



II. IMPORTANT INFORMATION

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



Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
 - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
 - **SEND** an email for review to the [IHP Helpdesk](#).
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
 - **Body:** A description of the request and list of processing actions pending.
- Sequence of Delivery:
 - ONA;
 - Funeral Assistance, if there is a pending funeral review;
 - **SPLIT/ROUTE** the Funeral pending **PND** line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance](#) SOP for additional information.
 - When moving to the next eligible award in the sequence, if necessary, **ADJUST** the eligible award by one full funeral maximum amount to ensure funds are available for funeral expenses.
 - DO NOT hold/deduct funds when processing Americans with Disabilities Act (ADA) item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - PP Assistance; AND



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- All other categories, if funds are available under their respective maximum amount of assistance.
- Refer to the [Financial HA and ONA Minimum and Maximum](#) SOP for the full Housing Assistance (HA)/ONA Sequence of Delivery.
- Prior to reviewing or discussing generator assistance, **VERIFY** the ONA Option selection.
 - FEMA staff are authorized to process and discuss ONA in FEMA Option disasters.
 - In Joint Option disasters, only the state, territorial, or tribal government (STT) is authorized to process and discuss ONA eligibility. Refer to [Section III.E: Joint Option Disaster Information](#).
 - Helpline Staff: Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.
- For ONA questions in Joint Option disasters, **PROVIDE** the applicant the STT ONA Helpline number, which is listed on the NEMIS **Disaster Info (F8)** link.
- Individuals and Households Program (IHP) Maximum (system limit only):
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on Hold – Program Review.
 - **EMAIL** the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.



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

Limitations and Exclusions:

- If an applicant owned the generator prior to the disaster and the item was damaged by the disaster, the item will be recorded as a PP item and will only be processed if eligible under PP Assistance. Refer to [Personal Property Assistance](#) SOP for additional information.
- If the applicant has been referred to SBA and the same item is listed during inspection under both categories, the applicant must be referred to ONA from the SBA for PP to receive assistance and will be ineligible for assistance for the post-disaster purchase under Misc/Other assistance.
- Assistance for Miscellaneous Items is limited to the amount established for the item by the STT on the ONA Administrative Option Selection form.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
 - DO NOT process ADA RP items unless specifically assigned.
 - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 - **ADD a Comment;** AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.



III. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**) and ID Proofing (IDP) is also verified (**IDProof_Pass_LN**) if an inspection has NOT been completed. Refer to the [Identity Verification](#) SOP for additional information.
2. The Damaged Dwelling Address (DDA) is the applicant's Primary Residence. Refer to the [Occupancy Verification](#) SOP for additional information.
3. **Conditions of eligibility for generators recorded as PP:** In addition to the verification requirements listed above, the applicant must meet the following conditions in order to receive assistance for generators recorded as PP:
 - a. Having insufficient or NO insurance coverage.
 - i. Unlike Misc/Other items, generators recorded as PP may be covered by an insurance policy.
 - ii. An insured applicant will NOT be processed for PP assistance unless an insurance settlement or denial letter, or verbal confirmation with the insurance company is provided to FEMA.
 - iii. A comparison between the recorded cause(s) of damage and the available type(s) of insurance is required prior to making an eligibility determination.
 - b. The applicant has a non-referral status of **FIT** or is an ONA **FIT** after SBA review. Refer to the [SBA Referrals](#) SOP for additional information.
 - c. Compliance with the National Flood Insurance Reform Act (NFIRA).
 - i. The applicant has an active flood insurance policy at the time the damage occurs.
4. **Conditions of eligibility for generator recorded as Misc/Other item:** In addition to the verification requirements listed in [Section A](#), the applicant must meet the following conditions in order to receive assistance for generators recorded as Misc/Other Items:
 - a. A generator NOT owned prior to the disaster will be considered **Not Insured**; no further insurance verification is necessary.
 - i. Insurance has no impact on generator eligibility when provided under Misc/Other.



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- b. The generator is purchased or rented to power a life-sustaining medically required appliance, equipment, or refrigerator for required prescribed medication.
 - i. The applicant submits proof, such as a letter from a physician, that the applicant or a household occupant has a medical need for an appliance or equipment for life-sustaining purpose that requires power, such as a ventilator.
 - ii. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm how the medical documentation applies to the need for a generator.
 - 1. **ADD a Contact/Comment** with explanation for purchase/rental of generator, e.g. ventilator, refrigerated medication.
- c. The generator is determined an eligible item at the time of the disaster setup.
 - i. To verify if a Misc/Other generator has been approved for processing, **ACCESS** the [Disaster Specific Information](#) page and **REVIEW** the Summary Information section from the appropriate disaster number. This listing will also include the approved maximum amount allowed for payment.
- d. The generator is purchased on or after the governor's declaration of a state of emergency up to the end of the incident period or the date power is restored to the applicant's dwelling.
 - i. **VERIFY** the date of the governor's declaration of a state of emergency in the [Disaster Specific Information](#) page under the **Summary Information** section.
- e. The applicant submits verifiable receipts for the generator purchase/rental or the receipt of purchase, rental, or lease is viewed during inspection.
 - i. The generator must be purchased or rented due to a disruption in electrical utility service as a result of the disaster.
 - ii. The reimbursement of rental costs will be for the period that the generator was rented (beginning on or after the date of the governor's declaration) until commercial power was restored to the dwelling or up to the end of the incident period.
 - iii. Generators purchased during the qualifying incident period require verification of power outage, which may include utilities out at the time of inspection.

B. Information Requests

In addition to the verification requirements listed under [Section A](#), the applicant is required to submit documentation indicating the expense was caused by the disaster and the amount of the expense.



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1. If the required information is NOT available at the time the case is routed to Special Handling after inspection:

- a. **DELETE** the **PND line** prior to sending a Request for Information (**RFI**) letter to obtain required medical or outage documentation required for eligibility determination.

2. An **RFI** letter will be sent for required documentation when one of the following occurs:

- a. The required documentation is NOT available at the time of inspection or an inspection was NOT issued; OR
- b. The assistance is requested through a Helpline call or submitted documentation after an inspection has occurred.

3. To generate the RFI manually:

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

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

- a. When IDP failures occur, categories that can be traditionally processed without an inspection cannot be addressed until identity documents are received.
- b. An **Identity Proofing (IDP)** letter will be sent, either automatically or manually generated, to obtain identity information when:
 - i. The applicant registers for Generator only; OR
 - ii. An inspection is NOT required.
- c. **GENERATE** and **MAIL** the **Identity Proofing** letter as a companion to the **RFI**.
 - i. The **IDP** letter is available in English and Spanish.



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- a. To access the letters: **GO** to **Notification Letters**, **CLICK** on the **Letter Wizard** button, **SELECT** the **MISC** option, and from the drop down list **SELECT** the following **Identity Proofing letter** insert.

NOTE: When documents are submitted in response to the RFI, the Workpacket (WP) will be routed by indexing to a manual queue, i.e. **FEMA Manual Determination ONA** subqueue) for eligibility review.

C. Processing Eligible Assistance

1. Generators Recorded as PP:

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

2. Generators Recorded as Misc/Other:



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- a. Generators purchased after the incident start date due to existing medical conditions that require life-sustaining medical equipment or appliances during a prolonged period of power interruption and/or extraordinary circumstances may be eligible for reimbursement as a Misc/Other item.
 - i. Eligibility also includes generators purchased or rented to power refrigerators for required prescribed medication.
 - ii. The qualifying incident period for the event starts the date the governor declared a state of emergency and ends at the incident period closure date identified by FEMA or the date power is restored to applicant's dwelling, whichever occurs first.
 - iii. To process assistance, staff must verify that the utilities were out when the generator was purchased or rented. This verification may be obtained from:
 1. Posted [Preshifts](#);
 2. Disaster-Specific Operating Procedures (DSOPs) or posted information available on the disaster-specific Web page provided by the JFO;
 3. A utility company statement (at least one courtesy call to the applicant should be completed when a statement is required);
 4. The utility company's Website;
 5. Calling the utility company;
 6. Inspector verification of **Utilities Out = Yes** is acceptable as long as generator is purchased or rented prior to inspection; OR
 7. When the above resources are NOT sufficient to verify the loss of power, **CALL** IHP Helpdesk or a Supervisor/POC for assistance. An email will be submitted to IHP Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov) for assistance.
 - iv. The applicant must submit documentation supporting the need for the medical equipment/appliance, such as a letter from a physician.
 1. The document must clearly state that the applicant or a household occupant has a medical need for an appliance or equipment for a life-sustaining purpose that requires power, such as a ventilator.
 2. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm the need for generator.



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- a. **ADD a Contact/Comment** with explanation for purchase/rental of generator, e.g. ventilator refrigerated medication
3. The inspector will NOT be able to make this verification at the time of inspection.

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

- a. The cases will be routed to the FEMA Special Handling queue after inspection, where they will be manually processed.
- b. All generators identified as Misc/Other will appear with the Line Item 7005 under the **Line Items** tab on the **Personal Property / Other Misc.** frame.
 - i. A manual verification of the medical requirement must be performed in all cases.

4. Eligible Payments:

- a. If the applicant submits the required documentation;
- b. Identifies the need for the items during the eligible timeframe; AND
- c. Meets all verifications and conditions of eligibility in [Section A.](#)
 - i. **PROCESS** the **EMISC – Eligible Miscellaneous Item** assistance award.
 - ii. **ADD** a **PND** line item if not added/recorded at Inspection;
 - iii. **SET** the verification requirements associated with the **Other** category to **Verified** on the **Info Control** tab;
 - iv. **ADD** the line item for the Misc/Other item on the **Insp Misc** tab
 - v. **VERIFY** the item award quantity (**Award Qty**) is correct according to the line item quantity limit and **ADJUST** if needed;
 1. The eligible award is the line item amount regardless if the submitted receipt or agreement is less. The line item pricing cannot be exceeded.
 - vi. **SELECT** all eligible items for payment (**Select Items**); AND
 - vii. On the worksheet:



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1. **UPDATE** the **PND** line to the **Eligible Miscellaneous Items (EMISC)** eligibility determination.
 - a. If necessary, **ADD** a new **PND** line on the ONA (**Other Asst**) tab:
 - i. **Category: Other**;
 - ii. **Asst Type: Initial, Reconsideration, or Appeal.**
2. **MAKE** any applicable deductions, if any, to adjust the award to the Financial ONA Maximum in the - **Misc** field;
- d. **ADD** a **Comment** explaining the eligibility, including information about the verification items; AND
 - i. If additional funds are available under the Financial ONA Maximum, move to the next step in the sequence of delivery following the applicable Standard Operating Procedures (SOPs).
- e. **ROUTE** to **FEMA Approval NON-DRM** or another appropriate queue as instructed by Supervisor/POC, [Preshift](#), or other authorized source.
 - i. **ROUTE** to **FEMA Approval NON-DRM** when there is a combination of eligible and ineligible determinations.
- f. Refer to the Miscellaneous / Other Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.

NOTE: For all processing actions, as long as all items are addressed before the final route, they can be completed in any order.

D. Processing Ineligible Decisions

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

1. Ineligible Determinations and Reasons for Denial regarding generators recorded as **PP**:

- a. **IOVR – Ineligible Over Program Maximum**
 - i. The applicant has received the Financial ONA Maximum amount.
- b. **INI – Ineligible Insurance**



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- i. The applicant failed to file a claim with his/her insurance provider.
- c. **IINS – Ineligible Insurance**
 - i. Insurance provided funds for the replacement or repair of the generator.
- d. **NCOMP – Non-Compliant with flood insurance requirement**
 - i. The applicant was required to purchase and maintain flood insurance as a condition for receiving previous Federal disaster assistance and failed to maintain a policy and continued to be identified as NCOMP. Any flood insurable damage caused by flooding in a current disaster will NOT be eligible.
- e. **INPR – Ineligible Not Primary Residence**
 - i. Applicants residing in secondary/non-primary residences will NOT be eligible for assistance under this category.
- f. The applicant was referred to SBA and was NOT referred to ONA for assistance. Reference [SBA Referrals](#) SOP for additional information.
 - i. The applicant (with SBA referral) is NOT eligible for ONA SBA-dependent categories due to:
 - 1. Failure to apply;
 - 2. Voluntarily withdrew the SBA application; OR
 - 3. Refused a partial or entire SBA loan.
 - a. **CALL** the applicant and advise of the SBA status and non-referral to ONA.

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

- a. **IISS – Ineligible Insufficient Substantiation Submitted**
 - i. Applicant did NOT submit required documentation.
 - ii. This is the only category of ONA where the IISS letter is approved for use.
- b. **IOVR – Ineligible Over Program Maximum**



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- i. The maximum allowable amount of assistance established by the state has been previously awarded.
- ii. The applicant has received the Financial ONA Maximum amount.
- c. **IOR – Ineligible Other Reason – Unavailable Type of Assistance** (Refer to [Codes, Verifications, Request Letters, and Assistance Types](#) SOP for additional information) for the following reasons:
 - i. The generator was purchased or rented prior to the governor's declaration date or after the incident period end date;
 - ii. The purchase or rental of the generator DOES NOT meet the conditions for eligibility (see [Section A](#));
 - iii. Generator expense: Applicant SBA status = **HAPP** and/or inspection recorded the line item **3200 - Generator** under **Line Items** on the **Personal Property/Other Misc.** frame.
 - iv. Power is restored prior to the purchase or rental date of the generator; OR
 - v. An applicant residing in a secondary/not primary residence at the time of the incident will be initially ineligible (**IOR**).
 1. The applicant may become eligible if an appeal with supporting documentation is submitted to indicate the expense is necessary for medical purposes, such as in the case of a generator for extended power outage or a chainsaw to restore emergency access.

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

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

E. Joint Option Disaster Information (ONA Only)

1. If processing a Joint Option Disaster:

- a. ONA categories are only processed by the STT.



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

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

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

i. If an additional WP is available in a state processing queue or sub-queue such as **State Manual**, **State Appeal**, or **State Supervisor Review**, no further action for ONA is required.

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

a. There are no HA categories to address;

i. **ROUTE** the existing WP to the **State Manual Determination** queue.

b. There are HA categories to address;

i. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;

ii. **SELECT State Manual Determination** for all ONA categories; AND

iii. **CLICK Submit**.

F. Appeals

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

G. Exceptions

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

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

a. **CALL** the IHP Helpdesk (**(b) (6)** or the applicable extension number) or **EMAIL** the appropriate Supervisor or Point of Contact (POC).

i. If after review by the IHP Helpdesk Specialist or Supervisor/POC it is determined additional clarification is required, the IHP Helpdesk Specialist or Supervisor/POC will:



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1. **EMAIL** a request for clarification to the appropriate team via the Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov).



IV. EXAMPLES AND FAQs

Generators Processed as a Misc/Other Expense:

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

Scenario 1: ONA MISC OTHER = GENERATOR ELIGIBLE

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

1. Example: The power was out for 6 days in the area where the applicant lived. The applicant purchased a generator to support his/her son's nebulizer. The power was restored the day before the inspection. The inspection report indicated the dates the power was out and did NOT record a line item for the generator.
 - a. The applicant submitted a receipt for the generator, dated after the governor declared a state of emergency, and a statement from the child's doctor verifying the need for the breathing machine.

Result: PROCESS as initial for the line item amount.

Scenario 2: ONA MISC OTHER = GENERATOR INELIGIBLE

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

1. Example: An applicant submitted a receipt for a generator after a tornado damaged his/her home. The disaster was declared on August 1st, the incident period end date was August 2nd, and the receipt was dated August 7th. Additionally, the applicant submitted a letter stating they purchased the generator as a precaution against their electricity going out in a future storm.
 - a. **PROCESS** the assistance as **Initial**.
 - b. **ROUTE** the WP to **FEMA Ineligible**.
 - c. The applicant will have the right to appeal the eligibility decision in writing with an explanation of the disaster-caused expense.



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- i. The inspection report indicated that the applicant's essential utilities were NOT affected by the disaster. A courtesy call to the applicant confirmed that there was no medical requirement for the generator.

Result: The applicant's request was NOT supported by the documentation, timeframe criteria, and the inspection report. **PROCESS** as initial Ineligible.

Frequently Asked Questions:

1. **The applicant needs a generator/chainsaw/humidifier/etc. but cannot afford to buy one. Will FEMA advance the money to purchase one of these items?**
 - a. No, these items are paid for on a reimbursement basis only to qualified disaster applicants.
2. **The applicant bought a generator. Will FEMA cover the cost?**
 - a. To be considered for reimbursement for a generator purchased after the disaster, there must be an existing medical condition, which requires the applicant to have medical equipment or appliances for medical purposes and a sustained period of power interruption caused by the disaster. This includes generators purchased or rented to power refrigerators for prescribed medication that requires refrigeration, e.g. insulin.
 - i. If additional clarification is needed, a courtesy call may be placed to the applicant to confirm the need for generator.
 - a. **ADD a Contact/Comment** with explanation for purchase/rental of generator, e.g. ventilator refrigerated medication.
3. **Does an income document voluntarily submitted by the applicant affect their SBA or ONA referral status?**
 - a. If the applicant has an SBA referral status of **FIT**, and has supplied income documents indicating their gross income exceeds the minimum income level listed on the [SBA Referrals](#) SOP, **ADDRESS** the SBA referral status accordingly:
 - i. When pre-disaster income documents are available and an income increase would change the SBA= **FIT** referral to an SBA = **HAPP** (Home/PP) referral, **DO NOT** process an eligibility determination for the SBA-dependent category(s), **DELETE** any available **PND** lines, and **ROUTE to FEMA Complete**.
 - ii. If the Registration Intake (RI) period is open and the increase changes the SBA= **FIT** referral to an SBA=**HAPP** referral, **ADD** the SBA **HAPP** Referral



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- using the **NEMIS Assistance** screen. **CALL** all numbers listed on file to advise the applicant of the SBA referral. One attempt to all numbers listed on file is required.
- iii. If the RI period is closed and the increase changes the ONA SBA= **FIT** referral to SBA = **HAPP** referral, DO NOT add the SBA Referral using the **NEMIS Assistance** screen. **CALL** all numbers on file to advise the applicant to contact the SBA (800-659-2955) to inform them of this request a late loan application due to the income change. One attempt to all numbers listed on file is required.



V. DEFINITIONS AND ACRONYMS

Definitions

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

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

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

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

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

Acronyms

ADA	Americans with Disabilities Act
DDA	Damaged Dwelling Address
DRC	Disaster Recovery Center
DSA	Disaster Survivor Assistance
DSOP	Disaster Specific Operating Procedure
EMISC	Eligible Miscellaneous Item
FEMA	Federal Emergency Management Agency
FIT	Failed Income Test
HA	Housing Assistance
HAPP	Home/Personal Property



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IDV_Pass	Identity Verification Passed
IHP	Individuals and Households Program
IINS	Ineligible Insurance Coverage
IISS	Ineligible Insufficient Substantiation Submitted
INI	Ineligible Insurance
INPR	Ineligible Not Primary Residence
IOR	Ineligible Other Reason
IOVR	Ineligible Over Maximum Grant
JFO	Joint Field Office
MISC	Miscellaneous
NCOMP	Non-compliant with Flood Insurance Requirement
NEMIS	National Emergency Management Information System
NFIRA	National Flood Insurance Reform Act
ONA	Other Needs Assistance
POC	Point of Contact
PP	Personal Property
RFI	Request for Information
SBA	Small Business Administration
SOP	Standard Operating Procedure
WP	Workpacket



VI. RELATED GUIDANCE

Please refer to the following documents:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Codes, Verifications, Request Letters, and Assistance Types](#)
 - [Flood Zones and Other Protected Areas](#)
 - [Personal Property Assistance](#)
 - [SBA Referrals](#)
- Resources
 - [Helpline NPSC Caller Services Reference Guide](#)
 - [Web NEMIS Initial Assistance Reference Guide](#)



Continued Temporary Housing Assistance
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CONTINUED TEMPORARY HOUSING ASSISTANCE

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I. OVERVIEW

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

Purpose of Assistance:

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

Who May Get Assistance?

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

NOTE: Applicants must request CTHA within the period of assistance (18 months after the disaster declaration).

What are Eligible Expenses?

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

Basic Documentation or Verification Needed:

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



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- The applicant's household income was reduced as a result of a declared disaster and their eligible **post-disaster housing costs** exceed 30 percent of the household's gross income; OR
 - The applicant's household income remained the same, their housing costs increased as a result of the disaster, and their eligible **post-disaster housing costs** exceed 30 percent of the household's gross income; OR
 - The applicant's household income increased, their housing costs increased as a result of the disaster, and their eligible **post-disaster housing costs** exceed 30 percent of the household's gross income; AND
- Verification that the applicant DOES NOT own an available [secondary residence](#).

Other Items to Note:

- FEMA will use the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (**FMR**) for the county or parish in which the **post-disaster** housing unit is located as basis to determine the maximum monthly eligible CTHA amount.
 - In addition, FEMA will use an approved **Utility Allowance** amount for the monthly utility expenses for the pre- and **post-disaster** dwelling if the applicant is responsible for an essential utility.
 - The table of **FMRs** and **Utility Allowance** amounts (11 percent of the standard **FMR** rounded to the nearest dollar) is posted on the applicable [Disaster Specific Information](#) page.
 - International CTHA is available for applicants who have located a rental unit outside the United States. In these instances, staff must use a currency converter to convert the rent charges from the current currency to U.S. dollars.
- Rental Assistance awards are NOT counted against the financial Housing Assistance (HA) or Other Needs Assistance (ONA) maximums. Applicants may receive temporary housing assistance for rent, to include initial Rental Assistance, up to a total of 18 months plus one additional month for a Security Deposit (a total of 19 months) NOT to exceed the last month of the eligible assistance period.
 - A Security Deposit may be considered proof of exhaustion for up to one month's standard **FMR**. In disasters where an **FMR** increase approval memo is issued, DO NOT add any increase to the eligible Security Deposit amount.
 - The Security Deposit may include a pet deposit fee as long as it is stipulated in the lease as part of the Security Deposit and NOT a separate charge.



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



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I. IMPORTANT INFORMATION

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



Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
 - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
 - **SEND** an email for review to the [IHP Helpdesk](#).
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
 - **Body:** A description of the request and list of processing actions pending.
- Before processing CTHA, **VERIFY** the applicant meets all the requirements for initial Rental Assistance, including no duplication with insurance.
 - DO NOT process CTHA for applicants who resided in [non-traditional](#) forms of housing, e.g. tents, teepees, lean-to-structures, etc.; or were homeless **pre-disaster**.
 - Refer to the [Rental Assistance](#) SOP and [Section A: Eligibility Verifications](#) for additional information.

Continued Temporary Housing Assistance:

- Is awarded for the number of occupied bedrooms in the Damaged Dwelling (DD) prior the disaster, unless the new lease agreement shows fewer bedrooms. Refer to [Occupied Bedrooms](#) for more information.
- When an applicant first requests CTHA and submits documentation that DOES NOT demonstrate full exhaustion of the initial Rental Assistance award, the first CTHA payment will be reduced by the remaining amount of initial Rental Assistance.



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- **CLICK** the **Approved FMR** link on the Exhaustion Calculator.
 - On the **Approved FMR Override** popup, **ENTER** the DD and the number of **Occupied Bedrooms** recorded in the inspection and **CLICK Save**.

NOTE: For applicants currently receiving Rental Assistance or residing in a FEMA provided Temporary Housing Unit (THU), such as a Manufactured Housing Unit (MHU) or an apartment leased by FEMA directly, from a previous disaster declaration, refer to the [Cross Disaster Processing SOP](#) for CTHA processing information.

- Individuals and Households Program (IHP) maximum (system limit only):
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - Americans with Disabilities Act (ADA) related line items
 - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on **Hold – Program Review**.
 - **EMAIL** the [IHP Helpdesk](#) for assistance:
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - The Program Management Section will have to authorize this payment.



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

ROUTE to the **FEMA Supervisor Review – ADA Process** subqueue.

