



**FEMA**

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- ii. **Body:** Applicant has a remaining balance of [insert amount here]. Please forward to FFC.
  1. Disaster number;
  2. Registration number; AND
  3. Applicant's name.
3. If the initial call is **UNSUCCESSFUL**:
  - a. **DO NOT** perform an offset;
  - b. **PROCESS** all pending assistance except for the assistance type being used for the offset (if applicable);
  - c. **MAKE** two additional call attempts, placing the case on hold in the user's name between attempts;
  - d. **ADD** the following **Comment** after all call attempts have been completed:
    - i. **Summary:** (Facility #) DUP PAY OFFSET – CALL UNSUCCESSFUL
    - ii. **Details:** Called the applicant to explain the original eligible award amount [dollar amount], the amount the applicant will receive after the offset [dollar amount], and the remaining balance due [dollar amount]. Unable to reach applicant. Left message for applicant to contact Helpline. If applicant returns call, please advise of the eligible award amount, the amount the applicant will receive after the offset, and the remaining balance due to FEMA. **DO NOT** process this assistance.
  - e. **SPLIT** the WP to **Approval NON DRM**; AND
  - f. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
    - i. Cases should remain on hold for 7 days pending receipt of the duplicate award.
    - ii. If the funds have **NOT** been received after 7 days:
      1. **CALL** the applicant and **EXPLAIN** that the offset will be performed on the pending award due to non-receipt of the duplicate funds. Three call attempts are required. Refer to **Step 6** of the [Duplicate Offset Script](#).
      - a. If the call is **SUCCESSFUL**, **FOLLOW** steps in [Section B.1.e.i.1.](#) to process the case.



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- b. If the initial call is **UNSUCCESSFUL**:
- i. **DO NOT** process the offset;
  - ii. **MAKE** two additional call attempts, placing the case on hold in the user's name between attempts;
  - iii. If all call attempts are unsuccessful, **FOLLOW** steps in [Section B.1.e.i.1.](#) to process the case;
  - iv. If the remaining balance due is **greater than \$2,742**:
    1. **ADD** the following **Comment**:
      - a. **Summary:** (Facility #) DUP PAY OFFSET – 7 DAY HOLD FUNDS NOT RETURNED
      - b. **Details:** Called the applicant to explain that since the 7 day hold has expired, the offset will be performed on the pending award due to non-receipt of the duplicate funds. Call unsuccessful. Offset complete. A remaining balance of [insert amount here] is due to FEMA.
    2. **SPLIT** the **WP** to **Approval NON-DRM**; AND
    3. **ROUTE** to **Pre-Recoupment**.
  - v. If the remaining balance due is **less than or equal to \$2,742**:
    1. **ADD** the following **Comment**; AND
      - a. **Summary:** (Facility #) DUP PAY OFFSET – FORWARDED TO FFC
      - b. **Details:** Applicant has a remaining balance of [insert dollar amount]. Placing case on hold pending results from FFC.
    2. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
    3. **EMAIL** the assigned SPU POC with the following information to be forwarded to the appropriate PISU POC:
      - a. **Subject Line:** ATTN: PISU DR 4611 LA – FORWARD TO FFC





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- i. **FOLLOW** steps in [Section B.1.e.i.1.](#) to process the case;
- ii. If the remaining balance due is **greater than \$2,742**:
  1. **ADD** the following **Comment**;
    - a. **Summary:** (Facility #) DUP.PAY OFFSET – 7 DAY HOLD FUNDS NOT RETURNED.
    - b. **Details:** Called the applicant to explain that since the 7 day hold has expired, the offset will be performed on the pending award due to non-receipt of the duplicate funds. Call unsuccessful. Offset complete. A remaining balance of [insert amount here] is due to FEMA.
  2. **SPLIT** the **WP** to **Approval NON-DRM**; AND
  3. **ROUTE** to **Pre-Recoupment**.
- iii. If the remaining balance due is **less than or equal to \$2,742**:
  1. **ADD** the following **Comment**; AND
    - a. **Summary:** (Facility #) DUP.PAY OFFSET – FORWARDED TO FFC.
    - b. **Details:** Applicant has a remaining balance of [insert dollar amount]. Placing case on hold pending results from FFC.
  2. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
  3. **EMAIL** the assigned SPU POC with the following information to be forwarded to the appropriate PISU POC:
    - a. **Subject Line:** ATTN: PISU DR 4611 LA – FORWARD TO FFC
    - b. **Body:** Applicant has a remaining balance of [insert dollar amount]. Please forward to FFC.
      - i. Disaster number;
      - ii. Registration number; AND
      - iii. Applicant's name.



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## 2. Potential Recoupments

- a. Applicants that received a duplicate award **less than or equal to \$2,742** and are ineligible for complete offset will be stamped with **DUP\_EXPREV** and sent to the FEMA Finance Center (FFC) for an expedited waiver review.
  - i. Applicants who are NOT responsive to the waiver process will be stamped with the **DUP\_WNO** stamp and forwarded to pre-recoupment via automation.
- b. Applicants that received a duplicate award **greater than \$2,742** and/or have NOT responded to FEMA will be stamped with the **DUP\_NPDL1** and must be manually routed to pre-recoupment.
  - i. Applicants that DO NOT return the duplicate award, DO NOT qualify for an offset, AND DO NOT complete a waiver will be stamped with the **DUP\_NPDL2** stamp and must be manually routed to pre-recoupment.
    1. Refer to the [Duplicate Payment Offset Stamp Chart](#) for additional information.

### c. Duplicate award **CANNOT** be offset based on the [Duplicate Offset Chart](#) but the applicant is eligible for additional assistance:

- i. **DO NOT** call the applicant.
- ii. **REVIEW** the case to determine the amount of the duplicate award.
  1. If the duplicate award is **less than or equal to \$2,742**:
    - a. **PROCESS** the pending assistance using standard processing guidance;
    - b. **ADD** the following **Comment**:
      - i. **Summary:** (Facility #) DUP.PAY OFFSET – FORWARD TO FFC
      - ii. **Details:** Applicant is eligible for [insert assistance here]. Applicant is not eligible for offset due to [insert reason here]. Forwarded to FFC. Placing case on hold pending results from FFC.
  - c. **SPLIT** the **WP** to **Approval NON-DRM**; AND
  - d. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
  - e. **EMAIL** the assigned SPU POC with the following information to be forwarded to the appropriate PISU POC:
    - i. **Subject Line:** ATTN: PISU DR 4611 LA – FORWARD TO FFC



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ii. **Body:** Applicant is not eligible for additional assistance. Unable to offset. Please forward to FFC.

1. Disaster number;
2. Registration number; AND
3. Applicant's name.

2. If the duplicate award is **greater than \$2,742:**

- a. **PROCESS** the pending assistance using standard processing guidance;
- b. **ADD** the following **Comment**;
  - i. **Summary:** (Facility #) DUP PAY OFFSET – ROUTE TO PRE-RECOUPMENT.
  - ii. **Details:** Applicant is eligible for [insert assistance here]. Applicant is not eligible for offset due to [insert reason here]. Route to pre-recoupment.
- c. **SPLIT** the **WP** to **Approval NON-DRM**; AND
- d. **ROUTE** to **Pre-Recoupment**.
  - i. If processing in Pre-Recoupment, refer to [Section F](#) for additional processing information.

d. If the duplicate award **CAN** be offset based on the [Duplicate Offset Chart](#) but the applicant is **NOT** eligible for additional assistance:

- i. **DO NOT** call the applicant.
- ii. **REVIEW** the case to determine the amount of the duplicate award.
  1. If the duplicate award is **less than or equal to \$2,742:**
    - a. **PROCESS** the ineligible decision using standard processing guidance (if applicable);
    - b. **ADD** the following **Comment**; AND
      - i. **Summary:** (Facility #) DUP PAY OFFSET – FORWARD TO FFC



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- ii. **Details:** Applicant is ineligible for [insert assistance here]. Applicant is not eligible for offset due to ineligible decision. Applicant must be eligible for an award in order to offset duplicate payment. Forwarded to FFC.
- c. **SPLIT** the **WP** to **Ineligible** (if decision is pending) OR **PLACE** the case on **Hold – IHP Review** (if NO decision is pending) and **SET** the **Priority** to **Low**.
- d. **EMAIL** the assigned SPU POC with the following information to be forwarded to the appropriate PISU POC:
  - i. **Subject Line:** ATTN: PISU DR 4611 LA – FORWARD TO FFC
  - ii. **Body:** Applicant is not eligible for additional assistance. Unable to offset. Please forward to FFC.
    1. Disaster number;
    2. Registration number; AND
    3. Applicant's name.
2. If the duplicate award is **greater than \$2,742:**
  - a. **PROCESS** the ineligible decision using standard processing guidance (if applicable);
  - b. **ADD** the following **Comment**:
    - i. **Summary:** (Facility #) DUP PAY OFFSET – ROUTE TO PRE-RECOUPMENT.
    - ii. **Details:** Applicant is ineligible for [insert assistance here]. Applicant is not eligible for offset due to ineligible decision. Applicant must be eligible for an award in order to offset duplicate payment. Route to pre-recoupment.
  - c. **SPLIT** the **WP** to **Ineligible** (if decision is pending); AND
  - d. **ROUTE** to **Pre-Recoupment**.
    - i. If processing in Pre-Recoupment, refer to [Section F](#) for additional processing information.

**e. Processing in the Pre-Recoupment Queue**

1. **REVIEW** the case using standard recoupment guidance;



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2. **ADD** the following **Comment**;
  - a. **Summary:** (Facility #) DUPLICATE PAYMENT – RECOUP REVIEW
  - b. **Details:** Applicant submitted a request for additional rental assistance. Applicant received a duplicate payment for ERIA/ERU that is greater than \$2,742. Unable to issue inspection. Processed ineligible decision. Routing to pre-recoupment for review.
3. **GENERATE** the **Duplicate Payment Recoupment Letter (DUPYREL)**; AND
4. **ROUTE** to **Complete**.

**f. Duplicate Offset Chart**

DUPLICATE OFFSET CHART		
Duplicate Payment (a)	Type of Assistance/Unmet Need (b)	Can the Duplicate Payment be Offset? Y/N (b-a)
Rental Assistance-Inaccessible, Initial, Utilities Out (ERIA, ER, ERU)	Home Repair Assistance	N
	Home Replacement Assistance	N
	Lodging Expense Reimbursement (LER)	N
	Rental Assistance/CTHA	Y
	Other Needs Assistance	N
Critical Needs Assistance (CNA)	Home Repair Assistance	N
	Home Replacement Assistance	N
	Lodging Expense Reimbursement (LER)	N
	Rental Assistance/CTHA	N
	Other Needs Assistance	
	Personal Property	Y
	Transportation	N



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	Clean and Sanitize Assistance	<b>N</b>
	Generator/Misc. Other	<b>N</b>
	Medical/Dental	<b>N</b>
	Funeral	<b>N</b>
Home Repair (EHR)	Home Repair Assistance	<b>Y</b>
	Home Replacement Assistance	<b>Y</b>
	Lodging Expense Reimbursement (LER)	<b>N</b>
	Rental Assistance/CTHA	<b>N</b>
	Other Needs Assistance	<b>N</b>

**C. Appeals**

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

**D. Exceptions**

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

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

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



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## Attachment A: Duplicate Payment Offset Script

DR-4611-LA Outbound Call Script to Applicants - Duplicate Payments	
1.	<p><b>Purpose of call:</b></p> <p>"The purpose of my call is to explain the options regarding a possible offset to the duplicate award you previously received. This is in reference to the same duplicate award that FEMA previously reached out to you to explain. You may also wish to have a pen and paper ready to capture this information."</p>
2.	<p><b>If the duplicate award CAN be offset based on the Duplicate Payment Offset chart and will result in NO remaining balance due to FEMA:</b></p> <p>"After reviewing your case, you are eligible to receive additional assistance for [specific assistance type] in the amount of [insert dollar amount]. We will deduct the duplicate award and your new award will be [dollar amount]. We will add a note to your file explaining that you no longer have a balance with FEMA. If you have any questions, please contact the FEMA Helpline at 1-800-621-FEMA. Thank you."</p>
3.	<p><b>If the duplicate award CAN be offset based on the Duplicate Payment Offset chart and will result in a remaining balance due to FEMA after the offset:</b></p> <p>"After reviewing your case, you are eligible to receive additional assistance for [specific assistance type] in the amount of [insert dollar amount]. We will deduct the duplicate award and your new award will be [dollar amount]. We will add a note to your file explaining that you have a remaining balance of [dollar amount]. If you have any questions, please contact the FEMA Helpline at 1-800-621-FEMA. Thank you."</p>



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4.	<p><b>If the applicant states they already returned the funds to FEMA:</b></p> <p>“Thank you for returning the duplicate funds to FEMA. At this time, the funds have not been received. However, I will note your file with this information. Once the funds have been received, any additional assistance you are eligible for will be disbursed. If you have any additional questions, please contact the FEMA Helpline at 1-800-621-FEMA. Thank you.”</p>
5.	<p><b>If it has been 7 days since the last Contact attempt and the duplicate funds have NOT been received (NO balance due if funds returned):</b></p> <p>“It has been 7 days since we contacted you in reference to a possible offset of the duplicate award you received in error. At that time, you stated that you had already returned the duplicate funds to FEMA. As of today, FEMA has not received the funds. As a result, FEMA will proceed with the offset. The total award is [insert dollar amount]. However, after the offset, you will receive [insert dollar amount]. If you have any questions, please contact the FEMA Helpline at 1-800-621-FEMA. Thank you.”</p>
6.	<p><b>If it has been 7 days since the last Contact attempt and the duplicate funds have NOT been received (remaining balance due if funds returned):</b></p> <p>“It has been 7 days since we contacted you in reference to a possible offset of the duplicate award you received in error. At that time, you stated that you had already returned the duplicate funds to FEMA. As of today, FEMA has not received the funds. As a result, FEMA will proceed with the offset. The total award is [insert dollar amount]. However, after the offset, you will receive [insert dollar amount] and will have a remaining balance of [insert dollar amount] due to FEMA. If you have any questions, please contact the FEMA Helpline at 1-800-621-FEMA. Thank you.”</p>

## Attachment B: Offset Examples

**Scenario 1:** An applicant in DR-4611-LA received a duplicate award for **CNA** in the amount of \$500. The applicant is later found eligible for personal property in the amount of \$4,000 and home repair in the amount of \$8,000. The duplicate award has NOT been returned to FEMA.

1. Duplicate **CNA** Award: \$500
  2. Personal Property Award: \$4,000
  3. Home Repair Award: \$8,000
- a. **DEDUCT** the duplicate **CNA** award from the total personal property award. **CNA** can only be deducted from personal property. Refer to the [Duplicate Offset Chart](#) for additional information.
- b. **PROCESS** the personal property and home repair awards.

**Result: EPP = \$3,500 (\$4,000 - \$500)**  
**EHR = \$8,000**

**Scenario 2:** An applicant in DR-4611-LA received a duplicate award for **ERIA** in the amount of \$750. The applicant is later found eligible for initial rental assistance in the



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amount of \$1,500, home repair in the amount of \$2,000, and personal property in the amount of \$3,750. The duplicate award has NOT been returned to FEMA.

1. Duplicate **ERIA** Award: \$750
  2. Initial Rental Assistance: \$1,500
  3. Personal Property Award: \$3,750
  4. Home Repair Award: \$2,000
- a. **DEDUCT** the duplicate **ERIA** award from the total initial rental assistance award. Rental assistance can only be deducted from subsequent rental assistance awards. Refer to the [Duplicate Offset Chart](#) for additional information.
  - b. **PROCESS** the rental assistance, personal property, and home repair awards.

**Result: ER = \$750 (\$1,500 - \$750)**  
**EHR = \$8,000**

**Attachment C: Duplicate Payment Offset Stamp Chart**

Duplicate Payment Offset Stamp Chart	
Duplicate Payment Stamp	Action
<b>DUP_CLEAR</b>	Funds already returned or pulled back from FFC, <b>PROCESS</b> using standard guidance
<b>DUP_COMP</b>	Duplicate payment resolved, <b>PROCESS</b> using standard guidance
<b>DUP_EXPREV</b>	Forwarded to FFC for expedited waiver
<b>DUP_NOCON</b>	No contact from applicant during initial call out
<b>DUP_NOFF</b>	Unable to complete offset (stamp added following manual review)
<b>DUP_NPDL1</b>	Immediate recoupment, <b>PROCESS</b> using standard recoupment guidance
<b>DUP_NPDL2</b>	<b>PROCESS</b> using standard recoupment guidance



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DUP_PARTOFF	Partial offset completed (stamp added following manual review)
DUP_PNDRT	Funds pending return, <b>PLACE</b> on Hold – IHP Review (Priority – Low)
DUP_PAY_REVIEW	No specific action required
DUP_UNABLE	Applicant indicated they were unable to repay funds during initial call out
DUP_WAPP	Waiver approved, <b>PROCESS</b> using standard guidance
DUP_WDENY	Waiver denied
DUP_WNO	No response to waiver (expedited or standard)
DUP_XOFF	Expedited waiver approved, <b>PROCESS</b> using standard guidance
DUP_YOFF	Offset complete, <b>PROCESS</b> using standard guidance

Assigned Status



# EM-3560-FL DISASTER SPECIFIC OPERATING PROCEDURES

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Disaster Specific Processes for EM-3560-FL 2</li> <li>■ Who May Get Assistance? 3</li> <li>■ Disaster Specific Approvals 4</li> <li>■ Other Items to Note 5</li> </ul> <p style="text-align: center;"><b>***This can be referenced by all staff***</b>                      (JFO, DRC, DSA, Helpline)</p>
<b>II. Important Information</b>	<p style="text-align: center;"><b>***ALL processing employees must read this section***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 9</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 11</li> <li>B. Processing Eligibility Assistance 11</li> <li>C. Special Handling Queue 15</li> <li>D. 3560 Stamp Required 16</li> <li>E. Information Request 18</li> <li>F. Insurance Processing 12</li> <li>G. Funeral Processing 22</li> <li>H. Funeral Processing - SPU ONLY 24</li> <li>I. Processing Ineligible Funeral Assistance – SPU ONLY 27</li> <li>J. Processing Ineligible Assistance 29</li> <li>K. Appeals 29</li> <li>L. Exceptions 29</li> </ul>
<b>IV. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 31</li> <li>■ Acronyms 31</li> </ul>
<b>V. Appendix</b>	<ul style="list-style-type: none"> <li>■ Attachment A: 3560-EM Funeral RFI 32</li> <li>■ Attachment B: 3560-EM Undesignated Area 33</li> <li>■ Attachment C: Eligible and Ineligible Items 34</li> </ul>
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## I. OVERVIEW

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

### Purpose:

- FEMA may authorize various forms of assistance in the Florida Surfside disaster declarations as a result of disaster specific circumstances.
- This document will address any necessary disaster specific processing procedures.

