Incident** - A 10K BTU radiant indoor kerosene heater purchased in response to the event. . If the applicant owned this item prior to the disaster, record it under the Appliance list.
- **Weather Radio** - Use this line item to indicate a NOAA All Hazards and Weather Alert Radio purchased post incident. If the applicant owned this item prior to the disaster, record it under the Appliance list.
- **Wet / Dry Vac** - Use this line item to record a wet/dry vacuum purchased post disaster. If the applicant owned one prior to the disaster, record it under the Appliance list.

ACE 4 User Tip: “Long Press” on the date or number field exposing the option to enter specific numbers in lieu of the ‘+ or -’ symbols:



CAUSE OF DAMAGE

Record the appropriate cause of damage for all real and personal property line items occurring within the declared incident period.

- When recording the **undeclared** incident type of **fire**, confirm the fire was disaster caused by viewing the fire report or speaking to the Fire Marshall /Official. There is a required comment with the fire department contact name, phone number, incident report and date of

the fire. When the fire report is not available, or if the report states the fire was not disaster caused, do not record any damage from fire and comment on who confirmed this condition.

- **Flood** - A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Record "Flood" when landslide, mudflow, or seepage is triggered by inundation or runoff. Note: Wind-driven rain, seepage and sewer backup do not fit the definition of "Flood." It must be "rising water from overflowing water sources."
- Do not use "Other" as a cause of damage.
- **Sewer Backup** – Waste water entering the dwelling through a drain line.
- **Seepage** – Record seepage when there is not a condition of flooding and water entered the dwelling from below ground sources.

Flood vs. Sewer Backup

- If flood water enters the dwelling and waste water comes up through a drain and the two waters mix, the Cause of Damage is Flood.
- If waste water comes up through the drain on an upper floor (no flood water enters the upper floors) and flood water enters the basement (such as through a basement window or door) then the Cause of Damage for the resulting damages upstairs is Sewer Backup and the Cause of Damage for the basement is Flood.

BUILD HOME

Type of Home

- **House-Single/duplex** – a building containing one household (single-family) or two (duplex) through separate entrances placed on a permanent foundation containing the majority of essential rooms
- **Mobile Home** – a building prefabricated elsewhere and set on-site, customarily using an adjustable pier-type foundation.
- **Townhouse** – attached single-family homes with parting walls and separate entrances making a single larger building on a horizontal plane.
- **Condo** – similar to a townhouse, but may be combined both horizontally or vertically to make the single structure. Condominium tenants are owners with a specific agreement to own shares of the structure having access rights to "common" areas of the building. Ownership documents will have condominium agreement text.
- **Apartment** – is a self-contained housing unit that occupies only part of a building (apartment building).
- **Travel Trailer** – typically, a travel trailer is a towed behind road vehicle containing a housing unit sleeping a minimal number of occupants. Units are smaller than mobile homes, while many retain their wheels. Recreational Vehicles, when not used for transportation will be recorded as a Travel Trailer.
- **Assisted Living Facility** – A structure used to care for elderly, disabled, or individuals with other functional needs containing on-site supervision and health care.

- **Boat** – a watercraft of any size designed to float on water.
- **College Dormitory** – a residence hall containing sleeping quarters for a large number of occupants typically found in boarding schools and universities.
- **Correctional Facility** – a structure typically used for a prison, jail or half-way house.
- **Military Housing** – a housing entitlement granted to U.S. Military members and their dependents.
- **Other** – a dwellings not meeting one of the above conditions, such as tents, lean-tos, sheds, yurts, cargo containers, earthen homes (Berm houses), when occupied – vehicles, and etc. A comment is required when selecting this type.

Instruction: Select the Build Home option to expose the Type of Home selection and indicate the home to be inspected.

Foundation Type

- **Basement** – an enclosed area where any portion of the exterior wall or concrete floor is below grade, except for split-level homes.
- **Crawlspace** – the area or space between the lowest floor and earth or concrete pad with supports for the first floor. Area may contain ductwork, plumbing, insulation and other mechanical components.
- **Other** – for earthen floors, boats, tents, cargo containers or “other” dwelling types
- **Slab** – concrete floor or pad supporting the first floor or dwelling

Instruction: Choose Type of Foundation: Use these buttons to identify the foundation type for the home you are inspecting. If “Other” is selected a comment is required.

Note: The ACE inspection software has room location selections up to the 3rd floor. For applicants that live in multi-story apartment buildings above the 3rd floor, address the room locations as “1st floor”. For example, if an applicant lives on the 8th floor of a multi-story apartment building, address the room locations as “1st floor” and provide a comment that the applicant lives on the 8th floor.

Contrary to multi-story apartments, applicants who reside in dwellings where they occupy more than three floors, inspectors will list all floors above the 3rd level as the third floor. For example, a hillside dwelling with 5 living levels, the upper 3 floors will be listed as third floors. Inspectors are to comment on this situation.

Number of Floors above the Foundation

Enter the number of floors above the foundation. This does not include the basement, if the home is a 1 story (floor) on a basement the correct entry is 1 floor above the foundation.

Default Cause of Damage

Choose the most common cause of damage affecting the dwelling, which will be used for all non-affected items.

Note: The default selection appears when the user first builds the home and will be the damage type for Not Affected furnishings and appliances. Editing the default damage type may be facilitated through the Build Home prompt.

Water Level

Provide a high water level when recording any damages resulting from flood, sewer backup or seepage. If there are water lines from rain that came in through the roof, window, open doors, etc., don't record the resulting water line since rain that enters the home directly is not considered rising water. If the water level is not the same throughout the floor, go with the highest mark you find. Available high water locations:

- Attic
- Other
- Over Roof
- Over Access road
- Crawlspace
- Basement
- First Floor
- Second Floor (when built)
- Third Floor (when built)

Instruction: Record the high water mark location and height in feet and inches. For homes with bisecting floor elevations, such as split-level dwellings, record the water level on the highest floor.

