



COVID-19 FUNERAL ASSISTANCE DSOP
FOR FEMA INTERNAL STAFF ONLY

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I. OVERVIEW

This section describes information that every employee **must** read **before** addressing COVID-19 Funeral Assistance.

Purpose of Assistance:

- FEMA may provide financial assistance under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP) to individuals and households with funeral expenses as a result of COVID-19.

Who May Get Assistance?

- Individuals who incurred funeral expenses on or after January 20, 2020 due to a death attributed to COVID-19 may be eligible to receive Funeral Assistance.
- FEMA will utilize a standard process to determine eligible Funeral Assistance award amounts across all COVID-19 declarations.
- Funeral Assistance may be provided when the death is attributed to COVID-19 indicated on the death certificate.
 - Death certificates that DO NOT list COVID-19 as the cause of death may be accepted for deaths that occurred between January 20, 2020 and May 16, 2020 when accompanied by a **signed** written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate.
 - The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement **MUST** match the certifying official's name listed on the death certificate.
 - For these cases, the applicant may instead request an **amendment** to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
 - A Cause of Death statement from the medical examiner, coroner, or certifying official will **NOT** be accepted for deaths that occurred after May 16, 2020.



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- For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
 - All applicants will apply in the major disaster declaration for the state or territory in which the death occurred.
- The period of assistance for all major disasters declared for COVID-19 will end on February 8, 2022.
- Due to limitations of the National Emergency Management Information System, all registrations for Funeral Assistance will be completed via FEMA's telephone or text telephone (TTY) call center capabilities. No online registrations will be accepted.
- Applicants may be eligible for COVID-19 Funeral Assistance regardless of their SBA Disaster Loan status.

NOTE: For this guidance, the term 'Applicant' is intended to refer to both the 'Applicant' and 'Co-applicant' except when referring to citizenship issues.

What Are Eligible and Ineligible Expenses?

- Funeral Assistance is intended to assist with expenses directly related to funeral services.
 - FEMA will accept **ALL** verifiable funeral expenses listed on expense documents from a funeral home, to include receipts, invoices, or signed contracts; except for burial society membership dues, late or finance charges, and airfare tickets for an individual transporting the remains.
 - If funeral home receipts, invoice or signed contracts have been verified the total amount should be paid in full, within the \$9,000 per death maximum.
 - If the itemized funeral home receipts, invoices or signed contracts include funeral related items from the [ineligible expenses list](#), these items are considered eligible because they are directly related to the funeral service and on the funeral home receipt, invoice, or contract.
 - DO NOT deduct these items from the eligible amount.
 - FEMA will accept eligible expenses that are provided on separate receipts and can be specifically tied to the funeral or directly related to funeral services, e.g. florist receipt with delivery address listed as funeral home.
 - However, when ineligible expenses are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.



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- Examples of eligible items that may appear on the funeral home expense documents, to include a receipt, invoice or signed contract or may be provided from a separate verifiable receipt:
 - Transportation for up to two individuals to identify the deceased individual;
 - If necessary, a courtesy call can be placed to verify transportation expenses were to identify the deceased individual. One call attempt to the applicant, if needed.
 - Autopsy;
 - Transfer of remains;
 - Travel costs for an individual transporting the remains, i.e. airfare tickets, will NOT be considered an eligible expense.
 - Cremation;
 - Interment;
 - Reinterment;
 - FEMA will provide assistance for reinterment of deceased individuals previously buried in a common grave, e.g. potter's field, paupers' grave, within the \$9,000 per death maximum. The deceased individual must have COVID-19 or Coronavirus listed as a cause of death.
 - Casket or urn;
 - FEMA will provide assistance for multiple urns in instances where the family wants to divide the remains.
 - Funeral or Memorial ceremony;
 - Clergy or officiant services;
 - Use of funeral home equipment or staff;
 - Costs associated with producing and certifying multiple death certificates;
 - Flower arrangements for the Funeral or Memorial service;
 - Catering services for the Funeral or Memorial services;
 - Additional expenses mandated by any applicable local or state government laws or ordinances;
 - Funeral expenses incurred outside the country, including the transfer of the deceased individual for burial, are eligible as long as the death occurred in the U.S. or territories. Transportation expenses for the deceased individual will be applied towards the \$9,000 per death maximum;
 - Burial plot or cremation niche; AND
 - FEMA will provide assistance for burial plot per deceased individual.
 - If the cause of death for two deceased individuals is due to COVID-19 and are being considered on the same application, a stacked burial plot/multiple graves would be an eligible expense.