### Disaster Specific Processes for EM-3560-FL:

- Registration Intake (RI) is available in-person at the Family Assistance Center, Sea View Hotel, starting Monday, June 28, 2021 and will end on Friday, July 23, 2021. **NO registration will be taken online.**
  - Starting on Monday July 26, 2021 a new location will be available for FEMA and SBA assistance.
    - Miami Dade Public Library – Northshore Branch Library is located 7501 Collins Ave Miami Beach, FL 33141.
      - For hours of operations, please refer to Pre-shift.
- In-person registrations are **ONLY** available for applicants who report losses at the Surfside building address: **8777 Collins Ave, Surfside, FL 33154.**
  - Agents are reminded to include the apartment number when taking the registration. Example: 8777 Collins Ave APT 123.
    - When attempting to access a file, if the caller provides zip code 33154, any of the following cities are acceptable and access can be granted:
      - Surfside, Miami, Miami Beach, Bal Harbour, Bay Harbor Bay Harbor Island.
  - Included are individuals that DID NOT live in the building, but lost a family member who was living or staying in the building at the time of the disaster or anyone injured while in the building.
  - If a caller reports loss in the surrounding areas of the Surfside location:



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- **INFORM** the caller that currently registrations are only for losses at the Surfside building address: 8777 Collins Ave, Surfside FL 33154, **DO NOT take registration.**
- If FEMA field personnel requires assistance with an in-person registration, **OR** the applicant calls and states they are unable to register in person, a workgroup has been created to complete the RI process: the **Florida-3560** workgroup.
  - FEMA field personnel will call the FEMA Helpline 1-800-621-3362 if they need assistance with the registration.
  - The Helpline agent will transfer the caller (FEMA field personnel or the applicant) to the **Florida-3560** workgroup (ext. 90066) to complete the registration.
    - Please refer to [Call Connect Procedures](#) for additional guidance.
    - Please see the latest Preshift for hours of operation.
- For all list of referrals for the [EM-3560-FL](#), refer to the Disaster Specific Information page.
- Refer to the Preshift Notes (RI tab) for the latest updates on 311 which provides government and city services and 211 that provides information and referrals to social services and crisis counseling.
- Florida-3560 Workgroup
  - Only staff assigned to the **Florida-3560** workgroup will assist with **EM-3560-FL** calls, RI, and case processing.
- Agents are reminded to select insurance coverage that is applicable to the applicant.

## **Who May Get Assistance?**

- Individuals who are able to prove 8777 Collins Ave, Surfside, FL was their Primary Residence at the time of the disaster:
  - The home where the applicant normally lives during the major portion of the calendar year; OR
    - NOT a vacation rental OR secondary residence.
  - The home that is required because of proximity to employment, including agricultural activities that provide 50% of the household's income.



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- Individuals who are non-residents but have an unmet need, e.g. Medical or Funeral, due to a loss at 8777 Collins Ave, Surfside, FL.
- Applicants must meet ALL other standard conditions of eligibility for each form of assistance.

## Disaster Specific Approvals

### ■ Critical Needs Assistance (CNA):

- CNA will be provided to eligible applicants who lived at 8777 Collins Ave, Surfside, FL and registered for assistance, regardless of whether they receive an inspection, are insured or indicate at registration they have immediate or critical needs.
- Applicants in **EM-3560-FL** will be considered for CNA if all the following apply:
  - CNA is only available to applicants who register by July 25, 2021;
  - They pass FEMA's identity verification process;
  - Any associated high-risk fraud flags are resolved;
  - They are displaced from their pre-disaster primary residence as a result of the disaster and pass occupancy verification.
- CNA is limited to a one-time payment of \$500.00 per household and awarded via automation.
  - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- Refer to the [Critical Needs Assistance Authorization for FEMA-EM-3560-FL](#) and [policy waiver memo](#) located on the [EM-3560-FL](#) Disaster Specific Information page for additional information

### ■ Expanded Lodging Expense Reimbursement (LER)

- The eligibility period for Lodging Expense Reimbursement has been extended and the standard **seven** day overlap restriction with Rental Assistance has been removed for EM-3560-FL.
- The eligibility period for LER begins on 06/24/2021 and can be awarded up to 30 days from any Initial Rental Assistance award certification date.
- Refer to Section [B.2](#) for additional processing information.



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- Refer to the [Lodging Expense Authorization Memorandum](#) located on the [EM-3560-FL](#) Disaster Specific Information page for additional information.

■ **Fair Market Rent (FMR) Increase for Rental Assistance**

- A 125% FMR increase for Continued Temporary Housing Assistance payments has been approved for Miami-Dade County for EM-3560-FL.
  - The 125% FMR increase does not apply to initial Rental Assistance payments.
  - The 125% FMR increase applies to rental properties in Miami-Dade County in Florida; applicants who relocate outside Miami-Dade County will receive FMR for the county in which they choose to reside.
    - Refer to the [Rental Assistance Rate Increase Authorization Memorandum](#) and the [2021 FMR and Utility Allowance](#) on the [EM-3560-FL](#) Disaster Specific Information webpage for additional information.
    - Refer to the [Continued Temporary Housing Assistance SOP](#) for additional information.

■ **Medical Assistance for Psychologists**

- Due to the nature of this disaster, assistance may be provided to applicants, co-applicants and/or household occupants with a medical need for psychologist appointments.
- Refer to Medical Assistance - Psychologist appointments section for processing information.

**Other Items to Note:**

■ **Courtesy Calls:**

- Three call attempts **MUST** be made prior to making the following determinations:
  - Ineligible – Occupancy Not verified (**INONV**);
  - Ineligible - Ownership Not verified (**IOWNV**);
  - Ineligible - Failed Identity Verification (**IDV\_FAIL**);
  - No Decision – Insured (**INS**);



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- Ineligible – Insured (**INI**); **AND**
- Request for Information (**RFI**).
  
- **Small Business Administration**
  - SBA declared an agency declaration, FL-00167 to coincide with this FEMA declaration.
  
- **Special Handling:**
  - A Special Handling query has been added to ensure manual processing of all registrations pre and post-inspection.
  - No action should be taken on cases that report losses not at the 8777 Collins Ave, Surfside, FL.
    - If a registration is taken, these applicants will receive the [Undesignated Area \(NUA FL\)](#) letter.
  
- **Citizenship/Immigration Status:**
  - If immigration status is a concern, advise applicants to consult an immigration expert for assistance. Agents can review the [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#) for additional information and definitions of U.S. Citizen, Non-Citizen National and Qualified Alien status.
    - To be eligible for Individuals and Households Program (IHP) assistance, applicant must be a U.S. Citizen, Non-Citizen National and Qualified Alien.
  
- **Occupancy/Ownership:**
  - FEMA will work with applicants to acquire the appropriate documentation to prove occupancy and ownership as described in the Occupancy and Ownership Verification SOPs.
    - Three call attempts **MUST** be made to the applicant to explain required documentation requirements prior to making an ineligible determination.
  
- **ONA:**
  - The Remote Inspection process **DOES NOT** affect the applicant's eligibility for types of ONA that **DO NOT** require an inspection **AND** the occupancy verification including Funeral, Child Care, Transportation, Medical, and Dental Assistance.



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- A Request for Information (**RFI**) letter will NOT be automatically mailed for ONA categories.
  - These **RFIs** will be issued by the appropriate assigned staff.
- All Transportation Assistance will be based on documentation provided in response to a **RFI** letter as NO insurance documentation will be viewed during the Remote Inspection process.
- All Funeral Assistance requests will be reviewed and processed by assigned FEMA staff. Additional information is forthcoming.
- **Condominium Insurance**
  - Applicants that state they **ONLY** have a Condominium (Condo) Master insurance policy, will be considered uninsured, receive an inspection and will NOT receive an INS determination.
    - A Condominium master insurance policy is designed to cover the physical structure of the condominium and common areas, not the interior structure of individual units.
  - Refer to the [Home Repair Assistance SOP](#) for additional information.
- **Lodging Expense Reimbursement and Rental Assistance**
  - Settlement/denial documents or verbal verification from the insurance company is required prior to processing Lodging Expense Reimbursement or Rental Assistance when Additional Living Expenses (ALE) or Loss of Use (LOU) coverage is available to the applicant.
  - Refer to the [Lodging Expense Reimbursement SOP](#) and the [Rental Assistance SOP](#) for additional information.
- **Funeral Assistance**
  - Funeral Assistance will be processed by assigned FEMA staff.
    - If the decease individual's name is NOT in the **Occupants** frame, **ADD** name as Deceased Individual include the SSN and DOB to the **Occupants** frame
    - Three call attempts **MUST** be made to the applicant to explain required documentation prior to sending an RFI.
    - Due to the sensitive nature of the case, please use your best customer service when explaining documentation needed.



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- Please refer to the [3560-EM Funeral RFI](#) for additional information.

■ **Registration in Deceased Name and Co-App on file:**

- If the co-applicant states the applicant of the registration is deceased and is able to verify the following:
  - Applicant's first and last name;
  - Applicant's Social Security Number (**SSN**); Last four digits;
  - Damage Dwelling Address (**DDA**);
  - Current Mailing Address (**CMA**);
- Once verifications have been completed. Update the **Registrant Info** Screen with co-applicant's information:
  - Applicant first and last name
  - SSN, Full number, all 9 digits
  - DOB; AND
  - **ADD** the decease individual's name, SSN and DOB to the **Occupants** frame.
- **ADD** a **COMMENT**

■ **Registration in Deceased Name and NO Co-App on file, but has occupants listed:**

- If the family member states the applicant of the registration is deceased and is one of the occupants on file and is able to verify the following:
  - Applicant's first and last name;
  - Applicant's Social Security Number (**SSN**); Last four digits;
  - Damage Dwelling Address (**DDA**);
  - Current Mailing Address (**CMA**);
- **REQUEST** the household member to submit a signed written statement including full name, address, date and place of birth. Additionally, include the following statement "I hereby declare under penalty of perjury that the foregoing is true and



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correct.” Also, include a copy of the deceased applicant’s death certificate and, documentation to prove the requester occupied the damaged residence at the time of the disaster, such as, driver’s license; and documentation for identity verification.

- **ADD a COMMENT**

■ **Registration in Deceased Name and NO Co-App on file – Funeral Only:**

- Complete a separate registration in the name of the person responsible for the funeral expenses.
  - **ADD** the deceased individuals name as Deceased Individual include the SSN and DOB to the **Occupants** frame.
  - **ADD a COMMENT** to include the deceased individual’s name and the corresponding registration number.
- The registration in the deceased individual’s name only, will have NO further action.
  - **ADD a COMMENT** that a new registration was completed with the person responsible for funeral expenses, include the applicant’s name and registration number.



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## II. IMPORTANT INFORMATION

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

For all verification items, it is very important to **SET** the applicable verification item to **Verified** in the **Info Control tab/frame** if acceptable documents are received; e.g. a valid **Utility Bill** for **Occupancy**.

The ONA processing option for all disasters declared due to Hurricane Irma is **FEMA Option**.

- FEMA staff is authorized to process and discuss all HA and ONA categories of assistance.

Unless otherwise specified in posted preshifts or processing documents, **USE** all other standard processes for actions to address applicant inquiries.



## III. PROCESS

### A. Eligibility Verifications

1. Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that assistance.
  - a. Disaster specific payments will be manually-process in NEMIS based on pre-determined eligibility requirements.
  - b. Refer to the [Disaster Specific Information](#) webpages and Authorization Memos available in the Memorandum frame for additional information.

### B. Processing Eligible Assistance

#### 1. Home Replacement Assistance:

- a. Home Replacement Assistance may be paid based on confirmation of the Remote Inspection or a visual assessment by the inspector.
- b. Inspectors will record a residence identified as destroyed for an owner as **'Residence, Rebuild'** OR for a renter as **'Renter Destroyed'**.
- c. If the residence was recorded as NOT destroyed, the inspector will record **'Forced to Relocate'**, prior to the building being demolished. These cases should be set for reinspection
  - i. **ISSUE** a Reinspection
  - ii. **ADD** a **Comment**; AND
  - iii. **ROUTE** to **Send for Inspection**
- d. Cases with **'Forced to Relocate'** will be eligible for Rental Assistance.

#### 2. Expanded Lodging Expense Reimbursement (LER):

- a. In order to accommodate extended lodging stays caused by the disaster, the eligibility period for LER has been extended to 30 days from any Initial Rental Assistance award, and the restriction of a **seven** day overlap with Rental



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Assistance has been removed for residents of **8777 Collins Ave, Surfside, FL 33154**.

- b. Applicants will be required to meet all standard eligibility criteria for LER.
  - i. Refer to the [Lodging Expense Reimbursement SOP](#) for additional processing information.
- c. Applicants will NOT be eligible for extended LER if:
  - i. The applicant moved into a rental resource (e.g. apartment, during the same time period;
  - ii. The applicant is receiving insurance or lodging assistance from another source for the same dates (excluding FEMA Rental Assistance);
  - iii. The costs are for ineligible expenses such as phone, laundry, internet, movies, food, or pet charges.
- d. If the applicant meets all standard eligibility criteria, and does NOT overlap or duplicate assistance with other forms of temporary housing (outlined above);
  - i. **PROCESS LER** assistance for eligible dates beginning with the incident start date of **06/24/2021 up to 30 days from any Initial Rental Assistance award certification date**, without regard to the standard seven day rental assistance overlap restriction.
- e. **LER** with any combination of Initial Rental Assistance:
  - i. If the applicant has previously NOT been processed for a portion of their lodging expense due to an overlap with rental assistance:
    - 1. **PROCESS LER** according to eligible receipts received, beginning with the incident start date of 06/24/2021 up to 30 days from any Initial Rental Assistance award certification date. Deduct any previous **LER** assistance for the same dates.
      - a. Following the standard process, only use paid verifiable lodging receipt(s) or credit card bill statements to process assistance. DO NOT process future hotel stay dates.
      - b. Refer to the [Lodging Expense Reimbursement SOP](#) for additional information.



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2. If the applicant continues to stay in a hotel/motel, **LER** can continue until they vacate or through the night of the 30<sup>th</sup> day from any Initial Rental Assistance award certification date, whichever occurs first.
- ii. Applicants will have the entire initial Rental Assistance award(s) available for them to locate a temporary housing unit and use for a security deposit and/or rent.
  1. If the applicant is unable to locate or obtain a Temporary Housing Unit (e.g. apartment) and has exhausted their initial rental assistance award, the applicant may submit a lease and receipts from the hotel/motel to be considered for Continued Temporary Housing Assistance (CTHA).
    - a. The hotel/motel lease must include:
      - i. The location of the unit;
      - ii. The amount of rent (monthly rate);
      - iii. The duration of the lease;
      - iv. The number or names of occupants;
      - v. Utilities, other fees, deposits, or costs for which the applicant may be held responsible; AND
      - vi. A signature of the applicant/co-applicant and the Landlord or Hotel Manager.
    - b. Refer to the [Continued Temporary Housing Assistance](#) SOP for additional information.
  2. If the applicant used the initial rental assistance award for hotel/motel expenses and is requesting CTHA, **PROCESS LER** prior to reviewing for CTHA.
    - a. **CONTACT** the applicant to request any additional receipts the applicant may have that can be used to show exhaustion of their previous rental assistance award(s). Three call attempts are required.
      - i. If the applicant submits additional receipts, **PROCESS LER** but reserve enough receipts to serve as proof of exhaustion of the previous rental assistance award(s). This will ensure timely processing of the applicant's request for CTHA.



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- b. Refer to the [Continued Temporary Housing Assistance](#) SOP for additional information.
- iii. If the applicant moves into a Temporary Housing Unit, e.g. apartment, the last night of eligibility is the Move-In date on the signed lease/housing agreement, OR through the night of the 30<sup>th</sup> day from the Initial Rental Assistance award certification date, whichever occurs first.
  1. **CONFIRM** the assistance provided for **LER** does not cause a duplication of benefits with eligible Continued Rental Assistance awards.
    - a. Refer to the [Continued Rental Assistance SOP](#) for additional information

3. Transportation Assistance:

- a. Transportation will be recorded during Remote Inspections; however, due to the unique circumstances of this disaster all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
- b. Documentation or Verification Needed
  - i. Identity verification passed;
  - ii. Completed Small Business Administration (SBA) referral process;
  - iii. Vehicle registration verification;
  - iv. Proof of Insurance policy showing type of coverage or the vehicle meets the state, territorial, or tribal government's (STT) minimum insurance requirement;
  - v. A comprehensive insurance settlement or denial letter, or a written and [signed](#) statement from the applicant indicating they DO NOT have comprehensive insurance;
  - vi. Disaster-caused damage/loss verification; AND
    1. For vehicle replacement for vehicles damaged in the parking garage of the **8777 Collins Ave building**, the requirement for salvage documentation from an SLTT government will be met by the letter provided by the Florida Department Of Financial Services.
      - a. **ENSURE** a copy of the Florida Department Of Financial Services letter, found on the [EM-3560-FL](#) Disaster Specific Information webpage, is uploaded to applicant's file.