Interior Assessment Option

This option will be used for initial inspections only and for homes with no damage to home furnishings/appliances.

Instruction: To use this option answer the questions for furnishing, appliance, and interior structure damages. If all answers selected are No, proceed without building all rooms in the dwelling. When the **No Furnishing Damage Room** populates on a floor which the applicant does not reside, drag the room to the appropriate floor. Exterior only damages, such as road and bridge (egress) or electrical service entrances can be recorded in the exterior room.

RECORDING DAMAGES/LOSSES

Record personal property as it existed immediately following the event.

Instruction: To record room furnishings and appliance, drag the room from the Build Rooms field to the appropriate floor. This will expose three verification fields that may be completed upon opening or left blank for a later entry. When exiting the screen, select Submit to save the room listing.

FURNISHINGS

From the pre-disaster composition, record the appropriate level of damage for room furnishings noting the following situations.

Applicants residing in the same dwelling – Applicants who have a commercial relationship with an owner or head of household are Renters. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** Record rooms solely occupied by the renter as "Boarder Occupied". Do not record appliances or transportation owned by the renter.
- **Renter's Inspection:** Record all rooms occupied by the renter as they are furnished and the appliances that they own. Rooms solely occupied by the owner and the owner's appliances will have the damage level of "Landlord Owned". If the applicant/renter owns the same appliance supplied by the landlord and has access to the landlord supplied appliance, do not record the applicant's appliance.

Instruction: To record landlord owned appliances, drag the appliance to the "Affected Appliances" field, then select LL Owned.

- **Multiple Renters' Inspection:** When two or more renters share the same dwelling, list all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned". Appliances owned by the other renter will not be recorded.
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, record damages to the dwelling in the same manner as renters addressing their claimed room and appliance damages.

Bathrooms - The bathroom furnishing items include personal hygiene items, linens, shower curtain and rod.

Bedrooms - The bedroom line item includes an allowance for a **single twin bed for a single occupant**. If there were two or more occupants of a damaged bedroom, add an additional twin bed line item for each additional occupant with the appropriate level of damage. Example: If there are two children in a bedroom and all furnishings were destroyed, record bedroom **Replace All** and one twin bed **Replace**. The same guidance would apply to a couple occupying a double bed. The standard bedroom consists of a twin bed, dresser, nightstand, lamp and bedding.

College dorm, Assisted Living Center, Military and Correctional Facility Personal Property: Individuals residing in these homes are typically not responsible for room furnishings or major appliances and should be recorded as "Landlord Owned". Damages to clothing and small appliances (fans, radios, TVs, wheelchairs, microwaves and telephones) may be acceptable personal property items to be recorded with an appropriate level of damage.

Essential Rooms - Record living rooms, bedrooms, bathrooms and kitchens as they are furnished and damaged! For example, if an unoccupied bedroom is furnished as a bedroom and all furnishings need to be replaced, record it as a Bedroom Replace.

Kitchens - Kitchen furnishings include pots and pans, dishes, silverware, and small appliances.

Living Rooms - Any room furnished with standard living room furnishings (i.e. couch, chair, coffee table, lamps) will be recorded as a living room with the appropriate cause of damage and level of damage. This is regardless of whether the applicant refers to it as a “family room” etc. It is entirely acceptable to have multiple living rooms in the dwelling if there are multiple rooms furnished as living rooms.

Travel Trailers / Boats - For all travel trailer/ motor home / boat inspections (including standard tow behind, 5th wheel type, slide-ins, and pop ups), the maximum level of damage for bedroom and living room furnishings is **Clean or Fix by Pro**. If the unit is destroyed, record the range and refrigerator as **Not Affected** since they are built in appliances.

Viewed Verification - Room furnishings and appliances are observed and damaged, select the verification: “Viewed”.

Verbal Verification - When unable to see the damage item but the evidence supports the claim that the disaster caused the loss: record the appropriate level of damage and select the verification: “Verbal”.

- When you are unable to see the damaged item and the lack of evidence **does not** support the claim, or the applicant states they removed undamaged items, or the applicant denies access to certain rooms in the dwelling, drag the item to the **Not Affected Appliances** field.

Instruction:

1. Select one of the following **Damage Levels** for the room:
 - a. **None Affected** – Select when room furnishings are not damaged or lightly soiled/dusted and can be cleaned by the applicant.
 - b. **Clean or Fix by Pro** – Select when heavily soiled or contaminated requiring professional cleaning.
 - a. **Some Beyond Repair** – Select when a portion of the room’s furnishings are broken and require replacement.
 - c. **Replace All** - Select when an obvious replacement of furnishings is necessary.
 - d. **Landlord Owned** – Record when the room’s furnishings are provided by the landlord.
 - e. Or, **Itemized Furnishings Assessment** – Selecting this feature enables a detailed list of damages that when completed, the system will auto-generate a level of damage.
2. Select the appropriate **Cause of Damage** when indicated

Select the method of verification used to confirm the level of damage (Viewed / Verbal). When the damage cannot be verified, the item should be recorded as None Affected. Do not record stored personal property, such as in a storage unit, on an initial inspection.

APPLIANCES

Record the appropriate level of damage for appliances noting the following situations:

Duplicate Items – Some items are available selections in both the Eligible Purchases section as well as the Personal Property appliances section. Items owned prior to the event incurring damage will be recorded within a **Room**; whereas items purchased in response to the event will be recorded in the **Eligible Purchases** section. Items may not be recorded as an **Eligible Purchase** when a like-kind item is also being repaired or replaced within a **Room**.

Fuel Units of Measure – When the applicant has indicated a fuel loss used as their primary heating source, carefully review the line item unit of measure when recording. For example, kerosene and propane will be recorded in gallons, wood by the cord, and coal by the ton. Items will display on the pad when eligible.

Infant Items - Do not record infant personal property when there is not an essential need in the household. For example, if a crib and a stroller are damaged and there are no infants in the household, do not record these items.