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- If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a stacked burial plot/multiple graves, FEMA will only provide assistance for one burial plot.
- Marker or headstone.
 - FEMA will provide assistance for one marker or headstone per deceased individual.
 - If the cause of death for two or more deceased individuals is due to COVID-19 and are being considered on the same application, a double headstone would be an eligible expense.
 - If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a double headstone, FEMA will only provide assistance for one headstone.
- Ineligible funeral expenses, when not included on a funeral home expense document, include:
 - Gratuities;
 - Portraits;
 - Funeral jewelry for survivors;
 - Memory t-shirts/blankets;
 - Travel or boat purchases intended to scatter ashes outside of a memorial service;
 - Perpetual care of burial grounds; AND
 - Items purchased for individuals attending the funeral or service, such as travel costs, clothing, hotel costs.
- FEMA will NOT pay for the following expenses under any circumstance:
 - Burial society membership dues;
 - Late or finance charges; OR
 - Airfare tickets for an individual transporting the remains.

Basic Documentation or Verification Needed:

- The applicant MUST be a U.S. citizen, non-citizen national, or qualified alien;
 - This is verified at registration. NO verification documents are required.
 - A minor child CANNOT apply for COVID-19 Funeral Assistance on behalf of an adult who is NOT a U.S. citizen, non-citizen national or qualified alien.
 - If a minor child, who is a U.S. citizen, non-citizen national, or a qualified alien, incurred funeral expenses and can provide verifiable documentation, they may be eligible for COVID-19 Funeral Assistance.



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- There may be circumstances in which the minor child actually incurred the funeral expenses. In this instance, the minor child may be reviewed for COVID-19 Funeral Assistance if they can provide documentation that substantiates this claim.
- There is NO requirement for the deceased individual to have been a U.S. citizen, non-citizen national, or qualified alien.
- Identity Verified;
- COVID-19, Coronavirus, or SARS-COV-2 is listed as one of the causes of death on a valid death certificate (typed or handwritten);
 - Death certificates that list a variation or minor misspellings of the word COVID-19 or Coronavirus are acceptable, e.g. COV, COVOD-19, etc.
 - If there are any doubts about whether the spelling of COVID-19 is acceptable, **USE** an internet search engine such as Google or Bing to determine if the term on the death certificate is COVID-19.
 - Death certificates indicating the death "may have been caused by" or "was likely a result of COVID-19" or "COVID-19 like symptoms" and similar phrases that specifically mention COVID-19 are acceptable.
 - Death certificates indicating the COVID Vaccine was a contributing factor are also acceptable.
 - Death certificates indicating non-medical deaths explicitly related to the COVID-19 pandemic are also acceptable, e.g. failure to thrive, suicide, etc.
 - Death certificates that DO NOT list COVID-19 as the cause of death may be accepted for deaths that occurred between January 20, 2020 and May 16, 2020 when accompanied by a signed written Cause of Death Statement from the medical examiner, coroner, or certifying official listed on the death certificate.
 - The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death Statement **MUST** match the certifying official's name listed on the death certificate.





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- A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.
 - For these cases, the applicant may request an **amendment** to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- All death certificates must be compared to the death certificate repository for verification.
 - All valid death certificates must be **signed** by a medical examiner, coroner, or other certifier, such as a Registrar or Justice of the Peace. The death certificate repository may contain an example demonstrating the officials that typically sign death certificates for the applicable state or territory.
- Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc.
 - These death certificates are acceptable as long as the required information is legible on the document.
- The death occurred in an area declared for a major disaster declared for COVID-19;
- Itemized receipts, invoices, or signed contracts that indicate the deceased individual(s) name and the applicant or co-applicant incurred the funeral expenses on or after January 20, 2020;
 - If the applicant's and/or co-applicant's name is NOT listed on the receipt, invoice, or signed contract:



- Proof of payment is NOT required when the applicant and/or co-applicant is clearly listed on the funeral expense documents.