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2. For vehicles NOT destroyed and ONLY requiring repairs due to damage from the debris from the building collapse, the following is required:
  - a. Proof of vehicle damage, such as an estimate or bill from a mechanic that shows the repair costs and proof the damage to your vehicle was caused by the disaster.
  - b. The name of the mechanic and/or repair company's name, address, and telephone number.
- vii. For second vehicle requests: An applicant's written statement certifying the damaged vehicle is essential for the household's daily usage and explains the need for a second vehicle.
- c. **FOLLOW** all other standard processing information.
- d. If sufficient information is NOT on file when the request is received and an **RFI** was NOT previously mailed:
  1. **PLACE** a **CALL** to the Applicant (three call attempts);
  2. **ADVISE** the applicant of missing documentation;
  3. **GENERATE** the **RFI** for **TRANS - Transportation - Vehicle Not Available** and DO NOT set timer;
  4. **DELETE** the existing **PND** line; AND
  5. **ROUTE** to **FEMA Complete**.
- i. Refer to the [Transportation and Second Vehicle Requests](#) for additional information

4. Medical Assistance - Psychologist Appointments:

- a. When all other eligibility criteria are met, psychologist appointments may be eligible expenses for this emergency declaration, in addition to other forms of disaster- caused medical and dental expenses that are typically covered by FEMA.
- b. **Conditions of eligibility:** In addition to the verification items listed above, the applicant is required to meet additional conditions of eligibility for Medical



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Assistance with documents indicating the expense was caused by the disaster, that it is medically required, and the amount of the expense.

- i. For injury or illness, the two types of required documents include:
  1. Verification of treatment cost:
    - a. Itemized bills, receipts, or estimates from the medical provider or pharmacy.
  2. A written and signed statement from a medical provider that includes:
    - a. The provider's name, address, and telephone number;
      - i. If the full contact information is NOT available, **VERIFY** the information by searching the yellow pages or Internet for the provider or by calling the applicant.
    - b. The date of injury;
    - c. List of disaster-caused medical expenses, to include prescription medication, if any; AND
  3. Verification that the injury occurred as a direct result of the disaster.
- c. The eligible expense is NOT fully covered by insurance or any other source.

### C. Special Handling Queue

1. Cases that have returned from inspection, will be routed to the Special Handling queue for a manual review.
2. **ONLY** the Florida-3560 workgroup should process cases in the Special Handling queue that have received an inspection.

### D. 3560 Stamp Required

The following refers to cases in the Post Registration Special Handling queue that require the OK\_MANUAL\_3560 stamp to move the case to FEMA Manual Determination (no sub-queue) for processing.

- a. If the applicant indicates they have Condo Unit Insurance (Interior) and/or Personal Property (Contents) Insurance:



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1. **EMAIL** the case information to the POCs Jon Daly and Margie Castro, include the following on the email;
  1. **Subject Line:** INS Request OK\_MANUAL\_3560
  2. **Body:** Request for an INS **Ineligible-No Decision (INS)** determination for registration number. Add what type of insurance applicant reported.
2. **ADD a Comment; AND**
  1. **Summary:** INS REQUEST STAMP
  2. **Details:** Emailed POC case information to request the OK\_MANUAL\_3560 stamp to process INS **Ineligible-No Decision (INS)** determination for registration number. Add what type of insurance applicant reported.
- b. If the applicant needs an RFI for Transportation, Funeral or Medical/Dental:
  - i. **EMAIL** the case information to the POCs Jon Daly and Margie Castro, include the following on the email;
    1. **Subject Line:** RFI REQUEST OK\_MANUAL\_3560
    2. **Body:** Request for an RFI for registration number. Add what type of RFI is required.
  - ii. **ADD a Comment; AND**
    1. **Summary:** RFI REQUEST STAMP
    2. **Details:** Emailed POC case information to request the OK\_MANUAL\_3560 stamp and send an RFI for registration number. Add what type of RFI is required.
- c. If the applicant needs an INPR determination:
  - i. **EMAIL** the case information to the POCs Jon Daly and Margie Castro, include the following on the email;
    1. **Subject Line:** INPR REQUEST OK\_MANUAL\_3560
    2. **Body:** Request for an INPR for registration number.



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- ii. **ADD a Comment; AND**
  - 1. **Summary:** INPR REQUEST STAMP
  - 2. **Details:** Emailed POC case information to request the OK\_MANUAL\_3560 stamp to process an **Ineligible - Not Primary Residence (INPR)** determination for registration number.

### **E. Information Requests**

Assigned staff will perform the following from the FEMA Manual queue ONLY for cases with OK\_MANUAL\_3560 stamp.

1. Medical and Dental RFI letter:

- a. An **RFI** letter will be sent either automatically or manually generated to obtain medical/dental information:
  - i. If the applicant registers for medical/dental assistance only;
  - ii. The applicant calls the FEMA Helpline to request medical/dental assistance;
  - iii. The inspection identifies a medical/dental unmet need NOT recorded at the time of registration; OR
  - iv. The initial **RFI** has NOT been generated and the required information for processing is missing.
- b. If generating the **RFI** for requests involving service animals:
  - i. **PLACE a CALL** to the applicant and **PROVIDE** details of the information required for service animal requests, three call attempts are required.
    - 1. The required documentation for verifying the loss or injury of a service animal includes all the following:
      - a. A written and signed statement by the applicant, medical provider, or veterinary provider verifying the service animal's loss or injury was caused by the disaster.
      - b. A written and signed statement from a medical provider verifying the applicant or household member required the service animal for a disability prior to the disaster.



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- c. A statement from the applicant, medical provider, or other representative explaining the type of task or work performed by the service animal.
  - d. Itemized bills, receipts, or estimates showing expenses related to the service animal's loss or injury
- c. If generating the **RFI** manually:
- i. **PLACE** a **CALL** to the Applicant (three call attempts);
  - ii. **ADVISE** the applicant of missing documentation;
  - iii. **GENERATE** the RFI letter requesting Medical/Dental documentation and **DO NOT** set timer;
  - iv. **DELETE** the existing **PND** line; **AND**
  - v. **ROUTE** to **FEMA Complete**.
1. Refer to the [Medical and Dental](#) SOP for additional information.

2. Transportation RFI letter:

- a. All Transportation Assistance will be based off documentation provided in response to an **RFI** letter as **NO** insurance documentation will be viewed during the Remote Inspection process.
- b. Transportation will be recorded during Remote Inspections. However, all Transportation Assistance will be processed manually based on documentation provided in response to **RFI** letters.
  - i. If sufficient information is **NOT** on file when the request is received and an **RFI** was **NOT** previously mailed:
    - 1. **PLACE** a **CALL** to the Applicant (three call attempts);
    - 2. **ADVISE** the applicant of missing documentation;
    - 3. **GENERATE** the **RFI** for **TRANS - Transportation - Vehicle Not Available** and **DO NOT** set timer;
    - 4. **DELETE** the existing **PND** line; **AND**



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5. **ROUTE to FEMA Complete.**

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

3. Funeral RFI letter:

- a. If there is a pending Funeral assistance request:
- i. **PLACE** a **CALL** to the Applicant (three call attempts);
  - ii. **ADVISE** the applicant of missing documentation;
  - iii. **GENERATE** the Funeral RFI;
  - iv. **DELETE** the existing **PND** line; AND
  - v. **ROUTE to FEMA Complete.**
1. Funeral assistance processing guidance is forthcoming.

## F. Insurance Processing

For **EM-3560 FL** the following section lists the procedures authorized for insured applicants. The initial HA/ONA decision for this group of applicants will NOT be autogenerated for INS pre-inspection or INI post-inspection.

1. HA/PP Insurance coverage

- a. If the applicant indicates they **ONLY** have a Condo Master insurance policy, **DO NOT** process an **INS** OR if the applicant indicates **NO** insurance.
- i. If applicant has **NOT** received an inspection:
1. **EMAIL** the case information to the POCs Jon Daly and Margie Castro, include the following on the email;
    - a. **Subject Line:** EM-3560-FL Initial Inspection Request
    - b. **Body:** Request for Initial Inspection for registration number.
  2. **ADD a Comment;** AND
    - a. **Summary:** Inspection Request



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- b. **Details:** Emailed POC case information to request initial inspection.
  - ii. **EXIT** the case.
- b. If the applicant indicates they have Condo Unit Insurance (Interior) and/or Personal Property (Contents) Insurance:
  - i. **PROCESS** the **Ineligible-No Decision (INS)** determination;
  - ii. **PLACE** a **CALL** to the applicant and **ADVISE** of missing documentation (three call attempts).
  - iii. **ADD** a **Comment/Contact**; AND
  - iv. **ROUTE** to **FEMA Complete**.
- c. Further guidance on this group will be provided at a later date. These cases should NOT be receiving inspections at this time.

2. Medical Insurance coverage

- a. If applicant reports having Medical Insurance and had made a request for assistance with medical needs:
  - i. **PROCESS** an **INS** determination;
  - ii. **PLACE** a **CALL** to the applicant and **ADVISE** of missing documentation (three call attempts).
  - iii. **ADD** a **Comment**; AND
  - iv. **ROUTE** to **FEMA Complete**.

## G. Funeral Processing

For EM-3560 FL, the following section lists the procedures authorized for Funeral assistance to be completed by the initial reviewer.

- 1. **REVIEW** the file for the following required documentation:
  - a. Identity Verification status and any associated identity verification documents (if applicable);



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- i. 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.
  - ii. If the applicant has an IDP failure status (**IDProof\_Fail\_LN**, **IDProof\_Error\_LN**, **IDProof\_Pend**, or **IDProof\_Skip**), Funeral Assistance cannot be processed until identity documents are received.
  - b. Death Certificate with Blunt Force Trauma/Building Collapse listed as the cause of death;
    - i. An official death certificate, or a signed statement from a medical examiner, coroner, or other certifier stating the death was directly or indirectly related to the disaster. This may include pre-existing conditions that were exacerbated by the disaster.
      1. If the cause of death is NOT attributed to the disaster on the death certificate, a statement from a medical official that clearly attributes the death to the disaster may be used to justify assistance. Statements that suggest the death could have or may have been a result of the disaster will NOT be considered acceptable.
  - c. Itemized receipts/invoices for funeral expenses that indicate the applicant incurred, or will incur, the funeral expenses including the following;
    - i. The full business name;
    - ii. Verifiable information of the funeral home (city, state, and zip code);
    - iii. The date the expenses were incurred ; AND
    - iv. The applicant's name as the person responsible for the funeral expenses.
  - d. Burial or funeral insurance (if applicable).
    - i. Documentation of burial insurance and/or any forms of funeral assistance received from voluntary agencies, government agencies, or other entities.
  - e. If there are multiple funeral requests, documentation **MUST** be on file for each deceased individual.
    - i. **ADD a Comment** for each deceased individual.
2. **ENSURE** ALL verification requirements associated to Funeral are SET to '**Verified**' on the **Info** Control screen.



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- a. **ADD a Comment** for each deceased individual; AND
  - i. **Summary:** (FACILITY #) FUNERAL DOCUMENT REVIEW COMPLETE
  - ii. **Details:** All required documents have been submitted (list all documents received and verified).
  - iii. **PLACE** the case on '**HOLD- Program Review**'.
3. **If** all documents are NOT on file, illegible or incomplete:
  - a. **CALL** the applicant and **EXPLAIN** the documentation needed to complete their request. Three contact attempts are required.
    - i. **INFORM** the applicant of options to submit documentation:
      1. Family Assistance Center;
      2. DAC account upload;
      3. Fax; OR
      4. Mail
    - b. After three call attempts, if unable to reach the applicant AND two RFIs have been sent to applicant with NO response:
      - i. **ADD a Comment/Contact;**
        1. **Summary:** (FACILITY #) ALL CONTACT ATTEMPTS TO APP UNSUCCESSFUL
        2. **Details:** After three unsuccessful call attempts AND no response to second RFI, request to have SPU make the appropriate ineligible determination.
      - ii. **PLACE** the case on '**HOLD- Program Review**'.

## **H. Funeral Processing – SPU ONLY**

For EM-3560 FL, the following section lists the procedures authorized for Funeral assistance to be completed by final reviewer. If the case has multiple deceased individuals, staff **MUST** verify all documents and determine eligibility for each deceased individual.



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- a. Cases placed on '**HOLD- Program Review**' will be reviewed by SPU for eligibility determinations.
- b. Staff will double-check to **ENSURE** all required documentation is on file, verifications set and any required courtesy calls have been completed.
- c. **USE** the [Calculator Spreadsheet](#) provided to determine the eligible Funeral Assistance award (the award may NOT exceed the maximum Funeral award as set by the SLTT of \$7,500 per deceased individual AND may NOT exceed the financial ONA maximum award).
  - i. Eligible awards are the total funeral cost, minus assistance received from other sources and ineligible items;
    1. **DEDUCT** from the Total Funeral cost any assistance the applicant has already received, this may include burial insurance or awards from voluntary agencies, government agencies, crowdfunding sources (such as GoFundMe), or other sources specifically assisting with funeral expenses; AND any ineligible items.
  - ii. For additional information on eligible and ineligible expenses, Refer to [Attachment C](#).
  - iii. For cases with funeral expenses incurred outside the country, **USE** a currency converter to convert the funeral expenses from the current currency to U.S. Dollars (USD) to determine eligibility, such as [Oanda.com](#), [X-Rates.com](#), or [Xe.com](#).
- d. For **ONLY ONE** deceased individual in file:
  - i. **PROCESS** the eligible Funeral Assistance award **EFNL**;
    1. If necessary, **ADD** a new **PND** line for the deceased individual using the **Add Assistance** link prior to updating the **Info Control** screen:
      - a. **Category**: Funeral;
      - b. **Asst Type**: Initial or Reconsideration.
    2. On the **Funeral** processing screen, **UPDATE** the **PND** line to **EFNL - Eligible Funeral**.
      - a. **ENTER** deceased individuals name in **Note** field;
      - b. **ENTER** the amount calculated into the **Itemized Amount** field;



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- c. **CLICK** the **Save and Continue** button;
- d. **ADD** a **Comment** to include the calculations to support the eligible amount; AND
  - i. **COPY** and **PASTE** the calculation box from the Calculator Spreadsheet.
  - ii. Provide all documentation associated with the amounts awarded, e.g. receipts, death certificates, proof of payment and any additional documents related to the recommended calculations
3. **ROUTE** to **FEMA Approval NON-DRM** or specific queue approved by Supervisor/POC, [Preshift](#), or other authorized source.
- ii. When processing supplemental Funeral Assistance, **USE** the **Asst Type: Reconsideration**.
  1. This occurs when there is another cost NOT previously addressed and the applicant has NOT received Funeral maximum award amount for a single individual or the financial ONA maximum.
- e. For **MORE THAN ONE** deceased individual in file:
  - i. **PROCESS** the first eligible Funeral Assistance award **EFNL**;
    1. If necessary, **ADD** a new **PND** line for the first deceased individual using the **Add Assistance** link prior to updating the **Info Control** screen:
      - a. **Category**: Funeral;
      - b. **Asst Type**: Initial or Reconsideration.
  - ii. On the **Funeral** processing screen, **UPDATE** the **PND** line to **EFNL - Eligible Funeral**.
    1. **ENTER** deceased individuals name in **Note** field;
    2. **ENTER** the amount calculated into the **Itemized Amount** field;
    3. **CLICK** the **Save and Continue** button;
    4. **ADD** a **Comment** to include the calculations to support the eligible amount; AND



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- a. **COPY** and **PASTE** the calculation box from the Calculator Spreadsheet.
  - b. Provide all documentation associated with the amounts awarded, e.g. receipts, death certificates, proof of payment and any additional documents related to the recommended calculations
  5. **SPLIT WP and ROUTE** to **FEMA Approval NON-DRM** or specific queue approved by Supervisor/POC, [Preshift](#), or other authorized source.
- iii. When processing any additional eligible Funeral Assistance award **EFNL**, **USE** the **Asst Type: Reconsideration**.
1. **ADD** a new **PND** line for the additional deceased individual using the **Add Assistance** link:
    - a. **Category**: Funeral;
    - b. **Asst Type**: Reconsideration.
  2. On the **Funeral** processing screen, **UPDATE** the **PND** line to **EFNL - Eligible Funeral**.
    - a. **ENTER** deceased individuals name in **Note** field;
    - b. **ENTER** the amount calculated into the **Itemized Amount** field;
    - c. **CLICK** the **Save and Continue** button;
  3. **ADD** a **Comment** to include the calculations to support the eligible amount; **AND**
    - a. **COPY** and **PASTE** the calculation box from the Calculator Spreadsheet.
    - b. Provide all documentation associated with the amounts awarded, e.g. receipts, death certificates, proof of payment and any additional documents related to the recommended calculations
- iv. **SPLIT WP and ROUTE** to **FEMA Approval NON-DRM** or specific queue approved by Supervisor/POC, [Preshift](#), or other authorized source.
- v. When processing any additional eligible Funeral Assistance award **EFNL**, Refer to [H.d.i.](#)



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## I. Processing Ineligible Funeral Assistance – SPU ONLY

1. **PROCESS** all denial decisions with the **Category** Funeral, the applicable Assistance Type (**Asst Type**), and **IOR – Other Reason** eligibility code.
  - a. If SPU determines the documentation is incomplete or the applicant is ineligible for Funeral Assistance, SPU will review the case for any unmet needs and process any remaining funds that had been withheld pending funeral review.
2. **GENERATE** the **IOR** eligibility letter with the appropriate [IOR manual text-entry insert](#). Below are the nine **IOR** denial reasons for Funeral Assistance:
  1. **IOR - Funeral - Not Caused By The Disaster**
    - i. The death DID NOT occur as a direct or indirect result of the declared incident.
  2. **IOR - Funeral - Insured Applicant**
    - i. The funeral expenses were covered by burial insurance or pre-paid plan.
    - ii. The deceased had burial insurance coverage, but the applicant failed to file a claim.
  3. **IOR - Funeral - Withdrawn**
    - i. The request for Funeral Assistance has been withdrawn.
  4. **IOR - Funeral - Duplication Of Benefits**
    - i. Another applicant has been awarded funds for funeral expenses.
  5. **IOR - Funeral - Insufficient Documents Or No Documents Submitted**
    - i. The applicant submitted insufficient and/or incomplete documentation.
    - ii. The applicant DID NOT submit required documentation.
  6. **IOR - Funeral - Funeral Expenses Paid By Another Source**
    - i. Funeral expenses are fully covered by other sources, such as a voluntary organization, private donations, or local agency.
  7. **IOR - Funeral - No Contact**



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- i. Unable to contact the applicant regarding the request for Funeral Assistance.