Stored Personal Property - Do not record any stored appliances or furnishings as part of the initial inspection. For instance, if the applicant claims damage to furniture in a storage unit, do not record this as personal property line items. Initial inspections for stored personal property are to return NPR.

- When an appeal is specifically issued for stored personal property in storage at the time of the disaster, list all affected personal property items along with the cause and level of damage in comments. These stored personal property appeals are to return with residency “not verified”.
- If an inspection was performed on the primary residence and the appeal request is for stored personal property, the residency verification will remain as it was on the initial inspection return.

Tables and Chairs - Record and address all sets of **tables and chairs** regardless of their location in the dwelling. Do not use the Room Furnishings level of damage to address the everyday table and chairs.

Testing Appliances and Power Surge

If there is physical evidence that an appliance has been damaged, such as inundation of the electrical components or major physical damages, you do not need to test it and should record the appropriate level of damage.

- When an appliance is impacted by a minimal water level leaving no visible evidence, the appliance must be tested before recording it as damaged.
- When you are unable to test an appliance, such as when there is no power to the dwelling, record it as not affected and comment.
- When recording an appliance as damaged from power surge, there is a required comment on the evidence that supports the claim.
- When the applicant claims damage to an appliance as a result of power surge that leave no visible evidence, and after testing the appliance confirming inoperability, record the item as Not Affected and comment on the applicant’s claim.

Instruction:

1. Drag appliances owned by the applicant and drop them into the appropriate affected field (Affected Appliances or Not Affected Appliances).
2. Affected appliances will prompt the user to confirm the following damage levels:
 - a. Repair – record this level of damage when the unit has sustained damage requiring a professional to assess and make the item operable.
 - b. Replace – record this level of damage when clearly the unit cannot be repaired.

- c. Landlord Owned – To select this option, first drag the appliance to the “Affected Appliance” field to view this damage level. Use this for landlord supplied items such as range or refrigerator in a renter’s inspection.
3. Select the appropriate cause of damage when indicated
4. Select the method of verification used to confirm the level of damage (Viewed / Verbal)

Note: The system will associate the first declared cause of damage to “not affected” items.

STRUCTURAL DAMAGES

Record disaster caused structural damages (real property) for an owner’s dwelling as the condition existed immediately following the incident. For a renter’s assessment, indicate the level of damage to the dwelling, through the Habitability Compromised selection, as it appears at the time of inspection. Note the following additional situations:

Basement Essential / Non-essential Rooms - When the cause of damage is flood, sewer backup, or seepage, do not record interior doors, floor covering, or drywall in a basement, except in rooms that are required for the occupancy of the dwelling (essential rooms), and no other room in the dwelling meets the need. For example, if an unoccupied bedroom on the 1st floor can be used in lieu of the basement bedroom, the basement bedroom would be considered non-essential. The foundation, furnace, water heater, main panel, electrical and other structural components will still be within the repair scope of work.

- For non-essential rooms located in the basement, use the debris remove line item (for damaged cabinets, interior doors, drywall and floor coverings etc.) to address damaged real property that is not to be recorded.
- If there is an essential bedroom in the basement, an associated bathroom in the basement will also be addressed as essential (max one bathroom per basement).
- If the applicant’s only occupied floor is below grade all rooms are considered essential. For example, below ground level condominiums and garden apartments.
- Record the line item “Remove Fixture/Cap Drain” to address non-essential plumbing fixtures (one per fixture).

Boat - Record boat repairs to restore the boat to habitability only. Do not record repairs necessary to restore the boat to seaworthiness. Use the “residence rebuild” line item to address destroyed boats. If the boat can be confirmed to be sunk and is not accessible, record a service call in the boat category and address the habitability call as “Yes”. Personal property will be addressed verbally based on the applicant’s statements. There is a required comment with the harbor master or local official’s name and phone number who confirmed that the boat sank due to the disaster

Clean and Sanitize - Record the **clean and sanitize** line item for surface areas of the home that have been affected by floodwater, sewer backup, mudflow, or when there is heavy disaster caused soot or ash. Calculate the affected floor area and in cases of extensive contamination include the affected wall area. Clean and sanitize can be used in crawlspaces if there is visible contamination.

Condominiums / Cooperatives – for an owner’s inspection, record damages from the drywall in perimeter. When habitability has been affected by damages outside the drywall (examples: roof, windows, exterior doors, furnaces and water heaters located on the exterior or in shared common areas) do not record these items; however, record the Special Condition “Forced to Relocate” for owners. If the condo is destroyed, record residence rebuild along with the required comment

describing the damage. FEMA will provide specific instructions on an appeal inspection for a condo.

Debris Remove - Do not exceed five cubic yards of Debris Remove unless conditions exist that require the removal of mud and deposits.

Destroyed Owner - Record the home as destroyed when two or more major structural components such as the collapsing of basement walls/foundation, load bearing walls or roof assembly; or the foundation only remains after complete removal of the above grade structure; or flood waters reach the roof inundating the majority of the structure's living area; or the dwelling is in imminent threat of collapse because of disaster caused damages. For mobile homes, when the frame is bent and or twisted where releveling is not possible; or the roof frame has collapsed with roof covering missing; or two or more structural components are damaged requiring replacement of the dwelling.

Record the appropriate **rebuild or replace** line item. Comment with a description of the structural damage.

- Record damaged components outside of the footprint of the destroyed home.
- A condemnation notice does not necessarily indicate the dwelling is destroyed per FEMA standards.

Destroyed Renter – Record the home as destroyed when the residence meets the conditions detailed under “Destroyed Owner” above selecting the Habitability Compromised **Destroyed** for a renter. Comment with a description of the structural damage.

Electrical - Confirm fresh or salt water inundation prior to recording electrical damages. Fresh water inundation leaving mud/silt deposits and/or flood debris alone is not justification for panel replacement. If a main panel or auxiliary panel has been physically damaged or inundated with any type of salt water, address the panel as “replace”.

