



FEMA

DR-4559-LA, DR-4570-LA, and DR-4606-LA
Disaster Specific Operating Procedures
Effective Date: September 17, 2021

VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [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, 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 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 4559 Hurricane Laura and DR 4570 Hurricane Delta. The decision letter we recently sent you for DR 4570 Hurricane Delta 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 4559 Hurricane Laura.

You may be eligible for additional assistance if you can document additional eligible damage resulting from DR 4570 Hurricane Delta. If you decide to appeal this decision, provide a written and signed explanation of how the damage to your home was caused by DR 4570 Hurricane Delta and send documents supporting your appeal. Documents provided may include verifiable receipts for materials purchased or disaster-caused repairs completed before receiving additional damage from DR 4570 Hurricane Delta, and receipts or contractor estimates with itemized information for repairs needed due to additional damage from DR 4570 Hurricane Delta. 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 4559 Hurricane Laura, you will need to apply for Continued Temporary Housing Assistance in that disaster if you remain out of your damaged home.

Write the disaster number and your FEMA application number on all submitted documents. These numbers are printed above your name and address at the beginning of this letter. Keep all original documents for your records.

If you have questions, please visit 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 or call 202-212-3535.



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DR-4587-OK AND DR-4590-LA WINTER STORM DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 5 *** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)
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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.
- All damage level dollar amounts will be found on the applicable [Disaster Specific Information](#) webpage.

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 Landlord (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.
- 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:**



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- 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 these disasters.

■ **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.
 - **For DR-4587-OK**, applicants will ONLY be eligible for LER from February 8, 2021 to February 28, 2021.
 - **For DR-4590-LA**, applicants will ONLY be eligible for LER from February 11, 2021 to February 28, 2021.
- All other standard eligibility requirements for LER apply. Refer to the [Lodging Expense Reimbursement](#) SOP 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](#).

■ **DR-4587-OK: Late Registration Exceptions: Muskogee County only**

- The registration period for all DR-4587-OK counties closes on May 25, 2021.
 - Muskogee County residents may apply normally during the period of May 25, 2021 through July 10, 2021 and are NOT required to submit a written justification for a late registration due to this county being added to the declaration very recently.



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- Applicants from all other counties will follow standard late registration procedures and must provide justification and supporting documentation for submitting a late registration.
- Beginning on July 11, 2021, processing of late registrations from applicants in all counties will follow the standard process.
- All late registrations will be processed by the Specialized Processing Unit (SPU).
- Refer to the [Late Application](#) SOP and [Section III.B.4](#) for additional processing 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.
 - 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.

■ Helpline: Insured Applicants for DR-4587-OK & DR-4590-LA

- Applicants who stated they have applicable insurance coverage at the time of registration, will receive a **No Decision – Insured letter, INS**.



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- 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:
 - **ADVISE** the applicant to submit supporting documentation;
 - **GENERATE** an **RFI**; AND
 - **CREATE** a **Comment/Contact** indicating the need for a medically -required generator and/or Miscellaneous items.
 - All applicants must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the [Generator](#) SOP.
- **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**:
 - **ADVISE** the applicant to submit a written request to include documentation including ownership and occupancy; AND



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- **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** 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.
 - 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.



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- 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.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - The Program Management Section will have to authorize this payment.
 - ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
 - DO NOT process ADA RP items unless specifically assigned.
 - If a WP with RP ADA line items is identified outside of the **FEMA Special Handling** queue:



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- **ADD a Comment;** AND
- **ROUTE** to the **FEMA Supervisor Review – ADA Process** subqueue.

Cross Disaster Information for DR-4590-LA ONLY

NOTE: REVIEW the Special Tab or Linked Regs screen to compare previous Rental Assistance awards.

- The Cross Disaster duplication information for DR-4590-LA is visible in NEMIS when the DR-4559-LA and/or DR-4570-LA assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.
 - Due to different CODs, applicants who received Home Repair and/or ONA assistance in DR-4559-LA and/or DR-4570-LA will NOT be considered a duplicate with Home Repair and/or ONA assistance in DR-4590-LA.
- Applicants receiving Temporary Housing Assistance, financial OR direct, in DR-4559-LA and/or DR-4570-LA are NOT eligible for Rental Assistance or LER for the same period in DR-4590-LA.
- Continued Temporary Housing Assistance (CTHA):
 - For the following Parishes, CTHA is processed in the disaster ER was first processed up to the end of the disaster financial assistance period; NOT to exceed the 18 months of assistance in a disaster.
 - Caddo, Calcasieu, Grant, La Salle, Natchitoches, Ouachita, Rapides, Sabine, and Winn.
 - If initial Rental Assistance and/or CTHA was awarded in DR-4590-LA, the applicant is required to demonstrate exhaustion of the award before CTHA can continue in DR-4559-LA, DR-4570-LA, and/or DR-4606-LA.
 - If an applicant is receiving CTHA in DR-4590-LA and they receive initial Rental Assistance in DR-4606-LA, they will need to demonstrate exhaustion of the initial Rental Assistance before receiving further CTHA.
 - 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 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.



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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. 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 **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, Home Replacement Assistance, or CTHA 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 8, 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 8, 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 8, 2021 to February 28, 2021.
 - d. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.

c. Other Needs Assistance

- i. 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.

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.



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- 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;
 - 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.



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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
 - b. The **HA Award** text box should auto-fill.
 6. If necessary, **SELECT** the item for payment using the applicable dropdown 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.



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

4. DR-4587-OK Late Registration Exception: Muskogee County only:
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- a. All late registrations will be processed by SPU.
- b. The registration period for all DR-4587-OK counties closes on May 25, 2021.
- c. Applicants from Muskogee County who apply between May 25, 2021 through July 10, 2021 may complete a late registration without submitting a written explanation.
 - i. Muskogee County applicants that register by July 10, 2021 will NOT receive an **NLATE** letter.
 1. DO NOT manually send the applicant an **NLATE** letter.
 - ii. Muskogee County applicants that register between July 11, 2021 to July 24, 2021 will be processed following standard procedures.
 - iii. If an applicant from any other DR-4587-OK county (except Muskogee County) completes a registration between May 25, 2021 to July 24, 2021:
 1. **PROCESS** the late registration following standard procedures. Refer to the [Late Application SOP](#) for additional information.



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5. 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**.

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.

C. Cross Disaster Processing

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

- a. For Caddo, Calcasieu, Grant, La Salle, Natchitoches, Ouachita, Rapides, Sabine, and Winn parishes, **USE** the **Linked Regs** screen to open the registration from all linked disasters 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-4559-LA and/or DR-4570-LA, **PROCESS** the eligibility in DR-4590-LA.



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- ii. If the applicant did receive Rental Assistance or LER in DR-4559-LA and/or DR-4570-LA, they will be ineligible for initial Rental Assistance or LER in DR-4590-LA for the same period of time.
- iii. **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.

2. Continued Temporary Housing Assistance:

- a. For Caddo, Calcasieu, Grant, La Salle, Natchitoches, Ouachita, Rapides, Sabine, and Winn parishes, CTHA should be processed in DR-4559-LA and/or DR-4570-LA up to the end of the 18-month financial assistance period.
 - i. If the applicant received a Rental Assistance payment in DR-4590-LA, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for CTHA in DR-4559-LA and/or DR-4570.
 - ii. **ADD** a **Comment** in the DR-4590-LA registration explaining the applicant received funds and needs to demonstrate exhaustion of the funds before CTHA can continue in DR-4559-LA and/or DR-4570-LA.
 1. **INCLUDE** the Disaster (DR-4559-LA and/or DR-4590-LA) and Registration Number in the **Comment**.
 - a. **PROCESS** the CTHA request in DR-4559-LA or DR-4570-LA.
 - 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. CTHA must continue under DR-4559-LA and/or DR-4570-LA until the end of the financial assistance period or until the applicant returns to their primary residence.
3. If an applicant is receiving CTHA in DR-4590-LA and they receive initial Rental Assistance in DR-4606-LA, they will need to demonstrate exhaustion of the initial Rental Assistance before receiving further CTHA.

D. 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.](#)



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3. Insurance settlement or denial letter on file

a. **UPDATE** the 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 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):



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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**.

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.
2. Appeal requests should be accompanied by documentation 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:
 - 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;



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- 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 Assistance (appealing from Damage Level 1 to Damage Level 2 OR Damage Level 2 to Damage Level 3):
 - 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;



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- 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 Assistance 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. **UPDATE** or **CREATE** a Home Repair PND line on the **Assistance** screen;
 - 1. From the **Housing Assistance** frame:
 - 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 Assistance 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:
 - 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**.



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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 caused 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 specific items addressed and **INCLUDE** the justification for reason for appeal inspection. HIS will rely on comments when performing appeal inspections.

8. Appeal Inspection Requests:

- 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;



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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 adds 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 or external validation 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;

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:



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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.
 - 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**;



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xii. **ROUTE to FEMA Approval NON-DRM.**

- d. If HIS DOES NOT record a comment that supports additional damages OR if the appeal inspection returns with **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).



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IV. APPEAL EXAMPLES

Scenario 1: A DR-4590-LA 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 in DR-4587-OK 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.

Scenario 3: An applicant in DR-4587-OK 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.



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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**
 $\$12,350.00 - \$7,285.62 = \$5,064.38.$



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.

Acronyms

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



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



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IV. 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](#)
 - [Personal Property Assistance](#)
 - [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 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, 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 or call 202-212-3535.



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Disaster Specific Operating Procedures

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DR-4607-MI DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 ***This can be referenced by all staff*** (JFO, DRC, DSA, Helpline)
II. Important Information	***ALL processing employees must read this section*** ■ Prior to Processing 8 ■ Condominium and Cooperatives 10 ■ Lodging Expense Reimbursement and Rental Assistance 10 ■ Funeral Assistance 10 ■ Disability and Communication Needs 11
III. Process	A. Eligibility Verifications 12 B. Processing Eligible Assistance 12 C. Insurance Processing 14 D. Appeals 14 E. Exceptions 14
IV. Definitions and Acronyms	■ Definitions 16 ■ Acronyms 16
V. Related Guidance	■ Links to related guidance 17



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DR-4607-MI

Disaster Specific Operating Procedures
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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 Michigan disaster declarations as a result of disaster specific circumstances.

This document will address any necessary disaster specific processing procedures. All damage level dollar amounts will be found on the applicable [Disaster Specific Information](#) webpage.