#### **8. IOR - Funeral - Funeral Expenses**

- i. Expenses submitted are NOT eligible within the program guidelines.
- i. Ineligible items include:
  - 1. Obituaries;
  - 2. Flowers;
  - 3. Printed materials such as programs, banners, and register books;
  - 4. Catering services, including food;
  - 5. Transporting applicant or others to site(s) of funeral services, interment, or reinterment; OR
  - 6. Gratuities.

#### **9. IOR - Funeral - Undesignated County**

- i. The county where the cause of death occurred was NOT designated for Individual Assistance.
  - 1. An applicant may still be eligible even if the death was in an undesignated county as long as the cause of death occurred in a designated county.
  - 2. Disinterments must be located in a designated county.

#### **3. ADD a Comment; AND**

- 1. **INCLUDE** types of documents that can be supplied to overturn the decision, if applicable.
- 4. **ROUTE to FEMA Ineligible** or specific queue approved by Supervisor/POC, [Preshift](#), or other authorized source

### **J. Processing Ineligible Assistance**

For **EM-3560 FL**, the following section lists the procedures authorized for Ineligible applicants. The initial HA/ONA decision for this group of applicants will NOT be autogenerated.



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1. Secondary Homes

- a. If the applicant reported damages to a Secondary Home:
  - i. **PROCESS** the **Ineligible - Not Primary Residence (INPR)** determination;
  - ii. **ADD a Comment**; AND
  - iii. **ROUTE to FEMA Complete.**

2. Losses NOT at 8777 Collins Ave

- a. If a registration is taken in error for losses in the surrounding area:
  - i. **GENERATE** the **Undesignated Area (NUA\_FL)** letter;
  - ii. **DELETE** any existing **PND** line;
  - iii. **ADD a Comment**; AND
  - iv. **ROUTE to FEMA Complete.**

## K. Appeals

Appeal processing guidance will be forthcoming.

## L. Exceptions

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

1. If unable to determine eligibility;

- a. **CALL** the IHP Helpdesk ((b) (7)(E) 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](mailto:FEMA-IHPHelpdesk@fema.dhs.gov)).



## IV. DEFINITIONS AND ACRONYMS

### Definitions

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

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

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

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

---

### Acronyms

<b>ASUPER</b>	Appeal Super Letter
<b>CNA</b>	Critical Needs Assistance
<b>COD</b>	Cause of Damage
<b>DD</b>	Damaged Dwelling
<b>ECNA</b>	Eligible Critical Needs Assistance
<b>ERIA</b>	Eligible Inaccessible Rental Assistance
<b>HRR</b>	Habitability Repairs Required
<b>IHP</b>	Individuals and Household Program
<b>IID</b>	Ineligible - Home is Safe to Occupy
<b>INO</b>	Ineligible - Other Reason
<b>POC</b>	Point of Contact



## V. APPENDIX

### Attachment A: 3560-EM Funeral RFI

Disaster Number: {DSTR\_NR}

FEMA Application Number: {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

{SALUTATION};

FEMA's records indicate you applied for disaster assistance related to funeral expenses due to the building collapse in Surfside, Florida. In order to continue processing your application, FEMA will need to collect documents from you to determine your eligibility for Funeral Assistance. FEMA understands this is a very difficult time. A FEMA representative will contact you to explain what documents you will need to send to FEMA, how you can send them to FEMA, and help you understand what you can expect during this process. Please have the following documents, if available, when the FEMA representative contacts you:

#### Funeral Expenses:

A copy of the following:

- A death certificate that clearly states the death was attributed to the disaster, or a signed statement from a medical official stating the death was attributed to the disaster
- Receipts or verifiable estimates that clearly identify you as the person responsible for the costs for the funeral expenses
- Documents of burial insurance or any forms of funeral assistance received from voluntary or government agencies, pre-paid plan, donations from friends and family, or other entities

The documents must include the provider's name and contact information, allowing us to verify the information.



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**Attachment B: 3560-EM NUA Undesignated Area**

Disaster Number: {DSTR\_NR}

FEMA Application Number: {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

{SALUTATION};

Your application for FEMA disaster assistance cannot be processed at this time. Your home is not located in the building currently designated for disaster assistance. If the declared disaster is expanded to include your building, FEMA will begin processing your application.

Please visit the Family Assistance Center for additional resources and help for immediate and short-term needs. For location information regarding the Family Assistance Center please contact FEMA's Helpline at 800-621-3362.

If you believe this is incorrect or to make a correction to your application, or if you have questions, please visit **[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)**, or call FEMA's Helpline at 800-621-FEMA (3362). If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. If you feel that you have been discriminated against, you may contact the Civil Rights Unit within the Office of Equal Rights by email at [FEMA-Civil-Rights-Program-OER@fema.dhs.gov](mailto:FEMA-Civil-Rights-Program-OER@fema.dhs.gov) or call 202-212-3535.



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**Attachment C: Eligible and Ineligible Items**

<b>Eligible Items:</b>	<b>Ineligible Items:</b>
Transportation for up to two individuals to identify the deceased, if such identification is required by state, local, territorial, or tribal government (SLTT)	Obituaries
Interment (including costs for preparing and transporting the remains)	Flowers
Funeral services (limited to the preparation and use of facilities to prepare the remains for reinterment)	Printed materials such as programs, banners, and register books
Clergy or officiant services	Catering services, including food
Cost of identifying disinterred human remains	Transporting applicant or others to site(s) of funeral services, interment, or reinterment
Costs associated with producing and certifying up to five death certificates	Gratuities
Transfer of remains	
Casket or urn	
Burial plot or cremation niche	
Marker or headstone	
Additional expenses mandated by any applicable state, local, territorial, or tribal government laws or ordinances	





## VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
  - [Appeal Processing](#)
  - [Helpline NPSC Caller Services Reference Guide](#)
  - [Identity Verification](#)
  - [Inspection Requests and Comparisons](#)
  - [Miscellaneous Other Items](#)
  - [Occupancy Verification](#)
  - [Ownership Verification](#)
  - [Rental Assistance](#)
- Resources
  - [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#)



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# DR-4563-AL AND DR-4573-AL DISASTER SPECIFIC OPERATING PROCEDURES

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Disaster Specific Approvals 2</li> <li>■ Other Items to Note 6</li> </ul> <p style="text-align: center;"><b>*** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)</b></p>
<b>II. Important Information</b>	<p style="text-align: center;"><b>***ALL processing employees must read this section***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 9</li> <li>■ Cross Disaster Information 11</li> <li>■ Disability and Communication Needs 12</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>■ Eligibility Verifications 13</li> <li>■ Initial Inspections for DR-4573-AL 13</li> <li>■ Processing Eligible Assistance 14</li> <li>■ Cross Disaster Processing 21</li> <li>■ Insurance Processing 27</li> <li>■ Appeals 29</li> <li>■ Exceptions 45</li> </ul>
<b>IV. Examples</b>	<ul style="list-style-type: none"> <li>■ APPEAL EXAMPLES 46</li> </ul>
<b>V. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 48</li> <li>■ Acronyms 48</li> </ul>
<b>VI. Related Guidance</b>	<ul style="list-style-type: none"> <li>■ Links to Related Guidance 50</li> </ul>
<b>VII. Appendix</b>	<ul style="list-style-type: none"> <li>■ Appendix A – No Inspection Letter 51</li> <li>■ Appendix B – Cross Disaster Letter 52</li> </ul>



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## I. OVERVIEW

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

### Purpose:

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document addresses the necessary disaster specific processing procedures for all open disasters using the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.
- This DSOP applies to the following disasters:
  - DR-4563-AL; AND
  - DR-4573-AL
- All damage level dollar amounts will be found on the applicable [Disaster Specific Information](#) webpage.

### Disaster Specific Approvals:

- **Registering Applicants with Damages in Both Disasters**
  - Pre-disaster renters who were displaced by DR-4563-AL and subsequently impacted by Hurricane Zeta will be encouraged to apply for losses caused by Hurricane Zeta at their new temporary housing location.
  - Pre-disaster owners impacted by both disasters at their primary home should apply for their damaged home, even if they are temporarily living elsewhere because they are displaced from DR-4563-AL.
    - Owners only impacted at their new temporary housing location should apply for any damages at their new address in Hurricane Zeta as a renter.
- **Inspection Triage - DR-4573-AL Only:**
  - All registrations in DR-4573-AL from counties declared for DR-4563-AL will be held in triage for three days.

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- These registrations will be identified and stamped for applicants who have registered with the same damaged dwelling (DD) and received some form of Housing Assistance in DR-4563-AL.
  - These cases will be stamped using the automated post-registration code **DD\_AL** within NEMIS.
  - After three days, applicants without a stamp will move through the normal Remote Inspection process.
  - For applicants with the **DD\_AL** stamp that qualify for an inspection:
    - The inspector will complete the Remote Inspection with the applicant and validate the damage level through an on-site exterior validation before returning the inspection. The inspector will NOT come in contact with the applicant or enter their home.

■ **Streamlined Inspections:**

- An automatic inspection will NOT be issued for the following applicants:
  - **OCCV\_FAILED** and/or **IDV\_FAILED**; OR
  - Self-reports at RI that they had minimal damage and are able to live in their home (**SA\_Triage\_1**).
    - Applicants that report minimal damage will have their cases stamped with the Registration Status Code **TRG\_INELG**.
      - Applicants that self-report at RI that they had minimal damage (**SA\_Triage\_1**) and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG\_INELG** Registration Status Code.
    - These applicants will receive an auto-determined **IRND - Ineligible Reported No Damage** status and the [NOINSP Triage Level 1 No Inspection](#) letter that will advise the applicant to call Helpline if their situation changes.
      - The **IRND** status is NOT an eligibility determination.
      - If the applicant DOES NOT call Helpline within two weeks of registering, an auto dialer will be conducted to verify their situation has NOT changed.
      - Applicants that fail Occupancy, Identity, or any other required verification will also receive the applicable ineligibility letter via automation.

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- Applicants that received the [NOINSP Triage Level 1 No Inspection](#) letter will have 15 days from the end of the Registration Period to respond before receiving an **Ineligible-Home is Safe to Occupy (IID)** determination.
    - If the applicant calls FEMA to report additional home or personal property damages prior to receiving the **IID** letter and identity/occupancy verifications have been met:
      - **ACCEPT** the verbal request and **REQUEST** an initial inspection.
  - DO NOT accept verbal requests for inspection when:
    - Occupancy and/or Identity are NOT verified; AND/OR
    - An **IID** determination has been made.
      - These applicants must submit a signed appeal letter with their documents.
  - Applicants that self-report Level 3 or 4 at Registration Intake (RI) will receive a Remote Inspection AND an exterior validation (EV).
    - These cases will be processed based on the final damage level once an EV has occurred.
  - Contract inspectors will send any RP amounts of \$10k or greater as a result of a remote inspection to FEMA inspectors for a second external review prior to payment.
- **Remote Inspections:**
- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection. All inspections in these disasters will utilize the Remote Inspection process and Damage Level Awards.
  - An initial Remote Inspection will be issued only when occupancy and identity have been verified through NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA with an appeal letter prior receiving an initial Remote Inspection.
    - Although HIS will record the LL name and contact number for renters, they will NOT attempt to verify occupancy. The applicant must still submit documentation directly to FEMA to prove occupancy.

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- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is NOT possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and to protect the health and safety of disaster survivors, FEMA employees, and contractors.
- Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures separate from Damage Level Award amounts.
  - HIS will record a HVAC service call for interior and exterior heating and cooling system damages.
- Damage Level Award determinations will be based on the applicant's responses. Damage Level Award amounts will include a variety of commonly damaged line items grouped together under new combined Damage Level Award line items for each disaster.
  - The inspector will verbally address personal property using standard line items and procedures.
  - The Remote Inspection process DOES NOT affect the applicant's eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
    - All Transportation Assistance will be based off documentation provided in response to a Request for Information (RFI) letter as NO insurance documentation will be viewed during the Remote Inspection process.
    - Generators and Miscellaneous items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.
      - Refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
  - For linked registrations, standard Duplicate Resolution guidance will apply. Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.

**Other Items to Note:**

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■ **Helpline – Cross Disaster Processing**

- Applicants that are denied or receive a reduced payment in DR-4573-AL due to assistance provided in DR-4563-AL will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and explain how to submit an appeal to be considered for additional assistance.
  - If an applicant contacts Helpline with questions regarding this letter, **READ** the following:

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

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

- Applicants with an **IDV\_FAILED** and/or **OCCV\_FAILED** status will NOT automatically receive an initial Remote Inspection. These applicants must submit documentation to verify their identity and/or occupancy prior to receiving an initial Remote Inspection.
- Applicants that register for DR-4563-AL after receiving an inspection in DR-4573-AL will be stopped via the Cross Disaster Damage (CDD) system check. These applicants will receive assistance under DR-4573-AL.
- Applicants that reported minimal damages at the time of RI will NOT be issued a Remote Inspection and will be stamped with **TRG\_INELG** and receive a **NOINSP** letter.
  - Applicants that self-report minimal damages and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG\_INELG** Registration Status Code.
- **TRG\_INELG** applicants will have 15 days from the end of the Registration Period to respond before receiving an **IID** determination. Applicants DO NOT have to submit a written appeal when requesting an inspection until after the **IID** determination.
  - If occupancy and/or identity are verified, **ACCEPT** a verbal request for inspection from the applicant.
    - If a Workpacket (WP) DOES NOT already exist, **CREATE** a WP requesting an initial inspection in (**FEMA Manual Determination** blank subqueue).

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- **CREATE** a **Comment/Contact** indicating that the applicant needs an inspection.
  - **Summary:** Remote Inspection Request
  - **Details:** Applicant received **NOINSP\_ Triage Level 1 No Inspection** letter and called Helpline to request an inspection.
  - If occupancy and/or identity are NOT verified, DO NOT accept a verbal request for inspection from the applicant. **ADVISE** the applicant to:
    - Submit a signed appeal letter;
    - Submit proof of occupancy and/or identity; AND
    - **CREATE** a **Comment/Contact** indicating the applicant was advised to submit documentation to FEMA.
    - Refer to the [Occupancy Verification](#) and [Identity Verification](#) SOPs for additional information.
- **Helpline- Insured Applicants for DR-4573-AL**
- Applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.
    - Applicants accessing their online DAC account will view a “Not Approved” status.
  - These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.
    - Applicants who **DO NOT** provide copies of insurance settlement or denial within the 60 days of **INS** letter, will receive **IINR – Ineligible Insured No Response** letter. Once applicants receive the **IINR**, they must include an appeal letter with any submission of insurance documents.
- **Third-Party Inspection Request**
- If an applicant states they are NOT able to meet with the inspector and wish to authorize a third-party to meet with the inspector, refer to the [Written Consent and Sharing Applicant Information](#) SOP for additional information.
- **Helpline – Road and Bridges Callout**

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- An assigned Road and Bridge group will complete an outreach (three call attempts) to all applicants with an **SF Service Call (6700 Line Item)** to determine if the damages were to a single family or multi-family road or bridge.
- If the applicant returns the call:
  - **CONFIRM** whether the applicant's home is the only one that relies on the road and/or bridge access or if multiple families rely on the road and/or bridge; AND
  - **INFORM** applicant that a portion of the FEMA award was intended for a service call to obtain a contractor's estimate for the damages that can be submitted to FEMA as an appeal for more assistance.
- **Helpline - Change in Registrant**
  - If an applicant calls and requests to have an **Occupant** changed to **Registrant**:
    - **ADVISE** the applicant to submit a written request to include documentation including ownership and occupancy; AND
    - **ADD** a **Contact** that includes information provided by applicant.
  - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.



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## II. IMPORTANT INFORMATION

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



### Prior to Processing:

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

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

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

## Cross Disaster Information

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

- All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- The Cross Disaster duplication information for DR-4573-AL is visible in NEMIS when the DR-4563-AL assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.
- Applicants who received Housing Assistance in DR-4563-AL with a DR-4573-AL registration are routed to the **FEMA Special Handling** queue after inspection, based on the **DD\_AL** stamp.
- Applicants receiving Temporary Housing Assistance, financial OR direct, in DR-4563-AL are NOT eligible for Rental Assistance or LER for the same period in DR-4573-AL.
- Continued Rental Assistance:
  - Continued Rental Assistance is processed in DR-4563-AL up to the end of the disaster financial assistance period, NOT to exceed the 18 months of assistance in a disaster.
  - If initial Rental Assistance and/or Continued Rental Assistance was awarded in DR-4573-AL, the applicant is required to demonstrate exhaustion of the award before Continued Rental Assistance can continue in DR-4563-AL.
  - Applicants that received **ERIA** or **ERU** only in DR-4563-AL and receive **HRR = Yes** in DR-4573-AL will be eligible for Rental Assistance in DR-4573-AL.
    - Refer to the [Initial Rental Assistance and Lodging Expense Reimbursement \(LER\)](#) section below.