Floors/Walls/Ceilings - When the cause of damage is flood, sewer backup or seepage, calculate the amount of damaged wall area by rounding up in two foot increments utilizing the recorded high water mark. For example, if the high water mark is nine inches, drywall and insulation will be recorded using a height of two feet in the calculations. Paneling will be addressed in the same manner.

Foundation - None of the foundation repairs include an allowance for utility connections. Use lump sums in the appropriate utility category to address these connections. Use a lump sum in the appropriate category when utility connections are needed.

Garages and outbuildings – Damage to garages and outbuildings/sheds should not be addressed unless it affects the habitability of the dwelling; use the debris remove line item to remove components presenting a hazard or affect access.

- Only record damage to attached garages affecting the integrity of the dwelling. For example, damaged roof framing, electrical, and plumbing components should be addressed, whereas damaged drywall and insulation should only be addressed in adjoining living area walls and ceilings.
- Only record damages to unattached garages or outbuildings/sheds if they contain essential and functioning appliances or mechanical units for the habitation of the dwelling: Ex. water heater, furnace, main electrical panel, primary washer and dryer. Record up to five lump sums (structural property line item) to repair or replace outbuildings containing the essential component.

Heating - Record all damaged heat sources regardless of sole or primary source. If the sole source of heat for the dwelling is a space heater, utilize the “heater, portable, replace” line item.

Homeless - Individuals residing in their cars, rent-free shelters, or on the streets are considered homeless. The Habitability Compromised selection will be No, and limited personal property will be recorded. If there is no credible or official source (ex. shelter manager or law enforcement) to verify occupancy, residency will be “not verified”.

Income Producing Property – Do not record structural damages to segregated (separated by locking entrance or self-contained) portions of the dwelling that are used to generate income for the applicant. Exception: record the damage that affects the integrity of the applicant’s portion of the dwelling. For example, if an applicant rents out the second floor of their dwelling, only record damages to the furnace and water heater that are used to support the applicant’s unit. Do not record a furnace or water heater that is used solely to support the tenant-occupied unit.

Lump Sum - Use lump sums to address disaster caused repairs which do not have a matching line item.

- Comment any time lump sums are recorded.
- Do not use lump sums to record things that are not directly related to repair of the home. For instance, don’t record hotel expenses using lump sums.
- Each lump sum is \$100.

Non-Essential Cabinets – Do not record damages to cabinets that are located in rooms other than the kitchen or bathroom; if necessary, use the debris removal line item to remove the hazard.

Non-Traditional Housing - Individuals residing in tents, teepees, huts, lean-tos and other dwellings void of structural floor, walls and roof will be considered housed in a non-traditional structure and be inspected as a Renter (change owners to a renter). Damages affecting habitability will use the “Forced to Relocate” Special Conditions field in ACE with an appropriate comment. The Type of Home and foundation will be recorded as “Other” with an appropriate comment. Damaged cooking gear will be recorded by adding a Kitchen room with a damage level of Clean and Fix by Pro; destroyed sleeping bags will be addressed using the Twin Bed selection with a level of damage of “Replace”.

Road & Bridges - Single and Multi-family roads and bridges are recorded only when it’s the sole access route and impassible.

- When a private road requires repair, habitability is affected.
- When recording damage to a solely owned road use the **Single Family Road and Bridge** category. Damages to a private road with shared responsibility are recorded using the **Multi-family Road and Bridge** category. If an applicant has damage to both a multifamily road and a solely owned access drive record damages in their respective categories. Road and bridge damage will be recorded only to the extent needed to provide drivable access and not necessarily to the pre-disaster condition.
- Private road and bridge access damages, regardless if sole or shared, are not considerations for an inaccessible dwelling. Inaccessible dwellings are based on public access, not private.
- Only record repairs to the extent needed to provide drivable access, not necessarily to the pre-disaster condition; and to a maximum width of 10 feet for single-family road and to 15 feet for multi-family roads. All bridges will be repaired to a maximum width of 10 feet. If

the road was not 10 (or 15) feet wide prior to the disaster, repair only to the pre-disaster width.

- Some bridge components may not be damaged and can be reused; use lump sums under the appropriate road and bridge category to reset bridge components.
- When recording multi-family road repairs, record other affected applicant(s) names and registration numbers as available, in comments, as well as if the applicant is a member of a Homeowner's Association.

Roofs - Do not record “Roof Covering, Replace” simply because the dwelling has suffered interior damage from wind driven rain. There are numerous ways that wind driven rain can enter the dwelling without any damage occurring to the roof.

Service Calls - Record a service call when the extent of damage is unknown and a professional will be needed to prepare an estimate. A service call cannot be used in conjunction with real property specs in the same category. The only exception is the utility service call, which can be used to address unknown damages to a well in conjunction with line items addressing the septic system, and vice versa.

- Record only one service call per category.
- Do not use service calls on Re-inspections and Appeal inspections.

Structural Items Not Owned by the Applicant – Do not record structural damages to items that the applicant does not own. For example, if it can be determined that a furnace or water heater is owned by the utility company and was or will be repaired or replaced at no cost to the applicant, do not record the item and provide a comment. Take the same approach for an applicant who owns their home but does not own the land and there are damages to the land such as road and bridge, septic system, and well.

Travel Trailers - For all travel trailer inspections, after selecting this type of home, determine if the unit is on a permanent foundation (free of wheels and affixed to a foundation) and select the corresponding foundation designation.

Utilities - Replace wells that have collapsed or dried up as result of the disaster; recording the pre-disaster depth. The “Well, Replace” line item only includes the cost to drill and case the well. All other components will be addressed separately if needed.

- **Hand-dug wells** that are rendered inoperable as result of the disaster will be addressed with the “Utility Service Call” line item with a comment describing the well damage.

Item Instruction:

- For an owner’s inspection, the Structural tab will appear allowing the user to record line items and quantities per room.
- It is common for the user to first select the “Typical for Room” category displaying common line items associated with the selected room.

Room Dimension Instructions:

- When the cause of damage is flood, seepage, or sewer back-up, users may select the Edit Dimensions feature to record the room’s width and length. In conjunction with the high water mark, the software will associate suggested quantities for line items such as floor covering, insulation, and drywall.