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- Tribal members may apply and receive assistance under the applicable state or territory declaration. If a tribe invoices or bills a tribal member for funeral costs, the member can submit the invoice, bill, etc. to FEMA for reimbursement.
- The invoices, bills, and/or receipts **MUST** be itemized. Unpaid invoices or estimates will **NOT** be accepted.
 - A contract is not considered an estimate as it is signed by the applicant who has agreed to pay the costs.

NOTE: At least one document MUST include costs paid or incurred by the applicant to be eligible for funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party.

- Applicants who indicate the deceased individual had funeral/burial insurance must submit insurance settlement or denial letter for funeral/burial insurance, or insurance specifically identified for funeral or burial expenses; **AND**
- Applicants who indicate they received assistance from voluntary agencies, government agencies, or other sources specifically to assist with funeral expenses must submit documentation regarding the assistance received.

Other Items to Note

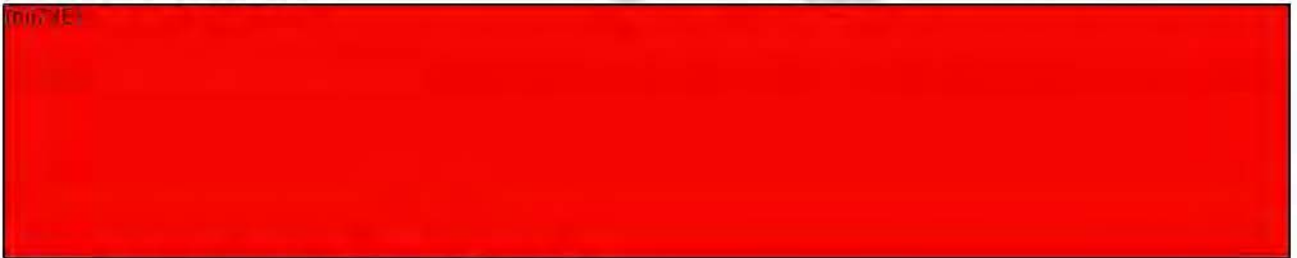
- Pre-paid funerals and funerals that have been paid by the deceased individual's estate are **NOT** eligible for COVID-19 Funeral Assistance.
 - For the purposes of COVID-19 Funeral Assistance, pre-paid means the costs were paid by the deceased individual or family member prior to January 20, 2020.
 - If pre-paid funerals and funerals that have been paid by the deceased individual's estate does **NOT** cover all of the funeral expenses, the applicant has an unmet need, therefore the case to be reviewed for COVID-19 Funeral Assistance.
 - If the applicant used a joint bank account with the deceased individual to pay for the funeral expenses, e.g. check in name of living trust and applicant, this is **NOT** considered a duplication of benefits. However, if a check/payment is only in the name of the deceased individual or the estate account, then it would be considered a duplication of benefits.
- An applicant may receive COVID-19 Funeral Assistance for actual costs up to \$9,000 for each eligible COVID-19 related death.
- The Funeral Assistance category is limited by the financial ONA maximum. For disasters declared for COVID-19, the financial ONA maximum award is \$35,500.



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- Any funds received by the applicant for Lost Wages Supplemental Payment Assistance (LWA) up to \$1,800, authorized by the President to supplement the payment of lost wages as a result of COVID-19, also count toward an applicant's financial ONA maximum award.
- When an applicant is eligible for more than \$33,700 in COVID-19 Funeral Assistance, staff will coordinate with the Funeral Assistance Support Team (FAST) to determine if LWA was previously awarded. If awarded, this amount **MUST** be deducted from the financial ONA maximum before determining the final amount of COVID-19 Funeral Assistance.
- 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.
 - If an applicant indicates either at Registration Intake (RI) or Helpline they have an Access and Functional Need (AFN) AND/OR a communication accommodation AND an **FNLMD – Funeral Assistance Missing Documents** letter or ineligible letter is generated:



COVID-19 Funeral Assistance Line

- The COVID-19 Funeral Assistance Line (844-684-6333) has been established to accept incoming registrations and to answer questions for COVID-19 Funeral Assistance.
 - Applicants that contact the COVID-19 Funeral Assistance Line regarding non-COVID-19 matters will be directed to call the standard FEMA Helpline for assistance.
 - Staff will complete all registrations, address questions, status updates, and document clarifications regarding COVID-19 Funeral Assistance.