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

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**Disability and Communication Needs:**

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



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## III. PROCESS

### A. Eligibility Verifications

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

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

### B. Initial Inspections for DR-4573-AL

#### 1. Requesting Initial Inspections

- a. Initial inspections will automatically be issued for applicants whose identity and occupancy have been verified through NEMIS public records, e.g. **IDV\_PASS** or **OCCV\_PASS**.
- b. Initial inspections should be requested for applicants whose status has changed for the following:
  - i. Non-referral (**NONREF**);
  - ii. Non-registrations (**NONREG**);
  - iii. **IRND – Ineligible Reported No Damage** status; AND
  - iv. Insured (**INS**). Prior to requesting an initial inspection for an applicant with an **INS** status:
    1. **CONFIRM** the applicant has submitted his/her insurance settlement or denial letter; AND
      - a. For DR-4573-AL, if the applicant receives an **IINR – Ineligible Insured No Response** letter, they must include an appeal letter with any submission of insurance documents after the date of the **IINR**.
    2. The net insurance settlement is less than the Financial HA maximum, the Financial ONA maximum, or both.
    3. Refer to [Insurance Processing for HA and Personal Property](#) SOP for additional information.

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

## C. Processing Eligible Assistance

### 1. Remote Inspections Information

- a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
  - i. Refer to the [Disaster Specific Information](#) webpage for the Damage Level Award Amount line items for each disaster.
- b. Transportation will be recorded during Remote Inspections; however, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
  - i. If sufficient information is NOT on file when the request is received and an **RFI** was not previously mailed:
    - 1. **GENERATE** and **MAIL** the **RFI for Transportation-Liability Ins. Req = Yes** and DO NOT set timer; AND
    - 2. **FOLLOW** all other standard processing information.

### 2. Exterior Assessment Inspections - Reinspection:

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

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3. Inspection Returns with Undeclared COD - Fire:

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

4. Inspection Errors:

- a. If an applicant was awarded an incorrect Damage Level Award due to conflicting **CODs** or **home type**, e.g. Damage Level Award for Flood with COD listed as Wind/Rain:
  - i. **VERIFY** the Cause of Damage (COD) and home type; AND
  - ii. **CONFIRM** the Item Name/Line Item Description (Damage Level Award) matches the COD and home type.
  - iii. If there is a discrepancy in the COD OR home type, **REQUEST** an **FCOR** inspection.
  - iv. If the **FCOR** returns with confirmation that an overpayment was made, **ROUTE** the WP to Pre-Recoupment Review.

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- b. If an applicant was awarded an incorrect Damage Level Award due to conflicting **damage levels**, e.g. subsequent inspection returned with a Damage Level Award that was less than the initial Damage Level Award:
  - i. DO NOT route the WP to Pre-Recoupment Review.
  - ii. **PROCESS** the case according to the appeal processing steps in [Section D.10.b.](#)

5. National Flood Insurance Requirement Act (NFIRA) and Group Flood Insurance Policy (GFIP) for DR-4573-AL ONLY:

- a. Applicants that received a NFIRA requirement as a condition of assistance provided in DR-4563-AL have NOT had sufficient time to purchase a policy or may be within the 30-day waiting period for their policy to take affect.
  - i. If the NFIRA requirement is from DR-4563-AL, the applicant will NOT be determined ineligible due to Non-Compliance (NCOMP) for insurable flood damages. These applicants should be processed for all eligible assistance.
  - ii. If the NFIRA requirement is from any other previous disaster, the applicant will receive an NCOMP decision for any insurable flood damages.
    - 1. A Special Handling query (NON-COMPLIANT) has been implemented to identify these cases.

6. Incorrect Damage Level:

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

7. Special Handling Queue:

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

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

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

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

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

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

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

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

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

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- f. **ADD** a **Comment** that captures all the above information.
3. For all other processes, refer to the [Road and Bridges SOP](#).

## D. Cross Disaster Processing

1. Home Repair Assistance:
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- a. All cases with Housing Assistance from DR-4563-AL will be stamped with **DD\_AL** and placed in the **FEMA Special Handling** queue for manual review.
- b. **COMPARE** the RP inspection report in DR-4573-AL to all previous RP inspection reports recorded in DR-4563-AL.
  - i. If the inspection returns in DR-4573-AL with additional damages for the same COD recorded in DR-4563-AL, the applicant will be eligible for the difference between the highest Damage Level awarded for DR-4563-AL and the Damage Level for DR-4573-AL, up to the HA Maximum for DR-4573-AL.
    1. **PROCESS** the eligible decision as **EHR – Eligible Home Repair**.
      - a. **SELECT** Damage Level Award for payment;
      - b. **DEDUCT** the DR-4563-AL award using the **Misc Adj** link;
      - c. **ENTER** a **Comment** explaining the payment and reason for the deduction; AND
      - d. **ROUTE** to **FEMA Approval NON-DRM**.
    2. Refer to [Scenario 1](#) for additional processing information.
  - ii. If a different COD is recorded from DR-4563-AL, the applicant will be awarded the Damage Level recorded by the inspector from DR-4573-AL.
    1. **PROCESS** the eligible decision as **EHR – Eligible Home Repair**.
      - a. For Flood damages in a Flood Zone A, V, or W, **PROCESS** as **EHRZ – Eligible Home Repair, Flood Insurance Required**.
    2. Refer to [Scenario 4](#) for additional processing information.
  - iii. If the inspection returns in DR-4573-AL with the same damage level or less for the same COD recorded in DR-4563-AL, the applicant will be ineligible for Home Repair Assistance.
    1. **PROCESS** the ineligible decision as **IID – Home is Safe to Occupy**.

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2. Refer to [Scenario 2](#) and [Scenario 3](#) for additional processing information.
- c. Applicants that are denied or receive a reduced payment in DR-4573-AL due to assistance provided in DR-4563-AL will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and explain how to submit an appeal to be considered for additional assistance.

2. Replacement Assistance:

- a. **COMPARE** the RP inspection report in DR-4573-AL to all previous RP inspection reports recorded in DR-4563-AL.
  - i. If the inspection report indicates the home is **Destroyed** or includes **MH Replace, TT Replace, or Residence Rebuild**; staff will process Replacement Assistance for the difference between the DR-4573-AL amount and the amount provided under DR-4563-AL, including amounts provided after appeals; up to the HA Maximum for DR-4573-AL.
  - ii. If the amount in DR-4573-AL is lower than the amount in DR-4563-AL, NO additional funds will be paid.
    1. **PROCESS** the eligible decision as **ERPL – Eligible Replacement Housing**.
      - a. **SELECT** Damage Level Award for payment;
      - b. **DEDUCT** the DR-4563-AL award using the **Misc Adj** link;
      - c. **ENTER** a **Comment** explaining the payment and reason for the deduction; AND
      - d. **ROUTE** to **FEMA Approval NON-DRM**.
    2. Refer to [Scenario 1](#) for additional processing information.
- b. Applicants that are denied or receive a reduced payment in DR-4573-AL due to assistance provided in DR-4563-AL will receive the Cross Disaster Letter (CDL) through automation. This letter will provide an explanation for the lower award amount and inform the applicant how to submit an appeal to be considered for additional assistance if they previously made repairs or can demonstrate additional damages, including examples of required documents.

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

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- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. **REVIEW** the **Linked Regs** screen to open the registration from DR-4563-AL.
  - i. **REVIEW** the estimates or receipts and **VERIFY** there was NOT a payment made for the same losses or expenses.
    1. If the exact same expenses or losses were paid in DR-4563-AL, the applicant will be ineligible in DR-4573-AL.
    2. If the request in DR-4573-AL is for additional or continued payments for expenses or losses that began in DR-4563-AL:
      - a. **EMAIL** the [FEMA-IHP-Mailroom](#) and **REQUEST** to have the documents moved to the DR-4573-AL file. **INCLUDE** the following in the Email:
        - i. Applicants name;
        - ii. Registration ID Number for DR-4563-AL;
        - iii. Document ID Number;
        - iv. Statement: Please copy DOC# \_\_\_\_\_ from DR-4563-AL to DR-4573-AL Registration ID# \_\_\_\_\_.
      - b. **ADD a Comment** to the DR-4573-AL file describing the applicant's request and that it will continue in DR-4563-AL.
      - c. **ROUTE** the WP to **FEMA Complete**.

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

- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. **USE** the **Linked Regs** screen to open the registration from DR-4563-AL and verify the applicant has NOT received initial Rental Assistance or LER.
  - i. If the applicant DID NOT receive initial Rental Assistance or LER in DR-4563-AL, **PROCESS** the eligibility in DR-4573-AL.
  - ii. If the applicant did receive Rental Assistance or LER in DR-4563-AL, they will be ineligible for Initial Rental Assistance or LER in DR-4573-AL.

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- iii. If the applicant received **ERIA** or **ERU** in DR-4563-AL, they will be eligible for both initial Rental Assistance and LER in DR-4573-AL.
- iv. **REVIEW** the file to ensure the applicant has NOT received lodging through Public Assistance (PA) non-congregate sheltering.
  1. These applicants will have the following stamps on the Registration Status screen:
    - a. **ARC\_IN**; AND
    - b. **ARC\_OUT**.
  2. DO NOT pay LER if these stamps are in the file for the same dates as submitted receipts.
    - a. If the dates are NOT within the **ARC\_IN** and **ARC\_Out** dates:
      - i. **CALL** the hotel to **VERIFY** applicant was responsible for payment prior to processing.

5. Continued Rental Assistance:

- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Continued Rental Assistance should be processing in DR-4563-AL up to the end of the 18-month financial assistance period.
  - i. If the applicant received a Rental Assistance payment in DR-4573-AL, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for Continued Rental Assistance in DR-4563-AL.
  - ii. **ADD a Comment** in the DR-4573-AL registration explaining the applicant received funds and needs to demonstrate exhaustion of the funds before Continued Rental Assistance can continue in DR-4563-AL.
    1. **INCLUDE** the Disaster (DR-4563-AL) and Registration Number in the **Comment**.
      - a. **PROCESS** the Continued Rental Assistance request in DR-4563-AL.
      - b. **ADD** a Request for Recertification Documents (**RRDOC**) letter; AND
      - c. **USE** the Remaining Funds Available text insert.
      - d. **ROUTE** to **FEMA Complete**.

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2. Continued Rental Assistance must continue under DR-4563-AL until the end of the financial assistance period or until the applicant returns to their primary residence.

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

- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Inspectors will ask clarifying questions and will only record PP damages for DR-4573-AL.
  - i. Generators purchased as a miscellaneous item in DR-4563-AL will be recorded as PP in DR-4573-AL. The inspector will only record the item if the Generator was damaged by Hurricane Zeta.
- c. Assistance for these categories will follow standard procedures.
- d. Refer to the [Personal Property Assistance](#) and [Miscellaneous Other Items](#) SOPs for additional information.

7. Transportation Assistance:

- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. When processing Transportation Assistance, **REVIEW** the DR-4563-AL file to ensure assistance for the same vehicle was NOT provided.
  - i. **REVIEW** the year, make, and model of the vehicles in both disasters before determining eligibility.
    1. If the same vehicle is listed in both disasters AND the applicant was awarded the Destroyed level amount in DR-4563-AL, they will be ineligible for assistance for that vehicle in DR-4573-AL.
    2. If the same vehicle is listed in both disasters AND the applicant was awarded the Repair level amount in DR-4563-AL, **REVIEW** the estimates submitted for DR-4573-AL to ensure it is NOT for the same damages paid in DR-4563-AL.
- c. If the damages are the same, **DEDUCT** the award amount from DR-4563-AL and **PROCESS** up to the **Vehicle Repair** Maximum in DR-4573-AL.

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- d. If the damages are NOT the same, **PROCESS** assistance in DR-4573-AL up to the **Vehicle Repair or Replacement** Maximum.
  - ii. Refer to the [Transportation and Second Vehicle Requests SOP](#) for additional information.

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

- a. All staff will need to check the **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Assistance is available for disaster caused losses and expenses when there is no DOB for the same category in DR-4563-AL.
- c. **REVIEW** the **Linked Regs** screen to open the registration from DR-4563-AL.
  - i. **REVIEW** the estimates or receipts and **VERIFY** there was NOT a payment made for the same losses or expenses.
    - 1. If the exact same expenses or losses were paid in DR-4563-AL, the applicant will be ineligible in DR-4573-AL.
    - 2. Applicants with continued Moving and Storage expenses as a result of a cross disaster can continue to receive assistance in the next disaster after the closure date of the first disaster.
    - 3. Applicants can receive assistance for Child Care in cross disasters, NOT to exceed eight cumulative weeks of assistance (per child or per household) on each disaster, or the Financial ONA Maximum as determined by the state, territorial, or tribal government per disaster.
    - 4. Once the documents are archived in the correct file, **PROCESS** the eligibility with the requested assistance.

## E. Insurance Processing

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

1. Missing insurance settlement or denial information

- a. Insured applicants that registered in both DR-4573-AL and DR-4563-AL must submit their insurance settlement or denial information for both disasters.

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- i. **COMPARE** the settlement or denial for both disasters prior to awarding assistance in DR-4573-AL.
- b. Some situations can be resolved by performing a courtesy call to the insurance company. Refer to the [Insurance Processing for HA and Personal Property](#) for additional Information.
- c. If the call attempt to the insurance provider is unsuccessful:
  - ii. **ADD** an appeal documentation request letter (**ADOC**) with the required insert:
    1. Missing Homeowners INS Settlement or Denial;
    2. Missing Flood INS Settlement or Denial; OR
    3. Missing PP INS Settlement or Denial
  - iii. **ADD a Comment**; AND
  - iv. **ROUTE to FEMA Complete**.
- d. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions on [Section C.2](#).

2. Insurance settlement or denial letter on file.

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

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

## F. Appeals

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

### 1. Double Damage Appeals

- a. If the applicant was awarded assistance or registered in only **ONE** of the disasters (DR-4563-AL or DR-4573-AL), the appeal will be processed in that specific disaster.
  - i. The standard appeal guidance for remote inspections would apply. Refer to [Section F.2](#) for additional processing information.
- b. For applicants registered in both DR-4563-AL and DR-4573-AL, appeals processing in each specific disaster will be contingent on the type of appeal documentation received.

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- i. Agents will award additional home repair assistance based on verifiable receipts or estimates, deducting all non-IHP items. The total appeal award shall NOT exceed the HA max for DR-4573-AL plus any amount of their DR-4563-AL award that the applicant can demonstrate was used for repairs prior to receiving additional damage from DR-4573-AL.
  - 1. Receipts that pre-date DR-4573-AL must indicate that repairs were completed prior to the declaration for DR-4573-AL.
- c. Appeals submitted in either disaster dated before or after the declaration date (-12/10/2020) for DR-4573-AL will be addressed in DR-4573-AL.
  - i. If the appeal documents were scanned into the DR-4563-AL file:
    - 1. **EMAIL** the [FEMA-IHP-Mailroom](#) and **REQUEST** to have the documents moved to the DR-4573-AL file;
    - 2. **ADD a Comment** in the DR-4563-AL file explaining the Appeal will be addressed in DR-4573-AL;
    - 3. **ROUTE** the WP in DR-4563-AL to **FEMA Complete**; AND
    - 4. **PROCESS** the appeal request in the DR-4573-AL file.
- d. All receipts and estimates must be verified prior to awarding assistance.
  - i. **CALL** the contractor to **VERIFY** all estimates and receipts. Three call attempts are required. The following items must be verified with the contractor:
    - 1. Type of inspection completed by contractor;
    - 2. Cause of damage;
    - 3. Damage to item or component was cause by disaster; AND
    - 4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
      - a. Refer to the [Double Damages Appeal Chart](#) below for additional assistance.
- e. Applicants that received Replacement Assistance in DR-4563-AL will be ineligible for additional assistance in DR-4573-AL.
  - i. Applicants that previously received Replacement Assistance in DR-4563-AL and submit an appeal for additional home repair assistance should be

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forwarded to the IHP Helpdesk for review by the Processing Procedures Team (PPT).

1. **PLACE** the case on **HOLD- Program Review**; AND
2. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.