1. To use, select the “Edit Dimension” feature in the banner.



2. This will display the **room dimension** editor. Enter the room’s dimensions, select Submit. The room’s dimensions will display in the grey banner and be used to auto-calculate line items.

3. Select a line item and a cause of damage due to flood, seepage or sewer back-up.

4. Select “Add Auto Calc.” to display the quantity. If this is correct, select “Add Item”.

Living Room - Structural Damages Inventory Length: 16' 0" Width: 12' 0" MURPHY, YOLANDA / 41-1586631

Categories	Inspection Items		Room Items				
Typical for Room	Line Item	Unit	Category	Line Item	Qty	Unit	Cause of Damage
Access/Debris	Clean and sanitize	SF	Access/Debris	Clean and sanitize	221	SF	Flood
Boat Items	Door, interior, replace	EA	Electrical	Outlets or switches, replace	5	EA	Flood
Electrical	Door, trim and refit	EA	Floors/Walls/Ceilings	Drywall, replace	224	WALL SF	Flood
Floors/Walls/Ceilings	Drywall, replace	WALL SF	Floors/Walls/Ceilings	Floor covering, replace	192	FLOOR SF	Flood
Foundation/Masonry	Floor covering, replace	FLOOR SF					
General	Insulation, Floor/Ceiling, Replace	SF					
Heating	Insulation, Wall, replace	FLOOR SF					
Mobile Home	Light fixtures, replace	EA					
Multi Family Road and Bridge	Outlets or switches, replace	EA					
Plumbing							
Single Family Road and Bridge							
Speed Estimating							

Cause of Damage

Quantity

Auto: 16' 0" x 12' 0" = 192
 Calc:

5. Proceed to record all applicable line items using the applied room dimensions.

Note: do not use the quantity for wall insulation from the Edit Dimensions auto-calc.

- Line items may be deleted or edited through the banner features. A description of the line item is available through the “Item Help Text”.

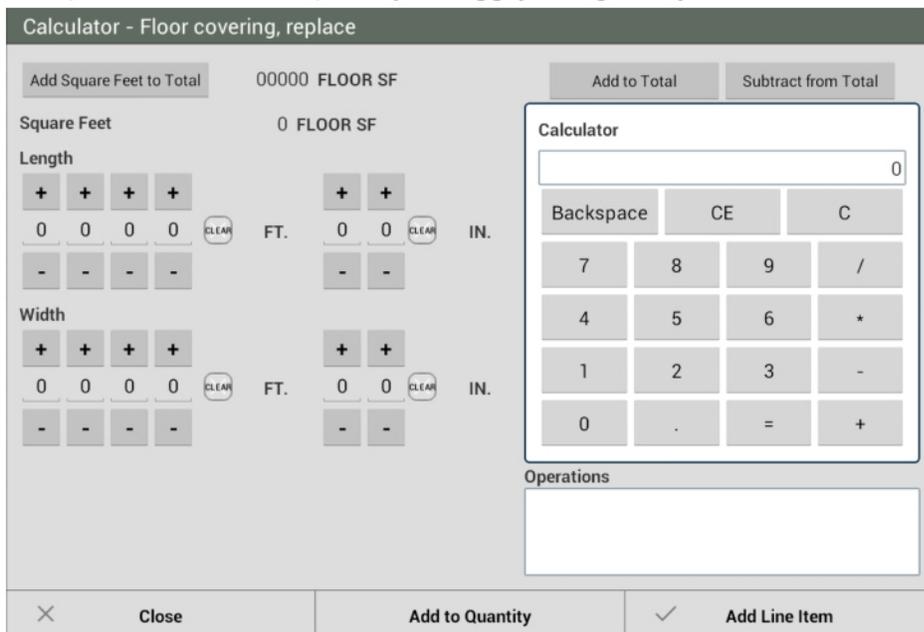


Calculator Instructions:

- Regardless of the cause of damage, the calculator function may be used to sum line item quantities using two features; square feet or the calculator pad.



1. Select a line item, then the calculator icon. Using the room’s dimensions, enter the length and width to obtain its’ floor size, and when applicable, the height. Select “Add Square Feet to Total” recording the entire dimension, then either “Add Line Item” to display the directly to the line item list; or “Add to Quantity” to display on the Structural quantity for editing where once complete, select “Add Item” to record on the list of room items.
 - a) Using the Calculator Pad feature, enter necessary dimensions to compute the total quantity. Select “Add to Total” to display the quantity. If an existing line item contains a quantity, users may use this sum to deduct the previous amount when selecting “Subtract from Total”.
 - b) Select “Add to Quantity” to apply the quantity in the Room field.



- c) Select the “Add Item” icon to populate the line item quantity.



2. When finished assessing the room damages, select “Done with Room”

SPEED ESTIMATING

When there is a consistent water level throughout the home speed estimating can be used for drywall, insulation, floor covering, subfloor, clean and sanitize, outlets and switches. Accurately measuring the square footage of the dwelling is critical when using speed estimating. Speed estimating **cannot** be used when the water level is in the basement. Exclude the following areas: garages, porches, unoccupied outbuildings, crawlspaces and enclosed areas separated from the main living area by a locking exterior door (enclosed porches, Florida rooms, etc.). When speed estimating condominiums select only those items from the drywall-in.

Instruction (for owners only):

1. After selecting a **Water Level** on an essential floor, the **Speed Estimating** prompt will appear at the upper right corner of the pad.
2. Select this action answering all questions.
3. Once complete, a list of repairs will be generated to confirm.
4. Select the “box” to **Accept** the item.
5. Highlight the item to edit the quantity or to delete the repair.
6. Once complete, select **Submit**

NOTE: Speed estimating calculations are not accurate when the HWM is on the 2nd or upper floors. Therefore, only record the affected area of the first floor for speed estimating and record damages separately for the 2nd floor.