COVID-19 Funeral Helpline

- The COVID-19 Funeral Helpline has also been established to assist staff working the COVID-19 Funeral Assistance Line that require additional assistance. If necessary, staff may transfer calls to the COVID-19 Funeral Helpline.
- In addition to this document, staff will utilize the combination of the following guidance to assist in responding to applicants:



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- CFNRL Frequently Asked Questions (FAQs);
- CFNRL Assistance Line Reference Guide; AND
- [Helpline NPSC Caller Services Reference Guide](#).
- Death Certificate Amendment:
 - If the death certificate does not indicate COVID-19 OR Coronavirus as a cause, but the applicant believes it contributed to the deceased individual's death, they can attempt to have the death certificate amended.
 - New York City MAY NOT list COVID-19 or Coronavirus as the cause of death on death certificates. If COVID-19 is not listed on the death certificate, the applicant MUST provide both:
 - The standard death certificate; AND
 - The confidential medical report with the cause of death listed as COVID-19 or Coronavirus.
 - The confidential medical report is a specific document provided by New York City as a second page of the death certificate. A statement from a medical provider DOES NOT satisfy this requirement.
 - The applicant can request a confidential medical report online by visiting the [NYC.gov](#) website.
 - If COVID-19 is not listed on the confidential medical report or the death certificate, an amendment is still required.
 - This DOES NOT apply to the rest of the state of New York.
 - If the death occurred between January 20, 2020 and May 16, 2020, the applicant has an additional alternative to requesting an amendment.
 - In addition to a death certificate, they may submit a [signed](#) written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate that lists COVID-19 as a cause or contributing cause of death and provides additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement MUST match the certifying official's name listed on the death certificate.



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- For these cases, the applicant may instead request an **amendment** to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
- A Cause of Death statement from the medical examiner, coroner, or certifying official will **NOT** be accepted for deaths that occurred after May 16, 2020.
- For these cases, the applicant may request an **amendment** to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
- To begin the amendment process, the applicant can contact:
 - The person who certified the death, e.g. a treating doctor, coroner, or medical examiner. The name and address are listed on the death certificate;
 - Their state or territory vital records office; OR
 - The funeral home.
- The applicant may be required to present evidence to support their claim.
- If an applicant is transferred to the COVID-19 Funeral Helpline regarding an amendment to a death certificate to include COVID-19 or Coronavirus as a contributing factor to the death **AND** the applicant has been unable to contact the certifying official due to:
 - Certifying official doesn't answer their phone/mail/email;
 - Certifying official's phone/mail/email is no longer in service; OR
 - Certifying official is unwilling to amend the death certificate.

(b)(6);(b)(7)(E)

- Adding a Deceased Individual:



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- If the applicant did NOT add the deceased individual during RI, the deceased individual can be added in the **Occupants** frame.

- [REDACTED]
- [REDACTED]

■ Adding Multiple Deceased Individuals:

- If the applicant received assistance for one deceased individual, then finds that they are responsible for funeral expenses for another deceased individual in the same state:

- [REDACTED]

■ Updating the **Registrant Info** Screen (deceased individual listed as applicant):

- The following **MUST** be verified to grant access:

- [REDACTED]
- [REDACTED]
- [REDACTED]

■ Updating the Damaged Dwelling Address (DDA):

- The DDA CANNOT be changed once an eligibility decision has been made.
- If the applicant requests to change the DDA to a different address in the same state AND;

- There is NOT a WP in the **FEMA Manual Determination – DR Specific** subqueue:

- [REDACTED]

- There is a WP in the **FEMA Manual Determination – DR Specific** subqueue:

- [REDACTED]



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■ [REDACTED]

- If the applicant requests to change the DDA to a different address in a different state:

- [REDACTED]
- [REDACTED]

■ Withdraw Requests:

- If the applicant requests to withdraw from the program:

- [REDACTED]
- [REDACTED]

■ **EFNL** - Eligible Funeral Assistance status codes:

- Document Validation staff may contact the Funeral Helpline to assist them by routing these cases that have been sent to the wrong queue in error.
 - Funeral Helpline staff **MUST** assist with the routing as Document Validation staff do **NOT** have permissions.
- If the case has an **EFNL** eligibility status code in file, but has **NOT** been sent for approval:

- [REDACTED]
- [REDACTED]
- [REDACTED]

■ Translating Documents:

- If the applicant submits documents in a language other than English:

- [REDACTED]
- [REDACTED]



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○ **Subject Line:** [REDACTED]
[REDACTED]

○ **Body:**
[REDACTED]

• [REDACTED]

■ Case processed in the incorrect disaster number:

○ If the registration was NOT completed in the correct state in which the death occurred, staff will:

• [REDACTED]
• [REDACTED]

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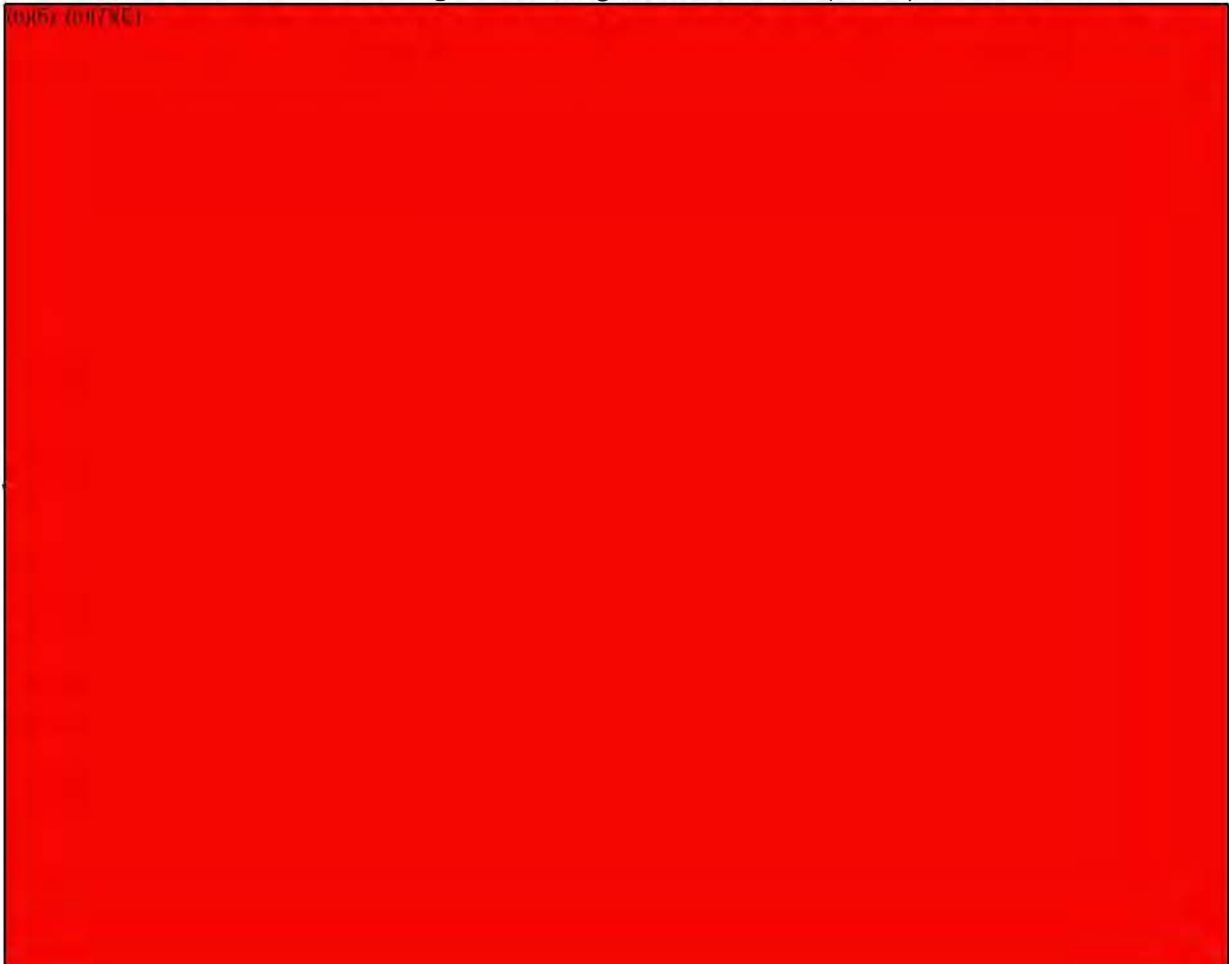
II. IMPORTANT INFORMATION