<b>Double Damage Appeals with Receipts</b>		
Receipts <b>greater</b> than the highest recorded damage level in <b>DR-4573-AL</b>	Dated <b>BEFORE</b> - 12/10/2020	<ol style="list-style-type: none"> <li>1. <b>PROCESS</b> the award in <b>DR-4573-AL</b>;</li> <li>2. <b>PAY</b> the amount listed on the receipt;</li> <li>3. <b>DEDUCT</b> any previous home repair awards; AND</li> <li>4. <b>ROUTE</b> to <b>Approval NON DRM</b>.</li> </ol>
Receipts <b>greater</b> than the highest recorded damage level in <b>DR-4573-AL</b>	Dated <b>AFTER</b> -12/10/2020	<ol style="list-style-type: none"> <li>1. <b>PROCESS</b> the award in <b>DR-4573-AL</b>;</li> <li>2. <b>PAY</b> the next damage level award;</li> <li>3. <b>DEDUCT</b> any previous home repair awards; AND</li> <li>4. <b>ROUTE</b> to <b>Approval NON DRM</b>.</li> </ol>
Receipts <b>same</b> or <b>less</b> than the highest recorded damage level in <b>DR-4573-AL</b>	Dated <b>BEFORE</b> - 12/10/2020	<ol style="list-style-type: none"> <li>1. <b>PROCESS</b> the award in <b>DR-4573-AL</b>;</li> <li>2. <b>PAY</b> the amount listed on the receipt up to the home repair amount deducted in <b>DR-4563-AL</b>;</li> <li>3. <b>DEDUCT</b> any previous home repair awards; AND</li> <li>4. <b>ROUTE</b> to <b>Approval NON DRM</b>.</li> </ol>
<b>Double Damage Appeals with Estimates</b>		
Estimates <b>greater</b> than the highest recorded damage level in <b>DR-4573-AL</b>	Dated <b>BEFORE</b> or <b>AFTER</b> - 12/10/2020	<ol style="list-style-type: none"> <li>1. <b>PROCESS</b> the award in <b>DR-4573-AL</b>;</li> <li>2. <b>PAY</b> the next damage level award;</li> <li>3. <b>DEDUCT</b> any previous home repair awards; AND</li> <li>4. <b>ROUTE</b> to <b>Approval NON DRM</b>.</li> </ol>

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Estimates <b>same</b> or <b>less</b> than the highest recorded damage level in <b>DR-4573-AL</b>	Dated <b>BEFORE</b> or <b>AFTER</b> - 12/10/2020	1. <b>PROCESS</b> the applicable ineligible decision in <b>DR-4573-AL</b> ; AND 2. <b>ROUTE</b> to <b>Ineligible</b> .
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2. Standard Appeals

- a. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
  - i. DO NOT deduct **Service Call** from any additional EHR awards.
- b. **VERIFY** the items listed on the estimate are eligible under the IHP program and exclude items for payments such as detached garages and other non-essential rooms or items.
- c. Applicants must receive an initial Remote Inspection prior to a payment on appeal. DO NOT pay based on receipts alone if a full Remote Inspection has NOT been completed. This DOES NOT apply to applicants that previously received an onsite inspection and a real property award.
  - i. Refer to [Section D.8.](#) for more information on processing these cases.
- d. For real property assistance awarded based on Remote Inspections, in most cases, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal Remote Inspection , unless an appeal determination has been completed for an additional Damage Level Award amount.
  - i. Refer to the [Disaster Specific Information](#) webpage for disaster specific Damage Award Level line item pricing.
- e. When the combined total of all submitted estimates are less than any previous Damage Level Award received:
  - i. **CALL** the applicant and **EXPLAIN** the need for additional verifiable invoice/receipt or estimate OR **VERIFY** if the applicant was in process of gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.
    1. If additional estimates are NOT available:
      - a. **PROCESS** the ineligible decision.

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- i. Home Repair – **A-INO – Additional Repair Assistance.**
- b. **ADD a Comment; AND**
- c. **ROUTE to FEMA Ineligible.**
  
- ii. **GENERATE and MAIL an ADOC** with the applicable insert for the missing receipt(s) or estimate(s). **SELECT** the '**ADOC Contractors Estimate**' insert when requesting contractor's estimates.
  
- iii. **ADD a Comment; AND**
  
- iv. **ROUTE to FEMA Complete** or appropriate queue as instructed by Supervisor/POC, preshift, or another authorized source.
  
- f. When the combined estimates are greater than the initial Damage Level Award received for Home Repair:
  - i. **CALL** the contractor to **VERIFY** all estimates, bills, and receipts. Three call attempts are required. The following items must be verified with the contractor:
    1. Type of inspection completed by contractor;
    2. Cause of damage;
    3. Damage to item or component was cause by disaster; AND
    4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
  
  - ii. **PROCESS** the home repair appeal award based on verified submitted estimates. **DO NOT** process more than one Damage Level Award increase for the same cause of damage.
  
  - iii. **To process in WebNEMIS:**
    1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** screen;
  
    2. From the **Home Repair** screen on the **Real Property Line Items** section:
      - a. **SELECT** the '**Add**' link;
  
      - b. In the **Add Item** frame **COMPLETE** the following:

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- i. In Item Category, **SELECT 'Speed Estimating'** from the dropdown selections;
    - ii. In the Item, **SELECT 'Line item description/ Damage Level Award'**; AND
    - iii. **SAVE** the selections.
  3. **DEDUCT** the previous home repair Damage Level Award when processing an appeal Damage Level Award level increase.
    - a. DO NOT deduct **Service Call** line items from any additional EHR awards.
  4. **ADD** a **Comment**; AND
  5. **ROUTE** to **FEMA Approval NON-DRM**.
- g. Appeals above the Highest Damage Level Award and Destroyed/Replacement
  - i. If an applicant appeals for level 5 and has previously received a level 4 Damage Level Award they must submit:
    1. Verifiable contractor's estimate(s); OR
    2. Verifiable documentation from a local official on official letter head, e.g. a condemnation report or notice.
      - a. If documentation is NOT on official letter head, **CALL** the applicant and **REQUEST** a letter on official letter head.
      - b. **ADD** a **Comment**; AND
      - c. **ROUTE** to **Complete**.
    3. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
      - a. Three call attempts are required to confirm the following:
        - i. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
        - ii. Were the damages caused by the disaster?
        - iii. Is the home repairable?
        - iv. Do the damages require replacement of structure?

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- v. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
4. **ADD a Comment;**
- a. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
5. **ROUTE to FEMA Supervisor Review – WPP.**
- a. Designated staff will be assigned to process these cases.
- i. **PROCESS** the home repair appeal award based on verified submitted estimates.
    - 1. Refer to [D.7.c.i](#) for adding Damage Level line item.
  - ii. **DEDUCT** the previous home repair Damage Level Award.
    - 1. DO NOT deduct **Service Call** line items from any additional EHR awards.
  - iii. **ADD a Comment;**
  - iv. **ROUTE to FEMA Approval NON-DRM.**
  - v. If unable to reach the contractor:
    - 1. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
    - 2. **ADD a Comment; AND**
    - 3. **ROUTE to Complete.**
- h. If an applicant appeals for above a level 5 (NOT destroyed) and has previously received a level 4 or 5 Damage Level Award, they must submit:
- i. Verifiable contractor's estimate(s); OR
  - ii. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
    - 1. If documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
    - 2. **ADD a Comment; AND**

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3. **ROUTE to Complete.**
- iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
  1. Three call attempts are required to confirm the following:
    - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
    - b. Were the damages caused by the disaster?
    - c. Is the home repairable?
    - d. Do the damages require replacement of structure?
    - e. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- iv. **ADD a Comment;**
  1. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
- v. **ROUTE to FEMA Supervisor Review – WPP;**
  1. Designated staff will be assigned to process these cases.
- vi. **PROCESS** the home repair appeal award based on verified submitted estimates up to the HA maximum.
  1. Total Replacement award amounts for a Mobile Home or Travel Trailer should NOT exceed the State/County Average Award. Refer to the [Disaster Specific Information](#) webpage for specific amounts per disaster.
    - a. In addition to Replacement amount, these applicants may also be eligible for items typically paid at actual e.g. wells, septic systems.
- vii. **To process in WebNEMIS:**
  1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** screen;
  2. From the **Home Repair** tab on the **Real Property Line Items** section;
  3. **SELECT** the **'Add'** link;

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- a. In the **Add Item** frame, **COMPLETE** the following;
- b. In the Item category **SELECT 'Speed Estimating'** from the dropdown selections;
- c. In the Item **SELECT Text Entry**;
- d. In the **Other Desc** text box **TYPE** the following:
  - i. **ABOVE LEVEL 5 NOT DESTROYED.**
- e. In the **Items Details**, frame **COMPLETE** the following:
  - i. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
  - ii. **SELECT EACH** in the **Item UOM** (Unit of Measure) text box.
  - iii. In the **Unit Cost** text box, **ENTER** the verified estimate amount.
  - iv. In the **Item Qty** text box, **ENTER** One.
- f. In the **Award** frame, **COMPLETE** the following:
  - i. In the **HA Quantity** text box **ENTER** one.
  - ii. In **HA Award** text box should auto-fill.
- g. **SELECT SAVE.**
- h. **ACCESS** the **Real Property Line Items** section on the **Home Repair** frame;
  - i. **SELECT** the **Text Entry Item** just entered;
  - ii. **CLICK** on **Select Item** link;
  - iii. In the **Select Item** box Category choose **Not Insured**;
  - iv. **SELECT SAVE.**
- i. **ACCESS** the **Payment Calculator** on the **Home Repair** frame:
  - i. **CLICK** on **Misc. Adj** link;
  - ii. **MAKE** any required deductions for previous Damage Level Awards in the – **Misc. Amount** field.

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1. DO NOT deduct **Service Call** line items from **EHR** award.
  - iii. In the **Note** box enter comment for deduction, e.g. previous Damage Level Award 4.
  - iv. **SELECT SAVE.**
  - j. **ADD a Comment;**
  - k. **ROUTE to FEMA Approval NON -DRM**
- vi. If unable to reach the contractor:
  1. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
  2. **ADD a Comment;** AND
  3. **ROUTE to Complete.**
- i. If an applicant appeals for Destroyed/Replacement, they must submit:
  - i. Verifiable contractor's estimate(s); OR
  - ii. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
    1. If documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
    2. **ADD a Comment;** AND
    3. **ROUTE to Complete.**
  - iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
    1. Three call attempts are required to confirm the following:
      - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
      - b. Were the damages caused by the disaster?
      - c. Is the home repairable?
      - d. Do the damages require replacement of structure?

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- e. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- iv. **ADD a Comment;**
  1. **DETAIL** all specifics items addressed and **INCLUDE** the justification for the increase in the Damage Level Award that was verified with the contractor or local official.
- v. **ROUTE to FEMA Supervisor Review – WPP.**
  1. Designated staff will be assigned to process these cases.
- vi. **PROCESS** the home replacement appeal award based on verified submitted estimates.
  1. **Processing in WebNEMIS:**
    - a. **UPDATE** or **CREATE** a **Home Replacement Housing PND** line on the **Assistance** tab.
    - b. From the **Home Replacement** tab on the **Real Property Line Items** section:
    - c. **SELECT** the '**ADD**' link;
    - d. In the '**Add Item**' frame, **COMPLETE** the following:
      - i. When the DD is a House/Townhouse or Condo from the dropdown selections:
        1. In the **Item Category**, **SELECT** 'General' from the drop-down selections;
        2. In the **Item**, **SELECT** 'Residence Rebuild';
        3. In the **Item Details** section, **SELECT** 'Damage Type';
        4. In the **Item Qty** text box, **ENTER** one; AND
        5. **SAVE** your selections.
      - ii. When the DD is a Mobile Home/Travel Trailer from the drop-down selection:
        1. In **Item Category**, **SELECT** 'Mobile Home/Travel Trailer' from the dropdown selections;

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2. In the **Item**, **SELECT** 'Replace';
  3. In the **Item Details** section, **SELECT** 'Damage Type';
  4. In the **Item Qty** text box, **ENTER** one;
  5. **SAVE** your selections.
- vii. **ACCESS** the **Worksheet** and **UPDATE** to **ERPL/ERPLZ**;
- viii. **DEDUCT** the previous home repair Damage Level Award;
1. DO NOT deduct **Service Call** line items from any additional EHR awards.
- ix. **ADD** a **Comment**; AND
- x. **ROUTE** to **FEMA Approval NON-DRM**.
- j. Appeals for Residence Type "Other" and Non-Traditional Housing:
- i. Applicants with residence type 'Other' at time of inspection that appeal for an amount that is above the initial Damage Level Award 1 must submit;
    1. Verifiable contractor's estimate(s); OR
    2. Verifiable documentation from a local official on official letterhead.
      - a. If the documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
  - ii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
    1. Three call attempts are required to confirm the following:
      - a. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
      - b. Were the damages caused by the disaster?
      - c. Is the home repairable?
  - iii. **ADD** a **Comment**;
    1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for Damage Level increase that was verified.
  - iv. **PLACE** the case on **HOLD - Program Review**; AND

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- v. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.
  - 1. PPT will **REVIEW** and **CONSULT** with HIS.
    - a. Once the review has been completed, PPT will return the case to SPU for processing.

3. Appeal Inspection Requests and Returned Inspections:

- a. For appeal inspection requests and returned inspections:
  - i. **REQUEST** an appeal inspection for the following:
    - 1. The initial determination was **IID**;
    - 2. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
    - 3. Single and Multi-Family Road and Bridge appeals; OR
    - 4. Real Property/Structural Damage Level Award.
  - ii. Combined total of estimates or receipts reflect amounts that exceed the next Damage Level Award for the same cause of damage (more than one level increase from the initial Damage Level Award).
    - 1. **CALL** the contractor to **VERIFY** the losses are disaster caused.
      - a. If verified, **REQUEST** an appeal inspection;
      - b. **ADD a Comment**; AND
        - i. **INCLUDE** all specific items to be addressed in the appeal request. HIS will rely on comments when performing appeal inspections.
        - ii. **ROUTE to Send to Inspection.**
    - iii. If the appeal inspection returns with the same level of damage or a lower level than the initial inspection, the applicant will still receive the next Damage Level Award, less any previous Damage Level Award, to ensure consistency in the appeal process.
      - 1. Refer to [Section IV. Appeal Examples](#) for additional processing information.

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- b. If Appeal is for a RP line item to be paid at actual ONLY:
- i. **VERIFY** the estimate is for RP items paid at actual ONLY;
  - ii. **CALL** the contractor to **VERIFY** all estimates, bills and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor;
    1. Type of inspection completed by the contractor;
    2. Cause of damage;
    3. Damage to item or component was caused by the disaster; AND
    4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
    5. For additional verification questions for specific items to be paid at actual refer to the [Outbound Calls and Third Party Verifications SOP](#).
  - iii. **REQUEST** appeal inspection;
    1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.
  - iv. **DO NOT** process a subsequent Damage Level Award appeal unless results from a second inspection support the increase, i.e. inspection returns with an increased Damage Level Award.
  - v. **DO NOT** deduct **Service Call** line items from any additional EHR awards.
  - vi. **ADD a Comment**; AND
  - vii. **ROUTE to FEMA Approval NON-DRM.**
- c. If the Damage Level Award has already been increased once based on an appeal decision:
- i. **VERIFY** the estimates for the subsequent appeal are more than the total of the previous highest Damage Level Award;
  - ii. **CALL** the contractor to **VERIFY** all estimates, bills and receipts. Three call attempts are required. The following items **MUST** be verified with the contractor;
    1. Type of inspection completed by the contractor;

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2. Cause of damage;
  3. Damage to item or component was caused by the disaster; AND
  4. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- iii. **REQUEST** appeal inspection;
1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.
- iv. DO NOT process more than one Damage Level Award increase above the initial Damage Level Awards for the same cause of damage upon subsequent appeal unless results from a second inspection support the increase.
1. Refer to [D.6.c.i](#) for adding Damage Level line item .
- v. **DEDUCT** the previous home repair Damage Level Award.
1. DO NOT deduct **Service Call** line items from any additional EHR awards.
- vi. **ADD** a **Comment**; AND
- vii. **ROUTE** to **FEMA Approval NON-DRM**.
- a. **REVIEW** and **VERIFY** the submitted receipts and estimates using standard procedures.
- i. **PAY** at actual any real property items such as HVACs, well/septic systems, ADA wheelchair ramps, and roads and bridges.
  - ii. **SEND** all other real property appeals cases for an appeal inspection.
    1. **ADD** a **Comment**; AND
      - a. **INCLUDE** all specific items to be addressed in appeal request. HIS will rely on comments when performing appeal inspections.
    2. **ROUTE** the WP to **Send for Inspection**.

**4. Appeals for Retaining Walls**

- a. Applicants that submit documentation for a retaining wall repair or replacement with a Retaining Wall Service Call (**9293 Line Item**), **MUST** have the following reflected in their file:

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

## G. Exceptions

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

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

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

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



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## IV. APPEAL EXAMPLES

**Scenario 1:** An applicant in DR-4563-AL received Damage Level 3 wind/rain. Applicant also registered in DR-4573-AL, inspection returned for DR-4573-AL with Damage Level 4 wind/rain.

1. Initial Damage Level Award in DR-4563-AL for wind/rain: Level 3 \$6,814.92.
  - a. The applicant registered in DR-4573-AL and received for wind/rain: Damage Level 4 - \$14,301.26.
  - b. The applicant is eligible for the Damage Level 4 \$14,301.26 minus DR-4563-AL Damage Level 3.
  - c. **PROCESS** Damage Level 4 for DR-4573-AL.
  - d. **DEDUCT** the Damage Level 3 from DR-4563-AL.

**Result: PROCESS** home repair as **EHR** Damage Level 4 DR-4573-AL minus Damage level 3 DR-4563-AL  
( $\$14,301.26 - \$6,814.92 = \$7,486.34$ ).

**Scenario 2:** An applicant in DR-4563-AL received Damage Level 4 wind/rain. Applicant registers for DR-4573-AL, inspection returns for DR-4573-AL with Damage Level 4 wind/rain.

1. Initial Damage Level Award for DR-4563-AL wind/rain: Level 4 \$14,301.26.
  - a. The applicant registered in DR-4573-AL and received Damage Level 4 \$14,301.26.
  - b. The applicant is ineligible for an DR-4573-AL due to previously awarded Damage Level 4 in DR-4563-AL.
  - c. **PROCESS** the **Ineligible** decision: **IID – Home is Safe to Occupy**.
  - d. **ROUTE** to **FEMA Ineligible**.

**Result: PROCESS** home repair as **IID – Home is Safe to Occupy**.

**Scenario 3:** An applicant in DR-4563-AL received Damage Level 4 wind/rain. Applicant registers for DR-4573-AL, inspection returns for DR-4573-AL with Damage Level 2 wind/rain.

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1. Initial Damage Level Award for DR-4563-AL wind/rain: Level 4 \$14,301.26.
  - a. The applicant registered in DR-4573-AL and received Damage Level 2 \$3,794.43.
  - b. The applicant is ineligible. The Damage Level award in DR-4563-AL is greater than the Damage Level award in DR-4573-AL.
  - c. **PROCESS** the **Ineligible** decision: **IID – Home is Safe to Occupy.**
  - d. **ROUTE** to **FEMA Ineligible.**

**Result: PROCESS** home repair as **IID – Home is Safe to Occupy.**

**Scenario 4:** An applicant in DR-4563-AL received Damage Level 4 wind/rain. Applicant registers for DR-4573-AL, inspection returns for DR-4573-AL with Damage Level 2 flood.