Limitations and Exclusions:

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

Disability and Communication Needs:

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



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- For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verifications](#) SOP for additional information.



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III. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. The DD is the applicant's Primary Residence, and Occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
3. The applicant was awarded initial Rental Assistance.
 - a. A Landlord (LL) statement indicating the applicant was forced to relocate to accommodate the owner's **post-disaster** housing needs.
4. The applicant exhausted previously awarded Rental Assistance for its intended use.
5. The applicant is unable to return to their **pre-disaster** residence because it is uninhabitable, inaccessible, or NOT available due to the disaster.
6. The applicant DOES NOT have the financial ability to obtain housing without assistance.
7. The applicant is NOT receiving assistance from any other source for temporary housing.
8. There is NO duplication of benefits with insurance. If Rental Assistance was provided and the applicant has Additional Living Expenses (ALE) coverage, **OBTAIN** an insurance settlement, denial letter, or verbal confirmation directly with the insurance company to proceed with processing.
 - a. You may continue review for CTHA if:
 - i. The available ALE funds are less than one month's **FMR** or no additional ALE coverage is available;
 - ii. The applicant did NOT have ALE coverage; OR
 - iii. A denial letter for ALE for the applicable COD is in the file.

B. Application for Continued Temporary Housing Assistance

1. The following automated mailing schedule is in place for applicants who received initial Rental Assistance due to Habitability Repairs Required (**HRR = Yes**), such as



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Eligible - Rental Assistance (**ER**), Eligible – Non-Compliant (**ENCOMP**), and Eligible – Rental Assistance – CBRA (**ECBRA**):

- a. The [Application for Continued Temporary Housing Assistance](#) form is sent to Owners with Real Property (RP) [FEMA Verified Losses \(FVL\)](#) equal to or greater than the amount of the initial Rental Assistance award.
 - The Application (**Recertification – Declaration of Continued Need, RCRTDCN, SEAL**) will include a cover letter and directions explaining the process of requesting CTHA.
 - The Application is automatically sent by the **NEMIS Business Rules** approximately two weeks after the initial Rental Assistance award is approved.
 1. If the letter was previously mailed but NOT received, **USE** the **Regenerate** button to mail a copy.
- b. The **Continued Temporary Housing Assistance Request (CTHAR)** letter is sent to all Renters and those Owners with RP FVL less than the amount of the initial Rental Assistance award, advising the applicant to call or write to FEMA to request CTHA.
 - If a request for CTHA is received verbally or in writing, **CONFIRM**:
 1. **HRR = Yes**; AND
 2. The **CTHAR** letter was mailed or the applicant requests CTHA after the initial Rental Assistance award date.
 - If confirmed, manually **GENERATE** and **MAIL** the Application (Letter Code - **RCRTDCN, SEAL**).

2. Once information for the CTHA request is received, the process for [determining eligibility](#) is the same for Renters and Owners.

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

- a. The **CTHAO** letter includes abbreviated steps to request CTHA.



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4. Applicants receiving initial Rental Assistance for Utilities Out (**ERU**) or Inaccessible (**ERIA**) are NOT mailed the [Application for Continued Temporary Housing Assistance](#) form. They DO NOT have confirmed **HRR = Yes** and the displacement for utility outage and inaccessibility is typically short term.

- a. If an applicant requires additional **ERU** or **ERIA** assistance, refer to the [Rental Assistance](#) SOP.
- b. If an inspection is later completed with **HRR = Yes** and initial Rental Assistance is awarded, then the [automation process](#) for the Application will begin.

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

- a. Applicants can submit their request for CTHA with the required documents any time during the open eligibility period (18 months) but they must initiate a request for CTHA before the financial closure of the disaster.
- b. If an applicant submits their request for CTHA prior to receiving the [Application for Continued Temporary Housing Assistance](#) form, the agent will:
 - **CALL** the applicant and **EXPLAIN** that they must resubmit their request for CTHA along with all required documentation and the completed [Application for Continued Temporary Housing Assistance](#) form upon receipt. One call attempt is required.
 - **ADD a Comment.**
 - **ROUTE** the case to **FEMA Complete.**

C. Documents for Processing

1. Applicants requesting CTHA must complete the [Application for Continued Temporary Housing Assistance](#) form and return it to FEMA with supporting documentation.

- a. **USE** the information from the documents received to calculate affordability and exhaustion of previous Rental Assistance awards.

2. **USE** the applicable checklist to determine if all necessary documents have been submitted. **CLICK** the applicable link below to jump to the detailed information.



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- a. [Owners: First CTHA Payment](#)
- b. [Renters: First CTHA Payment](#)
- c. [Owners and Renters: Subsequent CTHA payments if there is no change to income or temporary housing costs](#)
- d. [Owners and Renters: Subsequent CTHA payments if there is a change to income or temporary housing costs](#)

a. Owners: First CTHA Payment	
i. Completed Application for Continued Temporary Housing Assistance .	
Pre-Disaster	Post-Disaster
<p>1. Proof of pre-disaster income for members of the household 18 years and older written on the submitted Application for Continued Temporary Housing Assistance.</p> <p>a. Some examples include (one document for each source of income):</p> <ul style="list-style-type: none"> i. Pay stubs/Income Statements (must be dated within three months prior to the incident period); ii. W-2 forms or tax returns from most recent tax year; iii. Documentation of government assistance, including Social Security; iv. Unemployment documents; v. Self-employment documents; OR vi. Declarative Statement of income or lack of income. <p>2. Proof of pre-disaster housing costs written on the Application. Some examples include:</p> <p>a. For the DD:</p> <ul style="list-style-type: none"> i. A mortgage statement or document that indicates the mortgage amount for the DD. ii. Real estate tax or home insurance statements if paid separately from mortgage. 	<p>1. Proof of post-disaster income for members of the household 18 years and older written on the submitted Application for Continued Temporary Housing Assistance.</p> <p>a. Some examples include (one document for each source of income):</p> <ul style="list-style-type: none"> i. Recent pay stubs/Income Statements (must be dated after the start of the incident period); ii. W-2 forms or tax returns from most recent tax year; iii. Documentation of government assistance, including Social Security; iv. Unemployment documents; v. Self-employment documents; OR vi. Declarative Statement of income or lack of income. <p>2. Proof of post-disaster housing costs written on the Application (if applicable). Some examples include:</p> <p>a. For the DD (Permanent):</p> <ul style="list-style-type: none"> i. A mortgage statement or document that indicates the mortgage amount for the DD. ii. Real estate tax or home insurance statements if paid separately from mortgage.



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

b. For Utilities:

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

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

b. For Utilities (Permanent):

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

c. For the Temporary housing unit (Temporary):

- i. A copy of the **post-disaster** [lease or housing agreement](#) for the period of time being processed for CTHA, [signed](#) by both the applicant and LL.
- ii. An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for the cost of service to the temporary housing unit. Refer to [FAQ A.2](#) and [A.3](#).

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

a. Acceptable documents such as:

- i. [Rent receipts](#) or ledgers
- ii. [Cancelled checks](#) (cashed)
- iii. [Money Orders](#) (showing date, location of rental unit, and time period for which the payment applies)
- iv. Written [LL statements](#)
- v. **Utility Allowance:** Once an essential utility bill is supplied to support the **post-disaster housing costs**, this verification has been met.

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

- Rent with or without **Utility Allowance**, OR



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a. Owners: First CTHA Payment

	<ul style="list-style-type: none"> ▪ Security Deposit
--	--

Table 1: Owners: First CTHA Payment

b. Renters: First CTHA Payment

i. Completed [Application for Continued Temporary Housing Assistance](#)

Pre-Disaster	Post-Disaster
<p>1. Proof of pre-disaster income for members of the household 18 years and older written on the submitted Application for CTHA.</p> <p>a. Some examples include (one document for each source of income):</p> <ul style="list-style-type: none"> i. Pay stubs/Income Statements (must be dated within three months prior the incident period); ii. W-2 forms or tax returns from most recent tax year; iii. Documentation of government assistance, including Social Security; iv. Unemployment documents; v. Self-employment documents; OR vi. Declarative Statement of income or lack of income. <p>2. Proof of pre-disaster housing costs written on the Application. Documents such as:</p> <p>a. For rent:</p> <ul style="list-style-type: none"> i. A copy of the lease or housing agreement for the pre-disaster dwelling <u>signed</u> by the applicant or occupant listed as part of the household. Refer to FAQ A.6. <p>b. For Utilities:</p> <ul style="list-style-type: none"> i. An essential utility bill (gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household was responsible for the cost of service to the Damaged Dwelling (DD). Refer to FAQ A.2. <p>c. Other approved expenses for the DD only:</p> <ul style="list-style-type: none"> i. Renters insurance statement 	<p>1. Proof of post-disaster income for members of the household 18 years and older written on the submitted Application for CTHA.</p> <p>a. Acceptable documents include (one document for each source of income):</p> <ul style="list-style-type: none"> i. Recent pay stubs/Income Statements; ii. W-2 forms or tax returns from most recent tax year; iii. Documentation of government assistance, including Social Security; iv. Unemployment documents; v. Self-employment documents; OR vi. Declarative Statement of income or lack of income. <p>2. Proof of post-disaster housing costs written on the Application.</p> <p>NOTE: Typically, there will NOT be any post-disaster housing costs to enter for the DD for a pre-disaster Renter unless the applicant is required to maintain the pre-disaster dwelling. If they are, Refer to FAQ D.11 for processing.</p> <p>a. For the Temporary housing unit (Temporary):</p> <ul style="list-style-type: none"> i. A copy of the lease or housing agreement for the temporary housing unit active for the period of time being processed for CTHA, that is <u>signed</u> by both the applicant and LL. ii. An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for the cost of service to the temporary housing unit. Refer to FAQ A.2 and A.3. <p>3. Proof of exhaustion for all initial Rental Assistance awards. This includes, but is NOT limited to; ER,</p>



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b. Renters: First CTHA Payment

ERIA, ERU, ENCOMP, ECBRA, ERCT, and cross-disaster Rental Assistance that overlaps the same period of time. Refer to the [Cross Disaster Processing](#) SOP for additional information.

- a. Acceptable documents include:
 - i. [Rent receipts](#), [lease](#), or ledgers;
 - ii. [Cancelled checks](#) (cash);
 - iii. [Money Orders](#) (showing date, location of rental unit, and time period for which the payment applies);
 - iv. Written [LL statements](#); AND
 - v. **Utility Allowance**: Once an essential utility bill is supplied to support the **post-disaster housing costs**, this verification has been met.

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

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

Table 2: Renters: First CTHA Payment



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

1. [Signed](#), written request for CTHA that includes a [permanent housing plan](#) statement.
 - a. For every subsequent cycle, a permanent housing plan statement must be submitted either in writing OR by resubmitting the Completed [Application for Continued Temporary Housing Assistance](#) (please refer to [FAQ D.12](#)).
 - i. If missing, **PLACE** one courtesy call to the applicant to verify the permanent housing plan has NOT changed. If unchanged, **CONTINUE** with processing.
 - ii. If the call is unsuccessful or the permanent housing plan has changed from the original submission, **SEND** a Recert Request for Documents (**RRDOC**) for the updated or missing permanent housing plan.
2. Proof of [exhaustion](#) of the previous CTHA /ERCT award:
 - a. [Rent/Security Deposit](#):
 - i. [Rent receipts](#), [lease](#), or ledgers
 - ii. [Cancelled checks](#) (cashed)
 - iii. [Money Orders](#) (showing date, location of rental unit, and time period for which the payment applies)
 - iv. Written [LL statements](#)
 - b. **Utility Allowance** (if applicable)

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

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

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

1. A new [Completed Application](#) and all supporting **post-disaster** documents.
 2. **Pre-disaster** supporting documents are NOT required to be submitted again.
- NOTE:** A change in utility costs for the same residence due to seasonal fluctuations is NOT classified as a housing cost change and is processed using the guidance for [no change in income or temporary housing costs](#).
3. Proof of [exhaustion](#) of the previous CTHA /ERCT award:
 - a. [Rent/Security Deposit](#):
 - i. [Rent receipts](#), [lease](#), or ledgers
 - ii. [Cancelled checks](#) (cashed)
 - iii. [Money Orders](#) (showing date, location of rental unit, and time period for which the payment applies)
 - iv. Written [LL statements](#)

NOTE: A [Security Deposit](#) may only be paid once, up to one month's **FMR**; for one temporary housing unit. If previously paid, it CANNOT be paid again for any additional temporary housing units.



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

b. Utility Allowance (if applicable)

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

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

D. Information Requests

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

- a. **GENERATE** and **MAIL** an **RRDOC** letter with the applicable [inserts](#) to request the required information.
 - o If an applicant submits a lease or rent receipts missing some of the necessary information for processing, **CALL** the LL to meet the requirements for those documents and **PROCESS** the case. If the LL **CANNOT** be reached and the supplied information is **NOT** sufficient for processing, **GENERATE** and **MAIL** an **RRDOC**.
 - o If an applicant is currently receiving TSA, **GENERATE** an **RRDOC** with the **07 CONT ASST – REMAINING FUNDS AVAILABLE** insert.

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

- a. To generate an **RRDOC**, **SELECT** the following:
 - o **Housing Assistance;**
 - o **Request Letters;**
 - o **Recertification;**
 - o **RRDOC-RECERT REQUEST FOR DOCUMENTS;** AND
 - o **SELECT** the applicable [inserts](#).

3. If there is a discrepancy between the submitted documents and what is written on the Application, **USE** the information on the submitted documents.



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- a. If there is a change in eligibility due to using the submitted documents, **CONTACT** the applicant to clarify, and if necessary, **SEND** an **RRDOC** for additional information.

4. An **RRDOC** letter and an Ineligible – Recertification (**IRCT**) decision should NOT be generated at the same time.

- a. If the applicant is ineligible and the missing information would NOT change the status to eligible, **PROCESS** an **IRCT** decision with an **IRCT** letter, DO NOT generate an **RRDOC**.

NOTE: DO NOT set a Timer for an RRDOC letter.

5. **ADD a Comment** for every generated **RRDOC**:

- a. **INCLUDE** a list of the **documents received** and a list of the **documents missing**, such as:
 - o Received:
 1. Completed and [signed](#) application (including a PHP);
 2. **Pre-disaster income** for (**ENTER** names);
 3. **Pre-disaster** bill for propane/electric/gas/water/trash/sewer (**ENTER** the applicable service);
 4. Pre and **post-disaster** mortgage documents; AND
 5. Rent receipts for (**ENTER** month).
 - o Missing:
 1. **Post-disaster income** for (**ENTER** names);
 2. **Post-disaster** bill for propane/electric/gas/water/trash/sewer (**ENTER** the applicable service);
 3. Lease [signed](#) by applicant and LL; AND
 4. Rent receipts for (**ENTER** months).



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6. **PERFORM** one call attempt to clarify any missing information and/or discrepancies before creating an **RRDOC** letter.

- a. When sending an **RRDOC** within 7 days of the disaster closing date, **TELL** the applicant the closing date and **ADVISE** them to fax or scan the information as soon as possible.
- b. Whether the call is successful or unsuccessful, **ADD** a **Contact**.
- c. **ROUTE** to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

7. When the applicant responds to the **RRDOC**:

- a. If all of the required documents are on file:
 - **PROCESS** as eligible or ineligible.
- b. If the first **RRDOC** DID NOT contain all of the information required to process:
 - **GENERATE** and **MAIL** one additional **RRDOC** with all missing information and **PERFORM** one call attempt to **CLARIFY** any missing information with the applicant.
 - **ADD** a **Comment** (**INCLUDE** a list of the documents still missing).
- c. If the applicant DID NOT supply all of the requested documents from the **RRDOC**:
 - DO NOT generate an additional **RRDOC**;
 - **PERFORM** one call attempt to **CLARIFY** any missing information with the applicant;
 - **ADD** a **Contact**; AND
 - **PROCESS** as **IRCT - Lack of Documents**.

E. Determining Eligibility and Calculating Exhaustion for Payment

1. If a [completed Application and all required documents](#) have been submitted:

- a. **VERIFY** all the documents are available in the **Correspondence Received** frame.



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Correspondence Received							Show All	
#	Category	# of Items	Verified	Item Type/Description	DMARTS DocumentID	Duplicate Of	Received	Last Viewed
	Cont Asst	16		CA Expenses/CA Form 1099/CA Income/CA Lease/CA Misc/CA Rent Rpt	(b) (6)			
	Cont Asst			CA Form 1099			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Expenses			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Expenses			06/28/2017	02/08/2018
	Cont Asst		Not Applicable	CA Expenses			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Income			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA Lease			06/28/2017	02/08/2018
	Cont Asst		Not Applicable	CA Misc			06/28/2017	
	Cont Asst		Not Applicable	CA Misc			06/28/2017	02/08/2018
	Cont Asst		Not Applicable	CA RentRpt			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA RentRpt			06/28/2017	03/12/2018
	Cont Asst		Not Applicable	CA RentRpt			06/28/2017	03/12/2018

Figure 1: Correspondence Received frame

- b. **VERIFY** all the data entry matched with the substantiation submitted.
 - Data received from the **Substantiation Item** may be entered directly in **DMARTS** or **ASTC**;
 - Data from the **Substantiation Item** such as: **Form 1600, Expenses, Income or Rent Receipt** can be viewed in the **Documentation Received Details (DRD)** table of the CTHA process;
 - Data from the **Substantiation Item** recorded as a Lease can be viewed in the **Lease** frame of the CTHA process;
 - **Substantiation Item** data can be added or edited in the **Correspondence Received** frame of the **DRD** table in the CTHA process; AND
 - **Substantiation Item** data used in previous payments; or added as **Correspondence Received** from **DMARTS**, or manually, **CANNOT** be deleted. The user can only delete data added manually in the **DRD** table.

- c. **VERIFY** the **Temporary Housing** frame displays the **Initial ER** payment, a **Rental Assistance Recertification Pending (PND)** line, and the total number of months of CTHA paid to date. **Eligibility** codes to be counted in the total number of CTHA payments to date may be modified. Remember, for **Initial ER**, **CLICK** the **Edit Dates** link to set the **Start** and **End Dates**.

Temporary Housing											Edit Dates Show All TSA Report Help
Category	Asst Type	Eligibility	Elig Amt	Elig Date	Start Date	End Date	Approved	Months	FMR	Address	
Rental Assistance	Initial	ERU - Rental Assistance	\$1,250.00	03/01/2016	03/01/2016	03/30/2016	Yes	1	\$1,250.00		
Rental Assistance	Initial	ER - Rental Assistance	\$2,500.00	04/01/2016	04/01/2016	05/31/2016	Yes	2	\$1,250.00	126 Main St	
Rental Assistance	Recertification	ERCT	\$2,358.00	06/01/2016	06/01/2016	08/31/2016	Yes	3	\$1,250.00	126 Main St	
Rental Assistance	Recertification	Pending									

ER (2) ERU (1) ERCT (3) **TOTAL (6)** Total TH Paid: \$6,116.00

Figure 2: Temporary Housing tab



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- d. **CLICK** the **Add New Calculator** button on the **Eligibility Calculator**.
- The **Eligibility Calculator** is used to calculate **Utility Allowance Pre/Current** and **Permanent/Temporary Housing Costs** compared to Income with Affordable Housing percentage as set in the **Admin Tool**. An eligibility decision and reason is suggested based on inputted data.



Figure 3: Eligibility Calculator tab

- e. **ENTER** the **Award Month/Year** for the month of eligibility to calculate.
- f. In the **DRD** table, **SELECT** the correct **Housing Cost** for the **Award Month/Year** and **pre-disaster housing costs** and **CLICK** the **Apply** button in the **Eligibility Calculator**. Refer to [FAQ D.3](#) for information regarding prorated rent receipts.
- **FOLLOW** the same steps for **Income**.
 - The **Utility Allowance** amounts are auto-populated in the calculator.

The screenshot shows the 'Documentation Received Details' interface. It includes a table with columns: Pre, Curre, Mod, Man, Rec'd Date, Doc Date, Start Date, End Date, Expense, Reported, Actual, Doc Type, Cycle, Monthly, Verified, and Status. The table lists various housing expenses such as Mortgage, Rent Receipt, Sewer, Water, Electric, Gas, and Water, along with their reported and actual amounts and verification status.

Pre	Curre	Mod	Man	Rec'd Date	Doc Date	Start Date	End Date	Expense	Reported	Actual	Doc Type	Cycle	Monthly	Verified	Status
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N	07/07/2016	06/29/2016	MM/DD/YYYY	MM/DD/YYYY	Mortgage	\$1,800.00		Form 1060-0061	Monthly	\$1,800.00		P
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	N	07/07/2016	06/29/2016	MM/DD/YYYY	MM/DD/YYYY	Rent Receipt	\$850.00		Form 1060-0061	Monthly	\$850.00		T
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Y	07/07/2016	05/01/2016	05/01/2016	05/31/2016	Rent Receipt		\$850.00	Housing Expenses	Monthly	\$850.00	Yes	T
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N	07/07/2016	06/01/2016	03/01/2016	05/31/2016	Sewer	\$255.00		Housing Expenses	Quarterly	\$85.00	Yes	P
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N	07/09/2016	06/01/2016	03/01/2016	05/31/2016	Water	\$165.00		Housing Expenses	Quarterly	\$55.00	Yes	P
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	N	07/09/2016	05/01/2016	04/03/2016	04/30/2016	Electric		95.00	Housing Expenses	Monthly	\$95.00	Yes	P
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N	MM/DD/YYYY	05/25/2016	05/01/2016	05/31/2016	Mortgage	\$1,800.00		Housing Expenses	Monthly	\$1,800.00	Yes	P
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	N	07/10/2016	05/30/2016	06/01/2016	06/30/2016	Gas		\$255.00	Housing Expenses	Quarterly	\$35.00	Yes	T
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	N	07/10/2016	05/24/2016	06/01/2016	06/30/2016	Water		\$165.00	Housing Expenses	Quarterly	\$55.00	Yes	T
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N	07/10/2016	06/25/2016	06/01/2016	06/30/2016	Mortgage	\$1,800.00		Housing Expenses	Monthly	\$1,800.00	Yes	P
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	N	07/12/2016	06/01/2016	05/01/2016	05/31/2016	Electric		\$150.00	Housing Expenses	Monthly	\$150.00	Yes	T
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N	07/12/2016	06/01/2016	06/01/2016	06/30/2016	Rent Receipt		\$850.00	Housing Expenses	Monthly	\$850.00	Yes	T

Figure 4: Documentation Received Details tab

- g. **USE** the **Edit Physical Address** link in the **Eligibility Calculator** to get the correct temporary **Utility Allowance** calculation.
- If applicable, **UPDATE** number of bedrooms;



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- o **CLICK Save**; AND
- o **CONFIRM** the **Utility Allowance** is calculated correctly.
 1. Data is displayed in detail for **Pre/Current** and **Permanent/Temporary** in the **DRD** table in the CTHA process.
 2. Data can be filtered and sorted in the **DRD** table in the CTHA process.
 3. Data is separated into two tables (**Housing Costs** and **Income**) in the **DRD** table in the CTHA process.
 4. **USE** the data in the **DRD** table in the CTHA process to determine eligibility in the **Eligibility Calculator** and to determine exhaustion in the **Exhaustion Calculator**.
- h. If all the data is correct, **CLICK** the **Eligibility** button.
 - o The affordability approval/denial decision will be available in the **Eligibility/Reason** fields.
- i. For exhaustion:



Figure 5: Exhaustion Calculator Results



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- **USE** the **Exhaustion Calculator** to determine if the applicant has exhausted previous awards.
- **SELECT** the assistance(s) to be exhausted and **CLICK** the **Add Exhaustion** button. Each month of assistance being exhausted is shown on a separate row.
- **Utilities** and **Rent** are populated from the **Eligibility Calculator** for the first row.
 1. **APPLY** the **Security Deposit** (if applicable). The **Security Deposit** may only be applied one time.
- **SELECT** a row in the **Exhaustion Calculator** and **SELECT** items from the **DRD** table. **CLICK Apply**, or **CLICK COPY** to copy data from the **Eligibility Calculator**. **VERIFY** the data transferred into the selected row.
- The **Approved FMR** is manually calculated and displayed by row for **Total Temporary Housing Cost** comparison. **CLICK** the link if the amount needs to be updated.
- Exhaustion data can be applied to the **Payment Calculator** to calculate **Remaining Funds**. **CLICK** the **Apply Exhaustion** button in the **Payment Calculator**.