This section describes information that every employee **must** read **before continuing**.



Prior to Processing:

- For cases locked or under Program Management Section (PMS) or NCT review:





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III. PROCESS

A. Eligibility Verifications

To be eligible for Funeral Assistance an applicant **MUST** meet the following criteria:

1. Identity is verified (**IDV_PASS**). Refer to the [Identity Verification](#) SOP for additional information.
 - a. The applicant will be notified at the time of Registration Intake (RI) if identity verification passed or failed and examples of documents that can be used to **VERIFY** identity are listed in the letter that is auto-generated post RI.
 - i. Non-Reg cases will only receive the cover letter and Non-Reg letter.
2. An official death certificate (typed or written) stating the death was related to COVID-19 or Coronavirus is in the file.
 - a. All death certificates must be compared to the death certificate repository for verification.
 - i. All valid death certificates must be [signed](#) by a medical examiner, coroner, or other certifier, such as a Registrar or Justice of the Peace. The death certificate repository may contain an example demonstrating the officials that typically sign death certificates for the applicable state or territory.
 - b. Death certificates indicating the death "may have been caused by" or "was likely a result of "COVID-19" or "COVID-19 like symptoms" and similar phrases that indicate a high likelihood of COVID-19 are acceptable.
 - i. Death certificates indicating the COVID Vaccine was a contributing factor are also acceptable.
 - ii. New York City **MAY NOT** list COVID-19 or Coronavirus as the cause of death on death certificates. If the death certificate does not list COVID-19, the applicant **MUST** provide both:
 1. The standard death certificate; **AND**
 2. The confidential medical report with the cause of death listed as COVID-19 or Coronavirus.
 - a. The confidential medical report is a specific document provided by New York City as a second page of the death certificate. A statement from a medical provider **DOES NOT** satisfy this requirement.



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- b. The applicant can request a confidential medical report online by visiting the **NYC.gov** website.
 - c. If the confidential medical report does not have COVID-19 or Coronavirus listed as the cause of death, the applicant can request an [amendment](#) to the death certificate.
 - c. If the death certificate DOES NOT state the death was caused by COVID-19 AND the death occurred between January 20, 2020 and May 16, 2020, the applicant may provide a [signed](#) written Cause of Death statement from the medical examiner, coroner, or certifying official listed on the death certificate in addition to the death certificate.
 - i. The Cause of Death statement must list COVID-19 as a cause or contributing cause of death and provide additional explanation clearly linking the cause of death on the death certificate with COVID-19.
 - ii. When the statement is signed by the original certifying official, rather than the medical examiner or coroner, the certifying official's name on the Cause of Death statement MUST match the certifying official's name listed on the death certificate.
 - 1. For these cases, the applicant may instead request an [amendment](#) to the death certificate, if they are unable to secure a Cause of Death statement from the medical examiner, coroner, or certifier listed on the death certificate.
 - iii. A Cause of Death statement from the medical examiner, coroner, or certifying official will NOT be accepted for deaths that occurred after May 16, 2020.
 - 1. For these cases, the applicant may request an [amendment](#) to the death certificate to include COVID-19 as a cause or contributing cause of death in order to be eligible.
 - d. Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc.
 - i. These death certificates are acceptable as long as the required information is legible on the document.
 - e. Information regarding the deceased individual is NOT considered Personally Identifiable Information (PII) and staff may discuss the deceased individual's information, when necessary, without written consent.
3. Itemized receipts, invoices, or signed contracts, that clearly identifies the applicant as the person responsible for a portion of the costs are in the file. If necessary, proof of payment may accompany a receipt, invoice, or contract to demonstrate the applicant as the person responsible for a portion of the costs. **At least one** document MUST include costs paid or incurred by the applicant to be eligible for