Disaster Specific Approvals

■ Streamlined Inspections:

- An automatic inspection will NOT be issued for the following applicants:
 - 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.
 - 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 received the [NOINSP Triage Level 1 No Inspection](#) letter will have 15 days from the end of the Registration Period to respond



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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:
 - **ACCEPT** the verbal request and **REQUEST** an initial inspection.
- DO NOT accept verbal requests for inspection when:
 - 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.
- Beginning with **DR-4607-MI**, applicants that failed identity and occupancy verification post-registration will NOT be required to submit identity or occupancy documents prior to receiving an initial inspection.
 - The inspector will make applicants aware they can show documentation to the inspector during the inspection to address occupancy, ownership, and some identity issues. All documents will be reviewed without direct contact between the inspector and the applicant, i.e. viewed through a door, left outside, etc. Inspectors will not be entering homes.
 - Inspectors may also call landlords and take other actions to attempt to verify occupancy and ownership immediately following the inspection.
 - Inspectors may also address minor identity issues, such as name misspellings when possible.
 - If the applicant remains occupancy, identity, or ownership fail post inspection, the applicant must still submit the applicable documentation directly to FEMA prior to receiving applicable assistance. The applicant will receive a letter post inspection informing them of the documents they must submit.
- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming



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using Zoom Video Communications or FaceTime. If the video inspection is not possible, a remote inspection can still be completed by telephone and the inspector will visit the home for an exterior validation. 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. See section [B.1.a](#) for more info on furnaces.
 - HIS will record a HVAC service call for interior and exterior heating and cooling system damages.
 - For disasters declared after DR-4605-WV, Hazard Mitigation funds under the Individuals and Households Program (IHP) may be provided for mitigation repairs such as shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles to help reduce or eliminate interior water damage, and/or a thicker sheathing material, also as a mitigation measure for water damage; elevating a flood-damaged water heater or furnace; and/or elevating or relocating a flood-damaged main panel.
 - The additional Hazard Mitigation funds will be automatically included in the appropriate Damage Level Award amounts, except for furnace mitigation, and are subject to the financial Housing Assistance (HA) maximum.
 - As only a service call is included for furnace/HVAC in the Remote Inspection Damage Level Awards, furnace mitigation will be paid upon successful appeal for a flood-damaged furnace.
 - FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions. The following are the letter codes for the Hazard Mitigation Supplemental Letter (HZMSL):
 - Roofing Mitigation Measures Letter (HMRF)
 - Furnace Mitigation Measures Letter (HMFU)
 - Water Heater Mitigation Measures Letter (HMWH)
 - Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)



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- Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)
- Applicants cannot appeal for additional Hazard Mitigation funds or receive them separately from the following Damage Level Award Types:

Home Type	Hazard Mitigation Measure	Cause of Damage (COD)
House/Townhouse	Roof mitigation – added to Damage Levels 1 - 5	All
Mobile Home	Roof mitigation – added to Damage Levels 1 - 5	All
Travel Trailer	Roof mitigation – added to Damage Levels 1 - 5	All
House/Townhouse	Elevating water heater – added to Damage Levels 1 - 5	Flood
House/Townhouse	Elevating main panel (Repair – added to Damage Level 4)	Flood
House/Townhouse	Relocating main panel (Replace – added to Damage Level 5)	Flood
Condo/Apartment	Elevating water heater – added to Damage Levels 1 - 5	Flood
House/Townhouse	Furnace—paid on appeal only when applicant eligible for actual repair/replacement cost	Flood
Condo/Apartment	Furnace—paid on appeal only when applicant eligible for actual repair/replacement cost	Flood

- Hazard Mitigation funds are NOT available for the following:
 - Condos and apartments will NOT be eligible for roof mitigation or flood-damaged main panel mitigation; AND
- Damage Level Award determinations will be based on the applicant's responses and observed damages. 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.
- Remote Inspections that return with a **MH Replace, TT Replace, OR Residence Rebuild** line item will be awarded Replacement Assistance if all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.
- These cases should be reviewed for Temporary Housing Assistance.
 - Applicants that are eligible for Temporary Housing Assistance should be forwarded for review.



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- 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.

■ **Proof of Ownership - Make It Home (MIH) Program:**

- Make It Home is a local program operating in the State of Michigan. The program helps homeowners whose homes are foreclosed to stay in their homes while they continue to pay off their mortgages.
- MIH may provide Applicant's the following documentation for proof of ownership:
 - The United Community Housing Coalition (UCHC) Right Of Refusal Agreement which is considered a contract by deed and is acceptable as proof of ownership. This agreement provides documentation that the applicant and co-applicant is responsible for paying property taxes.
- Refer to the [Ownership Verification](#) SOP for additional processing information.

Other Items to Note:

■ **Helpline**



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- **REVIEW** the **Registration Status** screen for **OCCV_PASS**, **IDV_PASS**, and **OWNV_PASS** (if applicable) for all callers. If either verification is failed, **REVIEW** submitted correspondence for acceptable documents.
- If NO documents have been submitted OR the submitted documents are insufficient to prove occupancy, identity, and/or ownership (if applicable), **ADVISE** the applicant to submit a written, signed appeal letter along with acceptable documentation to appeal the decision.
- **ACCESS** the [Occupancy Verification](#) SOP, [Identity Verification](#) SOP, and/or [Ownership Verification](#) SOP on the [PPM](#) to provide further guidance to the applicant regarding acceptable documents.

■ Helpline – Assistance Misc/Other

- If an applicant calls indicating a need for other Miscellaneous items (i.e. box fans) designated as eligible on the [Disaster Specific Information](#) webpage
 - **ADVISE** the applicant to submit supporting documentation;
 - **GENERATE** an RFI; AND
 - **CREATE** a **Comment/Contact** indicating the need for a Miscellaneous item.
- All applicants must meet the required conditions of eligibility, as outlined in the [Miscellaneous Other Items](#) SOP.



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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.
- The minimum combined assistance amount of \$50.00 must be met before any IHP assistance can be processed. Once the minimum amount is met, HA, other needs assistance (ONA) or a combination of the two, subsequent awards may be any amount.



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- Sequence of Delivery
- HA
- Temporary HA, if eligible; AND
- Repair or Replacement Assistance.
- Refer to the [Financial HA and ONA Maximum and Minimum Awards](#) SOP for the full HA/ONA Sequence of Delivery.
- IHP Maximum (system limit only):
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - HA
 - ONA
 - ADA related line items
 - Temporary housing and ADA related line items are NOT counted toward the financial HA and ONA maximums, so in rare instances an applicant's total award may exceed \$100,000.
 - If this happens, **PLACE** the case on **Hold – Program Review**.
 - Email the IHP Helpdesk for assistance: fema-ihphelpdesk@fema.dhs.gov.
 - **INCLUDE** the following on the email:
 - **Subject Line:** DR #, Reg #, and a subject that includes 'System Limit Exceeded'.
 - **Body:** A description of the request and list of processing actions pending.
 - PMS will have to authorize this payment.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.



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- 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.

Condominium and Cooperatives

- **REVIEW** the master insurance policy for RP coverage and limitations when the damaged dwelling (DD) is identified as a Condominium (Condo) or Cooperative (Co-Op) housing unit.
- Refer to the [Home Repair Assistance](#) SOP for additional information.

Lodging Expense Reimbursement and Rental Assistance

- Following the Sequence of Delivery, initial Rental Assistance is the first category reviewed for eligibility.
- 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.
 - An insurance declaration page showing a lack of ALE/LOU coverage is sufficient verification to pay initial Rental Assistance. A settlement or denial letter will NOT be required.
- Refer to the [Lodging Expense Reimbursement](#) SOP and the [Rental Assistance](#) SOP for additional information.

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.

Disability and Communication Needs:

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



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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 assistance.

1. Disaster specific payments will be manually-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. Special Handling Query:

- a. Some cases that have returned from inspection, will be routed to the Special Handling queue for a manual review.
 - i. If a case in Special Handling Queue has a HVAC Service Call and the inspector records 5 feet or more of water:
 1. Staff must manually add the following line items to the HA award amount before processing the case, as long as they meet all eligibility criteria for Home Repair Assistance:
 - a. The Furnace Replacement line item **6441**; AND
 - b. The Hazard Mitigation Furnace Elevate line item **4401**
 - ii. In addition to the Furnace Replacement ALL other unmet needs will be addressed, **PROCESS** the case according to standard processing procedures.

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.



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- 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.

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, ERIA, etc.
 - 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.
 - c. Refer to the [Lodging Expense Reimbursement](#) SOP for additional information.

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.



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- 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

C. Insurance Processing

Insured applicants may submit documents or statements requesting a case review. The initial HA/ONA decision for this group of applicants is generally INS or INSFI pre-inspection or INI/INFI post-inspection. Refer to the [Insurance Processing for HA and Personal Property](#) SOP for additional Information.

D. Appeals

Appeal processing guidance will be forthcoming.

E. Exceptions

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

- | |
|--|
| <ol style="list-style-type: none">1. If unable to determine eligibility; |
|--|



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

1. 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).



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V. DEFINITIONS AND ACRONYMS

Definitions

Identity Verified: Applicant will be IDV Pass if there 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.

Acronyms

ASUPER	Appeal Super Letter
CNA	Critical Needs Assistance
COD	Cause of Damage
DD	Damaged Dwelling
ECNA	Eligible Critical Needs Assistance
ERIA	Eligible Inaccessible Rental Assistance
HRR	Habitability Repairs Required
IHP	Individuals and Household Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
MIH	Make It Home Project
POC	Point of Contact
UCHC	United Community Housing Coalition



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VI. RELATED GUIDANCE

Please refer to the following:

- **Standard Operating Procedures**
 - [Appeal Processing](#)
 - [Disability and Communication Needs](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Miscellaneous Other Items](#)
 - [Occupancy Verification](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
- **Resources**
 - [Helpline NPSC Caller Services Reference Guide](#)



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DR-4610-CA FIRE

DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 *** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)
II. Important Information	*** ALL processing employees must read this section *** ■ Prior to Processing 10 ■ Cross Disaster Information 12 ■ Disability and Communication Needs 13
III. Process	■ Eligibility Verifications 14 ■ Initial Inspections 14 ■ Processing Eligible Assistance 15 ■ Cross Disaster Processing 21 ■ Appeals 22 ■ Exceptions 29
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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 the Remote Inspections process due to the pandemic restrictions in place across the country, in addition to disasters with pending inspections.
- This document addresses the necessary disaster specific processing procedures for DR-4610-CA.

Disaster Specific Approvals:

■ 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.
- For Remote Inspections, applicants that failed identity, occupancy, and/or ownership verification during registration will NOT be required to submit identity, occupancy, and/or ownership documents prior to receiving an initial inspection.
 - If occupancy and/or ownership CANNOT be verified during the initial inspection, the system will automatically check previous disasters (no more than two years) for occupancy and ownership verification. This will be indicated with a Registration Status stamp of PREV_DSTR_OCCV or PREV_DSTR_OWNV.
 - If present, the case will be routed to the **FEMA Special Handling** queue for a [Cross-Disaster Occupancy Verification](#) review. Refer to the [Special Handling Queries](#) SOP for additional information.
- Applicants that self-report at Registration Intake (RI) that they have minimal damages but can remain in their home will be automatically issued for inspection as long as they meet all other criteria for receiving an inspection
- Applicants that are more than two miles outside the fire wall perimeter will be stamped with **GIS-NVD**.



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- For now, no specific actions will be taken based on this stamp.
- 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. An exterior validation inspection can also be performed. 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.
- If occupancy and/or ownership has NOT been verified, the inspector will meet the applicant at a neutral location.
- Reasonable accommodations, including translation and American Sign Language (ASL) interpreters via Video Relay Service (VRS) will be available to ensure effective communication with applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs.
- 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 Line Items. For ADA related items, refer to the [Home Repair Assistance](#) SOP for additional processing information.
- Damage Level Award determinations will be based on the applicant's responses, exterior validation from an inspector, and GIS Destroyed confirmation. Award amounts will include a variety of commonly damaged line items grouped together under the combined Damage Level line items for each disaster.
- The following damage levels will be used for DR-4610-CA:
 - Fire Dmg 1 – Smoke and Soot; AND
 - Destroyed/Replacement:
 - Residence Rebuild;
 - MH Replace; OR
 - TT Replace.
- Remote Inspections that return with the **GIS_DEST** stamp only OR with a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item will be awarded



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Replacement Assistance if all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.

- DO NOT pay Replacement Assistance if an initial inspection has NOT been performed.
- HIS will record service call line items when there is damage that is unable to be addressed via the remote inspection process.
- Applicants may submit estimates on appeal to request additional home repair assistance.
- Appeal inspections WILL NOT be issued for these cases. Any additional assistance for eligible IHP items will be awarded after proper verification with the contractor.
 - Refer to [Section E. Appeals](#) for additional processing information.
- The inspector will verbally address personal property using standard line items and procedures.
- Transportation Assistance will be recorded during Remote Inspection exterior validation process when possible.
- 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, or Medical and Dental Assistance.
- 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.
- **DR-4610-CA: Critical Needs Assistance (CNA) Lassen and Plumas Counties ONLY:**
 - CNA is available for eligible applicants in Lassen and Plumas Counties.



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- CNA will be provided to applicants who indicate at registration they have immediate or critical needs and are displaced from their primary dwelling or indicated a need to relocate.
 - Immediate or critical needs are life-saving and life-sustaining items including, but NOT limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.
- CNA is limited to a one-time payment of \$500.00 per household and only awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- CNA is only available to applicants who register by September 23, 2021.
- CNA will be awarded through the end of the registration period to eligible applicants that applied during the CNA period.
 - Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive CNA if their eligibility issues have NOT been resolved prior to the end of the registration period.
 - Refer to the [Authorization Memorandum](#) located on the [DR-4610-CA Disaster Specific Information](#) webpage for additional information.