2. If the applicant has exhausted their previous Rental Assistance awards with less than one month of funds remaining, **GO** to [Section F](#) to **PROCESS** the eligible payment.

3. If the applicant has more than one month of funds from their previous Rental Assistance payment available, **GO** to [Section D](#) to **GENERATE** and **MAIL** an **RRDOC** letter.

4. For subsequent CTHA payments if there is a change to income or temporary housing costs:

a. **CLICK Add New Calculator**

b. In the **DRD** table, **SELECT** the new **post-disaster** supporting documentation and **CLICK** the **Apply** button in the **Eligibility Calculator**.

i. The **pre-disaster income** and housing information will auto-populate from the last **Eligibility Calculator**.



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- c. **CLICK** the **Eligibility** button:
 - i. If the applicant is eligible, **CONTINUE** to [calculate exhaustion](#).
 - ii. If the applicant is in affordable housing or otherwise ineligible, **GO** to [Section G](#).
- d. For exhaustion:
 - i. **CLICK Add Exhaustion**
 - ii. **ENTER** the monthly amount for the **Rent** and **Utility Allowance** (if responsible).
 1. Rent receipts are required for all months.
 2. An updated essential utility bill may be required if it affects eligibility. Refer to [FAQ A.3](#). The **Utility Allowance** will transfer to all months being exhausted.
 - iii. **SELECT** the applicable **month** and **year** for the receipt.
 - iv. Manually **CALCULATE** the standard **FMR** amount based on the address and number of bedrooms entered in the pop-up form for the applicable fiscal **month/year** of the exhaustion row.
 1. **VERIFY** the applicable percentage of **FMR**. The default is 100 percent unless a disaster specific increase has been approved.
- e. If the applicant has exhausted their previous Rental Assistance with less than one-month of remaining funds, **GO** to [Section F](#) to process the eligible payment.
- f. If the applicant has more than one month of Rental Assistance available after calculating exhaustion, **GO** to [Section D](#) to **GENERATE** and **MAIL** an **RRDOC** letter.

F. Processing Eligible Assistance - less than one-month remaining funds

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

- a. The appropriate number of bedrooms are the number of occupied bedrooms from a FEMA inspection or the number of bedrooms in the temporary housing unit, whichever is less.



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- i. If the lease for the temporary housing unit **DOES NOT** state how many bedrooms are being leased, **DO NOT** contact the **post-disaster** LL to verify this information. **PROCESS** the award based on the number of occupied bedrooms found in the FEMA inspection report.
- b. The **FMR** is updated on October 1st of each year and the new rates are loaded into **NEMIS** on October 1st. Eligible payments are for the fiscal year of the months being paid, **NOT** when the payment is being processed.
 - o **USE** the **FMR** loaded in **NEMIS** at the time of payment or the table posted to the applicable [Disaster Specific Information](#) page. **DO NOT** access any other websites for **FMR** information.

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

- a. **SET** the verification requirements associated to Rental Assistance to **Verified** on the **Info Control** screen;
- b. **PROCESS** the Eligible CTHA award:
 - o **SELECT** the eligibility decision item from the **Temporary Housing** frame to be exhausted;
 - o On the **Exhaustion Calculator** frame, **CLICK** the **Add Exhaustion** button;
 - 1. The month that was used in the **Eligibility Calculator** will automatically be applied to the **Exhaustion Calculator**;
 - 2. If the expense amount for the other months is exactly the same, **SELECT** each month separately and **CLICK** the **Copy** button;



Figure 6: Copy Button on Exhaustion Calculator

- a. Otherwise, on the **DRD** table, **SELECT** the **Substantiation Item** that needs to be applied for exhaustion; **AND**



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- b. On the **Exhaustion Calculator** frame, **SELECT** the monthly payment covered by the **Substantiation Item** and **CLICK** the **Apply** button;
 3. On the **Payment Calculator** frame, **VERIFY** the results;
 4. **SELECT** the appropriate **Eligibility Code**; AND
 - a. If the payment will be eligible, **CLICK** the **Edit Payment/Physical Address** link and **COMPLETE** the payment;
 5. **CLICK Continue** to get to the **Confirmation** screen.
- c. **ADD/MODIFY** a **Comment** that must include:
- The affordability information from the calculator;
 - Number of months being paid and date range;
 - Any deductions or additions and amounts, i.e. if the award includes fewer occupied bedrooms listed in the **post-disaster** lease, or if the award amount increases as a result of the new fiscal year; AND
 - The list of required information received and used for processing, as applicable:
 1. Completed and [signed](#) application, including the PHP;
 2. **Pre-disaster income** for (**ENTER** names for each member of the household; 18 years and older, listed on the submitted application and the respective income amount with frequency);
 3. **Pre-disaster** bill for propane/electric/gas/water/trash/sewer (**ENTER** the applicable service);
 4. Pre and **post-disaster** mortgage/lease and amount;
 5. **Post-disaster income** for (**ENTER** names for each member of the household, 18 years and older, listed on the submitted application and the respective income amount with frequency);
 6. **Post-disaster** bill for propane/electric/gas/water/trash/sewer (**ENTER** the applicable service);
 7. Lease [signed](#) by applicant and LL (**INCLUDE** the duration of the lease – start and end dates); AND
 8. Rent receipts for (**ENTER** months and amounts).



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NOTE: The current ERCT award date must NOT exceed the lease end date recorded in the document.

- d. **ROUTE** to **FEMA Approval NON-DRM** or **FEMA Supervisor Review** as directed by Supervisor/POC.

3. When processing the final CTHA award because the applicant has reached the end of the 18-month assistance period (or the end of any extension period):

- a. **PROCESS** the eligible award; AND
- b. **CALL** the applicant to **EXPLAIN** they have reached the end of the assistance period for Rental Assistance. One call attempt is required.

4. Exceptions to making a three months advance payment:

- a. The applicant reaches the end of the 18-month assistance period (or the end of any extension period).
- b. The lease or rental agreement expires before the end of the three-month period. **PROCESS** up to the end of the agreement only.
 - o This also includes month-to-month leases that are NOT extended through the period being paid **ERCT**.
- c. The disaster ends before the end of the three-month period. **PROCESS** only the remaining months of the disaster. The last day of the month the disaster ends is the last eligible housing assistance payment month.
- d. The applicant discloses that they need less than three months of advanced rental assistance. **PROCESS** to the date the applicant indicated their need will end.

G. Processing Ineligible Decisions

PROCESS all denial decisions with the **Category** Rental Assistance, the Assistance Type (**Asst Type**) Recertification or Appeal, and the **Eligibility Code** selection.

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

- a. **Direct Housing Assistance from FEMA**



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

b. Financial Ability

- i. The applicant is living in affordable housing, Refer to [Basic Documentation or Verification Needed](#).
- ii. The Owner's PHP is to become a Renter, and the applicant has secured a new residence within their financial ability, which is validated when FEMA reviews the case for CTHA.

c. Income was NOT Affected by the Disaster

- i. When making a determination for income loss that is NOT disaster-caused, i.e. household splits up after the disaster/divorce; it is imperative to review the entire case to ensure you are making the appropriate decision based on the facts present in the file. Although there may have been a non disaster-caused income loss, the applicant may qualify for CTHA payments.
 - 1. An applicant is eligible for additional CTHA if the housing costs increased, **post-disaster**, above the affordable limit of their **pre-disaster income** amount. With or without the income loss, the costs would be above the applicant's affordable level and therefore the applicant is eligible for assistance.
 - 2. In these instances, **ENTER** the **pre-disaster income** amount in both the **Pre-Disaster** and **Post-Disaster Income** fields to determine CTHA eligibility.

d. Moved into permanent housing

- i. The applicant has moved into permanent housing.
- ii. The applicant moved into a purchased home.
- iii. The applicant has completed repairs to the damaged dwelling.
- iv. The applicant has moved into rent-free housing with friends and family.
- v. The rent amount CANNOT be validated with a housing agreement or rent receipts.
- vi. The applicant resides in the damaged dwelling during the months encompassed by the request for CTHA.



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

e. **Non-Traditional Housing**

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

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

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

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

1. If **pre-disaster** HUD, **VERIFY** if the applicant is receiving HUD assistance with the current LL.

g. **Lack of Documents**

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

h. **Other Reason**

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

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

iii. For this denial, three call attempts are required to explain the specific reason they DO NOT qualify for assistance. Upon a successful call attempt or after all attempts have been made, **ROUTE** the **IRCT** to **FEMA Ineligible** or **FEMA Supervisor Review** as directed by Supervisor/POC.

2. Non-IRCT ineligible reasons:

a. **USE** all standard ineligible decisions codes when processing a request for CTHA, e.g. Occupancy NOT Verified (**INONV**).



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- i. DO NOT generate an ineligible letter.
- b. **End of Program Letter**
 - i. System Administration (SA) staff will generate the letter before the financial closure of the disaster.

3. For every type of **IRCT** ineligible decision:

- a. **GENERATE** any required letters, if necessary;
- b. **ADD** a **Comment** to describe the specific reason(s) they DO NOT qualify; AND
 - o **INCLUDE** types of documents that can be supplied to overturn the decision, if applicable.
- c. **ROUTE** to **FEMA Ineligible** or **FEMA Supervisor Review** as directed by Supervisor/POC.

H. Closed Disaster Processing

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

- a. **CALL** the applicant and **EXPLAIN** that the assistance period has ended, and assistance CANNOT be processed. Three call attempts are required.
- b. **ADD** a **Contact** and a **Comment**; AND
- c. **ROUTE** the WP to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

2. If an applicant submits a CTHA request before the end of the financial closure date and submits sufficient information to be processed as eligible **post-disaster**:

- a. **EMAIL** the [FEMA-IHP-Helpdesk](#) with the specific eligibility information for the case.
- b. **ADD** a **Comment**.
- c. **ROUTE** the WP to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.



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

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

- a. **CALL** the applicant and **EXPLAIN** that the assistance period has ended and the reason they are ineligible. Three call attempts are required.
- b. **ADD** a **Contact** and a **Comment**.
- c. **ROUTE** the WP to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

I. Disaster Specific Increases to FMR

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

- a. Typically the increase is 125 percent of the standard **FMR**. However, the approved amount will be included within the posted approval memo found on the [Disaster Specific Information](#) page.
- b. Applicants may be eligible for an **FMR** increase from any open disaster declaration, regardless if they are registered under that disaster; i.e. applicant is registered in Florida but relocated to a county in Texas that is approved for a 125 percent increase to the standard **FMR**.

2. To receive the increased amount:

- a. An applicant's temporary housing unit must be within the designated area(s).
- b. The total temporary housing costs (rent + **Utility Allowance**) must exceed the standard **FMR**.
- c. The applicant must be eligible for CTHA payments. Only CTHA payments are eligible for the increased **FMR**. DO NOT adjust any Security Deposit or initial Rental Assistance payments to the increased rate.

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



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4. **USE** the approved **FMR** amount or total temporary housing costs (rent + **Utility Allowance**), whichever is **less**, according to the approval memo for that specific disaster.

a. If the applicant's total temporary housing costs (rent + **Utility Allowance**) are less than the increased **FMR**, **USE** the temporary housing costs.

5. **NEMIS** will NOT auto-populate the increased amount. To determine the correct **FMR**:

a. **ACCESS** the increased **FMR** information for the designated area(s) on the [Disaster Specific Information](#) page under **References**, OR

b. As a last resort, you can calculate the updated **FMR** by multiplying the standard **FMR** by the applicable percentage, i.e. for 125 percent, multiply the standard **FMR** by 1.25.

o Example: If the standard **FMR** is \$622.00, **USE** the following formula: \$622.00 (standard **FMR**) x 1.25 (125 percent) = \$777.50 as the maximum approved **FMR**.

J. FMR Fiscal Year Split

When a CTHA payment includes two fiscal years, **NEMIS** will NOT allow the payment with the full date range. In order to process, **SPLIT** the **WP** by fiscal year to make the full payment. The fiscal year changes on October 1st.

1. To process this type of request:

a. **FOLLOW** the CTHA [processing steps](#) detailed above;

b. On the **Confirmation** screen, **SELECT Split WP** and **ROUTE** the first **WP** to **FEMA Approval NON-DRM** or **FEMA Supervisor Review** as directed by Supervisor/POC;

c. **ADD** a new **Assistance** line for processing the additional month(s) for the new fiscal year;

i. **Category:** Rental Assistance;

ii. **Asst Type:** Recertification; AND

iii. **Eligibility:** PND.



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- d. **FOLLOW** the CTHA [processing steps](#) detailed above; AND
- e. On the **Confirmation** screen, **ROUTE** the **WP** to **FEMA Approval NON-DRM** or **FEMA Supervisor Review** as directed by Supervisor/POC.

NOTE:

- **CONTINUE** using the previous fiscal year's **FMR** and **Utility Allowances** for any eligible awards until the current **FMR** has been published/posted.
- If the **FMR** for the current fiscal year is less than the **FMR** for the declared fiscal year, the CTHA payment will be based on the declared fiscal year's **FMR** (available in NEMIS), or actual temporary housing costs (rent + **Utility Allowance**), whichever is less.

K. Supplemental Payments

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

- a. **USE ERSUPP – Eligible – Recertification Supplement** when:
 - i. Correcting the **FMR** and/or **Utility Allowance**, i.e. due to incorrect number of bedrooms or incorrect **FMR** for the county or year;
 1. If increasing the previous payment when completing a CTHA review, **USE** the **+/- Misc** fields, DO NOT process an **ERSUPP** payment.
 - ii. Processing a Security Deposit payment, including those previously used for proof of exhaustion;
 1. Refer to [FAQ D.2](#) for additional information.
 - iii. A policy change has occurred.
- b. **PROCESS** the **Eligible Recertification Supplement** award:
 - i. **Category:** Rental Assistance;
 - ii. **Asst Type:** Initial, Recertification; AND



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- iii. **Eligibility: ERSUPP** – Eligible – Recertification Supplement
- iv. **ADD** the dates of the payment being supplemented and the number of delinquent months.

NOTE: DO NOT process an **ERSUPP** award to adjust an **ERCT** payment when an **FMR** increase memo was issued after the **ERCT** payment was made and the applicant has **NOT** yet requested payment for the next cycle. **USE** the **Misc Adj** link when processing the next award.

L. International CTHA

1. CTHA payments outside of U.S.

- a. CTHA is available to applicants who are displaced from their primary dwelling and have located a rental unit outside the United States.
- b. Applicants who relocate outside of the United States will receive CTHA up to the **FMR** for their damaged dwelling. HUD DOES NOT provide international **FMR** data.
- c. Applicants will be required to meet all standard eligibility criteria for CTHA.
 - i. **USE** a currency converter to convert the rent charges from the current currency to U.S. Dollars (USD), to determine eligibility and exhaustion for payment, such as [Oanda.com](https://www.oanda.com), [X-Rates.com](https://www.x-rates.com), or [Xe.com](https://www.xe.com).
 - ii. If the applicant is eligible for CTHA, **PROCESS** the case according to [Sections E and F](#):
 - iii. Procedures:
 - 1. In the **Worksheet**;
 - a. **ENTER** the applicant's Damaged Dwelling Address in the **Physical Address** field.
 - b. **CONFIRM/UPDATE** the approved **FMR** amount or the converted amount (whichever is less) on the **Monthly Payment** field.
 - 2. **ADD** a **Comment**, and **ROUTE** to **FEMA Approval NON-DRM**.
- d. Refer to [Section A: Eligibility Verifications](#) for all other verification requirements and additional processing information.



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M. Appeals

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

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

a. **Direct Housing Assistance from FEMA**

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

1. If unsure of the status for the THU, **EMAIL** the [FEMA-IHPHelpdesk](#).

b. **Financial Ability**

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

c. **Income was NOT Affected by the Disaster**

- i. Documents verifying the income was affected by the disaster, such as a statement from the employer indicating a disaster-caused reason for unemployment.

d. **Moved into permanent housing**

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

e. **Non-Traditional Housing**

- i. Documents verifying the **pre-disaster** dwelling was a traditional form of housing, such as a house, mobile home, etc.



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

- i. Documents verifying the information used for processing was incorrect.
- ii. Documents verifying the type of assistance received is NOT a duplication of benefits with FEMA's housing assistance.
 - 1. If the applicant returned or refused the Rental Assistance received from another agency, the applicant will be determined ineligible for Rental Assistance from FEMA.

g. **Lack of Documents**

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

h. **Other Reason**

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

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

- a. **PROCESS** the request with the Asst Type **Recertification** and the **ERCT** decision code.
- b. **ADD a Comment**; AND
- c. **ROUTE to FEMA Approval Non- DRM or FEMA Supervisor Review** as directed by Supervisor/POC.

3. If the applicant is NOT able to supply documents to overturn the denial decision:

- a. **PROCESS** the request using the **Asst Type Appeal**, with the applicable denial decision code.
- b. **GENERATE** the applicable denial letter if necessary.
 - o **ADD a Comment**; AND
 - o **ROUTE to FEMA Ineligible or FEMA Supervisor Review** as directed by Supervisor/POC.



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4. If an applicant is appealing to request assistance with costs above the approved **FMR**:

- a. **PROCESS** the denial decision as an appeal **Ineligible - Other**.
 - i. **Category**: Rental Assistance;
 - ii. **Asst Type**: Appeal; AND
 - iii. **Eligibility**: **INO - Ineligible Other**
- b. **GENERATE** the **Appeal Super letter** with the **Unable to Reimburse over Approved FMR** insert.
 - i. **DO NOT** set the letter to be sent to the Mailroom as this will occur automatically by **NEMIS Business Rules** once routed to Ineligible.

5. Denial decisions that **CANNOT** be overturned:

- a. For applicants who fail to meet basic criteria for eligibility and/or the appeal decision would remain the same regardless of any additionally supplied documents, **GENERATE** and **MAIL** an Appeal Final (**AAFIN**) letter.
 - i. The **AAFIN** letter **DOES NOT** have a corresponding ineligible decision. To generate the **AAFIN** letter, **SELECT** the following:
 1. Housing Assistance,
 2. Request Letters,
 3. Appeal,
 4. **AAFIN – Final Appeal**, AND
 5. Rental Assistance.
 - ii. **DELETE** all PND/IPND lines;
 - iii. **ADD** a **Comment**; AND
 - o **ROUTE** to **Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

6. Missing Appeal Documents:



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- a. If an applicant DOES NOT submit all the required documentation with their first appeal request, **GENERATE** and **MAIL** the appropriate **ADOC** or **RRDOC** letter to request the missing documents.
 - o If the required documents are NOT submitted in response to the **ADOC/RRDOC**, **PROCESS** the appropriate appeal ineligible decision and if necessary, **GENERATE** the appeal decision letter.
 - o **ADD a Comment; AND**
 - o **ROUTE to FEMA Complete, FEMA Ineligible, or FEMA Supervisor Review** as directed by Supervisor/POC.

N. Exceptions

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

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

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



IV. EXAMPLES AND FAQs

Frequently Asked Questions:

A. Documents

1. What is an acceptable Lease or Housing Agreement?

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

2. Can I accept a utility bill in someone else's name?

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

3. Are there any times I would NOT need a utility bill to process CTHA?



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- a. Yes, when rent is added by itself to the **post-disaster** costs and the applicant is in unaffordable housing.
4. **What if the pre-disaster utility bills were lost due to the disaster?**
 - a. The applicant should contact their utility company to obtain these documents.
 - b. If they are unable to supply at least one **pre-disaster** utility bill, neither the pre- or **post-disaster Utility Allowances** will be used to determine affordability and will NOT be entered into the calculator. However, the 11 percent **Utility Allowance** can be added to their CTHA payment if they meet all other eligibility criteria and show they are responsible for a utility payment.
 5. **How do I determine if a utility bill is pre or post-disaster? Is it the date due or the period the bill covered?**
 - a. For every utility bill it is imperative to verify the address of the housing unit. If the applicant submits an essential utility bill for the DD that includes any dates prior to the incident period, including billing period or due date, it is a **pre-disaster** bill.
 - b. If the service address is the temporary housing unit, it is a **post-disaster** bill.
 6. **What if the pre-disaster Lease or Housing Agreement was lost as a result of the disaster or the applicant was unable to locate it, is there any alternate and acceptable documentation that can be submitted?**
 - a. If an applicant is unable to provide their **pre-disaster** lease or housing agreement, they may request a statement from their **pre-disaster** LL indicating the **pre-disaster** agreement for housing, rental amount, dates of tenancy, LL contact information, other occupants, etc. If unable to confirm adequate information is available on the agreement, a clarifying call can be made to the LL.
 - b. If an agreement or statement from the LL CANNOT be obtained, the applicant may submit rent receipts, canceled checks, or, as a last resort, bank statements to support the amount listed for **pre-disaster** rent on the Application.
 - c. If questioning whether a submitted item is acceptable, **CALL** the IHP Helpdesk at (b) (6) or the applicable extension number.
 - i. If after review by the IHP Helpdesk Specialist and it is determined additional clarification is required, **SEND** an email to the IHP Helpdesk (FEMA-IHPHelpdesk@fema.dhs.gov) for assistance.
 7. **If an applicant submits a utility bill for the same temporary housing unit showing their utility costs increased, does the applicant have to be mailed an RRDOC for the missing documentation and do we use this to modify the Utility Allowance amount?**



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- a. A change in utility costs is NOT considered a change in their housing costs. The approved **Utility Allowance** amount is used to calculate affordability and exhaustion no matter what the actual expenses for essential utilities are.

8. What is a valid LL/Tenant Relationship?

- a. The factors for validating whether a LL/Tenant relationship exist are:
 - i. A written lease or housing agreement that contains the terms of tenancy, AND
 - ii. The space being leased is for a Housing Unit.
- b. Ownership of the housing unit or authority to lease the dwelling is NOT a factor when considering the validity of a LL/Tenant relationship. Applicants residing with family and friends after the disaster will be considered ineligible if the above factors for validating the relationship are NOT met.

9. I have an applicant who was paid ERCT and submitted a letter requesting CTHA indicating they had a change in income/housing costs, what do I do?

- a. **COMPLETE** one call attempt following the [Outbound Calls and Third Party Verifications](#) SOP, AND
- b. **SAY** "I will send you a new Application for CTHA. When you receive this letter:
 - i. Review, complete, and [sign](#) the Application,
 - ii. Gather your **post-disaster income**, rent receipts, an essential utility bill (gas, propane, electric, water, sewer, or trash), and all verifiable documents to support the **post-disaster** information you enter on the Application, and
 - iii. Submit all documents to FEMA for review (provide the mailing address and fax number to the applicant); AND
 - iv. Also, to help us identify your file, **INCLUDE** your registration number and last four digits of your social security number on all pages of any correspondence you send."
- c. If the call is successful or NOT successful, **GENERATE** and **MAIL** the **Recertification – Declaration of Continuing Need (RCRTDCN, SEAL)** letter;
- d. **ADD** a **Comment** and **Contact** explaining the reason for the call and the information the applicant is required to supply; AND



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- e. **ROUTE** the case to **FEMA Complete** or **FEMA Supervisor Review** as directed by Supervisor/POC.

10. The applicant states they are unable to obtain rent receipts to show proof of exhaustion. Can the applicant still receive CTHA?

- a. If the applicant is unable to obtain rent receipts, the lease agreement for the temporary housing unit may be used to show proof of exhaustion of the previous award.
 - i. **CALL** the LL to **VERIFY** the previous rental payments. Three attempts are required.
 - ii. If unsuccessful, **GENERATE** and **MAIL** an **RRDOC** for both the LL contact info and rent receipts.