RAPID DAMAGE ASSESSMENT (RDA)

This feature is disaster specific and not applicable in all declarations.

Rapid Damage Assessment (RDA) is similar to speed estimating, yet allows the user to record damages in the basement. To initiate, users must confirm a uniform high water level throughout the dwelling to be 3” or greater. Users will also exclude the following floor areas of the dwelling: garages, porches, unoccupied outbuildings, crawlspaces and enclosed areas separated from the main living area by a locking exterior door (enclosed porches, Florida rooms, etc.).

Instruction (for owners only):

1. After selecting a **Water Level**, the **Rapid Damage Assessment** prompt will appear in the upper right corner of the pad. Select this option to record damages using RDA.



2. Tabs will appear to insert the area of each affected floor. Users will need to separate essential and non-essential areas of the basement. After entering the floor area, select “Calculate”.

3. A list of repairs will be generated requiring confirmation of the item. Select the check box to **Accept** the item.
4. Select **Confirm** to retain the listed floor's damages. Continue to use RDA to record subsequent water damages on subsequent floors. After addressing all floors, record damages in the Mechanical / Structural tab.
5. Once complete, select **Submit All**

Example:

Rapid Damage Assessment ? FLICKER, BEATRICE / 15-0372259

What is the affected SQ FT of the essential areas of this floor? + + + + CLEAR SF 0 6 0 0

What is the affected SQ FT of the nonessential areas of this floor? + + + + CLEAR SF 0 4 0 0

Enter square footage and select "Calculate" to display RDA Line Item Calculations. **Calculate**

RDA LINE ITEM CALCULATIONS ? Edit

Check boxes to accept quantities for this floor/area.

Category	Item	Qty	Unit	Cause of Damage	Accepted
RDA	RDA Clean and Sanitize	1000	SF	Flood	<input type="checkbox"/>
RDA	RDA Debris, Remove	8	CY	Flood	<input type="checkbox"/>
RDA	RDA Drywall, Replace	1920	SF	Flood	<input checked="" type="checkbox"/>
RDA	RDA Ductwork, Clean & Sanitize	6	LF	Flood	<input type="checkbox"/>

Select each RDA Line Item Calculation to accept. Select "Confirm" when finished with this floor/area. **Confirm**

When you have completed and confirmed all floors/ areas, select "Submit All" to send the RDA Line Items to the Structure of the Exterior Room. **Submit All**

RDA Inspection Conditions:

- Only record/validate flood specs listed from the RDA screens, and do not edit quantities.
- Only to be used for flooding damages (not for other waterborne damages such as SBU or seepage).
- User must select one item to exit each of the floor or Mechanical screens in RDA
- May be used on floors containing sunken rooms. Record the highest floors water level.
- Not to be used on Appeals
- FCORs returned using conventional inspections may not be changed to RDA
- May be used in boarder occupied dwellings where the affected area does not include the boarders area
- Record applicable Utility, Road & Bridge damages outside the dwelling's footprint within the Exterior Room.

NOTE: RDA line items recorded throughout the dwelling will appear on the first floor's exterior room. Damages recorded in the basement or floors above will also appear in this room, and will be summed for a single quantity and displayed there. I.e. An inspector records the RDA line item clean and sanitize of 400 SF in the basement, and additional 400 SF on the first floor, the line

item quantity for RDA Clean & Sanitize will appear as 800 SF in the exterior room on the first floor.

SIZE of HOME

Enter the total square footage of the home, including the basement, as the size of home.

- Exclude the following areas: garages, porches, unoccupied outbuildings, crawlspaces and enclosed areas separated from the main living area by a locking exterior door (enclosed porches, Florida rooms, etc.).
- If a renter occupies any portion of the owner's dwelling, the size of home in the owner's inspection will include the renter's occupied area.
- If the renter's occupied area is separate and totally self-contained, such as a basement apartment or attic apartment with separate entrance/exit, such areas will be considered apartments and not part of the owner's home.

SPECIAL CONDITIONS

Select any special condition that applies from the listed options, and add details to the auto-comments explaining your decision. On subsequent inspections, deselect all previous Special Conditions when no longer applicable. Available selections are:

- **None** – No special conditions exist, most common selection
- **Incomplete Inspection** – Select "Incomplete Inspection" when disaster caused conditions prevent a complete inspection. Inspectors will meet with the applicant at the home to verify all critical data fields. Real and personal property damage that can be visually verified through windows and doors or confirmed to be damaged will also be recorded. If the cause of damage is Flood, the high water mark on the exterior of the structure will be used to address interior real property damage. Personal property that is undamaged or cannot be verified will be recorded as not affected. A comment is required.
 - Incomplete inspection examples: unable to enter, blockage to common access routes in condominiums, dwelling re-rented and the new occupant refuses entry, standing water in the basement, etc.
 - Do not use for situations where an applicant denies access to a room or portion of a home; use the Room Access Denied option.
- **Forced to Relocate (FTR)** - Select when there are no damages affecting the habitability of the unit, but there are external damages affecting the homes habitability for which the applicant is not responsible. Provide a comment describing the FTR situation. FTR Examples:
 - Damages to elevators, roof, or heating systems in common areas; infrastructure damages to water/sewer/gas lines; private community access roads, septic systems, and wells of which the applicant is not responsible for repairing.
 - Condominium damages outside the "drywall in" limitation (windows, exterior doors, etc.)
 - Evacuation of the building or closure to the housing complex due to disaster caused damages to part of the building or housing complex or due to a surrounding event (i.e. gas explosion, volcanic eruption, and wildfire). Government mandated /Voluntary evacuations are not considered forced to relocate situations.