■ DR-4610-CA: Fair Market Rent (FMR) Increase for Rental Assistance

- A 125 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for DR-4610-CA.
 - The 125 percent FMR increase DOES NOT apply to initial Rental Assistance payments.
 - The up to 125 percent FMR increase applies to rental properties located in Lassen, Nevada, Placer, Plumas, Tehama, and Trinity counties, when the provided post-disaster temporary housing costs exceed the FMR.
 - Applicants who relocate outside of these counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2021 FMR and Utility Allowance](#) on the [DR-4610-CA Disaster Specific Information](#) webpage for additional information.
 - Refer to the [Continued Temporary Housing Assistance SOP](#) for additional information.



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■ DR-4610-CA: Late Applications (Trinity and Tehama Counties only)

- The registration period for all DR-4610-CA counties will close on November 8, 2021.
 - FEMA may approve late applications from applicants who register within the 60-day grace period which is after the deadline of the standard OR extended registration period.
- Applicants must submit valid documents justifying their late application within 60 days from the date the late application was completed with the exception of Trinity and Tehama County residents.
- Trinity and Tehama County residents may apply normally during the period of November 9, 2021 through November 17, 2021 and are NOT required to submit a written justification for a late application during that period.
- All late applications will be processed by the Region.
- Refer to the [Late Applications SOP](#) and [Section C.4](#) for additional processing information.

Other Items to Note:

- As part of FEMA's commitment to improve equity in the delivery of assistance to survivors and communities, FEMA will ensure access to information is equitably provided to all survivors.
 - When an applicant indicates a language preference other than English and Spanish, the file will have either a Registration Status stamp of COMM_ACC or a comment/contact will indicate Limited English Proficiency (LEP) and the preferred language.
 - LEP includes:
 - Braille
 - Large Print
 - Languages other than English
 - Arabic
 - Creole
 - Mandarin



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- Russian
 - Samoan
 - Vietnamese
- If an applicant with a language preference other than English and Spanish will receive an RFI, RDOC, ADOC or ineligible letter based on your processing actions;
- **CALL** the applicant using a Language Line Services (LLS) representative;
 - One call attempt is required;
 - **Refer** to the Language Line SOP for further guidance.
- **REQUEST** an interpreter in the applicant's preferred language.
- **READ** the generated **letter** to the applicant in order to clarify the eligibility determination, detail the requested information, and explain how to appeal, if applicable.
 - **ADD** a Contact containing the reasons/results for courtesy call, the preferred communication accommodation used and LLS information (if applicable).
- If the call attempt is unsuccessful.
 - **ADD** a detailed Contact
- If an applicant indicates an Access and Functional Need (AFN), the file will have either a Registration Status stamp of AFN_ACC or a comment/contact will indicate the details of the AFN accommodation.
 - When an applicant with a recorded AFN listed below, will receive an RFI, RDOC, ADOC or ineligible letter based on your processing actions, one call attempt is required.
 - Cognitive/ Development Disabilities/Mental Health
 - Vision,
 - Self-Care,
 - Independent Living



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- Wheelchair,
- Scooter,
- Prothesis,
- Oxygen or respiratory equipment,
- Assistive technology device for hearing or vision,
- Personal – Care device,
- Environmental control or alerting devices,
- Adaptive van or vehicle,
- Walker, Cane or crutches,
- Medication or medical supplies,
- Services animal,
- Personal assistance services/in-home care,
- Dialysis, or
- Other
- **READ** the generated letter to the applicant in order to clarify the eligibility determination, detail the requested information, and explain how to appeal, if applicable.
 - **ADD** a Contact containing the reasons/results for courtesy call and the AFN accommodation utilized.
- If the call attempt is unsuccessful.
 - **ADD** a detailed Contact explaining the reason for the call.
- **Helpline – Assistance for Generators (Misc/Other)**
 - If an applicant calls indicating a need for a Generator and/or Miscellaneous items:
 - **ADVISE** the applicant to submit supporting documentation;



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- **GENERATE** an RFI; AND
- **CREATE** a **Comment/Contact** indicating the need for a Generator and/or Miscellaneous items.
- All applicants must meet the required conditions of eligibility, e.g. medical/utility documentation, as outlined in the [Generator](#) SOP.

■ Third Party Inspection Request

- If a displaced applicant/co-applicant states they are NOT able to meet with the inspector and wishes to authorize a third party to meet with the inspector, FEMA will require a Written Consent letter, a completed [Authorization for the Release of Information Under the Privacy Act](#) form, or a Power of Attorney, Guardianship, or Conservatorship document from the applicant to authorize a third party inspection.
- Inspectors will only meet with the applicant, co-applicant, or a designated third party to perform an inspection.
- The third party MUST be over the age of 18 in order to attend the inspection on the applicant's/co-applicant's behalf.
- Once an acceptable Written Consent is received and inspection is requested, include the name and contact number of the third party in the Inspection Request Comment.
- Refer to the [Written Consent and Sharing Applicants Information](#) SOP 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.
 - **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 Special Tab or Linked Regs screen to compare previous HA and ONA damages.

- All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- The Cross Disaster duplication information is visible in NEMIS when the DR-4610-CA assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.
- Applicants receiving Temporary Housing Assistance, financial OR direct housing assistance, in another disaster are NOT eligible for Rental Assistance or LER for the same time period.
- Continued Temporary Housing Assistance (CTHA):
 - CTHA is processed in the first disaster in which the applicant qualified for rent up to the end of the disaster financial assistance period, NOT to exceed the 18 months of assistance in a disaster.
 - If at any point the applicant is no longer eligible for rent in previous disasters because they found affordable housing or completed repairs, then Rental Assistance and CTHA may be processed as normal in DR-4610-CA if the applicant is eligible for Rental Assistance.
 - 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 DR-4610-CA Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.

B. Initial Inspections

1. Requesting Initial Inspections

- a. Initial inspections should be requested for applicants whose status has changed for the following:
 - i. Non-referral (**NONREF**);
 - ii. Non-registrations (**NONREG**); AND
 - iii. 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. 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.
- b. RFIs will be automatically mailed for ONA categories that DO NOT require an inspection.



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C. Processing Eligible Assistance

1. Remote Inspections Information

- a. The Home Repair award amount will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
 - i. Fire Dmg 1 will be recorded when there is minimal damage to the home.
 - ii. All other damage levels will be recorded based on inspection results.
 - iii. When the applicant indicates the home is destroyed.
 1. Replacement Assistance may be paid based on geospatial (GIS) confirmation of the Remote Inspection or a visual assessment by the inspector. Replacement Assistance will NOT be paid based on a Remote Inspection only.
- b. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - i. If there is a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file, the following MUST be confirmed before awarding Replacement Assistance:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met; AND
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**.
 - ii. If there is a pending inspection of ANY kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., the applicant may still be eligible for Replacement Assistance if:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met;
 3. NO fraud indicators are in the inspector's comments, e.g. **X100** or **X430**; AND
 4. **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is present in the file.



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- iii. When the **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is added to the file:
 1. **REVIEW** the file to ensure all standard verifications are met.
 - a. DO NOT pay Replacement Assistance if there is NO **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - b. DO NOT pay Replacement Assistance if there is an (b) (7)(E) or (b) (7)(E) code in the inspector's comments.
 - c. DO NOT pay if an initial inspection has NOT been performed.
 2. **PROCESS** the Replacement Assistance award by following the steps below:
 - a. **ADD** the 'Residence Rebuild' line item (for **GIS_DEST** stamp only);
 - b. **PROCESS ER – Eligible Rental Assistance**;
 - c. **ADD a Comment**; AND
 - d. **ROUTE to FEMA Approval NON-DRM**.
- c. Transportation will be recorded during Remote Inspections exterior validation process.
 - 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. Refer to [Transportation and Second Vehicle Requests](#) SOP for additional processing information.

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**.



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1. If there are Damaged Level line items listed in the inspection report, **PROCESS** the award using standard processing guidelines.
 2. If there are NO Damage Level line items listed in the inspection report, **PROCESS** the case as “non-traditional housing” using standard processing guidelines.
 - a. 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 and no real property damage recorded at inspection (e.g. tents, certain types of huts, and lean-to structures) 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.
 - 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.
 - ii. Refer to the [Lodging Expense Reimbursement SOP](#) for additional information.
 - ii. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or Continued Rental Assistance to residents of non-traditional housing.
- c. **Other Needs Assistance (ONA):**
- i. 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.

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



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- 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**).
 1. 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 calls 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. Was the damage to the SF Road or Bridge 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 all the verifications have been completed, **PROCESS** the eligible **EHR** award.
 - i. **UPDATE or CREATE a Home Repair Appeal PND** line on the **HA** tab; AND



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- 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** '1'.
 5. In the **Award** frame, **COMPLETE** the following:
 - a. In the **HA Quantity** text box **ENTER** '1'; AND
 - b. The **HA Award** text box should auto-fill.
 6. If necessary, **SELECT** the item for payment using the applicable dropdown selections;
 7. **ACCESS** the **Worksheet** and **UPDATE** to **EHR**;
 8. **DEDUCT** any required amounts 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**.



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

4. DR-4610-CA Late Applications (Trinity and Tehama Counties only)

- a. All late applications will be processed by the Region.
- b. The registration period for all DR-4610-CA counties will close on November 8, 2021.



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- c. Applicants from Trinity and Tehama Counties who apply from November 9, 2021 through November 17, 2021 may complete a late application without submitting a written explanation.
 - i. If an applicant from Trinity or Tehama County completes a registration prior to November 17, 2021:
 - 1. **CALL** the applicant and **EXPLAIN** that they DO NOT need to submit a written explanation.
 - 2. **DO NOT** send the applicant a **NLATE** letter. If the system automates the **NLATE** letter, the call will be sufficient to address the issue.
 - ii. If an applicant from any other DR-4610-CA county (except Trinity or Tehama Counties) completes a registration between November 9, 2021 through November 17, 2021.
 - 1. **PROCESS** the late application following standard procedures. Refer to the [Late Applications SOP](#) for additional information.
- d. Late applications from all counties received from November 18, 2021 through January 17, 2022 will be reviewed and processed using standard late application procedures.

D. Cross Disaster Processing

1. Continued Rental Assistance:

- a. All staff will need to check the **Special** tab or **Linked Regs** screen for the CDD links when processing non-real property assistance in both disasters.
- b. Continued Rental Assistance should be processed in DR-4558-CA (For Lassen County only) up to the end of the 18-month financial assistance period:
 - i. If the applicant received an initial Rental Assistance and/or Continued Rental Assistance award in DR-4610-CA, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for Continued Rental Assistance in DR-4558-CA.
 - ii. **ADD a Comment** in both DR-4558-CA and DR-4610-CA registrations explaining the applicant received funds and needs to demonstrate exhaustion of the funds before Continued Rental Assistance can continue in DR-4558-CA.



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1. **INCLUDE** the Disaster (DR-4610-CA) and Registration Number in the **Comment**.
 - a. **PROCESS** the Continued Rental Assistance request in DR-4558-CA.
 - b. **ADD** a Request for Recertification Documents (**RRDOC**) letter; AND
 - c. **USE** the Remaining Funds Available text insert.
 - d. **ROUTE** to **FEMA Complete**.
2. Continued Rental Assistance must continue under DR-4558-CA until the end of the financial assistance period or until the applicant returns to their primary residence.