B. Housing Costs

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

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

2. Following a disaster, mortgage companies may provide the applicant with a relief period or forbearance of their mortgage payments. Should the mortgage payment amounts be added to the Eligibility Calculator as post-disaster housing costs if there is a relief period or forbearance?

- a. **REQUEST** a copy of the letter or notice from the mortgage company if it is NOT already in the file. Without this substantiation, FEMA CANNOT use the information on the Application.
- b. If the applicant enters zero in the **post-disaster** mortgage field on the Application, **CALL** the applicant to verify they remain responsible for the full delayed payment amount once the "relief period" is over.
- c. If the applicant is responsible for the full delayed amount once the "relief period" is over in a balloon payment:
 - i. **ADD** the **pre-disaster** mortgage amount to the **Eligibility Calculator** as a **post-disaster** expense to determine affordability. The applicant will be eligible to claim the mortgage amount as a current housing cost.
- d. If the life of the mortgage is extended for the number of months in the "relief period":



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- i. DO NOT add the **pre-disaster** mortgage amount to the **Eligibility Calculator**. The applicant will NOT be eligible to claim the mortgage amount as a current housing cost.

3. Are multiple mortgages acceptable for housing costs?

- a. Multiple mortgage amounts may be used if they were initiated to finance the purchase of the home. Any additional mortgages obtained for financing other purchases and using the home as collateral are NOT acceptable.

4. Can lot rent be included as a housing cost?

- a. For DR-4605-WV and prior: Yes, lot rent may be included on the [Application for Continued Temporary Housing Assistance](#) form for both **pre-disaster** and **post-disaster housing cost** expenses. Lot rent expenses should NOT be added to the monthly Continued Temporary Housing Assistance award but should be added to the housing cost calculations.
- b. For all disasters declared **AFTER** DR-4605-WV: Yes, lot rent may be included as both a **pre-disaster** and **post-disaster Rent for Housing Unit** expense on the [Application for Continued Temporary Housing Assistance](#) form.

C. Income

1. Self-Employment Income - What documents are acceptable for a self-employed applicant?

- a. Income from self-employment is any official document showing gross income which could be but is NOT limited to:
 - i. Federal Income tax documents such as:
 1. **Quarterly** Gross Profit/Loss statement with the applicable **Quarterly** frequency; OR
 2. Gross income as reported on line 7 of IRS Form Schedule C.
 - ii. Statements from individuals with whom the applicant does business.
 - iii. Copies of payments made to the applicant; AND
 - iv. Declarative statements of income.

2. If the Social Security Administration indicates an overall percentage increase in benefits from calendar year to calendar year due to a cost of living increase, will the applicant be required to submit an updated benefit statement for the new calendar year?



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- a. The applicant will NOT be required to submit another income statement from SSA illustrating the increased amount as long as the previous year's SSA benefits statement is present in the file and the increased percentage is known. The SSA cost of living increases will be identified in posted preshifts at the beginning of the calendar year. The new increased benefit amount can be calculated manually to determine the applicant's affordability of their current housing costs.
 - i. For example, if the cost of living increase is 1.7 percent (1.017), and the previous year's statement was \$750.00 a month, multiply \$750.00 by 1.017 to calculate the new monthly income amount of \$762.75. Additional Examples:

Percentage:	Multiply by:
1.5 percent	1.015
1.6 percent	1.016
2 percent	1.02
3 percent	1.03

Table 5: Percentage Multiplier

- 3. **The applicant provided an "accepted" application for Medicare/Medicaid, Supplemental Nutrition Assistance Program (SNAP), or other program from a state, local, territorial, or tribal government (SLTT) or a Federal agency for income validation. Is this acceptable to use for income?**
 - a. If the income amount is included on the accepted application, it may be accepted by FEMA and used to approve assistance.
 - b. When an applicant applies for assistance such as Medicaid, food stamps, or other social services, the agency provides the applicant their decision with a statement that can serve as official documentation of income.
 - c. This document can also be used to verify that an applicant had zero income at the time they applied for assistance. Any amount of assistance provided from these agencies DOES NOT count as income for CTHA.
- 4. **Can I accept a statement of 0 income for the pre-disaster or current income?**
 - a. Applicants are required to submit income documentation for each individual, 18 years of age or older, who is listed on the submitted application for CTHA. If an applicant or household member is listed on the application and DOES NOT have **pre-disaster** or **post-disaster income**, they must submit a [signed](#) declarative statement attesting to their lack of income. A separate statement must be submitted for each individual, 18 years of age or older, who is listed on the submitted application for CTHA and DOES NOT have an income.
 - b. When generating an **RRDOC** and calling the applicant, **EXPLAIN** the types of documents FEMA accepts for processing as listed above.



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5. **Can I calculate an average amount of monthly income if I have multiple paychecks for the same person in file?**
 - a. Yes, if the multiple paychecks belong to the same month, you can calculate an average for the months with the gross income information.

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

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

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

 1. For payments:
 - a. **MULTIPLY** the supplied amount by 365 to determine the average annual amount, e.g. $\$50 \times 365 = \$18,250$;
 - b. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$18,250/12 = \$1,520.83$; AND



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- c. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.
2. For income:
 - a. **CALL** the applicant to determine the number of days they work per week. One call attempt is required.
 - i. If confirmed the applicant works less than 5 days per week:
 1. **MULTIPLY** the supplied amount by the confirmed number of days to determine the average **Weekly** amount, e.g. $\$50 \times 3 = \150 ;
 2. **MULTIPLY** the average **Weekly** amount by 52 to determine the average annual amount, e.g. $\$150 \times 52 = \$7,800$;
 3. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$7,800/12 = \650 ; AND
 4. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.
 - ii. If NOT confirmed the applicant works less than 5 days per week:
 1. **MULTIPLY** the supplied amount by 5 to determine the average **Weekly** amount, e.g. $\$50 \times 5 = \250 ;
 2. **MULTIPLY** the average **Weekly** amount by 52 to determine the average annual amount, e.g. $\$250 \times 52 = \$13,000$;
 3. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$13,000/12 = \$1,083.33$; AND
 4. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.
 - ii. **Weekly:**
 1. **MULTIPLY** the supplied amount by 52 to determine the average annual amount, e.g. $\$250 \times 52 = \$13,000$;
 2. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$13,000/12 = \$1,083.33$; AND
 3. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.



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iii. **Bi-Weekly:**

1. **MULTIPLY** the supplied amount by 26 to determine the average annual amount, e.g. $\$500 \times 26 = \$13,000$;
2. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$13,000/12 = \$1,083.33$; AND
3. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.

iv. **Bi-Monthly:**

1. **MULTIPLY** the supplied amount by 24 to determine the average annual amount, e.g. $\$500 \times 24 = \$12,000$;
2. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$12,000/12 = \$1,000$; AND
3. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.

v. **Quarterly:**

1. **MULTIPLY** the supplied amount by 4 to determine the average annual amount, e.g. $\$3,000 \times 4 = \$12,000$;
2. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$12,000/12 = \$1,000$; AND
3. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.

vi. **Bi-Annually:**

1. **MULTIPLY** the supplied amount by 2 to determine the average annual amount, e.g. $\$6,000 \times 2 = \$12,000$;
2. **DIVIDE** the average annual amount by 12 to determine the average monthly amount, e.g. $\$12,000/12 = \$1,000$; AND
3. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.

vii. **Annually:**



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1. **DIVIDE** the annual amount by 12 to determine the average monthly amount, e.g. $\$12,000/12 = \$1,000$; AND
2. **ENTER** the average monthly amount in the **Add Manual Item** window on the **DRD** table.

D. Processing

1. **There has been no set guidance regarding dates or months used for initial Rental Assistance that we are aware of which makes it hard to know what date to use for CTHA awards.**
 - a. Initial Rental Assistance DOES NOT require a date to be processed. The initial period will be identified when the applicant requests CTHA and submits their rent receipts and/or a lease showing the start date. If the applicant was paid initial rent for two months and provides two monthly rent receipts, the CTHA start date will always be the beginning of the next month after the receipts.
 - i. For example, an applicant submits two receipts, one for a portion of June and one for the full month of July, the CTHA date starts August 1 and ends October 31.
 - ii. In addition, it is possible that an applicant could submit two receipts showing usage for June and July, but the lease begins on August 1st. Since a lease is NOT required to verify usage of the initial Rental Assistance payment, the rent receipts are sufficient to use for exhaustion.
 - b. A lease is required only for months that CTHA is processed.
 - c. Determining dates when there is a Security Deposit.
 - i. If one Security Deposit and one rent receipt are supplied, the CTHA payment will always be a continuance of the paid rental month's end date. The Security Deposit will NOT have a date associated with it.
 1. For example, an applicant supplied a Security Deposit receipt and a rent receipt for May. The CTHA payment begins on June 1.
 - d. Determining dates when applicants are eligible for LER and Rental Assistance.
 - i. When reviewing LER vs. Rental Assistance, it is acceptable to have an overlap of seven days, from the day of approval, between the LER and the initial eligible Temporary Housing Assistance determination, e.g. **ER, ERU, ERIA, ENCOMP, and ECBRA**.
 - ii. Any days remaining in the month supplied as a part of a rental payment (either with additional hotel receipts or as a rent receipt for a partial month)



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

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

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

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

- i. The applicant has submitted all required receipts to prove exhaustion of all previous cycles of assistance, plus one additional month;
- ii. The Security Deposit was NOT included in a previous **ERSUPP** payment;
- iii. The disaster has NOT reached the IHP financial closure date; AND

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

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

- b. **USE** the **Edit Payment/Physical Address** button to **ENTER** the **ERSUPP** payment. The **Asst Type** must be **Recertification** and the start and end dates will overlap with one month from the previous **ERCT** payment.

NOTE: Since the receipt for July is now used for proof of exhaustion of a previous award, it must be skipped when entering the dates on the **Worksheet** for the next **ERCT** cycle. The new **ERCT** cycle would begin with August 1.

2. **How do I calculate Eligibility if the applicant submits a prorated rent receipt?**



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- a. **ADD** a **CA Expense – Other** item for the full monthly rent amount to the **DRD** table; **AND**
- b. **SELECT** the **CA Expense – Other** item and **CLICK** the **Apply** button in the **Eligibility Calculator**.

NOTE: The **CA Expense – Other** item is only used to calculate eligibility. The actual amount on the receipt will be used to calculate exhaustion.

3. How do I process if the applicant submits a month-to-month lease?

- a. For month-to-month leases or leases that convert to month-to-month after the end of the lease, **CONTACT** the LL to verify if the applicant will be staying in the home for the duration of the **ERCT** payment cycle. The applicant may also submit an updated lease or [signed](#) statement from the LL confirming how much longer the applicant will be in the residence.
- b. The **ERCT** payment **CANNOT** exceed three advanced months of available rental assistance, or the end of the month the applicant will vacate the dwelling, whichever is earlier.

4. How should I process an applicant's request for CTHA when they submit a lease or rental agreement that includes non-optional housing expenses, e.g. home furnishings, sales tax, cable, internet, etc.; that are **NOT** covered by the IHP?

- a. If the lease or rental agreement includes an itemized breakdown of the housing expenses, staff will only include the rent amount in the housing calculations.
 - i. For example, the lease or rental agreement lists the monthly expenses as \$1,500 for rent, \$400 for home furnishings, and \$50 for cable and internet for a total of \$1,950 per month. Staff will enter \$1,500 as the amount for rent in the **Eligibility Calculator**.
- b. If the lease or rental agreement **DOES NOT** include an itemized breakdown of the housing expenses, staff will include the full amount in the housing calculations.
 - i. For example, the lease or rental agreement lists the monthly expenses as \$1,950 to include home furnishings, cable, and internet. There is no itemized breakdown indicating what portion of the expenses cover the rent and what portion covers the home furnishings, cable, and internet. Therefore, staff will enter \$1,950 as the amount in the **Eligibility Calculator**..



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1. DO NOT contact the LL to request an itemized breakdown of expenses if one was NOT previously submitted voluntarily.

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

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

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

- i. If the applicant is able to submit proof of payment within 72 hours, **PLACE** the case on **Hold** to complete a full payment for all previous months paid when they are received. If unable to obtain proof of exhaustion for all months within 72 hours, **PROCESS** the months received using the **Split WP** function.

1. For example, the previous award was for January, February and March . In August the applicant submits receipts for January, February, May, June, and August. The LL could NOT be reached to verify the rent was paid for March, April, and July.

The first WP would provide a payment for June as delinquent, and the second WP would provide a payment for August as delinquent and September as an advanced month. Then an additional WP for the fiscal year split would be made for advance months of October and November. If the applicant later submits the March, April, and July receipts, **PROCESS** the unpaid months as delinquent.

Month	ERCT	Receipt	1 st WP	2 nd WP	3 rd WP
January	X	X			
February	X	X			
March	X				
April					
May		X			
June		X	X Delinquent		
July					
August		X		X Delinquent	
September				X Advance	
October					X Advance
November					X Advance

Table 6: Receipts in non-sequential order



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6. **I am processing an applicant for CTHA, but I am unable to process three months of assistance because the wrong months were entered in a previous payment. How do I correct the file?**
 - a. When an error in previous processing is identified, e.g. the last Rental Assistance payment was for July, August, and September; however, it should have been June, July, and August; **PROCESS** a payment for the month of June, **SELECT Split WP** on the **Confirmation** screen, and **ROUTE** that payment to **FEMA Approval NON-DRM**. Next, **PROCESS** a payment for the months of October and November, and **ROUTE** that payment to **FEMA Approval NON-DRM**. **INCLUDE** a description of the action in the CTHA eligibility **Comment**.
7. **Can the days paid for LER and Initial Rental Assistance overlap and how do we include lodging in CTHA?**
 - a. Since LER can be awarded for seven days beginning from the approved date of the first Rental Assistance payment, **any remaining days within that month used for hotel expenses or rent are used as "rent" for that month**, meaning that any charges incurred after the seven day overlap period will be used in the **Exhaustion Calculator** when determining eligibility for CTHA.
 - b. No additional LER payments for the remaining nights of the month are eligible unless approved with a DSOP.
8. **Can an applicant submit hotel/motel receipts to prove exhaustion of a Rental Assistance award?**
 - a. Yes, hotel/motel receipts may be used to prove exhaustion of Rental Assistance provided the applicant did NOT receive LER assistance for the same nights.
9. **Is the Security Deposit part of the 18-month assistance period for temporary housing assistance?**
 - a. No, reimbursement for the Security Deposit is separate from the eligible 18-month assistance period.
10. **I have an applicant that indicated they are responsible to pay rent for their pre-disaster dwelling in addition to their temporary housing unit. How do I process?**
 - a. The applicant must first submit verification they are required to pay rent or utilities **post-disaster**, documents may include:
 - i. A statement from the LL,
 - ii. Legal documents, OR



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- iii. Other documents that indicate the **post-disaster** responsibility.
 - b. Once they verify responsibility, they must submit verification of costs with documents such as:
 - i. **Post-disaster** rent receipts, or the amount verified with the LL/legal document.
 - ii. An essential utility bill (either gas, electric, oil, propane, water, sewer or trash) showing an occupant listed as part of the household is responsible for the continuing **post-disaster** cost for service to the DD. Refer to [FAQ A.2.](#)
- 11. I have an applicant with no change to income or temporary housing costs who submitted a completed Application instead of a letter for a subsequent CTHA request, can I accept it?**
- a. Yes, a [signed](#) Application is acceptable for processing subsequent (after the first) CTHA payments if:
 - i. There is a selection made for the Permanent Housing Plan, AND
 - ii. There is no change in their **post-disaster income** or housing costs (excluding seasonal fluctuations in utilities) from the previously submitted CTHA request.
 - b. **VERIFY** utilities with previously submitted bills.
- 12. I have an applicant who had five occupied bedrooms pre-disaster. How do I find the FMR and Utility Allowance amount?**
- a. The **FMR** increases 15 percent for each bedroom greater than four. To obtain the applicable **FMR**, **ACCESS** the **FMR** and **Utility Allowance** spreadsheet on the [Disaster Specific Information](#) page, **FIND** the four-bedroom rate and **MULTIPLY** by 1.15. This will be the applicable five-bedroom rate.
 - b. **USE** the applicable county **Utility Allowance** for a four-bedroom unit for any **pre-disaster** or **post-disaster** home with more than four bedrooms.
- 13. If there is an approved FMR increase, does the Utility Allowance increase too?**
- a. No, the **Utility Allowance** is always a percentage (11 percent) of the standard **FMR**.
- 14. Are squatters eligible for CTHA?**
- a. Applicants residing in squatter communities are eligible when:



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- i. They meet the standard ownership verification requirements found in the [Ownership Verification](#) SOP (Declarative Statements are NOT acceptable), AND;
- ii. They DO NOT reside in [non-traditional](#) forms of housing, e.g. tents, teepees, lean-to-structures, etc.

15. How do I address Tagged Homes?

- a. In cases where an inspector observes a tag at the time of the inspection, they will automatically make a habitability call of repairs required (**HRR = Y**). However, there will be no line items because they will NOT access the home due to safety concerns. Processing will be based on the habitability call and whether the applicant has moved. If App Moved = YES, **PAY** two months of rental assistance. These cases will NOT require a FEMA Correction (**FCOR**) and should be processed following standard CTHA guidance.

E. Permanently Housed:

1. The applicant owns a secondary residence. Are they eligible for CTHA?

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

2. Is an applicant who [signs](#) a long-term lease and states they are NOT going back to the DD, and state they are staying where they are (unaffordable housing) eligible for CTHA?

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

3. Is an applicant who [signs](#) a lease/rent to own agreement eligible for CTHA?



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

F. Acceptable permanent housing plan (PHP):

1. **Are we able to process a Renter who decides to purchase a home that is NOT ready to occupy as eligible for CTHA? That is NOT an option under the current form for renters (to become an owner).**
 - a. No, a PHP means a realistic plan that, within a reasonable timeframe, puts the disaster survivor back into permanent housing similar to the **pre-disaster** housing situation. An acceptable realistic PHP CANNOT enhance the applicant's **pre-disaster** housing situation; therefore, a **pre-disaster** renter who purchases a home that is NOT ready to occupy will be ineligible for CTHA, as they are NO longer actively seeking adequate affordable housing that DOES NOT enhance their **pre-disaster** housing situation as part of their permanent housing plan.

G. CTHA Flow Chart:

All scenarios below assume the applicant has received initial Rental Assistance (**ER**, **ENCOMP**, or **ECBRA**) and the applicant has a continued need for Rental Assistance.

Owner/Renter	Process Flow
Owner w/ RP FVL equal to or greater than the Initial ER, ENCOMP, or ECBRA award.	<ol style="list-style-type: none"> 1. Applicant is automatically mailed the Declaration of Continued Need, RCRTDCN, Seal letter approximately 15 days after the initial ER, ENCOMP, or ECBRA award. 2. Applicant completes the form and returns it with supporting documentation. <ul style="list-style-type: none"> a. If applicant submitted all required documents, CONTINUE to step 3. b. If applicant did NOT submit all required documents, CALL the applicant and GENERATE an RRDOC to explain all the missing information. One call attempt is required. Once the applicant responds, refer to Response to RRDOC – Owners and Renters for more information. 3. Add income and housing costs information from the DRD table to the Eligibility Calculator. <ul style="list-style-type: none"> a. If applicant is found to be living in affordable housing, GENERATE an IRCT letter with the appropriate insert. b. If applicant is found to be living in unaffordable housing, CONTINUE with determining exhaustion of the previous award. <ul style="list-style-type: none"> i. If applicant has one month or more of remaining funds available, GENERATE an RRDOC for the appropriate number of months remaining funds available.



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Owner/Renter	Process Flow
	<ul style="list-style-type: none"> ii. If applicant has less than one month remaining funds available, PROCESS CTHA for the actual housing costs (rent + Utility Allowance) or the FMR, whichever is less. <ul style="list-style-type: none"> 1. DEDUCT any remaining funds or ADD any funds owed using the Misc Adj link. 2. ENSURE applicant is awarded for all delinquent months and NO more than three advanced months.
Owner w/ RP FVL less than the Initial ER, ENCOMP, or ECBRA award, and all renters.	<ul style="list-style-type: none"> 1. Applicant is automatically mailed the CTHAR letter approximately 15 days after the initial ER, ENCOMP, or ECBRA award. <ul style="list-style-type: none"> a. If applicant DOES NOT respond to the letter, either verbally or in writing, the process stops. b. If the applicant does respond, either verbally or in writing, and requests CTHA, GENERATE the Declaration of Continued Need, RCRTDCN, Seal manually. 2. Applicant completes the form and returns it with supporting documentation. <ul style="list-style-type: none"> a. If applicant submitted all required documents, CONTINUE to step 3. b. If applicant did NOT submit all required documents, CALL the applicant and GENERATE an RRDOC to explain all the missing information. One call attempt is required. Once the applicant responds, refer to Response to RRDOC – Owners and Renters for more information. 3. Add income and housing costs information from the DRD table to the Eligibility Calculator. <ul style="list-style-type: none"> a. If applicant is found to be living in affordable housing, GENERATE an IRCT letter with the appropriate insert. b. If applicant is found to be living in unaffordable housing, CONTINUE with determining exhaustion of the previous award. <ul style="list-style-type: none"> i. If applicant has one month or more of remaining funds available, GENERATE an RRDOC for the appropriate number of months remaining funds available. ii. If applicant has less than one month remaining funds available, PROCESS CTHA for the actual housing costs (rent + Utility Allowance) or the FMR, whichever is less. <ul style="list-style-type: none"> 1. DEDUCT any remaining funds or ADD any funds owed using the Misc Adj link. 2. ENSURE applicant is awarded for all delinquent months and NO more than three advanced months.
Subsequent Requests – Owners and Renters	<ul style="list-style-type: none"> 1. Applicant is automatically mailed the CTHAO letter approximately 45 days prior to the end of the previous ERCT payment period.



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Owner/Renter	Process Flow
	<p>a. If applicant reports a change in their income or housing costs since the last award, GENERATE the Declaration of Continued Need, RCRTDCN, Seal letter and CALL the applicant to advise they must submit a newly completed application and their post-disaster housing expense documents. One call attempt is required.</p> <p>b. If applicant reports NO change in their income or housing costs since the last award, and submitted their PHP and rent receipts, CONTINUE with determining exhaustion of the previous award.</p> <p>i. If applicant has one month or more of remaining funds available, GENERATE an RRDOC for the appropriate number of months remaining funds available.</p> <p>ii. If applicant has less than one month remaining funds available, PROCESS CTHA for the actual housing costs (rent + Utility Allowance) or the FMR, whichever is less.</p> <p>1. DEDUCT any remaining funds or ADD any funds owed using the Misc Adj link.</p> <p>2. ENSURE applicant is awarded for all delinquent months and NO more than three advanced months.</p>
Response to RRDOC – Owners and Renters	<p>1. Applicant responded to the RRDOC that was previously mailed.</p> <p>a. If the applicant did NOT submit all of the missing information requested in the RRDOC, GENERATE an IRCT letter with the Lack of Documents insert.</p> <p>b. If the applicant did submit all of the missing information requested in the RRDOC, Add income and housing costs information from the DRD table to the Eligibility Calculator.</p> <p>i. If applicant is found to be living in affordable housing, GENERATE an IRCT letter with the appropriate insert.</p> <p>ii. If applicant is found to be living in unaffordable housing, CONTINUE with determining exhaustion of the previous award.</p> <p>1. If applicant has one month or more of remaining funds available, GENERATE an RRDOC for the appropriate number of months remaining funds available.</p> <p>2. If applicant has less than one month remaining funds available, PROCESS CTHA for the actual housing costs (rent + Utility Allowance) or the FMR, whichever is less.</p> <p>a. DEDUCT any remaining funds or ADD any funds owed using the Misc Adj link.</p> <p>b. ENSURE applicant is awarded for all delinquent months and NO more than three advanced months.</p>



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Owner/Renter	Process Flow
	<p>NOTE: Affordable housing is calculated by comparing the applicant's gross income to their housing costs. When their post-disaster housing costs exceed 30 percent of the household's gross income, they are in unaffordable housing.</p> <p>For pre-disaster owners, housing costs include mortgage statements, real estate taxes, RP insurance statements, and Utility Allowance for the pre-disaster residence; and, rent, Utility Allowance, and renters insurance for the post-disaster residence. Pre-disaster housing costs will be used to calculate post-disaster affordability for owners because they remain responsible for those expenses.</p> <p>For pre-disaster renters, housing costs include rent, Utility Allowance, and renter's insurance. Pre-disaster housing costs will not be used to calculate post-disaster affordability for renters.</p> <p>Exhaustion is determined using rent receipts, cancelled checks, money orders, rental ledgers, and the post-disaster Utility Allowance (if the applicant is responsible for utilities).</p>

Table 7: CTHA Process Flow



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V. DEFINITIONS AND ACRONYMS

Definitions

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

Description of Letters:

Letter Name	Letter Type	When to Use This Letter
CTHA RCRTDCN, SEAL - Application for Continued Temporary Housing Assistance	Request Letter.	<ul style="list-style-type: none"> ○ This is the required form to request initial CTHA. It includes a list of required documents necessary to complete processing. Automatically sent to Owners with RP FVL equal to or greater than initial rental assistance and sent by request to Renters or Owners with an FVL less than the initial rental assistance award.
CTHAR, SEAL – Continued Temporary Housing Assistance Request	Notification Letter	<ul style="list-style-type: none"> ○ This letter is mailed to Renters and Owners awarded initial temporary housing assistance due to habitability repairs required (HRR - Yes) with RP FVL less than the amount of the initial rental assistance award. This group must contact FEMA to request CTHA and be sent the Application for CTHA.
CTHAO, SEAL – Continued Temporary Housing Assistance Ongoing	Notification Letter	<ul style="list-style-type: none"> ○ This letter is provided to applicants who previously received an ERCT award and may need additional rental assistance. This letter includes the abbreviated directions to follow to receive additional (ongoing) rental assistance. ○ If the applicant’s housing costs and income did NOT change, they will be required to submit the following: <ul style="list-style-type: none"> ▪ A signed statement indicating they have a continued housing need with a permanent housing plan, AND ▪ Proof of exhaustion.