- When a renter has been displaced so that the rental unit can meet the landlord’s disaster housing need. There is a required comment with the landlord’s name, phone number, and expected duration of displacement. Not to be used for non-disaster caused evictions.
- **Room(s) Accessed Denied** – Select when the applicant will not allow the inspection of one or more rooms in the home.
 - In this case, build the room(s) as furnished according to the applicant statement of what it contains. List the room and any appliances within it as not affected. Do not record structural damages that cannot be verified within the room.
 - Comment as to which room(s) the access was denied and inspect the rest of the home as normal.
- **Immediate Threat to Home, Residents, or Tagged Home Situations:**
 - Immediate Threat to Home - When there is an impending event, not a possible event that will occur over time. For example, mudslide in progress or a power line across the front porch.
 - This selection is not dependent on the recording of structural damages that the applicant is not responsible for. In example: tree on neighbor’s property about to drop onto the home.
 - Tagged Home - Make this selection for dwellings that have been tagged by officials as unsafe to occupy or enter due to the disaster (typically Red or Yellow but may vary between localities).
 - Record all structural and personal property items that can be verified.
- **Possible Not Primary Residence** - select when having reason to believe the applicant is not being honest in their claim of ownership or occupancy (neighbors’ statements, dwelling appears unlive d in, etc.), regardless of documentation presented.
 - Perform the inspection as normal and check the appropriate occupancy and/or ownership verification fields.
 - Comment, such as “dwelling appears unlive d in and local sources stated dwelling has been vacant for the past three years”.
 - Take photos to support the observation of the dwelling not being the applicant’s primary residence.
 - Since FEMA is legally obligated to provide applicants with a copy of their application on request, the comment should not contain phrases such as “suspected fraud”.
 - This selection will automatically flag the inspection for review, no separate flagging is necessary.
- **Disaster Specific Condition** – use when instructed by FEMA

Note: The only indication of the user’s selection of a Special Condition is the automated comment applied to the Comments tab.

HABITABILITY COMPROMISED

A habitable home is safe, sanitary and functional. Habitability will be based on the home’s condition immediately following the event for Owners; and at the time of inspection for Renters. FEMA has determined that it is reasonable to expect applicants or their landlords to make some

repairs of a minor nature without federal assistance. If the inspector determines that the disaster caused damages are minimal enough for it to be reasonable to expect the applicant or the landlord to make repairs, the correct answer to this question will be “No”.

Item Instruction – The ACE 4 software incorporates an auto-determination feature using the inspector’s listed damages and selections to assist in determining the dwelling’s overall habitability. This feature is an aid to assist and not to replace the inspector’s judgment of conditions of habitability. To change the Habitability Compromised recommendation, inspectors have three options: correct the listed structural line item(s) and or quantity, override the recommendation, or amend the Special Condition.

- A photograph supporting the **Habitability Compromised** determination is required.

For Renters, confirm the level of damage to the dwelling as it exists at the time of inspection when selecting one of the Habitability Compromised fields noted here:

Habitability Compromised (Renter)

Which example description below best reflects overall structure damage to the home:

Destroyed

Use when all phases of construction are structurally compromised (foundation, floor, wall and roof).

Major Structural Damage

Use when the home has incurred 4 feet or more of flood water on the 1st occupied floor and/or; Majority of the foundation walls or piers are collapsed or significantly separated from the floor frame and/or; Majority of the roof or wall components are structurally damaged and/or; the only access bridge has collapsed.

Moderate Structural Damage

Use when the home has incurred less than 4 feet of flood water on the 1st occupied floor and/or; Heating/cooling system requires a technician to repair and/or; Windows or doors require repair to be safe and secure and/or; Roof cover or siding damage preventing safe and sanitary occupancy and/or; a professional is required to clean the occupied areas of the home and/or; reconnection of utilities is necessary for occupancy and/or; road or bridge repairs are required to gain access.

No Damages or Minor Damages Not Affecting Safety, Sanitation, Security, Function, and Access

Use for minor interior wall damage and/or; lost or damaged chimney cap and/or; minimal damage to roof or floor covering and/or; minimal damage to window glass.

Repairs Made

Use when the home was uninhabitable at the time of the event, but at the time of the inspection repairs have been made to make the home habitable.

RELOCATION NEEDED

Ask the applicant the following question and select the choice that best describes the applicant’s response: “Have you moved or are you going to move while repairs are being made?”

- **No Need to Relocate** – App has not moved out of the home, and does not feel the need to move out.
- **Back in Home** – App had moved (not evacuated) out of the home, but conditions now allow app to be back in the home. (When selected for an owner, a Yes response will be indicated.)

- **Need to Relocate** – App is either currently out of the home, or feels the need to move out now.

Note: Applicants residing in College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities typically have their housing needs met by the institutions; therefore, select the “No Need to Relocate” option for their relocation answer.

Current Location

Verify the applicant’s current location confirming any changes since registering for assistance.

VEHICLE DAMAGE

Ask the vehicle questions exactly as they appear. In order to record a vehicle (expose the vehicle field), all household vehicles must be made undrivable due to the disaster and none of the household vehicles may be covered by comprehensive insurance. If both of these criteria are met, record all vehicles for the household regardless of whether or not the vehicles are present. Do not delete a downloaded vehicle unless you have confirmed it is not owned by the applicant or household member(s).

Instruction:

1. Indicate the applicant’s response to the following question: “Were all household vehicles made undrivable due to the disaster?”
2. Indicate the applicant’s response to the following question: “Are any household vehicles covered by comprehensive insurance?”
3. The vehicle questions will be complete when answering “Yes” to the two fields. A “No” answer will expand the vehicle field prompting the inspector to record all household vehicles when confirming the following:
 - a. **Year, Make and Model**
 - b. **Level of Damage** –
 - i. **Not Available / Not Verified** - The damaged vehicle is not at the home, is in the shop, was swept down the river and is no longer present, or is otherwise not available for assessment of the damages. Use this option when unable to verify the applicant’s claim of damages. There is a required comment on why the vehicle is unavailable / not verified and what level of damage the applicant is claiming.
 - ii. **Repairable** - The vehicle sustained damage that affects operation. Examples: broken windshield or window glass, mirror, or headlight assembly, minor mechanical repairs to brakes. Cosmetic damages (minor dents, scratches, and similar low levels of damage) do not apply here as the vehicle would still be drivable
 - iii. **Destroyed** - The vehicle has been totaled. Examples: flood waters over the engine, major body damage, crushed by a falling tree, completely burned.
 - c. **Type of Damage** - When recording a damaged vehicle as repairable or destroyed you must select a damage description that best describes the damage.
 - d. **Cause of Damage** - When recording a damaged vehicle as repairable or destroyed you must select a cause of damage from the list of options.
 - e. **Registered** - Confirm the damaged vehicle(s) was/were registered prior to the incident.