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.
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, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing an appeal Remote Inspection.
 - a. **Appeal inspections should only be requested for the following:**
 - i. Initial determination of **IID**;
 - ii. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;



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- iii. Single and Multi-Family Road and Bridge appeals;
- iv. Missing **Service Call** line items; AND
 - 1. Refer to [Section E.9](#) for additional processing information.
- b. **When the combined total of all submitted estimates are less than any previous Home Repair Award/Damage Level Amount 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. **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;
 - 2. **ADD** a **Comment**; AND
 - 3. **ROUTE** to **FEMA Complete** or appropriate queue as instructed by Supervisor/POC, preshift, or another authorized source.
 - ii. If additional estimates are NOT available:
 - 1. **PROCESS** the ineligible decision.
 - a. Home Repair – **A-INO – Additional Repair Assistance**.
 - 2. **ADD** a **Comment**; AND
 - 3. **ROUTE** to **FEMA Ineligible**.
- 6. **When the combined estimates are greater than Fire Dmg 1 but less than 'Residence Rebuild':**
 - a. **CALL** the contractor and **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 disaster; AND



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- iv. If there are 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 at actual based on verified submitted estimates up to the replacement amount for the home type. Only process awards for items that are eligible under the IHP.
 - i. **Processing Actual Payments in WebNEMIS:**
 - 1. **UPDATE** or **CREATE** a **Home Repair PND** line on the **Assistance** tab;
 - 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:
 - i. In 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;



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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.
 - a. DO NOT deduct **Service Call** line items from **EHR** award.
- ix. In the **Note** box, **ENTER** comment explaining any deductions, e.g. previous Fire Dmg 1.
- x. **SELECT** 'SAVE'.
- xi. **ADD** a **Comment**;
- xii. **ROUTE** to **FEMA Approval NON-DRM**.

c. If unable to reach the contractor:

- 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. If an applicant appeals for Destroyed/Replacement, they must submit:

- a. Verifiable contractor's estimate(s); OR
- b. Verifiable documentation from a local official, on official letterhead, e.g. a condemnation report or notice.
 - i. If documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.
 - ii. **ADD** a **Comment**; AND



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- iii. ROUTE to **Complete**.
- c. **CALL** and **VERIFY** all estimates, bills, receipts, or local official statement.
 - i. Three call attempts are required to confirm the following:
 - 1. What type of inspection was completed by the contractor or local official (Onsite or Remote)?
 - 2. Were the damages caused by the disaster?
 - 3. Is the home repairable?
 - 4. Do the damages require replacement of structure?
 - 5. If there are any improvements or upgrades observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.
- d. **ADD a Comment**;
 - i. **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.
- e. **ROUTE to FEMA Supervisor Review – WPP**.
 - i. Designated staff will be assigned to process these cases.
- f. **PROCESS** the home replacement appeal award based on verified submitted estimates.
 - i. **Processing in WebNEMIS**:
 - 1. **UPDATE** or **CREATE** a **Home Replacement Housing PND** line on the **Assistance** screen.
 - 2. From the **Replacement Housing** frame, on the **Real Property Line Items** section:
 - 3. **SELECT** the **'ADD'** link;
 - 4. In the **'Add Item'** frame, **COMPLETE** the following:
 - a. When the DD is a House/Townhouse or Condo from the dropdown selections:



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- i. In the **Item Category**, **SELECT** 'General' from the drop-down selections;
 - ii. In the **Item**, **SELECT** 'Residence Rebuild';
 - iii. In the **Item Details** section, **SELECT** 'Damage Type';
 - iv. In the **Item Qty** text box, **ENTER** one; AND
 - v. **SAVE** your selections.
 - b. When the DD is a Mobile Home/Travel Trailer from the drop-down selection:
 - i. In **Item Category**, **SELECT** 'Mobile Home/Travel Trailer' from the dropdown selections;
 - ii. In the Item, **SELECT** 'Replace';
 - iii. In the Item **Details** section, **SELECT** 'Damage Type';
 - iv. In the Item **Qty** text box, **ENTER** one;
 - v. **SAVE** your selections.
 - g. **ACCESS** the **Worksheet** and **UPDATE** to **ERPL/ERPLZ**;
 - h. **DEDUCT** the previous home repair Damage Level Award;
 - i. DO NOT deduct **Service Call** line items from any additional EHR awards.
 - i. **ADD** a **Comment**; AND
 - j. **ROUTE** to **FEMA Approval NON-DRM**
8. **Appeals for Residence Type "Other" and Non-Traditional Housing:**
 - a. Applicants with residence type 'Other' at time of inspection that appeal for an amount that is above the initial Fire Dmg 1 must submit:
 - i. Verifiable contractor's estimate(s); OR
 - ii. Verifiable documentation from a local official on official letterhead.
 1. If the documentation is NOT on official letterhead, **CALL** the applicant and **REQUEST** a letter on official letterhead.



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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. Was the damage caused by the disaster?
- c. Is the home repairable?

iv. **ADD a Comment;**

1. **DETAIL** all specific items to be addressed and **INCLUDE** the justification for Damage Level increase that was verified.

v. **PLACE** the case on **HOLD - Program Review;** AND

vi. **EMAIL** the IHP Helpdesk – Attention Processing Procedures Team (PPT) for review.

1. Once the review has been completed, PPT will return the case to SPU for processing.

9. Appeal Inspection Requests and Returned Inspections:

a. **REQUEST** an appeal inspection only if the request is for one of the reasons listed in [Section E.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.**

b. If the appeal inspection returns with **HRR = Yes**, **PAY** the associated Damage Level Award.

i. If the appeal inspection returns with **HRR = No**, **PROCESS** the appropriate ineligible decision and **ROUTE to FEMA Ineligible.**



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1. If unable to reach the contractor:
 - a. **GENERATE** an **ADOC**. One call attempt to explain missing documents to the applicant is required.
 - b. **ADD a Comment; AND**
 - c. **ROUTE to Complete.**
 - i. Refer to [Section IV. Appeal Examples](#) for additional processing information.

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).



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IV. APPEAL EXAMPLES

Scenario 1: A DR-4610-CA applicant received a Remote Inspection and Fire Dmg 1. The applicant submits a contractor's estimate for additional fire damage to their Mobile Home. All estimates have been verified with the contractor.

1. Initial Fire Dmg 1 for Fire: \$1,183.88
 - a. The applicant appealed with \$5,500.00 in verifiable fire estimates/receipts.
 - b. The applicant is eligible for an additional award up to the replacement maximum for their home type (Mobile Home).
 - c. **DEDUCT** the previous Fire Dmg 1/ Home Repair Award.

Result: PROCESS home repair as **EHR** $\$5,500.00 - \$1,183.88 = \$4,316.12$.

Scenario 2: An applicant received a Remote Inspection but was determined ineligible for home repair assistance due to insufficient damage (**IID**). The applicant has submitted a contractor's estimate for additional fire damage to their House.

1. Initial Decision: **IID**
 - a. The applicant submitted a contractor's estimate with a cost estimate of \$16,000.
 - 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.



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 Levels 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/Home Repair amounts are determined for each disaster and include a variety of commonly damaged line items grouped together under new combined Damage Levels line items.

Finished Basement: A part of the home that is used as living space. Recorded by inspectors only if the basement bedroom is deemed essential. 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.

Acronyms

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



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ERIA	Eligible Inaccessible Rental Assistance
ERU	Eligible Utilities Out Rental Assistance
EV	Exterior Validation by HIS
HA	Housing Assistance
HIS	Housing Inspection Services
HRR	Habitability Repairs Required
IHP	Individuals and Household Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
NOINSP	No Inspection
ONA	Other Needs Assistance
POC	Point of Contact
RFI	Request for Information
RI	Registration Intake
SBU	Sewer Backup
WP	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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DR-4611-LA HURRICANE IDA

DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 13 *** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)
II. Important Information	***ALL processing employees must read this section*** ■ Prior to Processing 18
III. Process	■ Eligibility Verifications 21 ■ Initial Inspections 21 ■ Processing Eligible Assistance 22 ■ Cross Disaster 33 ■ Insurance Processing 35 ■ Appeals 37 ■ Exceptions 37
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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 DR-4611-LA using the Exterior Validation Inspections. 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

Disaster Specific Approvals:

- **Registering Applicants with Damages in More than One Disaster**
 - Pre-disaster renters who were displaced by DR-4559-LA, DR-4570-LA, DR-4577-LA, DR-4590-LA and/or DR-4606-LA; and subsequently impacted by DR-4611-LA will be encouraged to apply for losses caused by DR-4611-LA at their new temporary housing location.
 - Pre-disaster owners impacted by DR-4559-LA, DR-4570-LA, DR-4577-LA, DR-4590-LA and/or DR-4606-LA at their primary home should apply for their damaged home, even if they are temporarily living elsewhere because they were still displaced during DR-4611-LA.
 - Owners ONLY impacted at their new temporary housing location should apply for any damages at their new address in DR-4611-LA as a renter.
- **Exterior Validation Inspections:**
 - To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, an Exterior Validation Inspection process has been approved to provide assistance without the need for an on-site inspection.
 - For Exterior Validation Inspections, applicants that failed identity, occupancy, and/or ownership verification during registration will NOT be required to submit identity, occupancy, and/or ownership documents prior to receiving an initial inspection.



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- If occupancy and/or ownership CANNOT be verified during the initial inspection, the system will automatically check previous disasters (no more than two years) for occupancy and ownership verification. This will be indicated with a Registration Status stamp of **PREV_DSTR_OCCV** or **PREV_DSTR_OWNV**.
 - Recent (no more than two years) disasters in Louisiana:
 - DR-4559-LA Laura
 - DR-4570-LA Delta
 - DR-4577-LA Zeta
 - DR-4590-LA Ice Storm
 - DR-4606-LA Storms (Late Application period still open until October 1, 2021)
 - If present, the case will be routed to the **FEMA Special Handling** queue for a Cross-Disaster Occupancy and Ownership Verification review. Refer to the [Special Handling Queries](#) SOP for additional information.
- Applicants that self-report at Registration Intake (RI) that they have minimal damages but can remain in their home will be automatically issued for inspection as long as they meet all other criteria for receiving an inspection.
 - If occupancy and/or ownership has NOT been verified, the inspector will meet the applicant at a neutral location.
 - Reasonable accommodations, including translation and American Sign Language (ASL) interpreters via Video Relay Service (VRS) will be available to ensure effective communication with applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs.
- A re-inspection will be issued for cases that contain the **Comment 'AUTOMATED – SA_1 Onsite Reinspect'**.
 - Cases returning from re-inspection as **Withdrawn – Applicant Withdrew Voluntarily (WVO)** will be routed to **FEMA Special Handling**.
 - DO NOT process these cases.
 - If a case is found in any other processing queue, DO NOT process.
 - Cases returning from re-inspection as **Complete**:



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- If the inspection is returned with a damage level that is **less than or equal to** the previous damage level award:
 - **DELETE** the **PND** line;
 - **ADD** a **Comment**; AND
 - **ROUTE** the WP to **FEMA Complete**.
- If the inspection returns with additional damages or a damage level that is greater than the previous damage level award:
 - **PROCESS** the additional assistance; AND
 - **DEDUCT** the previous Damage Level Award amount.
- Refer to the [Inspection Requests and Comparisons](#) SOP for additional processing information.
- 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 Line Items. For ADA related items, refer to the [Home Repair Assistance](#) SOP for additional processing information.
 - HIS will record a HVAC service call for interior and exterior heating and cooling system damages.
 - Hazard Mitigation funds under the Individuals and Households Program (IHP) may be provided for mitigation repairs such as shingles designed to withstand winds of up to 116 mph, a heavier rubberized membrane to be applied before shingles to help reduce or eliminate interior water damage, and/or a thicker sheathing material, also as a mitigation measure for water damage; elevating a flood-damaged water heater or furnace; and/or elevating or relocating a flood-damaged main panel.
- The additional Hazard Mitigation funds will be automatically included in the appropriate Damage Level Award amounts, except for furnace mitigation, and are subject to the financial Housing Assistance (HA) maximum.
- As only a service call is included for furnace/HVAC in the Exterior Validation Inspection Damage Level Awards, furnace mitigation will be paid upon successful appeal for a flood-damaged furnace.
- FEMA will notify applicants via a separate letter that their IHP grant for Home Repair Assistance includes funds for specific mitigation actions.