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funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party. Funeral expenses **MUST** be incurred by the applicant on or after January 20, 2020. The receipts, invoices or signed contracts **MUST** be itemized and include all of the following information:

- a. The total amount of the expenses;
- b. The deceased individual's name;
- c. The date funeral expenses were incurred, i.e. date on the signed contract or date of first payment, whichever is sooner; **AND**
- d. If the applicant's and/or co-applicant's name is **NOT** listed on the receipt, invoice, or signed contract.
 - i. The applicant and/or co-applicant can provide proof of payment, such as a bank statement or credit card statement clearly showing payment for the funeral expenses, in addition to the receipt, invoice, or signed contract.
 - ii. The proof of payment **MUST** match the amount listed on the receipt, invoice, or contract.
 - iii. Proof of payment is **NOT** required when the applicant and/or co-applicant is clearly listed on the funeral expense documents.

NOTE:

- e. When multiple deceased individuals are included in a single application, the applicant must have paid at least some funeral expenses toward each of the deceased individuals on the application. Refer to [FAQ 4](#) for additional information.
- f. If multiple individuals contributed to the funeral expenses and have proof of payment that matches the amount listed on the receipt, invoice, or contract, **at least one** document must include the costs paid to incurred by the applicant.
 - i. In the event multiple individuals contributed to the funeral expenses, only the applicant will be awarded the funeral assistance, but they may receive funds for the other verifiable receipts.
 1. It is the responsibility of the applicant to further distribute assistance received.



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2. Funeral receipts and invoices from other individuals will be reviewed and verified on a case by case basis.



3. The co-applicant and/or others contributing receipts do not have to be a U.S. citizen, non-citizen national or qualified alien in order for their expenses to be evaluated as part of the eligible application of a U.S. citizen, non-citizen national or qualified alien that also incurred funeral expenses for the deceased individual.
 - a. A U.S. citizen applicant cannot apply on behalf of a non-citizen co-applicant unless the eligible applicant can demonstrate they incurred some costs for the funeral as well.
 4. FEMA may still only pay up to \$9,000 per death, regardless of the number of individuals that contributed to the expenses.
4. If the deceased individual has funeral/burial insurance or any other type of insurance specifically identified for funeral/burial expenses, the applicant **MUST** submit an insurance settlement, denial, or written statement of lack of insurance.
 - a. The applicant **MUST** provide the funeral/burial insurance settlement/denial of the deceased individual before a determination can be made.
 - b. If the applicant indicated at registration that the deceased individual had funeral/burial insurance, and later indicates that they did **NOT** have coverage, they **MUST** submit a [signed](#) written request explaining the deceased individual had a lack of funeral/burial insurance.
 - c. Life and accidental death insurance are **NOT** forms of funeral/burial insurance.
 - i. If the life or accidental death insurance policy specifically states that there is a clause in the policy that covers funeral expenses, then it would be considered a duplication of benefits. In this situation, the applicant **MUST** submit an insurance settlement before an eligibility determination can be made.
 - ii. If the applicant decides to use the life insurance funds (from a policy that **DID NOT** include funeral expenses as a pay out) as a form of payment to cover funeral expenses, it would **NOT** be considered a duplication of benefits.
 - iii. Life insurance can be [assigned by the beneficiary](#) to the funeral home to file a claim for the family. Once the life insurance claim has been settled, the funeral home is provided funds for the funeral expenses and disburses the remaining funds to the beneficiary. This would **NOT** be considered a duplication of benefits.