1. Initial Damage Level Award for DR-4563-AL wind/rain: Level 4 \$14,301.26.
  - a. The applicant registered in DR-4573-AL and received flood: Damage Level 2 \$7,293.20.
  - b. The applicant is eligible for the flood Damage Level 2 recorded in DR-4573-AL. No deductions are made due to a different COD was recorded.
  - c. **PROCESS** flood Damage Level 2 for DR-4573-AL.
  - d. **ROUTE** to **FEMA Approval NON-DRM.**

**Result: PROCESS** home repair as **EHR or EHRZ** for flood Damage Level 2 = \$7,293.20.



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## V. DEFINITIONS AND ACRONYMS

### Definitions

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

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

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

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

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

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

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

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

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### Acronyms

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

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



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## VI. RELATED GUIDANCE

Please refer to the following:

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

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## VII. APPENDIX A

### NOINSP\_ Triage Level 1 No Inspection Letter

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

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

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

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

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

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## VIII. APPENDIX B

### Cross Disaster Letter

FEMA has reviewed your application for disaster assistance and found that you have applied for assistance in DR 4563 Hurricane Sally and DR 4573 Hurricane Zeta. The decision letter we recently sent you for DR 4573 Hurricane Zeta was based on a review of the inspection results from both disasters. This review by FEMA was needed to prevent duplicating assistance previously awarded to you for DR 4563 Hurricane Sally.

You may be eligible for additional assistance if you can document additional eligible damage resulting from DR 4573 Hurricane Zeta. If you disagree with the decision letter that FEMA sent to you regarding the damage from DR 4573 Hurricane Zeta, you may file an appeal. If you decide to appeal this decision, send a written and signed explanation of how the damage to your home was caused by DR 4573 Hurricane Zeta and send documents supporting your appeal. Documents provided may include verifiable receipts for materials purchased or disaster-caused repairs from Hurricane Sally completed before your home was damaged from DR 4573 Hurricane Zeta, and receipts or contractor estimates with itemized information for repairs needed due to additional damage from DR 4573 Hurricane Zeta. The documents **must** include contact information for the service provider, allowing us to verify the information.

If you have already received Rental Assistance in DR 4563 Hurricane Sally, you will need to apply for Continued Temporary Housing Assistance in that disaster if you remain out of your damaged home.

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



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# DR-4586-TX ICE STORM

## DISASTER SPECIFIC OPERATING PROCEDURES

<b>I. Overview</b>	<ul style="list-style-type: none"> <li>■ Purpose 2</li> <li>■ Disaster Specific Approvals 2</li> <li>■ Other Items to Note 6</li> </ul> <p style="text-align: center;"><b>*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</b></p>
<b>II. Important Information</b>	<p style="text-align: center;"><b>*** ALL processing employees must read this section***</b></p> <ul style="list-style-type: none"> <li>■ Prior to Processing 10</li> <li>■ Disability and Communication Needs 12</li> </ul>
<b>III. Process</b>	<ul style="list-style-type: none"> <li>A. Eligibility Verifications 13</li> <li>B. Processing Eligible Assistance 13</li> <li>C. Insurance Processing 18</li> <li>D. Joint Option Disaster Information (ONA Only) 20</li> <li>E. Appeals 21</li> <li>F. Exceptions 27</li> </ul>
<b>IV. Appeal Examples</b>	<ul style="list-style-type: none"> <li>■ Appeal Examples 28</li> </ul>
<b>V. Definitions and Acronyms</b>	<ul style="list-style-type: none"> <li>■ Definitions 30</li> <li>■ Acronyms 30</li> </ul>
<b>VI. Related Guidance</b>	<ul style="list-style-type: none"> <li>■ Links to Related Guidance 32</li> </ul>
<b>VII. Appendix</b>	<ul style="list-style-type: none"> <li>■ Appendix A 33</li> </ul>



## I. OVERVIEW

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

### Purpose:

- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document addresses the necessary disaster specific processing procedures for all open disasters using the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.
- This DSOP applies to DR-4586-TX.
- All damage level dollar amounts will be found on the applicable [Disaster Specific Information](#) webpage.

**NOTE:** DR-4586-TX is a Joint Option Disaster.

### Disaster Specific Approvals:

- **Streamlined Inspections:**
  - An automatic inspection will NOT be issued for the following applicants:
    - **OCCV\_FAILED** and/or **IDV\_FAILED**; OR
    - Self-reports at Registration Intake (RI) that they had minimal damage and are able to live in their home (**SA\_Triage\_1**).
      - These cases will be stamped with the Registration Status Code **TRG\_INELG**.
        - Applicants that self-report at RI that they had minimal damage (**SA\_Triage\_1**) and indicate Essential Utilities Out or Inaccessible will NOT receive a **TRG\_INELG** Registration Status Code.
      - These applicants will receive an auto-determined **IRND - Ineligible Reported No Damage** status and the [NOINSP Triage Level 1 No Inspection](#) letter that will advise the applicant to call Helpline if their situation changes.
        - The **IRND** status is NOT an eligibility determination.



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

■ **Remote Inspections:**

- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection. All inspections in this disaster will utilize the Remote Inspection process and Damage Level Awards.
- All initial Remote Inspections will be issued only when occupancy and identity have been verified through NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA with an appeal letter prior to receiving an initial Remote Inspection.
  - Although HIS will record the LL name and contact number for renters, they will NOT attempt to verify occupancy. The applicant must still submit documentation directly to FEMA to prove occupancy.



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- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is not possible, a remote inspection can still be completed by telephone. The inspection is intended to mirror the standard on-site inspection process remotely due to the need to maintain social distancing and to protect the health and safety of disaster survivors, FEMA employees, and contractors.
  - Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard procedures separate from Damage Level Award amounts.
    - HIS will record a HVAC service call for interior and exterior heating and cooling system damages.
  - Damage Level Award determinations will be based on the applicant's responses. Damage Level Award amounts will include a variety of commonly damaged line items grouped together under new combined Damage Level Award line items for each disaster.
    - This process is automatic and applicants will NOT be required to appeal.
  - The inspector will verbally address personal property using standard line items and procedures.
  - The Remote Inspection process DOES NOT affect the applicant's eligibility for types of Other Needs Assistance (ONA) that DO NOT require an inspection including Funeral, Child Care, Transportation, Medical, and Dental Assistance.
    - All Transportation Assistance will be based off documentation provided in response to a Request for Information (**RFI**) letter as NO insurance documentation will be viewed during the Remote Inspection process.
    - Medically required generators and other Miscellaneous Items reported during Remote Inspection will NOT be recorded. If the applicant indicates a need, the inspector will direct the applicant to contact Helpline.
      - Refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
    - This is a Joint Option disaster. All ONA processing and ONA Helpline will be performed by the State.



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- For linked registrations, standard Duplicate Resolution guidance will apply. Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.

■ **Rental Assistance – Utilities Out:**

- Applicants that ONLY self-report utilities out at the time of registration will NOT be eligible for Rental Assistance – Utilities Out (**ERU**).
- Applicants who receive an inspection and are determined to have no eligible real property or personal property damages will NOT receive **ERU** solely due to utility outages.
- No ERU will be paid in this disaster.

■ **Waiver: Lodging Expense Reimbursement – Utilities Out Only:**

- If an applicant has NO RP or PP damage and requests LER due to utilities out only, they will NOT be required to submit proof of their utility outage; and habitability repairs (**HRR = Yes**) will NOT be required.
  - These applicants will only be eligible for LER from February 11, 2021 to February 28, 2021.
  - For LER expenses incurred on or after March 1, 2021, refer to [Section III.B.2.b.i.2](#) for additional information.
- All other standard eligibility requirements for LER apply. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.

■ **Late Applications – For Kerr, Lamar, Shackelford Counties ONLY**

- The late registration period for all DR-4586-TX will close on July 19, 2021 with the exception of Kerr, Lamar, Shackelford Counties ONLY.
  - Late applications from Kerr, Lamar, Shackelford Counties ONLY will be accepted through August 23, 2021.
- Kerr, Lamar, Shackelford Counties residents may apply normally during the period of June 24, 2021 through August 23, 2021 and are NOT required to submit a written justification for a late registration.
- The automated **NLATE** letter that an applicant would normally receive in response to a late application request has been placed on hold in the mailroom. However, applicants may still receive this letter if they opted for e-correspondence.
- All late registrations will be processed by the Specialized Processing Unit (SPU).



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- If an applicant from Kerr, Lamar, Shackelford Counties receives the **NLATE** letter via e-correspondence:
  - **CALL** the applicant and **EXPLAIN** that written justification for the late application is **NOT** required as long as they submit their late application within the 60-day timeframe. Three attempts are required.
  - **ADD a Comment; AND**
  - **ROUTE** to Complete.
- Beginning August 24, 2021 Kerr, Lamar, Shackelford Counties applicants will be considered late and will be required to provide documentation justifying their late registration.
- The 60-day grace period for Kerr, Lamar, Shackelford late applications, will end on October 23, 2021.
  - Refer to the [Authorization Memorandum](#) located on the [DR-4586-TX](#) Disaster Specific Information page for additional information.

### **Other Items to Note:**

#### **■ Registration Intake**

- Snow/Ice is the only approved cause of damage (COD) for this disaster.
  - Flood and power surge are **NOT** an approved COD for this disaster.
- During an onsite or remote inspection, inspectors are instructed to record all damage and all CODs.
- For approved incident types, please refer to the [Disaster Specific Information](#).

#### **■ Helpline**

- Applicants that reported minimal damages at the time of RI will **NOT** be issued an inspection and will be stamped with **TRG\_INELG** and receive a **NOINSP letter**.
  - These applicants will have 15 days from the end of the Registration Period to respond before receiving an **IID** determination. Applicants **DO NOT** have to submit a written appeal when requesting an inspection until after the **IID** determination.
  - **ACCEPT** a verbal request for an inspection from the applicant.



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- If a Workpacket (WP) DOES NOT already exist, **CREATE** a WP requesting an initial inspection in (**FEMA Manual Determination** blank subqueue).
  - **CREATE** a **Comment/Contact** indicating that the applicant needs an inspection.
  - **Summary:** Remote Inspection Request
  - **Details:** Applicant received **NOINSP\_ Triage Level 1 No Inspection** letter and called Helpline to request an inspection.
- Applicants who self-report they had a minor damage and could safely live in their home, but also reported utility outage or inaccessibility may also verbally request an inspection until two weeks after Registration Period closes.
    - These applicants do not have the **TRG\_INELG** Registration Status Code.
  - FEMA staff are authorized to provide ONA related processing information to applicants such as missing documents, appeal process and/or eligibility status.
    - This DOES NOT include stop payment or reissue requests for ONA awards.

■ **Helpline: Outside the Incident Period**

- On March 4, 2021, the incident period for DR-4586-TX was retroactively changed to February 11, 2021 through February 21, 2021.
- Applicants with a date of loss outside the incident period that have already been issued for inspection will be contacted to confirm their date of loss.
- All other impacted applicants will receive an auto-dialer message requesting they call FEMA to confirm their date of loss.
  - If an applicant calls Helpline to verbally update their date of loss, **MAKE** the necessary update.
  - Applicants that DO NOT provide an updated date of loss within the incident period will be sent a non-registration (NONREG) letter to inform them they are NOT being referred for IHP assistance.
    - If the applicant has NOT updated their date of loss to fall within the given incident period of February 11, 2021 through February 21, 2021, and they have already received financial assistance; **CREATE** a WP to **FEMA Pre-Recoupment – Policy Review**.

■ **Helpline: Insured Applicants for DR-4586-TX**



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- Applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.
  - Applicants accessing their online DAC account will view a “Not Approved” status.
- These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.
  - Applicants who **DO NOT** provide copies of insurance settlement or denial within the 60 days of **INS** letter, will receive **IINR – Ineligible Insured No Response**. Once applicants receive the **IINR**, they must include an appeal letter with any submission of insurance documents.
- **Helpline – Assistance for Generators (Misc/Other)**
  - If an applicant calls indicating a need for a medically required generator and/or other Miscellaneous items:
    - All applicants must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the [Generator SOP](#).
      - **GENERATE** an **RFI**; AND
      - **CREATE** a **Comment/Contact** indicating the need for a medically required generator and/or Miscellaneous items.
- **Helpline – Not Approved COD**
  - If an insured applicant reports a NOT approved COD at registration and has not yet provided an insurance settlement or denial, an inspection should NOT be issued.
    - The applicant will need to submit an insurance settlement, denial letter, or proof of lack of insurance coverage before being considered for an inspection.
  - **CREATE** a WP if one does NOT already exist;
  - **ADD** a **Comment**; AND
  - **ROUTE** to **FEMA Manual Determination - Insurance**
- **Helpline - Change in Registrant**
  - If an applicant calls and requests to have an **Occupant** changed to **Registrant**:



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- **ADVISE** the applicant to submit a written request to include documentation including ownership and occupancy; **AND**
- **ADD** a **Contact** that includes information provided by applicant.
  - Refer to the [Helpline NPSC Caller Services Reference Guide](#) for additional information.

■ **Helpline – Late Applications**

- If an applicant calls because they received the NLATE letter via e-correspondence for Kerr, Lamar, and Shackelford Counties from June 24, 2021 through August 23, 2021:
  - **ADVISE** the applicant and **EXPLAIN** that written justification for the late application is **NOT** required as long as they submit their late application within the 60-day timeframe;
    - **ADD** a **Contact** that includes information provided by applicant.
- If an applicant calls because they received the NLATE letter via e-correspondence for Kerr, Lamar, and Shackelford Counties from August 24, 2021 through October 23, 2021:
  - **ADVISE** the applicant and **EXPLAIN** that written justification for the late application is required to support the reason why they were not able to register within the 60-day timeframe.
    - **ADD** a **Contact** that includes information provided by applicant.



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## II. IMPORTANT INFORMATION

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



### Prior to Processing:

- DR-4586-TX is **Joint** Option Disaster. FEMA is NOT authorized to discuss ONA categories in DR-4586-TX.
  - DO NOT generate **Stop Payment** letters for ONA awards.
  - DO NOT create workpackets for reissue of ONA awards.
  - If an applicant has questions or concerns about ONA (non-receipts, reissue, or status of a missing award) provide the ONA Hotline at 1-800-582-5233 (TTY 1-888-440-4998), 7am-7pm CST.
- Fraud Reviews
  - Prior to processing, **CHECK** for codes in the **Registration Status** screen for any Fraud Stamp indicators.
  - Refer to the [Fraud Review SOP](#) for additional information.
- Sequence of Delivery
  - Housing Assistance (HA)
    - Temporary Housing Assistance, if eligible; AND
    - Repair or Replacement Assistance.
  - Other Needs Assistance (ONA)
    - Funeral Assistance, if there is a pending funeral review;
      - **SPLIT/ROUTE** the Funeral pending (PND – Pending) line to the **FEMA** or **State Funeral** queue for processing by designated staff. Refer to the [Funeral Assistance SOP](#) for additional information.



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

### **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;
    - 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

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

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

### B. Processing Eligible Assistance

#### 1. Remote Inspections Information

- a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the Inspection **Real Property** frame on the **Line Items** screen.
  - i. Refer to [Disaster Specific Information](#) webpage for the Damage Level Award Amount line items for each disaster.

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

- a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.
  - i. When the residence type is listed as "Other", **REVIEW** the file and **ENSURE** all eligibility criteria has been met including **HRR = Yes**.
    1. If there are Damaged Level Award line items listed in the inspection report, **PROCESS** the award using standard processing guidelines.
    2. If there are NO Damage Level Award line items listed in the inspection report, **PROCESS** the case as "non-traditional housing" using standard processing guidelines. Refer to the [Home Repair Assistance](#) SOP for additional details.
    3. FEMA DOES NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or Continued Rental Assistance to residents of non-traditional housing.



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b. **Housing Assistance (HA):**

- i. Applicants who meet standard verification requirements, including occupancy, and have a “non-traditional housing” identifier are:
  1. Eligible to receive NO more than two months of Temporary Housing Assistance (any form or type of rental assistance).
    - a. Refer to the [Rental Assistance](#) SOP for additional information.
  2. Eligible for Lodging Expense Reimbursement (LER).
    - a. The standard eligible period for LER begins on February 11, 2021, NOT to exceed seven days from the approved date of any initial Rental Assistance award, e.g. ER, ERIA, etc.
    - b. For inaccessibility, the eligible period for LER begins on February 11, 2021, up to and including the confirmed date the access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.
    - c. For utilities out only, if an applicant has NO RP or PP damage; they will NOT be required to submit proof of their utility outage and habitability repairs (**HRR = Yes**) will NOT be required.
      - i. These applicants will only be eligible for LER from February 11, 2021 to February 28, 2021.
    - d. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.

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

- a. Applicants that submit documentation for Single Family (SF) Road and Bridge repair or replacement with an **SF Service Call (6700 Line Item)**, must have the following reflected in their file:
  - i. **HRR = Yes; AND**
    1. If **HRR = No**, **REQUEST** an Appeal inspection prior to payment.
  - ii. Line items relating to the SF line (**6700 Line Item for SF Service Call**).
    2. If the **SF Service Call** line item is NOT present, **REQUEST** an appeal inspection.



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- a. Upon return of the inspection, if the **6700** line item is present, **CONTINUE** the steps below to complete processing of actual expenses in addition to any other unmet need.
  
- iii. A verifiable estimate or itemized invoice/receipt. Three call attempts to the contractor to verify the following is required before making an ineligible determination:
  1. Is this a single family or multi-family access road?
  2. Is the SF road/bridge the only access to the DD?
    - a. If NO, **PROCESS** the ineligible determination;
    - b. **ADD a Comment**; AND
    - c. **ROUTE to FEMA Ineligible**.
  3. Were the damages to the SF R/B caused by the disaster?
    - a. If NO, **PROCESS** the ineligible determination;
    - b. **ADD a Comment**; AND
    - c. **ROUTE to FEMA Ineligible**.
  4. Are the repairs considered an upgrade? If so, are they optional or required for a building code/ordinance requirement?
  