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The following are the letter codes for the Hazard Mitigation Supplemental Letter (HAZMSL):

- Roofing Mitigation Measures Letter (HMRF)
- Furnace Mitigation Measures Letter (HMFU)
- Water Heater Mitigation Measures Letter (HMWH)
- Electrical Main Panel Mitigation Measures – Elevation Insert (HMEPE)
- Electrical Main Panel Mitigation Measures – Relocation Insert (HMEPR)
- Applicants cannot appeal for additional Hazard Mitigation funds or receive them separately from the following Damage Level Award Types:

Home Type	Hazard Mitigation Measure	Cause of Damage (COD)
House/Townhouse	Roof mitigation – added to Damage Levels 1 - 5	All
Mobile Home	Roof mitigation – added to Damage Levels 1 – 5	All
Travel Trailer	Roof mitigation – added to Damage Levels 1 – 5	All
House/Townhouse	Elevating water heater – added to Damage Levels 1 - 5	Flood
House/Townhouse	Elevating main panel (Repair – added to Damage Level 4)	Flood
House/Townhouse	Relocating main panel (Replace – added to Damage Level 5)	Flood
Condo/Apartment	Elevating water heater – added to Damage Levels 1 - 5	Flood
House/Townhouse	Furnace—paid on appeal only when applicant eligible for actual repair/replacement cost	Flood
Condo/Apartment	Furnace—paid on appeal only when applicant eligible for actual repair/replacement cost	Flood

- Hazard Mitigation funds are NOT available for the following:
 - Condos and apartments will NOT be eligible for roof mitigation or flood-damaged main panel mitigation; AND
 - Travel trailers or mobile homes will NOT be eligible for any flood mitigation items, as it is generally more structurally feasible to elevate the entire dwelling than to elevate individual components.



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- Damage Level Award determinations will be based on the applicant's responses, exterior validation from an inspector, and GIS Destroyed confirmation. Award amounts will include a variety of commonly damaged line items grouped together under the combined Damage Level line items for each disaster.
- Exterior Validation Inspections that return with the **GIS_DEST** stamp only OR with a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item will be awarded Replacement Assistance if all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.
 - For agents processing in the **FEMA Special Handling** queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRRA PHC/STEP Return Funds** queue for processing.
 - DO NOT process these cases unless assigned.
 - These cases should be reviewed for Temporary Housing Assistance.
 - Applicants that are eligible for Temporary Housing Assistance should be forwarded for review.
 - Refer to [Section C.1.](#) for additional processing information.
 - Cases that return from the initial exterior validation inspection with the **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, OR **Residence Rebuild** line item but also have a pending inspection of any kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., may be awarded Replacement Assistance as long as all standard verifications are met and there are NO fraud indicators in the inspector's comments, e.g. **X100** or **X430**.
 - For agents processing in the Special Handling queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRRA PHC/STEP Return Funds** queue for processing.
 - DO NOT process these cases unless assigned.
 - DO NOT pay Replacement Assistance if an initial inspection has NOT been performed.
 - Refer to [Section B.1.](#) for additional processing information.



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- The inspector will verbally address personal property using standard line items and procedures.
- Transportation Assistance will be recorded during Exterior Validation Inspection process when possible.
- The Exterior Validation 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, or Medical and Dental Assistance.
- Generators and Miscellaneous items reported during Exterior Validation Inspection may NOT always be recorded, if the applicant indicates a need for a generator:
- The inspector may be able to view the receipt and record the generator; OR
- If the inspector CANNOT view the receipt, the inspector will direct the applicant to contact Helpline.
- Refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
- Applicants that are determined **NON-REF** with utility outages, applicants that have "**Unknown**" damages, and others that may NOT have had damages or losses that warrant an inspection may still be eligible for assistance with Generators and Other Miscellaneous Items purchased as part of their needed recovery.
- There is NO need to generate an RFI for these applicants, as the **Miscellaneous Item Letter DR 4611-LA** will be auto-generated to all that may be considered. If the applicant responds, it may be processed the same as disaster specific guidance instructs.
- **NOTE:** The **Miscellaneous Item Letter DR 4611-LA** is NOT replacing the traditional RFIs for Other Miscellaneous assistance in this disaster. However those letters have been updated for this disaster, where necessary.
- For linked registrations, standard Duplicate Resolution guidance will apply.
- Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.
- **DR-4611-LA: Critical Needs Assistance (CNA)**
 - CNA will be provided to applicants who are displaced from their primary residence as a result of the disaster or assert at registration that they have critical needs and request financial assistance for those needs and expenses



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- Immediate or critical needs are life-saving and life-sustaining items including, but NOT limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation.
- CNA is limited to a one-time payment of \$500.00 per household and only awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- CNA is only available to eligible applicants who register by September 22, 2021.
 - The registration period for CNA has been extended to September 28, 2021 ONLY for Lafourche and Terrebonne parishes.
- Cases will be stamped as a criteria for eligibility, as follows:
 - **CNA_RI** – Cases in all parishes are eligible for payment Post-Registration.
 - **CNA_INSP** – For applicants that registered by September 12, 2021, cases may have been stamped for payment post-inspection in the following parishes: Ascension Parish, East Baton Rouge Parish, East Feliciana Parish, Iberville Parish, Pointe Coupee Parish, Washington Parish, West Baton Rouge Parish, and West Feliciana Parish. These cases may have been paid pre or post-inspection.
- CNA will be awarded through the end of the registration period to eligible applicants that applied during the CNA period.
 - Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive CNA if their eligibility issues have NOT been resolved prior to the end of the registration period.
 - Refer to the September 14, 2021 CNA memo located on the [DR-4611-LA Disaster Specific Information](#) webpage for additional information.

■ **DR-4611-LA: Clean and Sanitize Assistance (CSA)**

- CSA has been approved to provide a limited amount of financial assistance to applicants with disaster-caused real property damage that DID NOT render the home uninhabitable.
 - Applicants must meet the following eligibility criteria in order to receive CSA:
 - They pass FEMA's identity verification process;



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- The pre-disaster primary residence is located in an area designated for Individual Assistance;
 - Based on a FEMA inspection, the applicant has disaster damage recorded or, for renters, noted clean-up actions are needed or have been taken;
 - The damage is NOT covered by the applicant's insurance; AND
 - FEMA determines the applicant's disaster-damaged primary residence is safe to occupy.
- **CSA** is limited to \$300 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.
 - **CSA** will be awarded as an automated one-time payment.
 - Cases that are stopped post-inspection must be manually processed. Refer to [Clean and Sanitize Assistance – Manual Processing](#) for additional processing information.

■ **DR-4611-LA: Expedited Rental Assistance (ERU)**

- ERU will be provided through automated payments to applicants who report at the time of registration intake that their essential utilities are temporarily unavailable.
 - FEMA will award one month of utilities out rental assistance (**ERU**).
 - Registration Status Code = ERU = **CFA_ERU**
 - **ERU** is available to applicants who register by September 12, 2021 in the following parishes:
 - Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Livingston, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa, and Washington.
 - The registration period for ERU has been extended to September 22, 2021 for following parishes only:
 - Lafourche, St. Charles, St. Helena, St. James, St. John the Baptist, and Terrebonne.
 - Refer to the ERU Extension Approval Memorandum located on the [DR-4611-LA Disaster Specific Information](#) webpage for additional information.



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- The applicant is NOT insured or their insurance DOES NOT provide coverage to meet temporary housing needs, i.e. flood insurance.
- Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive ERU if their eligibility issues have NOT been resolved.
- No manual processing of expedited assistance may occur. However, applicants may continue to receive ERU post-inspection based on standard eligibility and processes.
 - Applicants are eligible for one additional ERU payment for a total of two months post inspection.
 - Cases that received a duplicate ERU payment in error will have the **DUP_PAY** stamp in the file. **DO NOT** reissue funds for these cases.
 - If a **WP** is present in the **FEMA Special Handling** queue for these cases, **PLACE** the case on **Hold – IHP AG Review** and **SET** the **Priority** to **Low** until further notice.
 - If there is **NO WP** present in the **FEMA Special Handling** queue for these cases, refer to the [Duplicate Payments](#) section for additional information.
- If an applicant requests additional ERU and has received two months ERU post inspection, and the applicant does not indicate habitability repairs are required, **PROCESS** as Ineligible **IID – Home is Safe to Occupy**.
- If an applicant submits a request for additional assistance and supplies documents to support that habitability repairs are required, **REQUEST** an appeal inspection according to [standard guidelines](#).
- If an applicant has received an ERU payment and the inspection returns with **HRR = No, Inaccessible = Yes, and Moved = Yes**, the applicant may be processed for one month of eligible inaccessible rental assistance (**ERIA**), as the initial ERU was not based on an inspection.
- Refer to the Authorization Memorandum located on the [DR-4611-LA Disaster Specific Information](#) webpage for additional information
- **Flood Insured and Flood Damage Only:** Homeowner reports at the time of registration intake they only have damage caused by flood and have flood insurance that will cover their disaster-caused damage(s).
- FEMA will award two months of initial rental assistance (**ER**) to these applicants instead of sending an inspection.



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- These applicants may be eligible for continued rental assistance or Direct Temporary Housing Assistance, if needed.
- When an applicant submits their insurance settlement/denial (**INS/INSFI**), if necessary, **REQUEST** an inspection.
 - Applicants who have Flood and Homeowners insurance (HOI) will not receive an inspection if they have a cause of damage (COD) listed that is covered by HOI. Applicants will receive an **INS/INSFI** decision and must file a claim and submit the information to FEMA before an inspection is issued.

■ **DR-4611-LA: 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 DR-4611-LA.
- The eligibility period for **LER** begins on 08/26/2021 and can be awarded up to 30 days from any Initial Rental Assistance award certification date.
- If an applicant has NO RP or PP damage and requests LER due to utilities out or inaccessibility, they will NOT be required to submit proof of their utility outage or inaccessibility; and habitability repairs (**HRR = Yes**) will NOT be required.
- The only documentation required for uninsured applicants that have proved occupancy and identify will be proof of temporary lodging expenses on or after the incident period start date (August 26, 2021).
 - Refer to Section [C.9](#) for additional processing information.
- Refer to the [DR-4611-LA](#) Disaster Specific Information page for additional information.

■ **DR-4611-LA: Assistance for Generators (Misc/Other):**

- To address the expected long-term power outages affecting a large number of disaster survivors, the following conditions of eligibility are required for generator reimbursement:
 - Identity is verified (IDV_PASS) and ID Proofing (IDP) is also verified (IDProof_Pass_LN) if an inspection has NOT been completed;
 - The Damaged Dwelling Address (DDA) is the applicant's Primary Residence;



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- The generator must have been purchased after the incident start date of August 26, 2021 and no later than September 25, 2021;
- The applicant submits verifiable receipts the generator purchase/rental or the receipt of purchase, rental, or lease is viewed during inspection.
 - Applicants with NO inspection and those that return from inspection with **Utilities Out = No** are also eligible for generator reimbursement as long as the receipts are dated within the eligible timeframe.
- If an applicant contacts Helpline requesting generator reimbursement, refer to the [Helpline – Assistance for Generators \(Misc/Other\)](#) section for additional information.
- The medical requirement for generators is waived for this disaster.
- Applicants with a damaged generator noted at inspection will be assisted under Personal Property Assistance and SBA-dependent eligibility conditions will apply.
- Insurance has NO impact on generator eligibility when provided under Misc/Other.
 - Refer to the Authorization Memorandum located on the [DR-4611-LA Disaster Specific Information](#) webpage for additional information.
- The following cases will receive a Miscellaneous Item letter (**NRFGEN**) and an autodialer to explain the acceptable documents to submit for Misc/Other Assistance:
 - Non-referrals (**NONREF**) with utility outages;
 - Applicants with unknown damages; AND
 - Applicants that will NOT receive an inspection.
- **DR-4611-LA: Fair Market Rent (FMR) Increase for Rental Assistance**
 - A 175 percent FMR increase for Continued Temporary Housing Assistance (CTHA) payments has been approved for DR-4611-LA.
 - The 175 percent FMR increase DOES NOT apply to initial Rental Assistance payments.
 - The 175 percent FMR increase applies to rental properties located in Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Point Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin,



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St. Mary, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana Parishes. Applicants who relocate outside of these parishes will receive the standard FMR for the parish in which they choose to reside.