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Letter Name	Letter Type	When to Use This Letter
RRDOC, Seal, IRL # - Recertification Request for Documents	Request Letter	<ul style="list-style-type: none"> This letter is sent to request all missing documentation needed for eligibility review. Manual generation required to select the applicable missing documents.
SUPER, SEAL, DECISION, ERCT – Eligible-Recertification	Eligibility Letter	<ul style="list-style-type: none"> This letter provides an eligible decision for CTHA. Auto-generated.
SUPER, SEAL, DECISION, IRCT, IRCT#	Eligibility Letter	<ul style="list-style-type: none"> This letter is an ineligible decision for CTHA. Manual generation required to select the applicable decision.

Table 8: Description of Letters

Exhaustion: Exhaustion is reached when the applicant has used the Rental Assistance award for rent and **Utility Allowance**, or a security deposit and has less than one month’s **FMR** or total temporary housing costs (rent + **Utility Allowance**) remaining. Any remaining funds under one month’s costs are deducted from the next **ERCT** award.

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

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

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

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

Payment Cycles:

Terms For	Cycle Frequency	Definition
Housing Costs	Annual	Equal to every 12 months or once a year.
	Bi-Annual	Equal to every six months or twice a year.



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Terms For	Cycle Frequency	Definition
	Bi-Monthly	Equal to twice every month.
	Bi-Weekly	Equal to every other week.
	Monthly	Equal to once every month.
	Other	Equal to any timeframe NOT included here.
	Quarterly	Equal to every three months or four times a year.
	Weekly	Equal to every 7 days
	Annual	Equal to every 12 months or once a year.
Income	Bi-Annual	Equal to every six months or twice a year.
	Bi-Monthly (Listed as Twice Monthly on the Application)	Equal to twice every month.
	Bi-Weekly (Listed as Twice Monthly on the Application)	Equal to every other week.
	Monthly	Equal to once every month.
	Other	Equal to any timeframe NOT included here.
	Quarterly	Equal to every three months or four times a year.
	Weekly	Equal to every 7 days

Table 9: Payment Cycles

Non-traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

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

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

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

RRDOC Inserts:

RRDOC Insert	Applicable Section of the Application	When to Use This Selection
01 CONT ASST – Signature Not Obtained	Section 11,12	SELECT this option when the applicant has NOT signed the signature/certification portion of the application.
02 CONT ASST – INCOME INFORMATION/CURRENT INCOME	Section 9	SELECT this option when the current Income Information portion of the application is incomplete or when the applicant has NOT submitted current income substantiation for each member of the



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RRDOC Insert	Applicable Section of the Application	When to Use This Selection
		household; 18 years and older, written on the submitted Application for CTHA.
03 CONT ASST – PERMANENT HOUSING PLAN	Section 10	SELECT this option if the Owner or Renter has NOT completed the Permanent Housing Plan section of the Application and there is insufficient information in the file to determine if the applicant has or has NOT fulfilled their permanent housing plan (such as found affordable housing, moved back to the DD).
04 CONT ASST – POST-DISASTER HOUSING COST	Section 7	SELECT this option when an Owner or Renter has NOT completed the post-disaster housing costs portion of the application.
05-CONT ASST – RENT RECEIPTS	Section 7	SELECT this option when the applicant did NOT submit copies of rent receipts, cancelled checks, money orders, or proof of an automated bank draft showing they used their previous Rental Assistance award for Rent/Security Deposit. NOTE: If unable to confirm adequate information is available on the receipt or within the file to show exhaustion, MAKE one call attempt to the LL for verification. If verification CANNOT be made, GENERATE and MAIL an RRDOC letter.
06 CONT ASST – DOCUMENTATION CURRENT UTILITIES	Section 7	The applicant has NOT submitted an essential utility bill and there is NOT enough information in the lease and rent receipts to show the applicant is in unaffordable housing or exhaustion of the previous rental award.
07 CONT ASST – REMAINING FUNDS AVAILABLE		The applicant has enough funds remaining from their previous Rental Assistance award to pay one full month or more of temporary housing costs. This includes applicants who are NOT required to utilize FEMA funds to pay for their temporary housing, such as occupying a hotel that was paid by FEMA via a contractor under TSA. When generating the letter, ENTER the number of additional months of temporary housing costs available to the applicant in the “Please type in number of months...” field Additional Processing Information: The applicant is required to resubmit their CTHA request once the remaining funds have been used for the specified number of months if the form is required for the payment cycle they are on. Because the applicant will NOT have a new Application for Continued Temporary Housing Assistance letter to complete and return with their resubmitted request, when the RRDOC – Remaining Funds Available is generated and mailed, the Application for Continued Temporary Housing Assistance (titled Recertification – Declaration of Continuing Need in NEMIS) should



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RRDOC Insert	Applicable Section of the Application	When to Use This Selection
		be regenerated using the Regenerate button on the Communication screen.
08 CONT ASST – SUBMISSION OF CURRENT LEASE	Section 7	The applicant has NOT submitted a copy of their post-disaster lease agreement or the post-disaster lease agreement was NOT signed by both the applicant and the LL. NOTE: This insert is also used if there is NOT adequate information available in the lease or housing agreement. Before generating the RRDOC , MAKE one call attempt to the LL to verify any information necessary to process. If verification CANNOT be made, GENERATE and MAIL an RRDOC letter.
09 CONT ASST – LANDLORD CONTACT INFO	Section 8	The applicant has NOT provided the current LL's name and/or contact information and the information CANNOT be obtained from any other submitted documents.
10 CONT ASST – PRE DR HOUSING COSTS	Section 7	An applicant has NOT completed the pre-disaster housing costs portion of the application.
11 CONT ASST – PRE DR HOUSING DOC OWNER	Section 7	An Owner, has NOT submitted a pre-disaster mortgage statement, real estate tax statement, and/or RP insurance statement. If paid separately from the mortgage.
12 CONT ASST – HOUSING COST PRE DR UTILITIES	Section 7	The applicant has NOT submitted a pre-disaster essential utility bill, and the inclusion of the Utility Allowance would affect the applicant's eligibility.
13 CONT ASST – SUBMISSION OF PRE DR LEASE RENT	Section 7	The applicant, who was a Renter prior to the disaster, has NOT submitted a copy of their lease or housing agreement for the damaged address or when the agreement was NOT signed by the applicant.
14 CONT ASST – PRE DR INCOME INFO INCOMPLETE	Section 9	The pre-disaster income information portion of the application is incomplete or when the applicant has NOT submitted pre-disaster income substantiation for each member of the household; 18 years and older, written on the submitted Application for CTHA.

Table 10: RRDOC Inserts

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

Acronyms



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AAFIN	Appeal Final
ADA	Americans with Disabilities Act
ADOC	Appeal Request Documentation
ALE	Additional Living Expenses
COD	Cause of Damage
CTHA	Continued Temporary Housing Assistance
CTHAO	Continued Temporary Housing Assistance Ongoing
CTHAR	Continued Temporary Housing Assistance Request
DAC	Disaster Assistance Center
DD	Damaged Dwelling
DRC	Disaster Recovery Center
DRD	Documents Received Details
DRM	Disaster Recovery Manager
DSA	Disaster Survivor Assistance
DSOP	Disaster-Specific Operating Procedure
ECBRA	Eligible – Rental Assistance - CBRA
ENCOMP	Eligible Initial Rent Non-Compliance with Flood Insurance Requirement
ER	Eligible Initial Rental Assistance
ERCT	Eligible Continued Temporary Housing Assistance – Recertification
ERIA	Eligible Rental Assistance – Inaccessible
ERSUPP	Eligible Supplemental Rental Assistance
ERU	Eligible Rental Assistance – Utilities Out
FAQ	Frequently Asked Question
FEMA	Federal Emergency Management Agency



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FMR	Fair Market Rent
FRV	Fair Rental Value
FVL	FEMA Verified Losses
HA	Housing Assistance
HRR	Habitability Repairs Required
HUD	Department of Housing and Urban Development
IHP	Individuals and Households Program
IID	Ineligible Home is Safe to Occupy
INDR	Ineligible Damages Not Disaster-Caused
INI/INFI	Ineligible Insurance/Flood Insurance
INO	Ineligible Other Reason
INONV	Ineligible Occupancy Not Verified
INR	Ineligible No Relocation
IRCT	Ineligible Continued Temporary Housing Assistance – Recertification
JFO	Joint Field Office
MHU	Manufactured Housing Unit
NEMIS	National Emergency Management Information System
OMB	Office of Management and Budget
ONA	Other Needs Assistance
P	Permanent
POC	Point of Contact
RCRTDCN, SEAL	Recertification- Declaration of Continued Need
RP	Real Property



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RRDOC	Recert Request for Documents (Request letter)
SNAP	Supplemental Nutrition Assistance Program
SOP	Standard Operating Procedure
SLTT	State, local, territorial, or tribal government
T	Temporary
THU	FEMA Temporary Housing Unit
TSA	Transitional Sheltering Assistance
UI	Uninsurable
WP	Workpacket



VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Cross Disaster Processing](#)
 - [Disability and Communication Needs](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Insurance Processing for HA and Personal Property](#)
 - [Occupancy Verification](#)
 - [Outbound Calls and Third Party Verifications](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
- Resources
 - [Application for Continued Temporary Housing Assistance](#)
 - [Disaster Specific Information](#)
 - [Oanda.com](#)
 - [X-Rates.com](#)
 - [Xe.com](#)



Direct Housing Assistance
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DIRECT HOUSING ASSISTANCE

I. Overview	■ Purpose of Program	2
	■ Who May Get Assistance?	2
	■ What Type of Assistance is Available?	2
	■ Basic Documentation or Verification Needed	3
	■ Other Items to Note	3
	*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)	
II. Process	A. Eligibility Verifications	5
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III. Definitions and Acronyms	■ Definitions	7
	■ Acronyms	7
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I. OVERVIEW

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

Purpose of Assistance:

- Under the Individuals and Households Program (IHP), FEMA may provide Direct Housing Assistance to individuals and households when there is a lack of available housing resources due to a disaster.
- The affected state, tribal, or territorial government (STT) must request Direct Housing Assistance and the request must be approved by the Assistant Administrator (AA) of Recovery.

Who May Get Assistance?

- When Direct Housing Assistance is authorized, FEMA will contact potentially eligible applicants to obtain information about the household's unmet temporary housing needs. Those who indicate they have an unmet housing need and meet the referral criteria will be considered for Direct Housing Assistance.

What Type of Assistance Is Available?

- FEMA may provide Direct Housing Assistance through any of the following programs:
 - Multi-Family Lease and Repair (MLR): MLR allows FEMA to repair or make improvements to existing multi-family housing units (e.g. apartments). MLR is not intended to repair or improve individual units to re-house existing tenants.
 - Direct Lease: Direct Lease allows FEMA to rent ready-for-occupancy properties not typically available to the general public directly from property owners to temporarily house disaster survivors.
 - Transportable Temporary Housing Units (TTHUs): A readily fabricated dwelling, e.g. a recreational vehicle (RV) or a manufactured housing unit (MHU); purchased or leased by FEMA and provided to eligible applicants for use as temporary housing for a limited period of time.
 - Permanent or Semi-Permanent Housing Construction (PHC): Home repair and/or construction services provided in insular areas outside the continental United States (U.S.) and in other locations where no alternative housing resources are available.

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- The AA of Recovery will designate which Direct Housing Assistance programs are implemented on a disaster-by-disaster basis.
 - Refer to the [Disaster Specific Information](#) page to verify which Direct Housing Assistance programs have been authorized for a particular disaster.

Basic Documentation or Verification Needed:

- Completed and signed Declaration and Release Form (for disasters declared prior to September 19, 2017);
- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- For homeowners, a FEMA Verified Loss ([FVL](#)) of greater than \$17,000 to their pre-disaster primary residence; AND
- For renters, a FEMA inspector classification of “Major” or “Destroyed” to their pre-disaster primary residence.
- For DR-4605-WV and prior:
 - Homeowners with an [FVL](#) of greater than \$17,000 to their pre-disaster primary residence.
- For all disasters declared **AFTER** DR-4605-WV:
 - Homeowners with a FVL of at least \$12 per square foot to their pre-disaster residence.

Other Items to Note:

- Applicants who have Additional Living Expenses (ALE) as part of their insurance may have to pay Fair Market Rent (FMR) for the number of bedrooms occupied in their Temporary Housing Unit (THU).
- Applicants that are eligible for Direct Housing Assistance must agree to comply with FEMA’s rules, terms, and conditions for occupying a THU and sign a Temporary Housing Agreement or Revocable License before moving in.
- THU occupants must continue to demonstrate a need for housing assistance, actively participate in the THU recertification process, and show progress toward achieving their Permanent Housing Plan (PHP) to remain eligible to stay in the THU.

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- Applicants who are ineligible for Home Repair Assistance or Home Replacement Assistance because they failed to maintain flood insurance required as a condition of accepting financial assistance in a previous disaster may still be eligible for some types of Direct Temporary Housing Assistance.
- Applicants who are currently housed in a THU are not eligible for Continued Temporary Housing Assistance (CTHA).
 - For disasters with an approved Direct Housing operation, Caseworkers who are processing CTHA must review the Event History in National Emergency Management Information System (NEMIS) to ensure that an applicant is NOT occupying a THU before approving CTHA.
 - Applicants who are occupying a THU will have a Housing Assistance status of ERFD and have a Workpacket for Recertification.
 - There may also be a Comment in the Events Log indicating that the applicant is currently occupying a THU.
- For all disasters declared **AFTER** DR-4605-WV: Applicants are ineligible for Direct Housing Assistance if their pre-disaster primary residence did NOT meet the minimal housing requirements. This includes, but is NOT limited to, homeless and [non-traditional housing](#) (tents, teepees, lean-to-structures, etc.).



II. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. The damaged dwelling (DD) is the applicant's primary residence, and occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
3. Habitability repairs are required (**HRR = Yes**) by an onsite or approved alternative inspection type, such as geospatial.
4. Renters with FEMA inspector classification of **Major** or **Destroyed** to their pre-disaster primary residence.
5. Homeowners
 - a. For DR-4605-WV and prior: Homeowners with a FEMA Verified Loss (FVL) of greater than \$17,000 to their pre-disaster primary residence; OR
 - b. For all disasters declared **AFTER** DR-4605-WV: Homeowners with a FVL of at least \$12 per square foot to their pre-disaster residence. Please see Figure 1 below for examples.

Three examples of the \$12 per square foot FVL Amount	
Square Footage of Damaged Dwelling	FVL Amount at \$12 per square foot
Damaged Dwelling sq.ft X \$12 = FVL	
750 square feet	\$9,000
2,000 square feet	\$24,000
5,000 square feet	\$60,000

Figure 1: Examples of the \$12 per square foot FVL

B. Direct Housing Assistance Inquiries

1. If an applicant requests Direct Housing Assistance
 - a. If Direct Housing Assistance has not been authorized for the disaster, **TELL** the applicant that FEMA is not currently providing Direct Housing Assistance in their declared disaster.
 - b. If Direct Housing Assistance has been authorized for the disaster:

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- i. **REVIEW** the applicant's case file:
1. If the applicant does not meet Direct Housing Assistance eligibility criteria, **EXPLAIN** to the applicant why they are not eligible for Direct Housing Assistance.
 2. If the applicant meets Direct Housing Assistance eligibility criteria and has not been contacted for their Pre-Placement Interview (PPI), **EXPLAIN** to the applicant that you will follow up on their case and **SEND** an email with an explanation of the applicant's case to the [IHP Helpdesk](#).
 3. If the applicant has completed the PPI and has a question about their P-Code, **EXPLAIN** to the applicant that you will follow up on their case and **SEND** an email with an explanation of the applicant's case to the [IHP Helpdesk](#).

C. Appeals

If an applicant wants to appeal an eligibility decision regarding Direct Housing Assistance, **EXPLAIN** to the applicant that you will follow up on their case and **SEND** an email with an explanation of the applicant's case to the [IHP Helpdesk](#).



III. DEFINITIONS AND ACRONYMS

Definitions

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

Non-traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

Transportable Temporary Housing Units (TTHUs): A readily fabricated dwelling (e.g., a recreational vehicle (RV) or a manufactured housing unit (MHU)).

Acronyms

ALE	Additional Living Expenses
COD	Cause of Damage
DD	Damaged Dwelling
DAC	Disaster Assistance Center
DRC	Disaster Recovery Center
DSA	Disaster Survivor Assistance
FVL	FEMA Verified Loss
HRR	Habitability Repairs Required
IDV_PASS	Identity Verification Pass
IHP	Individuals and Households Program
JFO	Joint Field Office
NEMIS	National Emergency Management Information System
PHP	Permanent Housing Plan
PPI	Pre-Placement Interview

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- THU** Temporary Housing Unit
- TTHU** Transportable Temporary Housing Units
- WP** Workpacket



IV. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures:
 - [Identity Verification](#)
 - [Occupancy Verification](#)
- Resources:
 - [Helpline NPSC Caller Services Reference Guide](#)
 - [Disaster Specific Information](#)



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HOME REPAIR ASSISTANCE

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I. OVERVIEW

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

Purpose of Assistance:

- Financial assistance intended to repair an uninsured or underinsured primary residence damaged by a Presidentially-declared disaster or emergency.

Who May Get Assistance?

- Owners whose pre-disaster primary residence, also known as the Damaged Dwelling Address (DDA), is damaged and determined uninhabitable or unsafe as a result of a Presidentially-declared disaster and the repair needs are NOT provided by or available from another source, such as insurance.

NOTE: Verification of damage to the primary residence must be confirmed by an onsite inspection, or other approved alternative inspection methods, such as geospatial.

What are Eligible Expenses?

- Costs associated with the repair or replacement of disaster-damaged real property (RP) components NOT to exceed the amount of assistance available under the financial Housing Assistance (HA) maximum.
 - Unless approved for an increase, the amount of assistance for individual components is determined using the NEMIS line item pricing.
 - For disasters declared after DR-4605-WV, applicants may be eligible for Hazard Mitigation line costs under the Individuals and Households Program (IHP). These funds are intended for mitigation repairs like shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles, and/or a thicker sheathing material; elevating a water heater or furnace; and/or relocating or elevating a main electrical panel.
 - The additional Hazard Mitigation funds will be automatically included in the appropriate line item amounts for Home Repair Assistance and are subject to the financial HA maximum.
 - FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions. The Hazard Mitigation Supplemental Letter (HAZMSL) has the following insert options, which will be added by NEMIS based on the mitigation items the applicant received with their Home Repair award:



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- Roofing Mitigation Measures Insert (HMRF)
- Furnace Mitigation Measures Insert (HMFU)
- Water Heater Mitigation Measures Insert (HMWH)
- Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)
- Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)
- Hazard Mitigation funds are NOT available for the following:
 - Condos and apartments will NOT be eligible for roof coverings or flood-damaged main panel mitigation; AND
 - Travel trailers or mobile homes will NOT be eligible for any flood mitigation items, as it is generally more structurally feasible to elevate the entire dwelling than to elevate individual components.

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

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

■ **Mold Remediation:**



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- For DR-4609-TN and forward, FEMA may assist with the removal of disaster-caused mold growth from RP areas that affect the habitability and sanitation of the home.
- If mold remediation is to be considered, inspector **MUST** indicate habitability repairs are required on inspection.
- This item will acknowledge the costs of labor and materials for the cleaning of mold from the visible surfaces of the floors, walls, and ceilings.
- This item may be used **ONLY** with verified CODs:
 - Flood
 - Seepage
 - Sewer Back-up
 - Wind-driven Rain

■ Clean and Removal Assistance (CRA):

- For all disasters prior to and including DR-4607-MI, FEMA may provide a limited amount of financial assistance to homeowners with disaster-caused real property damage who DO NOT qualify for Home Repair Assistance because the damage did NOT render the home uninhabitable.
 - **CRA** is limited to \$550 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.
 - **CRA** will be awarded as a one-time payment.
 - The **CRA** award will be deducted from any subsequent Home Repair Assistance award.
 - If FEMA determines the subsequent Home Repair Assistance award would be less than the \$550 **CRA** award, the applicant will NOT receive additional funds.
 - Refer to [Section C: Processing Eligible Assistance](#) for additional information.

■ Clean and Sanitize Assistance (CSA):



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- For DR-4609-TN and forward, FEMA may provide a limited amount of financial assistance to Renters and Owners with disaster-caused real property damage that did NOT render the home uninhabitable.
 - **CSA** is limited to \$300 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.
 - **CSA** will be awarded as an automated one-time payment.
 - Refer to [Section C: Processing Eligible Assistance](#) for additional information.

NOTE: CSA is a disaster specific assistance type that must be requested by the state, territory, or tribal government.

Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance, Settlement, or Denial letter;
- Habitability Repairs Required (**HRR = Yes**);
- DDA is NOT in a Coastal Barrier Resources System (CBRS) Unit; AND
- If the Cause of Damage (COD) is Flood:
 - The DDA is NOT in a Sanctioned Community (SC); AND
 - The applicant is compliant with the National Flood Insurance Reform Act (NFIRA) regulations.