- b. If the all verifications have been completed, **PROCESS** the eligible **EHR** award.
  - i. **UPDATE** or **CREATE** a **Home Repair Appeal PND** line;
  - ii. On the **Home Repair** processing screen, **SELECT Add** on the **Real Property Line Items** frame; AND
  - iii. In the **Item** frame, **COMPLETE** the following:
    1. In the **Item Category** text box, **SELECT 'Single Family Road and Bridge'** from the dropdown selections;
    2. In the **Item** text box, **SELECT 'Text Entry'** from the dropdown selections.
    3. In the **Other Description** text box **TYPE** the following:
      - a. **Single Family Road and Bridge**.
    4. In the **Item Details** frame, **COMPLETE** the following:



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- a. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections;
  - b. **LEAVE** the **Item UOM** (Unit of Measure) text box blank;
  - c. In the **Unit Cost** text box, **ENTER** the actual cost of the item; AND
  - d. In the **Item Qty** text box, **ENTER** one.
5. In the **Award** frame, **COMPLETE** the following:
- a. In the **HA Quantity** text box **ENTER** one; AND
  - b. The **HA Award** text box should auto-fill.
6. If necessary, **SELECT** the item for payment using the applicable drop-down selections;
7. **UPDATE** to **EHR** on the **Payment Calculator** frame;
8. **MAKE** any required deductions for previous SF line awards on the **Misc Adj** link;
- a. DO NOT deduct **Line Item 6700** for **SF Service Call**.
9. **ADD** a **Comment**; AND
10. **ROUTE** to **FEMA Approval NON-DRM**.
- iv. When a Multi-Family (MF) Road and Bridge is identified, **ROUTE/SPLIT** the WP to the **FEMA Supervisor Review - Multifamily Road and Bridge** subqueue.
- v. If the request is for MF, staff will follow normal MF procedures.
1. In addition to normal processes, applicants must submit line item receipts or estimates to determine the award amount, NOT documents that only reflect a lump sum cost. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the MF road or bridge.
  2. Staff will also verify with the contractor the following questions (questions are NOT an eligibility requirement, only needed for clarification):
    - a. Are repairs for a road, bridge, or dock?
    - b. Are repairs already complete?



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- c. Are the repairs in-kind (to pre-disaster condition)?
    - i. If NOT in-kind, describe changes. Are they required for access and functional needs or local codes and ordinances?
  - d. Will the road/bridge/dock be moved?
    - i. If so, where and what are the dimensions (length/width/depth) of the ground disturbance?
  - e. For bridges only: What is the name of the river or stream the bridge crosses?
  - f. **ADD a Comment** that captures all the above information.
3. For all other processes, refer to the [Roads and Bridges](#) SOP.

4. Inspection Returns with Undeclared COD - Fire :

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



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**Disaster (INDR)** and **CALL** the applicant to explain the decision. One call attempt is required.

### C. Insurance Processing

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

#### 1. Not Approved COD covered by insurance

- a. If an insured applicant reports a NOT approved COD at registration, DO NOT issue for an inspection:
  - i. **GENERATE** an **INS/INSFI** letter; AND
  - ii. **ROUTE** to **FEMA Ineligible**

#### 2. Missing insurance settlement or denial information

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

#### 3. Insurance settlement or denial letter on file

- a. **UPDATE** the NEMIS **Assistance** screen.



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- i. If the applicant submits an insurance denial for the insured COD or a denial confirmed with the insurance provider:
  1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
  2. **ADD a Comment; AND**
  3. **ROUTE to FEMA Approval NON-DRM.**
  
- ii. If the applicant submitted an insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level Award (HA line item) according to the COD and insurance type.
  1. If the insurance settlement is less than the Damage Level Award recorded by inspection:
    - a. **PROCESS** assistance according to the Damage Level Award recorded by inspection and the unmet need;
    - b. **DEDUCT** the insurance settlement(s) on the NEMIS **Worksheet**;
    - c. **ADD a Comment; AND**
    - d. **ROUTE to FEMA Approval NON-DRM.**
  2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:
    - a. **PROCESS** the ineligible determination according to the COD identified (e.g. **INI** or **INFI**);
    - b. **ADD a Comment; AND**
    - c. **ROUTE to FEMA Ineligible.**
  
- iii. If the insurance settlement was provided for a COD other than the one recorded by inspection, e.g. wind settlement vs. flood FEMA Verified Loss (FVL):
  1. **PROCESS** the assistance according to the Damage Level Award recorded by inspection;
  2. **ADD a Comment; AND**
  3. **ROUTE to FEMA Approval NON-DRM.**



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

1. Since DR-4586-TX is a Joint Option Disaster:

- a. ONA categories are ONLY processed by the state, territorial, or tribal government.
- b. FEMA staff are ONLY authorized to process HA categories.
- c. FEMA staff are authorized to generate RFI letters when necessary.
- d. If an applicant calls indicating a need for a medically required generator and/or other Miscellaneous items:
  - i. **GENERATE** an RFI; AND
    1. **CREATE** a **Comment/Contact** indicating the need for a medically required generator and/or Miscellaneous items.
  - ii. All applicants must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the [Generator](#) SOP.
- e. Transportation will be recorded during Remote Inspections; however, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.
  - i. If sufficient information is NOT on file when the request is received and an **RFI** was not previously mailed:
    1. **GENERATE** and **MAIL** the **RFI for Transportation-Liability Ins. Req = Yes** and DO NOT set timer; AND
    2. **FOLLOW** all other standard processing information.

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

- a. **REVIEW/PROCESS** any outstanding issues within HA categories.
  - i. If an additional WP is available in a state processing queue or subqueue such as **State Manual Determination**, **State Appeal**, or **State Supervisor Review**, no further action for ONA is required.
  - ii. If an additional WP is NOT available in a state, territorial, or tribal queue; AND



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1. There are no HA categories to address:
  - a. **ROUTE** the existing WP to the **State Manual Determination** queue.
2. There are HA categories to address:
  - a. On the **Confirmation** screen, **SELECT** the appropriate **Routing** location for all HA categories;
  - b. **SELECT State Manual Determination** for all ONA categories; AND
  - c. **CLICK Submit**.

## E. Appeals

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

1. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include [personal property](#) and appeals for repair items paid at actual cost.
  - a. DR-4586-TX is a Joint Option Disaster. FEMA is NOT authorized to discuss ONA categories in DR-4586-TX.
2. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor estimates, or other supporting documentation such as written statements or notices from local officials.
  - a. DO NOT deduct **Service Call** from any additional **EHR** awards.
3. **VERIFY** the items listed on the estimate are eligible under the IHP and exclude items for payment such as detached garages and other non-essential rooms or items.
4. Applicants must receive an initial Remote Inspection prior to a payment on appeal. DO NOT pay based on receipts alone if a full Remote Inspection has NOT been completed.
5. For real property assistance awarded based on Remote Inspections, in most cases, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal Remote Inspection, unless an appeal determination has already been completed for an additional Damage Level Award amount. Refer to [Disaster Specific Information](#) webpage for disaster specific Damage Award Level line item pricing.
  - a. Appeal inspections should only be requested for the following:



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- i. Initial determination of **IID** ;
  - ii. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
  - iii. Single and Multi-Family road and Bridge appeals;
  - iv. Appeals that are more than one Damage Level Award increase from the initial Damage Level award, i.e. Damage Level 1 to Damage level 3.
  - v. Appeals with verifiable receipts that exceed the Level 3 damage award; AND
  - vi. Missing **Service Call** line items.
    1. Refer to Section [E.8](#) for additional processing information.
- b. When the combined total of all submitted estimates are less than any previous Damage Level Award received:
- i. **CALL** the applicant and **EXPLAIN** the need for additional verifiable invoice/receipt or estimate OR **VERIFY** if the applicant was in process of gathering additional receipts/estimates to support their submitted HA appeal request. Three call attempts are required.
  - ii. **GENERATE** and **MAIL** an **ADOC** with the applicable insert for the missing receipt(s) or estimate(s). **SELECT** the '**ADOC Contractors Estimate**' insert when requesting contractor's estimates.
  - iii. **ADD** a **Comment**; AND
  - iv. **ROUTE** to **FEMA Complete** or appropriate queue as instructed by Supervisor/POC, preshift, or another authorized source.
- c. If additional estimates are NOT available:
- i. **PROCESS** the ineligible decision.
    1. Home Repair – **A-INO** – **Additional Repair Assistance**.
  - ii. **ADD** a **Comment**; AND
  - iii. **ROUTE** to **FEMA Ineligible**
6. **When the combined estimates are greater than the initial Damage Level Award received for Home Repair (appealing from Damage Level 1 to Damage Level 2 OR Damage Level 2 to Damage Level 3):**



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- a. **CALL** the contractor to **VERIFY** all estimates, bills, and receipts. Three call attempts are required. The following items must be verified with the contractor:
  - i. Type of inspection completed by contractor;
  - ii. Cause of damage;
  - iii. Damage to item or component was cause by ice/snow and is limited to damage from burst pipes or downed trees, or in very rare instances, fire damage; AND
  - iv. If there any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- b. **PROCESS** the home repair appeal award based on verified submitted estimates.
- c. **DO NOT** process more than one Damage Level Award increase for the same cause of damage.
  - i. **Processing in WebNEMIS:**
    1. **UPDATE** or **CREATE** a **Home Repair** PND line on the Assistance tab;
    2. From the Home Repair tab on the Real Property Line Items section:
      - a. **SELECT** the 'Add' link;
      - b. In the **Add Item** frame **COMPLETE** the following:
        - i. In Item Category, **SELECT** '**Speed Estimating**' from the dropdown selections;
        - ii. In the Item, **SELECT** '**Line item description/ Damage Level Award**'; AND
        - iii. **SAVE** the selections.
      - c. **DEDUCT** the previous home repair Damage Level Award when processing an appeal Damage Level Award level increase.
        - i. **DO NOT deduct Service Call** line items from any additional EHR awards.
      - d. **ADD** a **Comment**; AND
      - e. **ROUTE** to **FEMA Approval NON-DRM**.
- d. If unable to reach the contractor:



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

**7. Appeals above the Highest Damage Level Award:**

- a. If an applicant appeals for above a level 3 and has previously received a level 3 Damage Level Award, they must submit:
  - i. Verifiable contractor's estimate(s); OR
  - ii. Verifiable documentation from a local official on official letter head, e.g. a condemnation report or notice.
    1. If documentation is NOT on official letter head, **CALL** the applicant and **REQUEST** a letter on official letter head.
    2. **ADD** a **Comment**; AND
    3. **ROUTE** to **Complete**.
  - iii. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
    1. Three call attempts are required to confirm the following:
      - a. Type of inspection completed by contractor;
      - b. Cause of damage;
      - c. Damage to item or component was cause by ice/snow and is limited to damage from burst pipes or downed trees, or in very rare instances, fire damage; AND
      - d. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
  - iv. **REQUEST** appeal inspection;
    1. **DETAIL** all specifics items addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.

**8. Appeal Inspection Requests:**



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- a. **REQUEST** an appeal inspection only if the request is for one of the reasons listed in [Section D.5.a.](#)
  - i. **CALL** the contractor and **VERIFY** the losses are disaster-caused.
    1. If verified, **REQUEST** an appeal inspection;
    2. **ADD** a **Comment**;
    3. **INCLUDE** all specific items to be addressed in the appeal request. HIS will rely on comments when performing appeal inspections; AND
    4. **ROUTE** to **Send to Inspection**.

**9. Returned Appeal Inspections:**

- a. If the appeal inspection returns with **HRR = Yes**, **PAY** the associated Damage Level Award.
- b. Paying Damage Level;
  - i. If the appeal inspection returns with the same level of damage or a lower level than the initial inspection, the applicant will still receive the next Damage Level Award, less any previous Damage Level Award, to ensure consistency in the appeal process.
  - ii. If the appeal inspection returns with the next level of damage than the initial inspection, the applicant will receive the next Damage Level Award, less any previous Damage Level Award, to ensure consistency in the appeal process
  - iii. Refer to [6.c.i](#) for additional processing information
- c. If HIS DOES add a comment that supports additional damages above a Damage Level 3 – Pay at Actual;
  - i. The inspection **MUST** return with an Inspector comment stating a video validation (VV) or external validation (EV) was performed, supporting additional damages.
  - ii. If all verifications have been completed, **PROCESS** the eligible **EHR** award.
    1. **UPDATE** or **CREATE** a **Home Repair Appeal PND** line on the **Assistance** tab;
    2. From the **Home Repair** tab on the **Real Property Line Items** section, **SELECT** the 'Add' link;



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- a. In the **Add Item** frame **COMPLETE** the following:
  - i. In the Item category **SELECT 'General'** from the dropdown selections;
  - ii. In the Item **SELECT Text Entry**;
  - iii. In the **Other Desc** text box **TYPE** the following:
    1. **HOME REPAIR ACTUAL**
  - iv. In the **Items Details**, frame **COMPLETE** the following:
    1. In the **Damage Type** text box, **SELECT** the damage type from the dropdown selections.
    2. **SELECT EACH** in the **Item UOM** (Unit of Measure) text box.
    3. In the **Unit Cost** text box, **ENTER** the verified estimate amount.
    4. In the **Item Qty** text box, **ENTER '1'**.
  - v. In the **Award** frame, **COMPLETE** the following:
    1. In the **HA Quantity** text box **ENTER '1'**.
    2. In **HA Award** text box should auto-fill.
  - vi. **SELECT 'SAVE'**.
  - vii. **ACCESS** the **Real Property Line Items** section on the **Home Repair** frame;
    1. **SELECT** the **Text Entry Item** just entered;
    2. **CLICK** on **Select Item** link;
    3. In the **Select Item** box Category choose **Not Insured**;
    4. **SELECT 'SAVE'**.
  - viii. **ACCESS** the **Payment Calculator** on the **Home Repair** frame:
    1. **CLICK** on **Misc. Adj** link;
    2. If applicable, **DEDUCT** any required amounts for previous Damage Level/ Home Repair award(s) in the - **Misc** field.



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- a. DO NOT deduct **Service Call** line items from **EHR** award.
- ix. In the **Note** box, **ENTER** comment explaining any deductions, e.g. previous Damage Level Award.
- x. **SELECT** 'SAVE'.
- xi. **ADD** a **Comment**;
- xii. **ROUTE** to **FEMA Approval NON-DRM**.
- d. If HIS DOES NOT record a comment OR if a VV or EV line item is missing from a returning Damage Level Award 3 appeal inspection, REQUEST a FCOR..
- e. If the appeal inspection returns with a HIS comment that DOES NOT support additional damages OR returns **HRR = No**, **PROCESS** the appropriate ineligible decision and **ROUTE** to **FEMA Ineligible**.

## F. Exceptions

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

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

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



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## IV. APPEAL EXAMPLES

**Scenario 1:** A DR-4586-TX applicant received a Remote Inspection and Ice-Snow Dmg 1. The applicant submits a contractor's estimate for additional ice damage to their Mobile Home. All estimates have been verified with the contractor.

1. Initial Ice-Snow Dmg 1: \$1,053.46
  - a. The applicant appealed with \$3,000.00 in verifiable ice estimates/receipts.
  - b. The applicant is eligible for the next Damage Level award.
  - c. **DEDUCT** the previous Ice-Snow Dmg 1/ Home Repair award.

**Result: PROCESS** home repair as **EHR**  $\$3,560.42 - \$1,053.46 = \$2,506.96$ .

**Scenario 2:** An applicant received a Remote Inspection and an Ice-Snow Dmg 2. The applicant has submitted a contractor's estimate for additional ice damage to their House.

1. Initial Ice-Snow Dmg 2: \$3,560.42
  - a. The applicant submitted a contractor's estimate with a cost estimate of \$10,000.
  - b. **CALL** the contractor and **VERIFY** the damage to the home were caused by the disaster.
  - c. **ADD a Comment;**
    - i. HIS will rely on comments when performing appeal inspections. **DETAIL** all specific items to be addressed in the appeal inspection. **INCLUDE** the justification for the appeal inspection request.
  - d. **REQUEST** an appeal inspection.
  - e. Appeal inspection returned with Ice-Snow Dmg 3.

**Result: PROCESS** home repair as **EHR**  $\$7,285.62 - \$3,560.42 = \$3,725.20$ .



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**Scenario 3:** An applicant received a Remote Inspection and an Ice-Snow Dmg 3. The applicant has submitted a contractor's estimate for additional ice damage to their House that exceeds Damage Level 3.

1. Initial Ice-Snow Dmg 3: \$7,285.62
  - a. The applicant submitted a contractor's estimate with a cost estimate of \$12,350.
  - b. **CALL** the contractor and **VERIFY** the damage to the home were caused by the disaster.
  - c. **ADD a Comment;**
    - i. HIS will rely on comments when performing appeal inspections. **DETAIL** all specific items to be addressed in the appeal inspection. **INCLUDE** the justification for the appeal inspection request.
  - d. **REQUEST** an appeal inspection.
  - e. Appeal inspection returned with a comment from HIS that supports additional damages above a Damage Level 3.

**Result: PROCESS** home repair at actual as **EHR**  $\$12,350.00 - \$7,285.62 = \$5,064.38$



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## V. DEFINITIONS AND ACRONYMS

### Definitions

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

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

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

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

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

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

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

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

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### Acronyms

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



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



## VI. RELATED GUIDANCE

Please refer to the following:

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



DR-4586-TX

Effective Date: September 17, 2021

## VII. APPENDIX A

### **NOINSP\_ Triage Level 1 No Inspection Letter text**

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

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

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

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

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