- Refer to the [Authorization Memorandum](#) and the [2021 FMR and Utility Allowance](#) on the [DR-4611-LA](#) Disaster Specific Information webpage for additional information.

Other Items to Note:

■ Equity Initiative

- As part of FEMA's commitment to improve equity in the delivery of assistance to survivors and communities, FEMA will ensure access to information is equitably provided to all survivors.
 - Refer to the [Outbound Calls and Third Party Verifications](#) SOP, Other Items to Note section for more information.

■ Third Party Inspection Request

- If a displaced applicant/co-applicant states they are NOT able to meet with the inspector and wishes to authorize a third party to meet with the inspector, FEMA will require a Written Consent letter, a completed [Authorization for the Release of Information Under the Privacy Act](#) form, or a Power of Attorney, Guardianship, or Conservatorship document from the applicant to authorize a third party inspection.
- Inspectors will only meet with the applicant, co-applicant, or a designated third party to perform an inspection.
- The third party MUST be over the age of 18 in order to attend the inspection on the applicant's/co-applicant's behalf.
- Once an acceptable Written Consent is received and inspection is requested, **INCLUDE** the name and contact number of the third party in the Inspection Request **Comment**.
 - Refer to the [Written Consent and Sharing Applicants Information](#) SOP for additional information.

■ Forced to Relocate

- Applicants residing in the following properties have been forced to relocate due to disaster-caused damage to the surrounding area:



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- Senator Circle, Houma, LA
- Bayou Towers, Houma, LA
- If a copy of the Notice To Vacate letter is uploaded to applicant's file.
 - NO call to the landlord (LL) is required to verify the applicant's need to relocate.
 - NO appeal letter/request is required to request initial Rental Assistance.
- If all other criteria are met, **PROCESS** initial Rental Assistance (ER, ENCOMP, or ECBRA) for two months with the appropriate number of bedrooms.
- Refer to the [Rental Assistance SOP](#) section for additional processing information on applicants forced to relocate.

■ Duplicate Payments

- A select group of agents have been assigned to process cases with a **DUP_PAY** stamp in the **FEMA Manual – MH Extension Returned Mail** queue. **DO NOT** process these cases unless assigned.
 - When processing cases in **any other queue** and there is a **DUP_CLEAR** or **DUP_COMP** stamp on the **Registration Status** screen:
 - **DO NOT** send these cases to pre-recoupment.
 - **PROCESS** the case using standard guidance.
 - When processing cases in **any other queue** and there is **NO DUP_CLEAR** or **DUP_COMP** stamp on the Registration Status screen:
 - **DO NOT** send these cases to pre-recoupment.
 - **ROUTE** the case to the **FEMA Manual – MH Extension Returned Mail** queue if NO WP exists.
 - If **FEMA Manual – MH Extension Returned Mail** queue is NOT a routing option (i.e. Appeal, Supervisor Review, Continued Assistance queues):
 - **ROUTE** the case to **FEMA Manual – No Subqueue**, if NO WP exists;
 - **RETRIEVE** the case immediately from **FEMA Manual – No Subqueue**; AND



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- **ROUTE** the case to **FEMA Manual – MH Extension Returned Mail** queue.
- If an applicant calls Helpline and there is a **DUP_PAY** stamp on the **Registration Status** screen:
 - **DO NOT** send these cases to pre-recoupment.
 - Refer to the [Helpline – Duplicate Payments](#) section for additional information.

■ **Helpline – Insured Applicants**

- 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, denial letter, or insurance declaration page.
 - Applicants who **DO NOT** provide copies of insurance settlement, denial letter, or insurance declaration page 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.
 - An insurance declaration page showing a lack of Additional Living Expenses (ALE) or Loss of Use (LOU) coverage is sufficient verification and a settlement or denial letter will NOT be required.

■ **Helpline – Assistance for Generators (Misc/Other)**

- If an applicant calls indicating a need for a Generator and/or Miscellaneous items:
 - **ADVISE** the applicant to submit supporting documentation;
 - **GENERATE** an RFI; AND
 - **CREATE** a **Comment/Contact** indicating the need for a Generator and/or Miscellaneous items.
- Refer to the [Generator \(Misc/Other\)](#) section for additional processing information.



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■ Helpline – Road and Bridges Callout

- 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.

■ Helpline – Duplicate Payments

- An issue was discovered where a small group of applicants in DR-4611-LA received duplicate payments through the FEMA Finance Center (FFC).
- These applicants have a **DUP_PAY** stamp entered into their file on the **Registration Status** screen and will be placed in the **FEMA Manual – MH Extension Returned Mail** subqueue.
 - **DO NOT** reissue or request reissue of funds for these cases.
- If an applicant is returning a call from an agent regarding a duplicate payment and/or potential offset:
 - **REVIEW** the Registration Status screen to determine if there is a **DUP_CLEAR** or **DUP_COMP** stamp on file.
 - If a **DUP_CLEAR** or **DUP_COMP** stamp is on file:



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- **ADVISE** the applicant that the duplicate payment has been resolved and NO further action is required from the applicant; AND
- **ADD** the following **Contact**:
 - **Summary:** (Facility #) DUP PAY INQUIRY
 - **Details:** Applicant called to inquire about the status of their duplicate payment issue. The DUP_CLEAR/DUP_COMP stamp is on the Registration Status screen. All duplicate payment issues have been resolved.
- If a **DUP_CLEAR** or **DUP_COMP** stamp is NOT on file:
 - **REVIEW** the **Events History** and **ADVISE** the applicant based on the applicable **Comment** in the file regarding the duplicate payment; AND
 - **ADD** the following **Contact**:
 - **Summary:** (Facility #) DUP PAY INQUIRY
 - **Details:** Applicant called to inquire about the status of their duplicate payment issue. [Insert applicable details from the applicant and the previous Comment in the file].
- **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
- **EMAIL** the [FEMA-IHP-Specialized-Processing-Unit](#) with the following information:
 - **Subject Line:** ATTN: DR 4611 LA – DUP PAY INQUIRY
 - **Body:** Applicant called to inquire about the status of their duplicate payment issue. [Insert applicable details].
 - Disaster number;
 - Registration number; AND
 - Applicant's name.



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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.
 - **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

- No cross disaster stamp/check will be recorded for DR-4611-LA.
- Applicants are eligible to receive Temporary Housing Assistance in DR-4611-LA, regardless of previous assistance received in ANY active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606).

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 [Disability and Communication Needs](#) for guidance and procedures to accommodate communication needs and access and functional needs.
 - If non-English speaking applicants requires assistance, refer to the [Language Line SOP](#).
 - For assistance in performing outbound calls to applicants and third parties, refer to the [Outbound Calls and Third Party Verification SOP](#) for additional information.



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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

1. Requesting Initial Inspections

- a. Initial inspections should be requested for applicants whose status has changed for the following:
 - i. Non-referral (**NONREF**);
 - ii. Non-registrations (**NONREG**); AND
 - iii. 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, denial letter, or insurance declaration page (indicating ALE/LOU is NOT included within the coverage); AND
 - a. 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.
- b. RFIs will be automatically mailed for ONA categories that DO NOT require an inspection.



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C. Processing Eligible Assistance

1. Clean and Sanitize Assistance – Manual Processing

- a. CSA will generally be automated. However, some cases may stop post-inspection and may require manual processing.
- b. In order to be eligible for CSA, the applicant must meet the following criteria:
 - i. IDV_PASS;
 - ii. The pre-disaster primary residence is located in a declared parish;
 - iii. The completed inspection notes disaster damage OR clean-up actions are needed or have been taken;
 - iv. The damage is NOT covered by insurance;
 1. If the applicant has insurance that covers the damage, **PROCESS** as **Ineligible – Insured (IINS)**; AND
 2. **ROUTE** to **FEMA Ineligible**.
 - v. The disaster-damaged primary residence is safe to occupy; AND
 - vi. The Inspector recorded line item **1113-CSA** and the \$300 amount is included in the line item.
- c. **PERFORM** a thorough case review to determine if the applicant is eligible for CSA.
 - i. **REVIEW** the **Line Items** screen to determine if the **1113-CSA** line item is in the file.
 1. If the **1113-CSA** line item is present and the award has NOT been processed:
 - a. **ADD** a **PND** line (if one DOES NOT exist) on the **PP/Other Assurances** frame;
 - b. **SELECT** the **Other** processing screen;
 - c. **CLICK Add Item** on the **Payment Calculator** frame and **ENTER** the following:
 - i. **Item Type:** MISCOTH EST/RCPT;



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- ii. **Type of Misc Item:** CSA;
- iii. **Receipt Date:** The Completed date for the inspection;
- iv. **Purchase Amount:** \$300;
- v. **Quantity:** 1;
- vi. **Price per Item:** \$300; AND
- vii. **CLICK Save.**
- d. **UPDATE the Eligibility Code to EMISC;**
- e. **CLICK Continue;**
- f. **ADD a Comment;** AND
 - i. **Summary Line:** Facility # (NPSC#) CSA = ELIGIBLE
- g. **ROUTE to Approval NON DRM.**
- 3. **DO NOT** generate the CSA award letter.

2. Exterior Validation 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 [Disaster Specific Information](#) webpage for the Damage Level Award Amount line items for each disaster.
- b. Transportation will be recorded during Exterior Validation 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.
- c. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.



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- i. For agents processing in the **FEMA Special Handling** queue, **ROUTE** all cases with the **GIS_DEST** stamp in the registration status box OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file to the **Supervisor Review - DRR PHC/STEP Return Funds** queue for processing.
 1. DO NOT process these cases unless assigned.
- ii. If there is a **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is in the file, the following **MUST** be confirmed before awarding Replacement Assistance:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met; AND
 3. NO fraud indicators are in the inspector's comments, e.g. (b) (7)(E)
- iii. If there is a pending inspection of ANY kind, e.g. **Reinspect**, **Appeal**, **FCOR**, **Inaccessible**, **QC**, etc., the applicant may still be eligible for Replacement Assistance if:
 1. An initial inspection has been performed (including **Inaccessible**);
 2. All standard verifications are met;
 3. NO fraud indicators are in the inspector's comments, e.g. (b) (7)(E) AND
 4. **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is present in the file.
- iv. When the **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item is added to the file:
 1. **REVIEW** the file to ensure all standard verifications are met.
 - a. DO NOT pay Replacement Assistance if there is NO **GIS_DEST** stamp OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.
 - b. DO NOT pay Replacement Assistance if there is an (b) (7)(E) code in the inspector's comments.
 - c. DO NOT pay if an initial inspection has NOT been performed.



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2. **PROCESS** the Replacement Assistance award by following the steps below:
 - a. **ADD** the '**Residence Rebuild**' line item (for **GIS_DEST** stamp only);
 - b. **ADD** a **Comment**; AND
 - c. **ROUTE** to **FEMA Approval NON-DRM**.

3. FEMA Correction (FCOR) Inspection:
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- a. **FCORs** are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.
 - i. **READ** Events History for reason for Inspection;
 - ii. **VERIFY** the Cause of Damage (COD); AND
 - iii. **VERIFY** if the Item Name/Line Item Description (Damage Level Award) matches the COD;
 1. In some instances there may be multiple FCORs.
 2. If there is NO discrepancy:
 - a. Per HIS, **PROCESS** the last FCOR three days after the inspection returned date.
 - b. If it has NOT been three days from the inspection return date:
 - i. **PLACE** the case on **Hold**; AND
 - ii. **PROCESS** after it has been three days from the inspection returned date.
 3. If there is a discrepancy:
 - a. **REQUEST** an **FCOR** inspection.

4. Inspection Returns with Undeclared COD - Fire:
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- 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.



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- 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.

5. National Flood Insurance Requirement Act (NFIRA) and Group Flood Insurance Policy (GFIP):

- a. Applicants that received a NFIRA requirement as a condition of assistance provided in DR-4559-LA, DR-4570-LA, DR-4577-LA, or DR-4606-LA have had sufficient time to purchase a policy.
 - i. If the NFIRA requirement is from DR-4559-LA, DR-4570-LA, DR-4577-LA, or DR-4606-LA the applicant will be determined ineligible due to Non-Compliance (NCOMP) for 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



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- 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;
 - 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):**



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- i. Applicants who meet standard verification requirements, including occupancy, and have a “non-traditional housing” identifier and no real property damage recorded at inspection (e.g. tents, certain types of huts, and lean-to structures):
 - 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.
 - 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.
- ii. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or CTHA to residents of non-traditional housing.
- 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.