- f. **Liability Insurance** – Confirm the damage vehicle(s) had liability insurance prior to the incident.
 - g. **Liability Insurance Policy Viewed** – Inspector’s must view the actual, active vehicle insurance policy if the applicant claims to have liability insurance. Wallet cards or verbal statements are not sufficient justification of insurance. If the policy viewed shows the damaged vehicle(s) is/are covered by comprehensive insurance do not record the damaged vehicle(s).
4. Select Submit to apply the vehicle information and exit this field.

GOODBYE CHECKLIST

As you say goodbye to the app, be sure to include the following questions/statements where appropriate.

- Have I looked at all the disaster damages that you would like me to see?
- I will upload this inspection to FEMA today, and you should hear back from FEMA in the next 10 days.
- You may be contacted by the Small Business Administration (SBA). If you do, FEMA encourages you to complete the application process even if you don’t want a loan.
- You may be randomly selected for a follow up quality control inspection or a customer service survey.
- Do you have any other questions I can answer for you before I go?
- If you think of any other questions, please feel free to call the FEMA Helpdesk at 1-800-621-3362 (FEMA).
- Thank you for your time and for allowing me to inspect your home.

COMMENTS

This tab displays comments applied throughout the inspection process for the inspector to review and confirm prior to concluding the assessment. Comments can be added or viewed by selecting the “three-dots” in the upper-right hand corner throughout the inspection process.

- There is a field to **flag the inspection** for host review (Flag for Review). Select Yes, when one of the “common reasons to flag Inspection” is noted, or other reasons presented throughout the inspection process.
- When one of the following “X-Code” conditions is set by the inspector, the system will set the Flag for Review to Yes.
 - X 100 – Possible NPR = ...
 - X 120 – All damages outside the incident period = ...
 - X 160 – Home not in declared area = ...
 - X 430 – Possible NPR = ...

The Host (Contractor Review personnel) and staff working in the FEMA Inspection Review or FEMA Supervisor Inspection Review) **should not remove Host flags** when set for the above “X-code” reasons, or any reason to alert FEMA of a potential duplication.

Note:

- All applicable conditions generating an “X-Code” comment will need to be re-selected when returning a FEMA Correction (FCOR).

- The Comment selection in ACE will display “No Standard Comments Available” unless the Standard Comment text file located within the File Manager has been saved to the tablet. Users have the capability to edit the comment text file from the File Manager.

SUMMARY FIELD

The summary tab lists all recorded damages from the inspection. There are several viewing options to confirm listed items and quantities. To correct an item, select it, select “Edit” routing the user to the room in which the item was recorded. From there, make all necessary corrections.

VALIDATION

The Validation tab confirms inspection accuracy and returns the inspection to the contractor’s host. Using prescribed rules, the system performs a set of edit checks noting any deficiencies when selecting the “Run Validation Check” icon.

- When a message appears, select the “Location” and make the necessary adjustment to the record.
- Should a message appear with the option to “Override”, inspectors may select this feature only when confident that the listed message is not applicable.
- Continue selecting the “Run Validation Check” tool until all messages are cleared.

Ready the inspection for return by selecting the “Complete Inspection” icon. Users will be prompted to return the inspection when selecting the appropriate response.

Note: ACE 4 has a noted blank habitability determination error after making a relationship change (owner to renter, renter to owner) and temporarily leaving the ACE screen. To avoid this situation, run the validation check and without leaving the ACE software route the inspection to the Outbox.

ACCESS and FUNCTIONAL NEEDS

Inspector/contractor must accommodate applicant communication needs during the inspection process to include language translation resources, sign language interpreters, recordings, and note takers.

Inspectors are to report to their supervisor applicants with an access and or functional immediate need requiring accommodations impacting the survivor’s safety or welfare. Report the name, address, registration number, and description of the need for the field supervisor to notify their FEMA contact.

APPEAL INSPECTIONS

For all appeal inspections, perform a complete assessment including re-verifying all documentation, structural damage, and personal property loss that was addressed or omitted on the initial inspection.

- There is a required comment concerning the items appealed. For example: If the focus of the appeal inspection is roof covering, an appropriate comment would be “Appeal item = roof covering = no changes made, roof is not disaster caused.”

- When speed estimating was previously performed, verify the affected area size to be accurate and all listed items paying particular attention to the requested inspection need. Inspectors will retain/edit the exterior speed estimating quantities on the appeal inspection.
- Do not use service calls.
- For condominium/co-op appeals, specific instructions will be included in the appeal request.
- When the applicant wishes to withdraw their appeal inspection, return the inspection as “Withdrawn”. Do not remove any of the previously listed specifications.
- If the applicant is No Contact on Appeal, do not remove any of the previously listed specifications.
- Appeal inspections will not be performed by an inspector who completed a previous inspection for the same applicant.
- When a RDA inspection was previously performed, appeal requests will be sent with the previous inspection history requiring a complete record of losses using conventional line items. RDA specifications are not to be used on an appeal inspection.

Note: To avoid infrequent error messages when using the ACE 4 software, users should reboot their tablets daily, if not more often.

SWEEP INSPECTIONS

This feature is disaster specific and not applicable in all declarations.

At FEMA’s discretion, the HIS contractor may be required to perform Sweep Inspections. A Sweep Inspection includes obtaining an initial applicant registration and performing a damage assessment through a single site visit. When initiated, inspectors will select the “New Sweep” icon located at the top banner of the ACE 4 software; record applicant responses to the available fields, and proceed to complete the damage assessment.