Limitations and Exclusions:

- Home Repair Assistance is NOT available for [non-traditional](#) forms of housing when no real property damage is recordable based on FEMA's inspection line items, e.g. tents and certain types of huts and lean-to structures;
- Home Repair Assistance is NOT available to Landlords who do NOT permanently reside in the damaged dwelling. In addition, any available assistance is limited to the owner-occupied unit and NOT common areas;



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- Applicants whose pre-disaster disaster-damaged residence was a houseboat will NOT be required to obtain and maintain flood insurance for National Flood Insurance Program (NFIP) insurable items, as these structures are uninsurable under NFIP;
- An applicant with insurance for a covered peril will be ineligible for Home Repair Assistance for insured real property components when the applicant fails to file a claim with their insurance company;
- Home Repair Assistance for flood-damaged real property in [basements](#) is limited to damaged items that result in living conditions affecting the safety, sanitation, and functionality of the home. These include:
 - Damage to the structural components (e.g., foundation) of the home;
 - Damage to critical utilities that support the overall function of the home (e.g., furnace, water heater);
 - Damage to the structure's interior (e.g., doors, floor covering); limited to rooms required for the occupancy of the dwelling (e.g., occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room); and no other room in another part of the dwelling meets that need;
 - Damage presenting a hazard (e.g., wet or moldy drywall, carpet, or cabinets) in non-essential living areas (for removal only);
- Home Repair Assistance award amounts are based on repair or replacement of components that are of average quality, size, or capacity; AND
- Home Repair Assistance will NOT be available to make improvements to a unit's pre-disaster condition unless required by state, local, territorial, or tribal government (SLTT) building codes or ordinances; or similar products are no longer feasible or available in the marketplace.

Other Items to Note:

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



II. IMPORTANT INFORMATION

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



Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
 - DO NOT process the Workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
 - **SEND** an email for review to the [Individuals and Households Program \(IHP\) Helpdesk](#).
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
 - **Body:** A description of the request and list of processing actions pending.
- The minimum combined assistance amount of \$50.00 must be met before any IHP assistance can be processed. Once the minimum amount is met, HA, other needs assistance (ONA) or a combination of the two, subsequent awards may be any amount.
 - Sequence of Delivery
 - HA
 - Temporary HA, if eligible; AND
 - Repair or Replacement Assistance.
 - Refer to the [Financial HA and ONA Maximum and Minimum Awards](#) Standard Operating Procedures (SOP) for the full HA/ONA Sequence of Delivery.
- IHP Maximum (system limit only):



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- In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on **Hold – Program Review**.
 - Email the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - PMS will have to authorize this payment.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
 - DO NOT process ADA RP items unless specifically assigned.
 - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 - **ADD a Comment;** AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TO DO** popup.
 - This popup will provide information on the applicant or household's Disability and Communication Needs.



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



III. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
2. Ownership is verified. Refer to the [Ownership Verification](#) SOP for additional information.
 - a. Applicants residing in a cooperative (Co-Op) who DO NOT verify ownership at the time of inspection must submit both of the following documents in their name (or co-applicant's name):
 - i. A copy of the stock (shares) certificate; AND
 - ii. A proprietary lease or occupancy agreement.
 - b. For all disasters declared **AFTER** DR-4596-AL: An applicant occupying a dwelling owned by a Limited Liability Company (LLC) or other similar legal entity may be eligible for Home Repair Assistance if they provide documentation that proves:
 - i. They occupy the disaster-damaged residence as their primary residence;
 - ii. The legal entity DOES NOT have commercial purposes, e.g. ownership of more than one dwelling;
 - iii. The applicant or member of the household is the sole member of the legal entity;
 - iv. The disaster-damaged residence is uninsured or underinsured; AND
 - v. All other Conditions of Eligibility are satisfied.
 - c. An applicant who owns a dwelling that is located on LLC owned land may be eligible for Home Repair Assistance if they prove ownership of the dwelling.
3. The DDA is the applicant's Primary Residence and Occupancy or Intent to Occupy the Primary Residence is verified. Refer to the [Occupancy Verification](#) SOP for additional information.



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4. Habitability repairs are required (**HRR = Yes**) by an onsite inspection or other approved alternative inspection methods, such as geospatial.
5. The DDA is NOT in a CBRS Unit, **DDA in CBRA**: No;
6. Eligible damage is NOT fully covered by insurance. **VERIFY** one of the following:
 - a. No insurance listed for the COD;
 - b. The net insurance settlement for the structure, for the applicable COD, is less than the financial HA maximum and less than the applicable RP [FEMA Verified Loss \(FVL\)](#); OR
 - c. A denial letter for the applicable COD is in the file.
 - d. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information including specific requirements for adding insurance settlements to the **Insurance Substantiation/Settlement** frame of the **Assistance** screen.

B. Information Requests

1. If there is insufficient insurance information to make a determination, e.g. partial insurance settlement or [insurance estimate](#);

- a. **CALL** the insurance company to obtain all missing information necessary for processing. One call attempt is required.

If successful, **ADD** the settlement information to the **Insurance Substantiation/Settlement** frame of the **Assistance** screen and **PROCESS** accordingly. Refer to [Section C: Processing Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for additional information.

If unsuccessful, **PROCESS** with the applicable **INI/INFI – Ineligible Insurance/ Ineligible Flood Insurance**. Refer to [Section D: Processing Ineligible Decisions](#) for additional information.

- b. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.



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C. Processing Eligible Assistance

1. **CRA** – Auto-determination only.

- a. For all disasters prior to and including DR-4607-MI, in addition to meeting [standard eligibility verification requirements](#) for Home Repair Assistance, applicants must meet the following requirements to receive **CRA**:
 - i. The pre-disaster primary residence is located in an area designated for Individual Assistance;
 - ii. The applicant has at least one RP line item recorded during inspection as flood-damaged;
 - iii. The pre-disaster primary residence is NOT covered by insurance for flood damage, including flood or mobile home insurance; at the time of the disaster; AND
 - iv. The applicant receives an **Ineligible – Home is Safe to Occupy (IID)** denial for Home Repair Assistance.
- b. The **CRA** award will be processed under ONA as **Eligible - Miscellaneous Items (EMISC)**. There will be no manual processing.

2. **CSA** – Auto-determination only.

- a. For DR-4609-TN and forward, in addition to meeting [standard eligibility verification requirements](#) for FEMA Assistance, applicants must meet the following requirements to receive **CSA**:
 - i. The pre-disaster primary residence is located in an area designated for Individual Assistance;
 - ii. Inspector will have recorded the line item # **1113 – CSAL** because the home received disaster damage but it did not render the home uninhabitable;
 - iii. The pre-disaster primary residence is NOT covered by insurance at the time of the disaster; AND
 - iv. The applicant receives an **Ineligible – Home is Safe to Occupy (IID)**.
 1. Applicants that have received only an **Eligible Rental Utilities Out (ERU)** or **Eligible Rental Inaccessible (ERIA)** due to the home still being habitable may also be considered for **CSA**, even though they were not determined **IID**.



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- b. The **CSA** award will be processed under ONA as **Eligible - Miscellaneous Items (EMISC)**. There will be no manual processing.
 - i. NEMIS will autogenerate the **Minimal Other Needs Assistance - Clean and Sanitize Assistance (CSA)** letter to the applicant.

3. Rental Assistance: **FOLLOW** the [sequence of delivery](#), **PROCESS** the initial Rental Assistance decision before processing Home Repair Assistance:

- a. Refer to the [Rental Assistance](#) SOP document for specific processing information.

NOTE: For all processing actions, as long as all items are addressed before the final routing event, they can be completed in any order.

4. Funeral Assistance: **PROCESS** Funeral Assistance, if there is a pending funeral:

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

5. Rapid Damage Assessment (RDA) Inspections: For disaster with COD= Flood

- a. The RDA inspection process may be used in disasters with Flood as a COD.
- b. RDA is an add-on feature for the Automated Construction Estimator (ACE) software that will allow the inspector to record and complete more inspections per day, as compared with conventional inspections.
 - i. The inspector will be completing the inspections using key measurable criteria, including:
 - 1. Foundation type;
 - 2. High water mark; AND
 - 3. Square footage of impacted area (inundation area).
- c. Pre-determined quantities are automatically populated by the software, such as eight linear feet of cabinets in a kitchen, and one door for every affected bathroom and bedroom.
 - i. RDA is only used for owners with flood damages where the water level is three inches or greater.



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- ii. Damage from other perils such as wind and rain are still measured and recorded individually, e.g. damage to roof covering or ceilings.
- iii. Personal Property (PP) room furnishing and appliances, transportation, and unmet needs are addressed the same in an RDA inspection as they are in a conventional inspection.
- iv. Damage to construction elements outside of the home, such as wells, septic systems, and roads and bridges are added separately by the inspector.
- d. When the COD is Flood and the DDA is in Flood Zone **A, V, or W**, **PROCESS** the Home Repair Assistance following [step 10](#) below.
- e. When the COD is NOT Flood, the COD is Flood and the DDA is in Flood Zone O, or has the RP line item **6921: Travel Trailer – Non-Permanent Foundation**, **PROCESS** the Home Repair Assistance following [step 11](#) below.

6. Inspection Returns with Undeclared COD - Fire:

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



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2. If NOT confirmed, or the Fire Department indicates the report is NOT finalized; **PROCESS** as **Ineligible – Damage Not Caused by the Disaster (INDR)** and **CALL** the applicant to explain the decision. One call attempt is required.

7. Pre-disaster ADA RP Line Items Damaged by the Disaster

- a. ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
 - i. DO NOT process ADA RP items unless specifically assigned.
 - ii. If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 1. **ADD a Comment**; AND
 2. **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.
- b. Based on inspection results, **PROCESS** initial assistance according to the line item amount when no other expenses have been submitted. On appeal, **PROCESS** assistance based on actual cost.
 - i. There is no financial assistance maximum amount for ADA line items.
 - ii. Refer to [Section C: Processing Eligible Assistance](#) in the event the applicant reaches the financial HA maximum.
 - iii. Refer to the [Appeal Processing](#) SOP for additional information.
- c. HA ADA items:
 - i. ADA-Grab Bars
 - ii. ADA-Ramp
- d. Refer to [step 8](#) for Processing instructions.

8. ADA RP Line Items Based on Disaster-Caused Injury or Disability (Not present on home pre-disaster) for disasters on or **AFTER** August 13, 2021

- a. An applicant may request assistance for a needed RP accessibility fixture(s) due to an injury or disability that happened as a result of the disaster. If this occurs, an **RFI for HA - ADA Disaster-Caused Real Property** should be generated.



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- i. **SELECT** the appropriate **REQUEST FOR INFORMATION** based on if the applicant has received an **RFI** for that specific category or not;
 - ii. **CLICK** the **Next** button;
 - iii. **SELECT** the appropriate category option;
 - iv. **CLICK** the **Next** button;
 - v. **CLICK** the **Finish** button; AND
 - vi. **Call** the applicant, **PROVIDE** details of the **REQUEST FOR INFORMATION**.
 1. Three call attempts are required.
- b. To be considered for Disaster-Caused ADA-related RP items, applicants **MUST** submit the following documentation:
- i. A written and signed statement from a medical or health care provider, indicating:
 1. Medical or health care provider's contact information;
 2. Injury or illness was caused by the disaster and limits one or more major life activity (i.e., seeing, walking, hearing, respiration, bending, etc.);
 3. Date of the disaster-caused injury or illness; AND
 4. The specific ADA RP item(s) required for to address the household's access and functional need.
 - ii. An itemized bill, receipt, or estimate for the post-disaster ADA RP item(s) including the installation or construction costs.
 - iii. Lack of insurance, settlement, or denial on file indicating the post disaster ADA RP item(s) is not covered by insurance (i.e., Long-Term Care Insurance and Home and Community-Based Services Medicaid waivers) or provided by another source.
- c. Eligible post disaster ADA RP items:
- i. ADA-Grab Bars
 - ii. ADA- Exterior Ramp; AND



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- iii. ADA-Paved path of travel to the primary residential entrance (for accessible ingress or egress from the applicant's vehicle to their dwelling).
- d. **CALL** the contractor (three attempts) that will be installing or constructing the ADA RP item to verify:
 - i. What type of ADA RP item(s) is/are being installed?
 - ii. Where will this item be located in/on the residence?
 - iii. What are the measurements of the item(s) being installed?
 - iv. What will be the cost of this installation?
- e. Once the required documents have been verified,
 - i. **CREATE** the HA – PND line;
 - ii. **EMAIL** the [Housing Inspection Services - Task Monitors](#) (HIS) using the subject line **ADA PROCESSING – DISASTER-CAUSED NEED**.
 - 1. **INCLUDE** all specific items to be addressed in appeal request, the disaster number, registration number, ADA RP item(s) being requested, and details on the outcome of the contractor contact.
 - iii. **REQUEST** an appeal inspection to verify the damaged or lost accessibility and that the ADA items requested will properly fit the home.
 - 1. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority; AND
 - 2. **RECORD** in the Inspection Request **Comment** special attention to specific ADA RP item(s) being requested, and details on the outcome of the contractor contact i.e. measurements, location.
 - iv. **ROUTE** to **Send for Inspection**.

9. Processing Steps for **ALL** ADA RP Line Items

- a. Prior to processing, **VERIFY** if the [FVL](#) exceeds the financial HA maximum.
- b. When the [FVL](#) DOES NOT exceed the financial HA maximum, the ADA and Non-ADA items must be processed separately.



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- i. **PROCESS** all Non-ADA items for payment first. SPU must:
 1. **SELECT** each RP ADA item separately, **CLICK** the **Edit** link, and **UPDATE** the **HA Quantity** to zero;
 2. **SELECT** the Non-ADA RP line items and **UPDATE** the eligibility status code to **EHR/EHRZ**; AND
 3. On the **Confirmation** screen, **SELECT** the **Split Workpacket** option, **ENTER** a **Comment**, and **CLICK Submit** to route the Non-ADA items to **FEMA Approval NON-DRM**.
 4. Refer to the [Appendix](#) for information on using the **Eligibility Calculator**.
- c. Once the processing of Non-ADA line items has been completed:
 - i. **PROCESS** all RP ADA items for payment:
 1. **SELECT** each RP ADA item separately, **CLICK** the **Edit** link, and **UPDATE** the **HA Quantity** based on observed quantity;
 2. **SELECT** the ADA RP line items and **UPDATE** the eligibility status code to **EHR/EHRZ**;
 3. **GENERATE** the **ADA Approval Letter**;
 - a. Staff must **INSERT** the total dollar amount of assistance (combined HA + ONA amount) for the ADA line item(s) being processed for payment.
 - b. Both ADA assistance types letters share the same name. Please **PREVIEW** the letter to ensure the correct version (ADA RP disaster loss or ADA disaster-caused need) of the letter is being generated.
 4. **ADD** a **Comment**; AND
 5. **ROUTE** the ADA award to **FEMA Approval NON-DRM**.
- d. When the [FVL](#) exceeds the financial HA maximum:
 - i. **PROCESS** all Non-ADA items for payment first. SPU must:
 1. **SELECT** each RP ADA item separately, **CLICK** the **Edit** link, and **UPDATE** the **HA Quantity** to zero.
 2. **SELECT** the Non-ADA RP line items and **UPDATE** the eligibility status code to **EHR/EHRZ**; AND



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3. On the **Confirmation** screen, **SELECT** the **Split Workpacket** option, **ENTER** a **Comment**, and **CLICK Submit** to route the Non-ADA items to **FEMA Approval NON-DRM**.
- e. Once the processing of Non-ADA line items has been completed:
 - i. **PLACE** the existing WP. on **Hold – Program Review**; AND
 - ii. **SEND** an email with the applicant details to the [FEMA IHP Helpdesk](#) using the subject line **ADA PROCESSING - FINANCIAL MAX. INCLUDE** the disaster and registration number.
 1. Only refer cases where the applicant's RP award is over the financial HA maximum and an ADA item within either category must be addressed.

10. When the COD is Flood and the DDA is in Flood Zone **A**, **V**, or **W**:

- a. The applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#);
- b. The applicant is NFIRA compliant;
- iii. Refer to the [Flood Zones and Other Protected Areas](#) SOP for additional information.
- c. The [FVL](#) for the Flood items are insurable, e.g. **Not Insured** or **Insured**.
 - iii. In order to receive a Flood Insurance requirement, the Home Repair Assistance payment must include **Not Insured** or **Insured** items.
- d. The DDA is NOT in a SC; AND
- e. The DDA is NOT in a CBRS Unit.
 - i. **PROCESS** an **Eligible - Home Repair, Flood Insurance Required (EHRZ)** eligibility determination. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
 - ii. If the applicant has Flood Insurance and received a settlement less than the Flood [FVL](#) and financial HA maximum, all **Insured** Flood damaged line items must be modified to **Not Insured** in order to process through approval.
 - iii. Typically, items with the **Category: Mitigation** are NOT available for use unless a [disaster specific](#) exists and will NOT be available for selection.



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- iv. If the applicant is eligible for a **Group Flood Insurance Policy (GFIP)**, **SELECT** the **Flood Insurance** box. If the applicant is NOT eligible for a **GFIP**, DO NOT select the box. Refer to the [GFIP Eligibility](#) SOP for specific eligibility information.
- v. If additional funds are available under the financial HA maximum award, **MOVE** to the next step in the sequence of delivery following the applicable SOPs.

NOTE: Flood Mapping should occur prior to processing Home Repair Assistance if the COD is Flood. If mapping has NOT occurred and the COD is Flood:

- **PLACE** the case on **Hold** in your name;
- **ADD** a **Comment** that flood mapping is required prior to processing;
- **EMAIL** the [FEMA-IHP-Flood-Mapping-Team](#); AND
- **PROCESS** assistance accordingly once mapping is complete.

11. Home Repair Assistance: When the COD is NOT Flood;	The COD is Flood and the DDA is in Flood Zone O; OR	Has the RP line item 6921: Travel Trailer – Non-Permanent Foundation:
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- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#);
 - i. **PROCESS** an **Eligible - Home Repair (EHR)** eligibility determination. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
 - ii. If the applicant has Flood Insurance and has received a settlement less than the Flood [FVL](#) and financial HA maximum, all **Insured** Flood damaged line items must be modified to **Not Insured** before they can be selected for payment.
 - iii. If additional funds are available under the financial HA maximum award, **MOVE** to the next step in the sequence of delivery following the applicable SOPs.



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NOTE: Travel Trailers on Non-Permanent foundations cannot receive a NFIRA requirement as a Flood Insurance policy cannot be placed on the home due to the lack of foundation. They are processed as **EHR** and any other eligible types of assistance **without** the Flood Insurance requirement even if they are within Flood Zone **A, V, or W**. Applicants in Travel Trailers on Non-Permanent foundations are also ineligible for a **GFIP**.

12. Determining when to select **Insured, Not Insured, or Uninsurable** items:

- a. To determine which items to select for payment, **USE** the following logic;
 - i. **SELECT Uninsurable** items for initial payments. They are eligible regardless of COD or any insurance types the applicant may have.
 1. Upon a subsequent inspection, **Uninsurable** items may NOT be automatically eligible. A comparison must be made between inspections and previous assistance to determine eligibility. **DO NOT** deduct **Service Call** line items unless there is a direct duplication with the inspection line items, e.g. same line item.
 2. Refer to the [Inspection Requests and Comparisons](#) SOP and [Appeal Processing](#) SOP for additional information.
 - ii. **SELECT Insured** items when;
 1. There is an insurance settlement on file that is less than the financial HA maximum and less than the [FVL](#) for the applicable CODs. Once selected, the total [FVL](#) will be used to compare against the settlement amount. When finalizing the payment, **SELECT** and **DEDUCT** the applicable insurance settlement;
 2. There is a denial letter from the insurance company on file for the applicable COD and the applicant **DOES NOT** hold a separate insurance policy for the COD; OR
 3. There is a statement of lack of insurance for the applicable COD on file.



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NOTE: If the COD is Flood, the items must be updated from **Insured** to **Not Insured**.

If an applicant has a mortgage on their property, there is typically some form of insurance required to be placed on the home. Additional verification is required with documentation or with the insurance company prior to processing a payment.

iii. **SELECT Not Insured** items when;

1. There is no insurance for the RP items recorded during the inspection.
- b. Typically items with the **Category:** of **Mitigation** are NOT available for use unless disaster specific approval exists and will NOT be available for selection.
- c. Refer to the [Insurance Processing for HA and Personal Property](#) SOP and the [Disaster Specific Information](#) page for additional information.

13. Calculating the Net Insurance Settlement:

- a. The net settlement is the amount paid directly to an individual from the insurance company after any applicable deductions for depreciation, adjustments, deductibles, and monies required to be paid directly to a lien holder, e.g. mortgage company.
 - i. **INCLUDE** the funds received for **Recoverable Depreciation** in the net settlement amount if the insurance company disbursed the funds at the time of processing.
 - ii. **DEDUCT** items NOT covered under the IHP program such as outbuildings, fences, or other recreational items, e.g. swimming pools; from the net structure settlement.
 - iii. **DEDUCT** items processed under a different category, such as PP, from the net settlement when comparing the RP [FVL](#) to a structure settlement.
 - iv. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information including how to confirm settlements to the financial HA maximum and the applicable COD.

14. Condominium (Condo) and [Co-Op](#) Residence Processing:



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- a. A Condo residence is a type of housing where each resident owns their individual unit in a multi-dwelling building and shares the operational costs of the common areas and grounds.
- b. A Co-Op residence is a type of housing where residents own a share of a corporation that owns or controls the building and/or property they reside. The share entitles each resident to reside in an individual unit.
 - i. Co-Ops finance their own housing through paying dues or fees collected monthly or annually.
 - ii. A Co-Op owner can sublet the unit. In most cases the owner and renter will have a standard lease agreement. Unlike owners, renters DO NOT hold shares in the corporation and will NOT be eligible for Home Repair/Replacement Assistance.
- c. Within the Condo/Co-Op development, common areas are the areas NOT owned by an individual owner of the Condo or Co-Op residence but are shared by all owners, either by percentage interest or owned by the management organization. Common areas may include recreational facilities, outdoor spaces, parking, landscaping, fences, laundry rooms and all other jointly used spaces.
- d. Most Condo and Co-Op residents are regulated through by-laws which include the rules and regulations by which the Condo or Co-Op association governs itself.
 - i. By-laws typically indicate the responsibility for repairs to individual units and common areas.
- e. Initial inspections for Condos and Co-Ops will include damage from the drywall into the residence and will NOT include items outside the drywall until verification is made that the items are the responsibility of the applicant to repair or replace, typically upon Appeal. Refer to [Section E: Appeals](#) for additional information specific to Condos/Co-Ops.
 - i. If an inspector is able to verify responsibility for items outside the drywall at the time of inspection, all eligible items from inside and out are recorded and eligible for assistance.
 - ii. Individual Condo or Co-Op owners who claim responsibility for damaged structural elements, e.g. roof, exterior walls, chimneys, and shared foundation; or damaged items in common areas must submit verifiable documentation to FEMA indicating individual responsibility, including the master insurance policy or bylaws; to be considered for assistance.
- f. Insurance and coverage maintained by the association:



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- i. Applicants who are insured for their individually owned items may have a **Condo/Twnhse Unit with PP** policy, standard **Homeowner** policy, or **Flood Insurance** policy. **COMPARE** any settlement received from these policies to their applicable [FVLs](#) and financial HA maximum to determine eligibility.
 1. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.
- ii. The Condo or Co-Op Association's **Condo/Twnhse Master** insurance policy generally covers damage to common areas and structural elements of the building that are shared by all residents, e.g. roof, exterior walls, chimneys, and shared foundation.
 2. If the master policy DOES NOT cover a particular peril or the damage DOES NOT meet the policy's deductible, FEMA will NOT assist with the expenses related to the associated damage OR the assessment fees resulting from the disaster due to the item being a shared common area.
 - a. Assessment fees may include those charges split between owners for repairs/replacement to the common area(s).
- g. If an applicant in a Condo/Co-Op meets the verification requirements listed under [Section A: Eligibility Verifications](#);
- i. **PROCESS** the applicable **EHR/EHRZ** eligibility determination. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) for additional information.
- h. Condo/Co-Op occupants are eligible for all other categories using SOPs.
- i. Refer to [Section E: Appeals](#) for additional information specific to Condos/Co-Ops.