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**).



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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;
 - 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 all the 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:



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- 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
 - b. The **HA Award** text box should auto-fill.
6. If necessary, **SELECT** the item for payment using the applicable dropdown 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):



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

10. 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 the date of any initial Rental Assistance Award, and the restriction of a seven day overlap with Rental Assistance has been removed.
- b. Applicants will be required to meet all other standard eligibility criteria for **LER**.
 - i. Refer to the [Lodging Expense Reimbursement SOP](#) for additional processing information.
- c. Applicants will be eligible for extended **LER** if:
 - i. The applicant's pre-disaster primary residence is located in a parish that is designated for Individual Assistance;
 - ii. The applicant's pre-disaster primary residence is uninhabitable, inaccessible or affected by an extended disaster-caused utility outage;
 - 1. If 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.



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- iii. The applicant incurred temporary lodging expenses on or after the incident period start date (August 26, 2021);
 - iv. The applicant is not covered by insurance (e.g., ALE, LOU coverage) or has insufficient insurance coverage to meet their temporary lodging needs; AND
 - v. The applicant has not received lodging assistance from any other source (e.g., voluntary organizations, etc.).
- d. Applicants will NOT be eligible for extended **LER** if:
- i. The applicant received Transitional Sheltering Assistance (TSA) for the same dates;
 - 1. Refer to the **LER** and **TSA** section of the [Lodging Expense Reimbursement SOP](#) for additional information.
 - ii. The applicant received FEMA Direct Temporary Housing Assistance, if authorized, during the same time period; AND
 - 1. Refer to Section H of the [Rental Assistance SOP](#) for additional information.
 - iii. The applicant moved into a rental resource, (e.g. an apartment), during the same time period.
- e. If the applicant meets all standard eligibility criteria and does NOT overlap or duplicate assistance with other forms of temporary housing (outlined above);
- f. **LER** with any combination of Expedited or 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** additional **LER** due to expanded LER memo, deducting any previous **LER** assistance for the same dates.
 - a. Following the standard process, only use paid verifiable lodging receipt(s) or credit card bill statement(s) to process assistance. DO NOT process future hotel stay dates.
 - b. Refer to the [Lodging Expense Reimbursement SOP](#) for additional information.
 - 2. If the applicant continues to stay in a hotel/motel, **LER** can continue until they vacate or up until the 30 days, whichever occurs first.



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- 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.
 - 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 up until the 30 days from the date of any initial Rental Assistance award, whichever occurs first.
- 1. **CONFIRM** the assistance provided for **LER** does not cause a duplication of benefits with eligible Continued Temporary Housing Assistance (CTHA) awards.
 - a. Refer to the [Continued Temporary Housing Assistance SOP](#) for additional information.

D. Cross Disaster Processing

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

- a. Temporary Housing Assistance, financial or direct may be awarded to applicants in DR-4611-LA regardless of previous assistance received in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606).
- b. Applicants will not be eligible for extended LER if:
 - i. The applicant received Transitional Sheltering Assistance (TSA) for the same dates;
 - 1. Refer to the LER and TSA section (starting at page 12) of the Lodging Expense Reimbursement SOP for additional information.

2. Continued Temporary Housing Assistance (CTHA):

- a. If CTHA was awarded to applicants in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606), CTHA should be transferred to DR-4611-LA upon their request for CTHA.
 - i. Refer to the [Continued Temporary Housing Assistance SOP](#) for additional information.

3. Generator (Misc/Other):

- a. To be eligible for generator assistance recorded as Misc/Other:



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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;
 - ii. The Damaged Dwelling Address (DDA) is the applicant's Primary Residence;
 - iii. Generator must have been purchased on or after the incident start date of August 26, 2021 and no later than September 25, 2021;
 - iv. The applicant submits verifiable receipts for the generator purchase/rental or the receipt of purchase, rental, or lease is viewed during inspection.
 1. Applicants with NO inspection and those that return from inspection with **Utilities Out = No** are also eligible for generator reimbursement as long as the receipts are dated within the eligible timeframe.
 - v. Insurance has no impact on generator eligibility when provided under Misc/Other.
- b. FEMA will accept the following as eligible receipts for generators for this disaster:
- i. The receipt must demonstrate the generator was purchased in the eligible timeframe of August 26, 2021 to September 25, 2021.
 - ii. A receipt may be submitted in a third party's name **IF** it is accompanied by a written explanation from the third party or the applicant stating it was purchased on the applicant's behalf and should indicate that the applicant is responsible for repaying them or accompanied by a bill from the third party to the applicant.
- c. Applicants with a damaged generator noted at inspection will be assisted under Personal Property Assistance and SBA-dependent eligibility conditions will apply.
- i. Refer to the [Generator SOP for additional information](#).

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

- a. Inspectors will ask clarifying questions and will only record PP damages for DR-4611-LA.
- b. Assistance for these categories will follow standard procedures.
- c. Refer to the [Personal Property Assistance](#) and [Miscellaneous Other Items](#) SOPs for additional information.

5. Transportation Assistance:



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- a. When processing Transportation Assistance, **REVIEW ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606) 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 **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606), they will be ineligible for assistance for that vehicle in DR-4611-LA.
 - a. If the damages are NOT the same, **PROCESS** assistance in ANY of the active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606) award up to the **Vehicle Repair or Replacement** Maximum.
 - ii. Refer to the [Transportation and Second Vehicle Requests](#) SOP for additional information.

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

- a. Assistance is available for disaster caused losses and expenses regardless of previous assistance received in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606) for the same category.

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 Exterior Validation 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, denial letter, or insurance declaration page

- a. Insured applicants that registered must submit their insurance settlement, denial letter, or insurance declaration page.
 - i. An insurance declaration page showing a lack of Additional Living Expenses (ALE) or Loss of Use (LOU) coverage is sufficient verification and a settlement or denial letter will NOT be required.
- 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.



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- c. 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.**
- d. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions on [Section C.2.](#)

2. Insurance settlement, denial letter, or insurance declaration page on file

- a. **UPDATE** the Web NEMIS **Assistance** screen.
 - i. If the applicant submits an insurance denial or insurance declaration page (indicating ALE/LOU is NOT included within the coverage) 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:
 - 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**



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- 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. Appeal processing guidance will be forthcoming.

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).
- 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).



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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.

Acronyms

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



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



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V. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [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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VI. APPENDIX

Attachment A: Parishes Declared in Active Louisiana Disasters

Parishes Declared					
DR-4559-LA	DR-4570-LA	DR-4577-LA	DR-4590-LA	DR-4606-LA	DR-4611-LA
Acadia	Acadia				
Allen	Allen				
				Ascension	Ascension
					Assumption
Beauregard	Beauregard				
Caddo			Caddo		
Calcasieu	Calcasieu		Calcasieu	Calcasieu	
Cameron	Cameron				
			East Baton Rouge	East Baton Rouge	East Baton Rouge
					East Feliciana
Grant			Grant		
	Iberia				Iberia
				Iberville	Iberville
		Jefferson			Jefferson
Jefferson Davis	Jefferson Davis				
		Lafourche			Lafourche
La Salle			La Salle		
	Lafayette			Lafayette	
					Livingston
Natchitoches			Natchitoches		
		Orleans			Orleans
Ouachita			Ouachita		
		Plaquemines			Plaquemines
					Pointe Coupee
Rapides	Rapides		Rapides		
Sabine			Sabine		
		St Bernard			St Bernard
					St. Charles
					St. Helena
					St. James
					St. John the Baptist
St Landry	St Landry				
	St Martin				St Martin
					St. Mary
					St. Tammany
		Terrebonne			Terrebonne
Vermillion	Vermillion				Tangipahoa
					Washington
					West Baton Rouge
					West Feliciana
Winn			Winn		



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DR-4611-LA HURRICANE IDA DUPLICATE PAYMENT OFFSET AND RECOUPMENT DSOP

I. Overview	■ Purpose 2 ■ Other Items to Note 2 *** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)
II. Process	■ Eligibility Verifications 4 ■ Processing Eligible Assistance 4 ■ Appeals 19 ■ Exceptions 19
III. Appendix	■ Attachment A: Duplicate Payment Offset Script 21 ■ Attachment B: Offset Examples 22 ■ Attachment C: Duplicate Payment Offset Stamp Chart 23



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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 duplicate payments in DR-4611-LA. This document includes specific guidance for processing offsets and recoupment reviews.

Other Items to Note:

■ Cases with No Relocation (INR) Decisions

- Cases with a duplicate award for **ERU** or **ERIA** AND an **INR** decision on file should be reviewed to determine if a verbal or written request for initial rental assistance was made within the standard timeframe.
 - If a request was made within the timeframe:
 - **PROCESS** the initial rental assistance request using standard processing guidance; AND
 - **PERFORM** an offset by making the applicable deductions from the eligible award.
 - If the offset results in NO balance due, refer to [Section B.1.d.i](#) for additional processing information.
 - If the offset results in a remaining balance due, refer to [Section B.1.e.i.1](#) for additional processing information.
 - If there is NO request or the request was NOT made within the timeframe:
 - **DO NOT** call the applicant;
 - **ADD** the following **Comment**; AND
 - **Summary:** (Facility #) DUP PAY OFFSET – FORWARDED TO FFC
 - **Details:** Applicant is not eligible for additional assistance. Unable to offset. Placing case on hold pending results from FFC.



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- **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
- **EMAIL** the assigned SPU POC with the following information to be forwarded to the appropriate PISU POC:
 - **Subject Line:** ATTN: PISU DR 4611 LA – FORWARD TO FFC
 - **Body:** Applicant is not eligible for additional assistance. Unable to offset. Please forward to FFC.
 - Disaster number;
 - Registration number; AND
 - Applicant's name.

■ **DUP_PNDRT Stamp**

- Applicants that stated they would return the money within 30 days will have a **DUP_PNDRT** stamp on the **Registration Status** screen.
- If a case has a **DUP_PNDRT** stamp on the **Registration Status** screen:
 - **DO NOT** call the applicant;
 - **ADD** the following **Comment**; AND
 - **Summary:** (Facility #) DUP PAY OFFSET – FUNDS PENDING RETURN
 - **Details:** DUP_PNDRT stamp is on the Registration Status screen. Placing case on hold pending return of funds.
 - **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.



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II. PROCESS

A. Eligibility Verifications

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

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. Offsetting Duplicate Payments in the FEMA Manual - MH Extension Returned Mail Queue

- a. A small group of applicants in DR-4611-LA that received duplicate payments for HA and/or ONA assistance may be eligible to have the duplicate award offset.
 - i. These cases will have the **DUP_PAY** stamp on the **Registration Status** screen and will be placed in the **FEMA Manual – MH Extension Returned Mail** queue.
 1. Additional duplicate payments stamps may be found on the **Registration Status** screen. Refer to the [Duplicate Payment Stamp Chart](#) for additional processing information.
 - ii. All cases in this queue will be assigned to specific agents by lists. DO NOT click the **Next** button in NEMIS when processing cases.

b. Offset Case Review:

- i. **REVIEW** the **Registration Status** screen to ensure the **DUP_CLEAR** or **DUP_COMP** stamp are NOT on file.
- ii. **CHECK** the **Finance** link to determine which category of assistance was duplicated, i.e. ERU, CNA, etc.
- iii. From the **Assistance** frame, **CLICK** the **Finance** link for the associated assistance.

c. **DUP_CLEAR** or **DUP_COMP** stamp is on the **Registration Status** screen



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- i. **PROCESS** any unmet needs, pending assistance, and/or any ineligible decisions, if applicable;
 1. **ADD** the following **Comment**; AND
 - a. **Summary:** (Facility #) DUP PAY OFFSET – DUPLICATE AWARD RETURNED
 - b. **Details:** Applicant returned duplicate award in full (dollar amount). No offset required. Applicant is eligible/is not eligible for (insert assistance).
 2. **ROUTE** the WP to the appropriate queue for processing.

d. Duplicate award has NOT been returned or offset (full or partial):

- i. If the duplicate award **CAN** be offset based on the [Duplicate Offset Chart](#) and will result in **NO** remaining balance due to FEMA:
- ii. **MAKE** the first call attempt to the applicant to explain the new eligible award amount and the amount the applicant will receive after the offset. Refer to **Step 2** of the [Duplicate Payment Offset Script](#).
 1. If the call is **SUCCESSFUL**:
 - a. **MAKE** the applicable deductions from the eligible award;
 - i. Refer to [Attachment B](#) for offset processing examples.
 - b. **ADD** the following **Comment**;
 - i. **Summary:** (Facility #) DUP PAY OFFSET – NO BALANCE DUE
 - ii. **Details:** Called the applicant to explain the original eligible award amount (dollar amount) and the amount the applicant will receive after the offset (dollar amount). Advised applicant that they no longer have a balance with FEMA.
 - c. **GENERATE** the **Duplicate Payment Offset Letter (DUPAYL)**; AND
 - d. **ROUTE** to **Approval NON-DRM**.
 2. If the initial call is **UNSUCCESSFUL**:
 - a. **DO NOT** perform an offset;
 - b. **PROCESS** all pending assistance except for the assistance types being used for the offset (if applicable);



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- 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] and the amount the applicant will receive after the offset [dollar amount]. Unable to reach applicant. Left message for applicant to contact Helpline. If applicant returns call, please advise of the eligible award amount and the amount the applicant will receive after the offset. Advise applicant that they will no longer have a balance with FEMA once the offset is complete. DO NOT process this assistance.
- e. **SPLIT** the **WP** to **Approval NON-DRM** (if applicable); 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.
 - 1. If the funds have **NOT** been received after 7 days:
 - a. **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 5** of the [Duplicate Payment Offset Script](#).
 - i. If the call is **SUCCESSFUL**, **FOLLOW** steps in [Section B.1.d.i.](#) to process the case.
 - ii. If the initial call is **UNSUCCESSFUL**:
 - 1. DO NOT perform an offset;
 - 2. **MAKE** two additional call attempts, placing the case on hold in the user's name between attempts;
 - 3. If all call attempts are unsuccessful, **FOLLOW** steps in [Section B.1.d.i.](#) to process the case;
 - 4. **ADD** the following **Comment**; AND
 - a. **Summary:** (Facility #) DUP PAY OFFSET – 7 DAY HOLD FUNDS NOT RETURNED

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1. **DO NOT** perform an offset;
2. **PROCESS** all pending assistance except for the assistance types being used for the offset (if applicable);
3. **MAKE** two additional call attempts, placing the case on hold in the user's name between attempts;
4. **ADD** the following **Comment** after all call attempts have been completed;
 - a. **Summary:** (Facility #) DUP PAY OFFSET – CALL UNSUCCESSFUL
 - b. **Details:** Called the applicant to explain the original eligible award amount (dollar amount) and the amount the applicant will receive after the offset (dollar amount). Unable to reach applicant. Left message for applicant to contact Helpline. If applicant returns call, please advise of the eligible award amount and the amount the applicant will receive after the offset. Advise applicant that they will no longer have a balance with FEMA once the offset is complete. DO NOT process this assistance.
5. **SPLIT** the **WP** to **Approval NON-DRM** (if applicable);
AND
6. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
 - a. Cases should remain on hold for 7 days pending receipt of the duplicate award.
 - i. 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 5** of the [Duplicate Payment Offset Script](#).
 - a. If the call is **SUCCESSFUL**, **FOLLOW** steps in [Section B.1.d.i.](#) to process the case.



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- b. If the call is **UNSUCCESSFUL**:
- i. **FOLLOW** steps in [Section B.1.d.i.](#) to process the case;
 - ii. **ADD** the following **Comment**; AND
 1. **Summary:** (Facility #) DUP PAY OFFSET – 7 DAY HOLD FUNDS NOT RETURNED
 2. **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. Call unsuccessful. Offset complete. No balance due.
 - iii. **ROUTE** to **Approval NON DRM**.

e. Duplicate award **CAN** be offset based on the [Duplicate Offset Chart](#) and will result in a remaining balance due to FEMA after the offset:

- i. **MAKE** the first call attempt to the applicant to explain the new eligible award amount, the amount the applicant will receive after the offset, and the remaining balance due to FEMA. Refer to **Step 3** of the [Duplicate Offset Script](#);
 1. If the call is **SUCCESSFUL** and the remaining balance due is **greater than \$2,742**:
 - a. **MAKE** the applicable deductions from the eligible award;
 - i. Refer to [Attachment B](#) for offset processing examples.
 - b. **ADD** the following **Comment**;
 - i. **Summary:** (Facility #) DUP PAY OFFSET – REMAINING BALANCE DUE
 - 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 to FEMA [dollar amount]. If the applicant is later eligible for additional assistance, another offset may be performed. If the applicant is not



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eligible for additional assistance, the applicant must return [dollar amount] to FEMA.

- c. **GENERATE** the **Duplicate Payment Partial Offset Letter (DUPARL)**;
 - d. **SPLIT** the **WP** to **Approval NON-DRM**; AND
 - e. **ROUTE** to **Pre-Recoupment**.
2. If the call is **SUCCESSFUL** and the remaining balance due is **less than or equal to \$2,742**:
- a. **MAKE** the applicable deductions from the eligible award;
 - i. Refer to [Attachment B](#) for offset processing examples.
 - b. **ADD** the following **Comment**;
 - i. **Summary:** (Facility #) DUP PAY OFFSET – REMAINING BALANCE DUE
 - 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 to FEMA (dollar amount). If the applicant is later eligible for additional assistance, another offset may be performed. If the applicant is not eligible for additional assistance, the applicant must return (dollar amount) to FEMA.
 - c. **GENERATE** the **Duplicate Payment Partial Offset Letter (DUPARL)**;
 - d. **SPLIT** the **WP** to **Approval NON-DRM**;
 - e. **ADD** the following **Comment**; AND
 - i. **Summary:** (Facility #) DUP PAY OFFSET – FORWARDED TO FFC
 - ii. **Details:** Applicant has a remaining balance of [insert dollar amount]. Placing case on hold pending results from FFC.
 - f. **PLACE** the case on **Hold – IHP Review** and **SET** the **Priority** to **Low**.
 - g. **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 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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- 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.
- 4. If the call is **SUCCESSFUL** and applicant states they have already returned the duplicate award, but it is NOT reflected in the file with a **DUP_CLEAR** or **DUP_COMP** stamp:
 - a. **READ** Step 4 of the [Duplicate Payment Offset Script](#) to the applicant;
 - b. **PROCESS** all pending assistance except for the assistance type being used for the offset (if applicable);
 - c. **ADD** the following **Comment**; AND
 - i. **Summary:** (Facility #) DUP PAY OFFSET – HOLD FOR RETURNED FUNDS
 - ii. **Details:** Called the applicant to explain the new eligible award amount (dollar amount), the amount the applicant will receive after the offset (dollar amount), and the remaining balance due to FEMA (dollar amount) after the funds have been received. DO NOT process this assistance.
 - d. **SPLIT** the **WP** to **Approval NON-DRM**; AND
 - e. **PLACE** the case on **HOLD – IHP AG 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.
 - b. If the call is **UNSUCCESSFUL**:



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

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).



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Attachment A: Duplicate Payment Offset Script

DR-4611-LA Outbound Call Script to Applicants - Duplicate Payments	
1.	Purpose of call: "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."
2.	If the duplicate award CAN be offset based on the Duplicate Payment Offset chart and will result in NO remaining balance due to FEMA: "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."
3.	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: "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."



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4.	If the applicant states they already returned the funds to FEMA: "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."
5.	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): "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."
6.	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): "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."

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



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DUP_PARTOFF	Partial offset completed (stamp added following manual review)
DUP_PNDRT	Funds pending return, PLACE 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, PROCESS using standard guidance
DUP_WDENY	Waiver denied
DUP_WNO	No response to waiver (expedited or standard)
DUP_XOFF	Expedited waiver approved, PROCESS using standard guidance
DUP_YOFF	Offset complete, PROCESS using standard guidance



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EM-3560-FL DISASTER SPECIFIC OPERATING PROCEDURES

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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 deceased 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 deceased 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.



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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 30th 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 30th 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).



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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

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



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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**, 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 or call 202-212-3535.



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Attachment C: Eligible and Ineligible Items

Eligible Items:	Ineligible Items:
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	



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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

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 *** This can be referenced by all staff *** (JFO, DRC, DSA, Helpline)
II. Important Information	***ALL processing employees must read this section*** ■ Prior to Processing 9 ■ Cross Disaster Information 11 ■ Disability and Communication Needs 12
III. Process	■ Eligibility Verifications 13 ■ Initial Inspections for DR-4573-AL 13 ■ Processing Eligible Assistance 14 ■ Cross Disaster Processing 21 ■ Insurance Processing 27 ■ Appeals 29 ■ Exceptions 45
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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.
 - **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 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.



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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:

- 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.

Double Damage Appeals with Receipts		
Receipts greater than the highest recorded damage level in DR-4573-AL	Dated BEFORE - 12/10/2020	1. PROCESS the award in DR-4573-AL; 2. PAY the amount listed on the receipt; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.
Receipts greater than the highest recorded damage level in DR-4573-AL	Dated AFTER -12/10/2020	1. PROCESS the award in DR-4573-AL; 2. PAY the next damage level award; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.
Receipts same or less than the highest recorded damage level in DR-4573-AL	Dated BEFORE - 12/10/2020	1. PROCESS the award in DR-4573-AL; 2. PAY the amount listed on the receipt up to the home repair amount deducted in DR-4563-AL; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.
Double Damage Appeals with Estimates		
Estimates greater than the highest recorded damage level in DR-4573-AL	Dated BEFORE or AFTER - 12/10/2020	1. PROCESS the award in DR-4573-AL; 2. PAY the next damage level award; 3. DEDUCT any previous home repair awards; AND 4. ROUTE to Approval NON DRM.

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



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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.

Acronyms

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

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ERIA	Eligible Inaccessible Rental Assistance
ERU	Eligible Utilities Out Rental Assistance
EV	External Validation by HIS
HA	Housing Assistance
HIS	Housing Inspection Services
HRR	Habitability Repairs Required
IHP	Individuals and Household Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
NOINSP	No Inspection
ONA	Other Needs Assistance
POC	Point of Contact
RFI	Request for Information
RI	Registration Intake
SBU	Sewer Backup
WP	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, 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 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, 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 or call 202-212-3535.



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DR-4586-TX ICE STORM

DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 *** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)
II. Important Information	*** ALL processing employees must read this section*** ■ Prior to Processing 10 ■ Disability and Communication Needs 12
III. Process	A. Eligibility Verifications 13 B. Processing Eligible Assistance 13 C. Insurance Processing 18 D. Joint Option Disaster Information (ONA Only) 20 E. Appeals 21 F. Exceptions 27
IV. Appeal Examples	■ Appeal Examples 28
V. Definitions and Acronyms	■ Definitions 30 ■ Acronyms 30
VI. Related Guidance	■ Links to Related Guidance 32
VII. Appendix	■ Appendix A 33



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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 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.
 - **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.



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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. 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 dropdown 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)



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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.

Acronyms

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



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ERIA	Eligible Inaccessible Rental Assistance
ERU	Eligible Utilities Out Rental Assistance
EV	External Validation by HIS
HA	Housing Assistance
HIS	Housing Inspection Services
HRR	Habitability Repairs Required
IHP	Individuals and Households Program
IID	Ineligible - Home is Safe to Occupy
INO	Ineligible - Other Reason
NOINSP	No Inspection
ONA	Other Needs Assistance
POC	Point of Contact
RFI	Request for Information
RI	Registration Intake
WP	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 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, 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 or call 202-212-3535.