D. Processing Ineligible Decisions

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

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

- a. **INI/INFI** (Letter must be manually generated).
 - i. If the net insurance settlement is greater than the financial HA maximum;



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1. **SELECT** the **INI - Ins Settlement Exceeds FEMA Eligible Damage** insert.
 - ii. If the net insurance settlement is greater than the **FVL** for the **Destroyed** RP line item;
 1. **SELECT** the **INI - Ins Settlement Exceeds FEMA Eligible Damage** insert.
 - iii. If the applicant has NOT supplied an insurance settlement or denial letter and they are insured for the COD;
 1. **SELECT** the **INI - Missing Ins Settlement or Denial Letter** insert.
- b. **IOVR - Ineligible Over Program Maximum**
 - i. The applicant has received the financial HA maximum amount.
- c. **IOWNV - Ineligible - Ownership Not Verified**
 - i. Ownership of the DDA has NOT been verified.
- d. **INONV - Ineligible Occupancy Not Verified**
 - i. The applicant has NOT verified occupancy for the DDA.
- e. **ISC - Ineligible Sanctioned Community**
 - i. The DDA is in a SC.
- f. **ICBRA - Damaged Dwelling located in CBRA Unit**
 - i. The DDA is in a CBRS Unit.
- g. **IID- Ineligible- Home is Safe to Occupy**
 - i. The damage caused by the disaster has NOT made the home unsafe to occupy (**HRR = No**).
- h. **INPR- Ineligible Not Primary Residence**
 - i. The applicant was unable to show at inspection the DDA is their primary residence.
- i. **INO Appeal - Ineligible- Additional Repair Assistance** (Letter must be manually generated).



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- i. If an applicant receives assistance for all eligible items and upon appeal all items were previously addressed or the inspection returns with the same [FVL](#) amount.

E. Appeals

Home Repair Assistance appeals are processed using standard Appeal procedures with the exception of Condos/Co-Ops listed below and the process of comparing [FVL](#) for inspections. Refer to the [Appeal Processing](#) SOP and [Inspection Requests and Comparisons](#) SOP for additional information.

1. Appeal Processing and Subsequent Inspection

- a. After the initial **IID** decision and **CRA** payment, applicants may choose to appeal their initial **IID** status with standard appeal documents or may receive a subsequent inspection such as a **FEMA Correction (FCOR)** or **Reinspect**.
- b. Although additional funds are **NOT** available for the **CRA** payment, if a subsequent inspection is issued for any reason after the **IID**, the following guidance applies when the inspection returns.
 - i. Change from **HRR = No** to **HRR = Yes** with a [FVL](#) greater than \$550:
 1. **PROCESS** as **EHR/EHRZ** eligibility determination and **DEDUCT** the \$550 **CRA** payment.

NOTE: DO NOT deduct any previously awarded Clean and Sanitize Assistance (**CSA**) from any eligible Home Repair Assistance.

2. **DO NOT** deduct the auto-determined \$500 Critical Needs Assistance (**ECNA**) award.
3. **DO NOT** deduct **Service Call** line items unless there is a direct duplication with the inspection line items, e.g. same line item.
4. Refer to the [Appendix](#) for information on using the **Eligibility Calculator**.
- ii. Change from **HRR = No** to **HRR = Yes** with a [FVL](#) equal to or less than:
 1. **PROCESS** as **INO** eligibility determination using the **Appeal - Additional Repair Assistance** insert.
- iii. No change, remains **HRR = No**:
 1. **PROCESS** as **IID**.



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

2. Appeals for Condo/Co-Op

- a. Applicants who are unable to verify responsibility for damage to items from the drywall out must supply a copy of their association's by-laws for review to receive assistance for these items.
 - i. At times, the applicant may also be able to submit the master insurance policy to verify responsibility.
- b. To receive an **Appeal Inspection** and possible assistance with items outside the unit, the by-laws (loss assessment between the residences) and the master policy must clearly indicate the items are NOT covered by the association or the insurance policy.

Condo and Co-Op Assistance			
Building Portion	Responsible Party	Insurance Policy Type	Eligible for IHP
Condo or Co-Op unit, walls in	Unit owner	Unit owner's policy	Yes, if uninsured or underinsured losses
Common areas shared by all residents	Condo or Co-Op association	Condo or Co-Op association's master policy	No, unless applicant submits documentation indicating individual responsibility

Table 1: Condo and Co-Op Assistance

- i. If unsure if an item is included on the policy or within the by-laws:
 - 1. Insurance: **CALL** the insurance company to request confirmation. One call attempt is required.
 - a. If successful, **OBTAIN** all missing information, and **PROCESS**. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#). Refer to [Section C: Processing Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for additional information.
 - b. If unsuccessful, **PROCESS** with the applicable initial ineligible decision (if no manual decision was made) or **A-INO** using the **Appeal - Additional Repair Assistance** insert. – **Ineligible Additional Repair Assistance**. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#) and [Section D: Processing Ineligible Decisions](#) for additional information.



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- c. **ADD** a **Contact** for information discussed with the insurance company or outcome of the call.
2. By-laws: **EMAIL** the [FEMA-IHPHelpdesk](#) for assistance and confirmation.
 - a. **PLACE** the case on **Hold** in your name until a response is received from the Helpdesk with specific processing directions or if additional information is required.
- c. If it is confirmed the items being requested are the applicant's responsibility;
 - i. **REQUEST** an appeal inspection.
 1. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority; AND
 2. **ENTER** this **Comment**: Responsibility for external items outside of the drywall verified by by-laws/insurance. Please complete an appeal inspection with attention to [**ADD** details to the specific items being requested and any items NOT verified as the applicant's responsibility].
 - ii. **ROUTE** to **Send for Inspection**; AND
 - iii. **PROCESS** the applicable decision once the inspection returns. Refer to the Home Repair Basic Processing Steps section of the [Web NEMIS Initial Assistance Reference Guide](#). Refer to [Section C: Processing Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for additional information.

3. Appeals with Notices of Condemnation, substantial damage, or demolition letters:

- a. If the applicant already received a Home Repair Assistance decision and submit an appeal letter with one of the documents listed above, **ROUTE to FEMA Supervisor Review – Replacement Consideration** subqueue for review and processing by the SPU or designated staff.

F. Exceptions

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

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



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



IV. EXAMPLES AND FAQs

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

Scenario 1: Missing Eligible Rental Assistance Award

An applicant received an inspection which returned with **HRR = Yes, App Moved = Yes**, and they did NOT have any insurance with Additional Living Expenses (ALE) or Loss of Use (LOU) coverage. The system did NOT automatically add an **Eligible – Rental Assistance (ER)** award before processing the **EHR** award.

Result: PROCESS the **ER** and **EHR/EHRZ** awards prior to routing for payment to ensure the Sequence of Delivery is followed. Refer to the Home Repair Basic Processing Steps and Rental Assistance Basic Processing Steps sections of the Web NEMIS Initial Assistance Reference Guide for additional information.

Scenario 2: Foundation Type Missing for Travel Trailer

An applicant received an inspection and was **HRR = Yes**, residing in a **Travel Trailer** but the inspection did NOT list the foundation type of the **Travel Trailer**, line items **6920** or **6921** (**permanent or non-permanent**).

Process:

1. **REQUEST** an **FCOR** Inspection; AND
 - a. **ENSURE** the **Priority** is set as **No**. DO NOT update the inspection priority; AND
 - b. **REQUEST** that the foundation for the Travel Trailer be listed on the inspection.
2. **ROUTE** to **Send for Inspection**.
3. Once the registration returns, **PROCESS** according to the applicable guidance in [Section C: Processing Eligible Assistance](#).

Result: REQUEST an **FCOR** inspection to ask Inspection Services to add the applicable foundation type to the file (line item 6920 or 6921). **PROCESS** once the inspection returns.



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Frequently Asked Questions:

A. Processing

1. **If there are multiple Furnaces or other multiple heat sources recorded, should I make adjustments and only pay for one?**
 - a. No, **PROCESS** assistance for the number and type of items recorded during inspection (**Obs Qty**). Applicants can be eligible for multiple heat or cooling sources. FEMA DOES NOT restrict assistance for items due to same/similar functionality.
2. **If I am processing Home Repair Assistance and I have some items that are damaged by flood in a flood zone and some that are damaged by Tornado/Wind, do I use the Eligible Home Repair Assistance code with or without the Flood Insurance requirement?**
 - a. **USE** the code with the Flood Insurance requirement (**EHRZ**) because the applicant must be informed of their future requirement to purchase and maintain Flood Insurance, especially if FEMA is NOT buying one on their behalf.
3. **I have an applicant who is eligible for some Home Repair Assistance funds, but some were NOT paid because they were insured, do I need to split the WP to add an ineligible decision too?**
 - a. No, you are only required to process the eligible decision.
4. **How do I address Tagged Homes?**
 - a. In cases where an inspector observes a tag at the time of the inspection, they will automatically make a habitability call of repairs required (**HRR = Yes**) but there will be no line items because for safety reasons they will NOT access the home. These cases will NOT require an **FCOR**, instead **PROCESS** based on the habitability call and whether the applicant moved or not, **App Moved = Yes**, pay 2 months of Rental Assistance; **App Moved = No** = provide an **INR** decision under HA.

B. Damaged ADA RP vs Disaster-Caused Need for ADA RP

1. **Would an applicant's household member, confined to a wheelchair pre-disaster, be able to be assisted with the installation of grab bar fixtures inside of the residence if none were there prior to the disaster?**
 - a. No. Unless there were previously installed grab bars that were made non-functional by the disaster, the applicant would not be able to request this as a disaster-related need.



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- b. Because the household member's injury or disability was not disaster-caused, this new construction/installation would also not be eligible.
2. **If an applicant states that an injury was caused during the disaster and they will now need a wheelchair to access their home, will they be eligible for an ADA-Ramp?**
 - a. Yes, the applicant may be eligible for ADA as a **Disaster-Caused Need** once they have met all the necessary requirements, to include verifiable documentation from their medical provider that indicates that the injury is long-term or episodic and will limit or impede normal accessibility.
3. **An applicant has submitted documentation that they have been in use of a motorized chair due to a pre-disaster medical condition and is now requesting assistance with repaving the pathway that leads from where they have to park their modified disability-accessible vehicle to the front entrance to the home. Is this an eligible ADA expense?**
 - a. No, the applicant's condition, which caused need of the motorized chair, was not caused by the disaster. Assistance with a paved pathway is only offered when there was a disaster-caused injury or illness that has created the need.

C. Debris and Cleanup

1. **I am elderly and can't clean my damaged property. Will FEMA clean it for me?**
 - a. Unfortunately, no, FEMA is NOT able to clean your property for you. However, I can refer you to agencies like Aging Services in your area. This agency may provide services to meet the needs of the elderly who have been directly affected by a declared disaster.
 - b. In addition, you can call the 2-1-1 referral service in your area and they may be able to assist you with additional referrals.
 - c. Lastly, there may be other agencies in your local area that may provide clean-up for damages as a result of the disaster. Monitor your local newspaper, radio, and television for additional details.
2. **Can I clean up my damages and begin to make some repairs, or do I have to wait for the FEMA inspector?**
 - a. Yes, you may clean before the inspection. If possible, take photos of the damage before you clean. Remember to keep receipts for all of your expenses.
3. **I have trees down all over my yard, is there any help for debris removal?**



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- a. Many homeowner's insurance policies cover debris removal. FEMA DOES NOT typically pay for cleaning up debris on private property or in gated communities, but if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help. Also, some communities will, at no cost to you, haul off debris that can be brought to the edge of the public right-of-way. Some private voluntary organizations help property owners get the debris to the curb. Please check your newspaper or consult with your local officials for more information.

D. Mold Growth Removal

1. **Will FEMA help remove mold that has appeared in or on the surfaces of the damaged dwelling after the disaster?**
 - a. Yes. For disasters that are declared on or **AFTER** August 13, 2021, FEMA may offer financial assistance to address the removal of disaster-caused mold growth from the **interior** of the home.
 - b. No. **Exterior** mold growth on the outside of the home should not affect the applicant's (or household's) habitability inside of the dwelling.

E. Condos and Co-Ops

1. **Why is assistance for Condos, Co-Ops, or similar shared facilities different than for other homeowners?**
 - a. Individuals who live in homes where there is a covenant or Homeowners Association (HOA) responsible for exterior damage may apply for assistance for disaster-caused damage from the drywall in. They may also qualify for damage to their PP and all other ONA categories of assistance.
 - b. The Covenant or HOA will typically have a master insurance policy to cover losses to the roof, furnace, A/C unit, etc. and items on the outside or use a portion of the fees/dues paid to pay for these items. FEMA cannot duplicate the benefits the Condo Association or Covenant may have and cannot pay for the fees/associated costs split between the owners. The Association or Covenant may also apply for an SBA loan to assist with the recovery process.
 - c. If the individual is responsible for the exterior repairs, this information will be available in the by-laws for their individual property and can be submitted for review and possible payment of the exterior damage.

F. Wells, Septic Systems, and Sump Pumps

1. **My well was contaminated by flood waters. Can FEMA help me?**



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- a. FEMA may be able to provide assistance with well decontamination if the well has been contaminated by the flood. Take a sample of your water to the city water department for testing. In addition, well service companies can also test the water supply. If the water supply is contaminated, fax the results and costs to decontaminate the well to FEMA with a request for assistance (appeal).



V. DEFINITIONS AND ACRONYMS

Definitions

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

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

By-laws: Rules or regulations made by a local authority, company, or society.

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

Coastal Barrier Resources System (CBRS) Unit: Areas that were relatively underdeveloped at the time of their designation within the CBRS. System Units are predominantly comprised of privately owned areas, though they may also contain areas that are held for conservation and/or recreation.

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

Common area: The areas NOT owned by an individual owner of the Condo or Co-Op residence, but shared by all owners, either by percentage interest or owned by the management organization. Common areas may include recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms and all other jointly used space.

Cooperative (Co-Op): A type of housing where residents own a share of a corporation that owns or controls the building and/or property they reside. The share entitles each resident to reside in an individual unit.

Clean and Removal Assistance (CRA): For all disasters prior to and including DR-4607-MI, this is assistance intended to ensure contamination from floodwaters is addressed in a timely manner to prevent additional losses and potential health and safety concerns. Individual property owners will be responsible for performing or contracting for services to remove contaminants and disinfect surface areas of their homes that have been affected by floodwater.

Clean and Sanitize Assistance (CSA): For DR-4609-TN and forward, this assistance may be implemented on a disaster specific basis and provided to eligible homeowners and renters whose disaster damages do not render their home uninhabitable to ensure minimal



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damage to and/or contamination of the home is addressed in a timely manner to prevent additional losses and potential health and safety concerns.

Destroyed: FEMA defines a residence as **Destroyed** when:

- Disaster-caused damage necessitates the replacement of the majority of two or more major structural components, e.g. [basement](#) walls/foundation, load-bearing walls, or roof assembly have collapsed;
- The disaster has completely removed the above-grade structure and only the foundation remains;
- Flood waters have reached the roof, inundating the majority of the structure's living area;
- The dwelling is in imminent threat of collapse because of disaster-caused damages;
- For mobile homes and travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible; OR
- Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.

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

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

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

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



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Flood Zone W: FLD ZN code “W” identifies damaged dwellings located in a regulatory floodway, zone AE as shown on the Flood Insurance Rate Maps (FIRM) and Digital Flood Insurance Rate Maps (DFIRM). A “Regulatory Floodway” means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Mandatory flood insurance purchase requirements and floodplain management standards apply.

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

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

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

- Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.

Non-Traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

Proprietary Lease: A lease given by a corporation to another. The owner is given a certain number of shares in the Co-Op along with a proprietary lease for one of the residences.

Recreational Vehicle: RVs may include motorized vehicles, e.g. Class A, B, or C vehicles, or motorhomes; and travel trailers, e.g. fifth wheel, pop-up camper, etc.

Travel Trailer with a permanent foundation (line item 6920): RVs without wheels, built on a chassis, and affixed to a permanent foundation. A permanent foundation for a Travel Trailer may consist of a poured masonry slab, foundation walls, piers/block support, or any other means in which no weight is supported by the wheels and axles.

Acronyms

ACE Automated Construction Estimator



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ADA	Americans with Disabilities Act
ALE	Additional Living Expense
BFE	Base Flood Elevation
CBRS	Coastal Barrier Resources System
COD	Cause of Damage
Condo	Condominium
Co-OP	Cooperative
CPI	Consumer Price Index
CRA	Clean and Removal Assistance
CSA	Clean and Sanitize Assistance
DAC	Disaster Assistance Center
DDA	Damaged Dwelling Address
DFIRM	Digital Flood Insurance Rate Map
DRC	Disaster Recovery Center
DRM	Disaster Recovery Manager
DSA	Disaster Survivor Assistance
DSOP	Disaster-Specific Operating Procedure
ECNA	Eligible Critical Needs Assistance
EHR	Eligible Home Repair
EHRZ	Eligible Home Repair, Flood Insurance Required
EMISC	Eligible Miscellaneous Items
ER	Eligible Rental Assistance
FCOR	FEMA Correction



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FIRM	Flood Insurance Rate Map
FMR	Fair Market Rent
FVL	FEMA Verified Loss
GFIP	Group Flood Insurance Policy
HA	Housing Assistance
HOA	Homeowners Association
HRR	Habitability Repairs Required
IHP	Individuals and Households Program
IID	Ineligible Home is Safe to Occupy
INI	Ineligible Insurance
INFI	Ineligible Flood Insurance
INO	Ineligible – Other Reason
INONV	Ineligible Occupancy Not Verified
INPR	Ineligible Not Primary Residence
IOVR	Ineligible Over Program Maximum
IOWNV	Ineligible Ownership Not Verified
ISC	Ineligible Sanctioned Community
JFO	Joint Field Office
LL	Landlord
LLC	Limited Liability Company
LOU	Loss of Use
NFIRA	National Flood Insurance Reform Act
ONA	Other Needs Assistance
OPA	Otherwise Protected Areas



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PMS	Program Management Section
POC	Point of Contact
RDA	Rapid Damage Assessment
RP	Real Property
RV	Recreational Vehicle
SC	Sanction Community
SLTT	State, local, territorial, or tribal government
SOP	Standard Operating Procedure
SPU	Specialized Processing Unit
WP	Workpacket



VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Disability and Communication Needs](#)
 - [Financial HA and ONA Maximum and Minimum Awards](#)
 - [Flood Zones and Other Protected Areas](#)
 - [Funeral Assistance](#)
 - [GFIP Eligibility](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Insurance Processing for HA and Personal Property](#)
 - [Medical and Dental](#)
 - [Occupancy Verification](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
- Resources
 - [DisasterAssistance.gov](#)
 - [Disaster Specific Information](#)
 - [FEMA.gov](#)
 - [Web NEMIS Initial Assistance Reference Guide](#)



VII. APPENDIX: ELIGIBILITY CALCULATORS

Real Property (RP) Eligibility Calculator

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

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

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

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

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



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

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



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

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



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- v. **ENSURE** the **Do Not Add to Calculator** box is NOT checked;
- vi. **ENTER** a **Comment** in the **Notes** field to explain your calculations;
- vii. **CLICK Save**; AND
- viii. **CLICK Close**.

4. ADA Items Included in Inspection:

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

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

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



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



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HOME REPLACEMENT ASSISTANCE

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I. OVERVIEW

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

Purpose of Assistance:

- Financial assistance to owners whose primary residences were **Destroyed** as a result of a Presidentially-declared disaster.

Who May Get Assistance?

- Owners whose pre-disaster primary residence, also known as the Damaged Dwelling (DD), is **Destroyed** as a result of a Presidentially-declared disaster and Home Replacement Assistance needs are NOT duplicated by another source, such as insurance.

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

What are Eligible Expenses?

- Eligible expenses include costs associated with:
 - Replacing the pre-disaster residence up to the line item limit for the type of residence or the amount of assistance available under the Financial Housing Assistance (HA) Maximum.

Basic Documentation or Verification Needed:

- Identity Verified;
- Occupancy Verified;
- Ownership Verified;
- Lack of Insurance, Settlement, or Denial letter;
- Habitability Repairs Required (**HRR = Yes**);
- DD recorded as **Destroyed** during inspection;
- DD is NOT in a Coastal Barrier Resources System (CBRS) Unit; AND
- If the Cause of Damage (COD) is Flood:



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- The DD is NOT in a Sanctioned Community (SC); AND
- The applicant is compliant with the National Flood Insurance Reform Act (NFIRA) regulations.

Limitations and Exclusions:

- Home Replacement Assistance is NOT available for non-traditional forms of housing (e.g. tents and certain types of huts and lean-to structures).
- Home Replacement Assistance is NOT available for other residence types (e.g. yurts and shipping containers or railroad cars converted into living quarters).
- Home Replacement Assistance is NOT available to landlords who DO NOT permanently reside in the damaged dwelling. In addition, any available assistance is limited to the owner-occupied unit and NOT common areas.

Other Items to Note:

- FEMA defines a residence as Destroyed when:
 - Disaster-caused damage necessitates the replacement of the majority of two or more major structural components (e.g. basement walls/foundation, load-bearing walls, or roof assembly have collapsed);
 - The disaster has completely removed the above-grade structure and only the foundation remains;
 - Flood waters have reached the roof, inundating the majority of the structure's living area;
 - The dwelling is in imminent threat of collapse because of disaster-caused damages
 - In the case of mobile homes and/or travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible; OR
 - Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.
- The IA Training and Development section has developed a guide that includes step-by-step instructions and reminders about navigating and using the tools in Web NEMIS. For additional information, refer to the [Web FEMA Appeal Reference Guide](#).



II. IMPORTANT INFORMATION

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



Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:
 - DO NOT process the workpacket (WP) if the file contains indications of being Under Review and/or locked from further processing.
 - **SEND** an email for review to the [IHP Helpdesk](#).
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'Under Review'.
 - **Body:** A description of the request and list of processing actions pending.
- All Replacement Housing determinations (**Initial** or **Appeal**) **must** be worked from the **FEMA Supervisor Review** queue.
 - **PROCESS Initial** Temporary Housing Assistance awards following the Sequence of Delivery prior to routing a WP for Replacement consideration.
 - **SPLIT/ROUTE** the WP to **FEMA Supervisor Review - Replacement Consideration** subqueue for processing by designated staff.

NOTE: Replacement Housing reviews and any associated issues concerning eligibility, denials, inspections, or information requests will be processed by the Specialized Processing Unit (SPU).

- Sequence of Delivery
 - Housing Assistance (HA)



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- Temporary Housing Assistance, if eligible; AND
- Home Repair Assistance or Home Replacement Assistance.
- Other Needs Assistance (ONA)
 - Funeral Assistance, if there is a pending funeral review;
 - **SPLIT/ROUTE** the Funeral pending (**PND**) line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance](#) SOP for additional information.
 - When moving to the next eligible award in the sequence, if necessary, **ADJUST** the eligible award by one full funeral maximum amount to ensure funds are available for funeral expenses.
 - DO NOT hold/deduct funds when processing Americans with Disabilities Act (ADA) item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - Personal Property (PP) Assistance; AND
 - All other categories, if funds are available under their respective maximum amount of assistance.
- Individuals and Households Program (IHP) Maximum (system limit only):
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, place the case on **Hold – Program Review**.



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- **EMAIL** the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - The Program Management Section will have to authorize this payment.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
- DO NOT process ADA RP items unless specifically assigned.
 - i. If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:
 - **ADD** a **Comment**; AND
 - **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

Disability and Communication Needs:

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



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- For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verifications](#) SOP for additional information.



III. PROCESS

A. Eligibility Verifications

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

1. Identity is verified (**IDV_PASS**). Refer to [Identity Verification](#) SOP for additional information.
2. Ownership is verified. Refer to [Ownership Verification](#) SOP for additional information.
 - a. For all disasters declared **AFTER** DR-4605-WV: An applicant occupying a dwelling owned by a Limited Liability Company (LLC) or other similar legal entity may be eligible for Home Replacement Assistance if they provide documentation that proves:
 - i. They occupy the DDA as their primary residence;
 - ii. The legal entity DOES NOT have commercial purposes, i.e. ownership of more than one dwelling;
 - iii. The applicant or member of the household is the sole member of the legal entity;
 - iv. The DDA is uninsured or underinsured; AND
 - v. All other Conditions of Eligibility are satisfied.
 - b. An applicant who owns a dwelling that is located on LLC owned land may be eligible for Home Replacement Assistance if they prove ownership of the dwelling.
3. The DD is the applicant's Primary Residence and Occupancy is verified. Refer to the [Occupancy Verification](#) SOP for additional information.
4. **HRR = Yes** by an onsite or other approved alternative inspection type such as geospatial.
5. The DD is NOT in a Coastal Barrier Resources System (CBRS) Unit, **DD in CBRA:** No.
6. The DD is classified as [Destroyed](#), with one of the following [Destroyed](#) Real Property (RP) line items:



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- a. **6391 - Residence, Rebuild;**
 - b. **6980 - Mobile Home, Replace;** AND
 - c. **6981 - Travel Trailer, Replace.** This line item must be accompanied by:
 - ii. **6921 - Travel Trailer – Non-Permanent Foundation;** OR
 - iii. **6920 - Travel Trailer – Permanent Foundation.**
 - d. Refer to the [Home Repair Assistance](#) SOP for additional information.
7. Eligible damage is NOT fully covered by insurance. **VERIFY** one of the following:
- a. No insurance listed for the Cause of Damage (COD);
 - b. The net insurance settlement for the structure, for the applicable COD, is less than the financial HA maximum and less than the applicable **Destroyed** RP line item;
 - c. The policy has a [mandatory pay-off requirement](#), the net insurance settlement for the structure after pay-off is less than the financial HA maximum, and less than the applicable **Destroyed** RP line item; AND
 - i. If the net insurance settlement is greater than the financial HA maximum AND the policy DOES NOT have a [mandatory pay-off requirement](#), **PROCESS** as ineligible.
 - d. A denial letter for the applicable COD.
 - e. Refer to [Insurance Processing for HA and Personal Property](#) SOP, the [Financial HA and ONA Maximum and Minimum Awards](#) SOP, and [Section D: Processing Ineligible Decisions](#) for additional information.

B. Information Requests

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

- a. **CALL** the insurance company to **OBTAIN** all missing information necessary for processing. One call attempt is required.
 - i. If successful, **ADD** the settlement information to the **Insurance Substantiation/Settlement** frame of the **Assistance** screen and **PROCESS**



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- accordingly. Refer to [Section C: Processing Eligible Assistance](#) and [Section D: Processing Ineligible Decisions](#) for additional information.
- ii. If unsuccessful, **PROCESS** with the applicable **INI/INFI – Ineligible Insurance/ Ineligible Flood Insurance**. Refer to [Section D: Processing Ineligible Decisions](#) for additional information.
 - iii. Refer to [Insurance Processing for HA and Personal Property](#) SOP for additional information about contacting the insurance company.

2. To determine if the insurance policy had a mandatory pay off requirement, including force-placed policies:

- a. **CALL** the insurance company to **CONFIRM** the amount of the net insurance settlement and how much was paid to the mortgage company and the applicant; AND
- b. **CALL** the mortgage company to **VERIFY** if the applicant was required to pay down the mortgage as mandatory pay-off, e.g. force-placed, lender-placed, or other conditions such as a property lien; or had the option to choose between paying down the mortgage or keeping the net insurance settlement. One call attempt is required for each verification.
 - i. If the applicant had to pay down the mortgage and received no benefit, the net insurance settlement is zero.
 - ii. If the applicant had to pay down the mortgage and received some benefit, the net insurance settlement is the amount received after the mandatory pay-off.
 - iii. If the applicant had the option to pay down the mortgage or keep the settlement, the net insurance settlement is the amount paid to the mortgage company plus the amount received.
- c. Refer to [Insurance Processing for HA and Personal Property](#) SOP for additional information.

C. Processing Eligible Assistance

1. Following the sequence of delivery, **PROCESS Initial** Rental Assistance, if NOT previously addressed, before processing Home Replacement Assistance:

- a. If the inspection returns with **App Moved = Yes** and the applicant DOES NOT have Additional Living Expenses (ALE) or Loss of Use (LOU) coverage for the verified COD;



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- i. **PROCESS** as **ER – Eligible Rental Assistance**.
- b. If the inspection returns with **App Moved = Yes** and the applicant has ALE/LOU coverage for the verified COD;
 - i. **PROCESS** as **INI – Ineligible Insurance** with the **Ins Covers Living Expenses** insert.
- c. If the inspection returns with **App Moved = No**;
 - i. **PROCESS** as **INR – Ineligible No Relocation**.
- d. Refer to the [Rental Assistance](#) SOP for additional information.

2. Processing Home Replacement Assistance awards when the COD is Flood and the DD is in a Flood Zone **A**, **V**, or **W**:

- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#);
- b. The applicant is NFIRA compliant;
 - i. Refer to the [Flood Zones and Other Protected Areas](#) SOP for additional information.
- c. The [FEMA Verified Loss \(FVL\)](#) is insurable, e.g. **Not Insured** or **Insured**;
- d. The DD is NOT in a SC; AND
- e. The Inspection DOES NOT include the **Travel Trailer – Non-Permanent Foundation (6921)** RP line item. Refer to [Section C.3](#) for additional information.
- f. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

3. Replacement Housing: When the COD is NOT Flood; the COD is Flood and the DD is in Flood Zone **O**; or, line item **6921 – Travel Trailer – Non-Permanent Foundation** is recorded:

- a. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#); AND
- b. The [FVL](#) is insurable, e.g. **Not Insured** or **Insured**;



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- c. **PROCESS** as **ERPL - Eligible Replacement Housing**. Refer to [Section C.2](#) above for processing steps.

NOTE: Travel Trailers on Non-Permanent foundations cannot receive a NFIRA requirement as a Flood Insurance policy cannot be placed on the home and are processed as **ERPL**, even if they are within Flood Zone **A, V** or **W**. Applicants in Travel Trailers on Non-Permanent foundations are also ineligible for a GFIP.

4. Calculating the Net Insurance Settlement:

- a. The net insurance settlement is the amount paid directly to an individual from the insurance company after any applicable deductions for depreciation, adjustments, deductibles, and monies required to be paid directly to a lien holder, e.g. mortgage company.
- i. **INCLUDE** the funds received for Recoverable Depreciation in the net insurance settlement amount if the insurance company disbursed the funds at the time of processing.
- ii. **DEDUCT** items NOT covered under the IHP program, e.g. other structures, outbuildings, fences, or other recreational items, e.g. swimming pools; from the net insurance settlement.
- iii. **DEDUCT** any items normally processed under a different category, e.g. PP; from the net insurance settlement when comparing RP to a Structure settlement.
- iv. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.

5. Determining GFIP eligibility:

- a. In order for FEMA to purchase a GFIP, the applicant must meet the following conditions:
- i. The DD:
1. is in Flood Zone **A, V** or **W**;
 2. is NOT in a SC;
 3. is NOT in a CBRS Unit; AND



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4. is NOT a Travel Trailer on a Non-Permanent Foundation.
- ii. The [FVL](#) is insurable, e.g. **Not Insured** or **Insured**;
- iii. The applicant DOES NOT currently have a Flood Insurance Policy of any type;
- iv. The applicant did NOT receive prior financial assistance with a flood insurance requirement, or returned assistance with a flood insurance requirement within 30 days of the award decision letter date;
- v. The applicant received one of the following eligibility codes; AND
 1. **EHRZ - Eligible Home Repair, Flood Insurance Required**;
 2. **ERPLZ - Eligible Replacement Housing, Flood Insurance Required**;
OR
 3. **EPPZ - Eligible Personal Property, Flood Insurance Required**.
- vi. The applicant received a Small Business Administration (SBA) status of **SBA = FIT**, or is referred to ONA as a result of their SBA loan eligibility decision. Refer to the [SBA Referrals](#) SOP for additional information.

6. Inspection Returns with Undeclared COD - Fire:

- a. Prior to processing, **REVIEW** the inspector's **Comments** to determine if the inspector was able to confirm with the fire department that the fire was directly caused by the disaster.
 - i. If yes, and the applicant has met all other [eligibility verification](#) requirements; **PROCESS** as eligible **ERPL**.
 - ii. If no, **CONTINUE** to [step b](#).
- b. **REVIEW** the **Communication** screen for a report from the Fire Department that confirms the fire was directly caused by the disaster.
 - i. If available, and the applicant has met all other [eligibility verification](#) requirements; **PROCESS** as eligible **ERPL**.
 - ii. If NOT available, **CALL** the Fire Department to confirm the fire was directly caused by the disaster. Three call attempts are required. If the Fire Department contact number is NOT available in the inspector's **Comment**,



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PERFORM an internet search for the non-emergency contact number for the Fire Department that services the city/town where the disaster-damaged residence is located.

1. If confirmed, and the applicant has met all other [eligibility verification](#) requirements; **PROCESS** as eligible **ERPL**.
2. If NOT confirmed, or the Fire Department indicates the report is NOT finalized; **PROCESS** as **Ineligible – Damage Not Caused by the Disaster (INDR)** and **CALL** the applicant to explain the decision. One call attempt is required.

7. Condemnation Notices: When the applicant has submitted a notice of condemnation, substantial damage or demolition and was NOT classified as [Destroyed](#):

- a. **PROCESS** the applicable **Initial** Rental Assistance decision, if NOT previously addressed;
 - i. On the **Confirmation** screen, **SELECT** the **Split WP** option and **ROUTE** the Rental Assistance decision to **FEMA Approval NON-DRM**.
- b. **REQUEST** an **Appeal** inspection if one has NOT been previously requested specifically for the damage identified in the condemnation notice;
 - i. If the inspection returns with the applicable [Destroyed](#) RP line item;
 1. **PROCESS** Home Replacement Assistance.
 - ii. If the inspection DOES NOT return with the classification of [Destroyed](#);
 1. **PROCESS** for Home Repair Assistance as **EHR/EHRZ**; OR
 2. **PROCESS** for Home Repair Assistance as **INO** with the **Appeal – Additional Repair Assistance** insert.

D. Processing Ineligible Decisions

USE all standard ineligible decisions when processing requests for Home Replacement Assistance. Refer to [How to Process Ineligible Home Replacement Assistance](#) for additional information.

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



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- a. **INI – Ineligible – Ineligible Insurance/INFI – Ineligible – Has Flood Insurance** (letter must be manually generated).
 - i. If the net insurance settlement is greater than the financial HA maximum;
 1. **SELECT** the **Ins Settlement Exceeds FEMA Eligible Damage** insert.
 - ii. If the net insurance settlement is greater than the [FVL](#) for the [Destroyed](#) RP line item;
 1. **SELECT** the **INI - Ins Settlement Exceeds FEMA Eligible Damage** insert.
 - iii. If the applicant has NOT supplied an insurance settlement or Denial letter and they are insured for the Cause of Damage;
 1. **SELECT** the **INI – Missing Ins Settlement or Denial Letter** insert.
- b. **IOWNV – Ineligible – Ownership Not Verified**
 - i. Ownership of the DD has NOT been verified.
- c. **INONV – Ineligible Occupancy Not Verified**
 - i. The applicant has NOT verified occupancy for the Damaged Dwelling.
- d. **ISC – Ineligible Sanctioned Community**
 - i. The DD is in a Sanctioned Community.
- e. **ICBRA – Damaged Dwelling located in CBRA**
 - i. The DD is in a CBRA Unit.
- f. **IOVR – Ineligible Over Program Maximum**
 - i. The applicant has received the financial HA maximum amount.

E. Appeals

Home Replacement Assistance appeals are processed using standard appeal procedures with the exception of [Notices of Condemnation](#). Refer to the [Appeal Processing](#) SOP for additional information.



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F. Exceptions

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

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

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



IV. EXAMPLES AND FAQs

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

Scenario 1: [Destroyed](#) without Structural Insurance or ALE

1. An applicant received an inspection that returned with the [Destroyed](#) RP line item **Mobile Home, Replace** totaling \$33,460.00. The applicant is NOT insured for the COD and stated they are willing to relocate (**App Moved = Yes**) at the time of inspection.
 - a. Following the Sequence of Delivery:
 - i. **PROCESS** two months of **Initial** Rental Assistance at the Fair Market Rate (FMR) for the DD. Refer to the [Rental Assistance](#) SOP for additional information; AND
 - ii. **PROCESS** the eligible Home Replacement Assistance award up to the [FVL](#) amount or the financial HA maximum (\$36,000.00), whichever is less.
 1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Result: **PROCESS** two months of **Initial** Rental Assistance and Home Replacement Assistance. The [FVL](#) DOES NOT exceed the financial HA maximum. Therefore, a deduction is NOT needed. The total eligible payment is \$33,460.00.

Scenario 2: [Destroyed](#) with Structural Insurance and No ALE

1. An applicant received an inspection that returned with the [Destroyed](#) RP line item **Residence, rebuild** totaling \$174,358.44. The applicant is insured for the COD and received a net insurance settlement totaling \$23,500.00 for RP structural damages. **Initial** Rental Assistance was previously addressed.
 - a. Since the net insurance settlement (\$23,500.00) is less than the financial HA maximum (\$36,000.00) and the [FVL](#) (\$174,358.44):
 - i. **PROCESS** the eligible Home Replacement Assistance award up to the [FVL](#) amount or the financial HA maximum, whichever is less.



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1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Result: PROCESS Home Replacement Assistance. **USE** the **Misc Adj** link to **DEDUCT** \$23,500.00 for the net insurance settlement and \$115,358.44 that exceeds the financial HA maximum. The total eligible payment is \$26,000.00.

Scenario 3: Mandatory Insurance Pay-Off and No ALE

1. An applicant received an inspection that returned with the [Destroyed](#) RP line item **Residence, rebuild** totaling \$174,358.44. The applicant is insured for the COD and submitted a RP structural insurance settlement totaling \$123,401.41. The applicant also submitted a letter from the mortgage company confirming a required pay-off totaling \$123,387.47 and that \$13.94 was returned to the applicant. The applicant did NOT receive any ALE.
2. The mortgage company verbally confirmed the pay-off was NOT optional.
 - a. **PROCESS** two months of **Initial** Rental Assistance at the FMR for the DD. Refer to the [Rental Assistance](#) SOP for additional information.
 - b. Since the net insurance settlement (\$13.94) is less than the financial HA maximum (\$36,000.00) and the [FVL](#) (\$174,358.44):
 - i. **PROCESS** the eligible Home Replacement Assistance award up to the [FVL](#) amount or the financial HA maximum, whichever is less.
1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Result: PROCESS two months of **Initial** Rental Assistance and Home Replacement Assistance. **USE** the **Misc Adj** link to **DEDUCT** \$13.94 for the net insurance settlement and \$138,844.50 that exceeds the financial HA maximum. The total eligible payment is \$36,000.00.

Scenario 4: [Destroyed](#) with Structural Insurance and ALE

1. An applicant received an inspection that returned with the [Destroyed](#) RP line item **Residence, rebuild** totaling \$174,358.44. The applicant is insured for the COD and received a net insurance settlement totaling \$22,500.00 for RP structural damages and \$6,000.00 for ALE.



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- a. Since the ALE exceeds the FMR for the DD, **PROCESS** the **Initial** Rental Assistance as **INI** with the **Ins Covers Living Expenses** insert. Refer to the [Rental Assistance](#) SOP for additional information.
- b. Since the net insurance settlement (\$22,500.00) is less than the financial HA maximum (\$36,000.00) and the [FVL](#) (\$174,358.44):
 - i. **PROCESS** the eligible Home Replacement Assistance award up to the [FVL](#) amount or the financial HA maximum, whichever is less.
 1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Result: PROCESS Initial Rental Assistance as **INI** with the **Ins Covers Living Expenses** insert; and, **PROCESS** Home Replacement Assistance. **USE** the **Misc Adj** link to **DEDUCT** \$22,500.00 for the net insurance settlement and \$116,858.44 that exceeds the financial HA maximum. The total eligible payment is \$36,000.00.

Scenario 5: [Destroyed](#) without Structural Insurance and a Previous Home Repair Assistance Award with GFIP

1. An applicant received an inspection that returned with a COD of Flood and a [FVL](#) of \$2,166.27. The applicant is in a Flood Zone **A** and is NFIRA Compliant. The applicant received **Initial** Rental Assistance, an **EHRZ** determination, and a GFIP Certificate (\$2,400.00) was purchased on his/her behalf.
2. An **Appeal** inspection was completed and returned with the [Destroyed](#) RP line item **Residence, rebuild** totaling \$174,358.44 and a COD of Flood.
 - a. Following the Sequence of Delivery:
 - i. **PROCESS** the eligible Home Replacement Assistance award up to the [FVL](#) amount or the financial HA maximum, whichever is less.
 1. Refer to [How to Process Eligible Home Replacement Assistance](#) for additional information.

Result: PROCESS Home Replacement Assistance. **USE** the **Misc Adj** link to **DEDUCT** \$2,166.27 for the previous Home Repair Assistance award and \$138,858.44 that exceeds the financial HA maximum. The total eligible payment is \$33,833.73.



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Scenario 6: Destroyed and the Structural Insurance Settlement Exceeds the Financial HA Maximum

1. An applicant received an inspection that returned with the Destroyed RP line item **Residence, rebuild** totaling \$174,358.44. The applicant is insured for the COD and submitted a RP structural net insurance settlement totaling \$74,000.00 and proof of ALE coverage for all Temporary Housing expenses.
 - a. Following the Sequence of Delivery:
 - i. Since the applicant has ALE coverage for all Temporary Housing expenses:
 1. **PROCESS Initial Rental Assistance as INI with the Ins Covers Living Expenses** insert. Refer to the Rental Assistance SOP for additional information.
 - ii. Since the net insurance settlement (\$74,000.00) exceeds the financial HA maximum (\$36,000.00):
 1. **PROCESS Home Replacement Assistance as INI with the Ins Settlement Exceeds FEMA Eligible Dmg** insert. Refer to How to Process Ineligible Home Replacement Assistance for additional information.

Result: PROCESS Initial Rental Assistance as INI with the Ins Covers Living Expenses insert; and, PROCESS Home Replacement Assistance as INI with the Ins Settlement Exceeds FEMA Eligible Dmg insert. GENERATE the INI eligibility letter and INCLUDE both decisions.

How to Process Eligible Home Replacement Assistance:

1. If one DOES NOT already exist, **ADD** a new **PND** line using the **Add Assistance** link:
 - a. **Program: HA;**
 - b. **Category: Replacement Housing;**
 - c. **Asst Type: Initial, Appeal, or FEMA Review; AND**
 - d. **Eligibility: PND – Pending.**
2. **SELECT** the **Replacement Housing** processing screen:



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- a. If necessary, **SET** all verification requirements to **Verified** on the **Verification Requirements** frame:
 - i. **HIGHLIGHT** the requirement that needs to be updated;
 - ii. **CLICK** the **Decision** link;
 - iii. **UPDATE** the **Verification Status** to **Verified**;
 - iv. **SELECT** the appropriate document under the **Associate** frame; AND
 - v. **CLICK** the **Save** button.
- b. On the **Real Property Line Items** frame, **SELECT** the **Destroyed** RP line item and **CLICK** the **Select Item** link:
 - i. On the **Select Item** window, **SELECT** the appropriate **Category** and **CLICK** the **Save** button;
 - ii. Refer to the [Appendix](#) for information on using the **Eligibility Calculator**.

NOTE: If the combined working and approved funds is greater than \$100,000.00, you will receive an alert notification. To clear this, **CLICK** the **Close** button and/or **OK** button.

- c. On the **Payment Calculator** frame, **CLICK** the Miscellaneous Adjustment (**Misc Adj**) link:
 - i. **CLICK** the **Calculator** icon to the right of the – **Misc. Amount: \$** field;
 1. **ENTER** the net insurance settlement amount, any previous Home Repair Assistance or Home Replacement Assistance awards, and any remaining amount over the financial HA maximum separately.

NOTE: Punctuation characters (except a period) are prohibited in these fields.

2. **ENTER** an explanation for each deduction in the **Description** field; AND
3. **CLICK** the **Save** button.



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- ii. The total deduction amount is now shown in the – **Misc. Amount: \$** field.
ENTER a **Comment** in the **Note:** field; AND
- iii. **CLICK** the **Save** button.
- d. On the **Payment Calculator** frame, **UPDATE** the **Eligibility Code** to **ERPL/ERPLZ**, as appropriate:
 - i. If the applicant is eligible for a Group Flood Insurance Policy (GFIP), **SELECT** the **Flood Insurance** box. Refer to [Determining GFIP eligibility](#) for specific eligibility information; AND
 - ii. **CLICK** the **Continue** button;
- e. On the **Confirmation** screen:
 - i. **UPDATE** the **Routing** option to **FEMA Approval NON-DRM**;
 - ii. **ENTER** a **Comment**; AND
 - iii. **CLICK** the **Submit** button.
- f. If additional funds are available under the financial HA maximum award, move to the next step in the sequence of delivery following the applicable Standard Operating Procedures (SOPs).

How to Process Ineligible Home Replacement Assistance:

1. If one DOES NOT already exist, **ADD** a new **PND** line using the **Add Assistance** link:
 - a. **Program: HA**;
 - b. **Category: Replacement Housing**;
 - c. **Asst Type: Initial, Appeal, or FEMA Review**; AND
 - d. **Eligibility: PND – Pending**.
2. **SELECT** the **Replacement Housing** processing screen:
 - a. If necessary, **SET** all verification requirements to **Verified** or **Not Verified** on the **Verification Requirements** frame:
 - i. **HIGHLIGHT** the requirement that needs to be updated;



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- ii. **CLICK** the **Decision** link;
 - iii. **UPDATE** the **Verification Status** to **Verified** or **Not Verified**;
 - iv. **SELECT** the appropriate document under the **Associate** frame; AND
 - v. **CLICK** the **Save** button.
- b. On the **Payment Calculator** frame, **USE** the **Elig Combo Wizard** link to **SELECT** all appropriate ineligibility reasons, e.g. **INI, IOWNV**, etc.:
- i. **CLICK** the **Continue** button.
- c. On the **Confirmation** screen:
- i. **GENERATE** the Ineligibility letter using the **Letter** link, if necessary;
 - ii. **UPDATE** the **Routing** option to **FEMA Ineligible**;
 - iii. **ENTER** a **Comment**; AND
 - iv. **CLICK** the **Submit** button.

Frequently Asked Questions:

There are no Frequently Asked Questions for this category.



V. DEFINITIONS AND ACRONYMS

Definitions

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

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

Coastal Barrier Resources System (CBRS) Unit: areas that were relatively underdeveloped at the time of their designation within the CBRS. System Units are predominantly comprised of privately owned areas, though they may also contain areas that are held for conservation and/or recreation. Most new Federal expenditure and financial assistance, including Federal flood insurance, are prohibited within System Units.

Destroyed: FEMA defines a residence as **Destroyed** when:

- Disaster-caused damage necessitates the replacement of the majority of two or more major structural components, e.g. basement walls/foundation, load-bearing walls, or roof assembly have collapsed;
- The disaster has completely removed the above-grade structure and only the foundation remains;
- Flood waters have reached the roof, inundating the majority of the structure's living area;
- The dwelling is in imminent threat of collapse because of disaster-caused damages;
- For mobile homes and travel trailers, when the frame is visibly bent or twisted and releveling is NOT possible; OR
- Repair is NOT feasible, and replacement is necessary to ensure the safety or health of the occupant or make the residence functional.

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

Net Insurance Settlement: The amount paid directly to an individual from the insurance company after any applicable deductions for depreciation, adjustments, deductibles, and



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monies required to be paid directly to a lien holder, e.g. mortgage company; or provider, e.g. healthcare provider.

- Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional information.

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

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

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

Flood Zone W: FLD ZN code **W** identifies damaged dwellings located in a regulatory floodway, zone AE as shown on the Flood Insurance Rate Maps (FIRM) and Digital Flood Insurance Rate Maps (DFIRM). A "Regulatory Floodway" means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Non-Traditional Housing: Non-traditional housing is a form of dwelling void of structural floor, structural walls, and structural roof.

Acronyms

ADA	Americans with Disabilities Act
ALE	Additional Living Expenses
ASUPER	Appeal Decision
CBRA	Coastal Barrier Resources Act