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- iv. A life insurance policyholder (deceased individual) can choose to [assign benefits directly to a funeral home](#). The funeral home would be the primary beneficiary and disburses any remaining funds to the next beneficiary on the policy. This would NOT be considered a duplication of benefits.
5. Verification of any assistance received from voluntary agencies, government agencies, or other sources specifically to assist with funeral expenses. This may include, but is NOT limited to, the American Red Cross, Social Security, Veterans Affairs burial benefits, pre-paid arrangements, or other sources such as donations from friends and family.
 - a. If the applicant indicated at registration that they have received funeral assistance from another source, and later indicates that they did NOT receive this assistance, they MUST submit a [signed](#) written statement of lack of assistance received.
 - b. Crowdfunding sources (e.g. GoFundMe) is NOT considered a duplication of benefits with COVID-19 Funeral Assistance, unless specifically collected for funeral expenses.
 - c. The Social Security death benefits are NOT considered a duplication of benefits with COVID-19 Funeral Assistance.

B. Duplicate Registrations

1. FEMA will only award COVID-19 Funeral Assistance for a deceased individual to a single applicant.
 - a. If multiple applicants contribute toward funeral expenses, they must apply with FEMA under the same registration as the applicant and co-applicant, or the first applicant that submits all required documentation will be awarded the Funeral Assistance for the deceased individual.
 - i. If multiple applicants apply for the same deceased individual, the executor of the will takes precedence, as long as another applicant has NOT already been approved for assistance.
 - b. An applicant may receive assistance for multiple deceased individuals on one registration, up to the financial ONA maximum, when the deaths occurred in the same state or territory. See [FAQ 1](#) for additional information.
 - c. When an applicant is responsible for funeral expenses for deceased individuals in more than one state or territory, they will apply under each appropriate disaster. Each registration will be limited to the financial ONA maximum for the respective disaster declared for COVID-19. See [FAQ 2](#) for additional information.

2.





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3. Registrations will automatically be sent to the Duplicate Investigation queue for manual review when:

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- b. An applicant or co-applicant applies more than once for the same deceased individual(s);

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- c. Multiple applicants that apply for the same deceased individual(s);

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- d. A single applicant that applies for multiple deceased individuals;

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4. Once the review is complete, if resolved, **CONTINUE** processing.

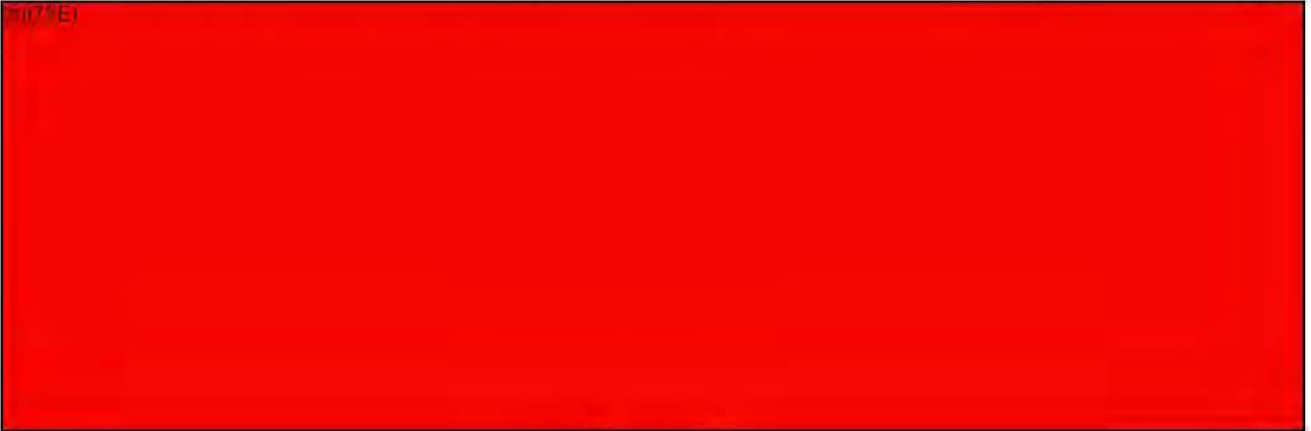


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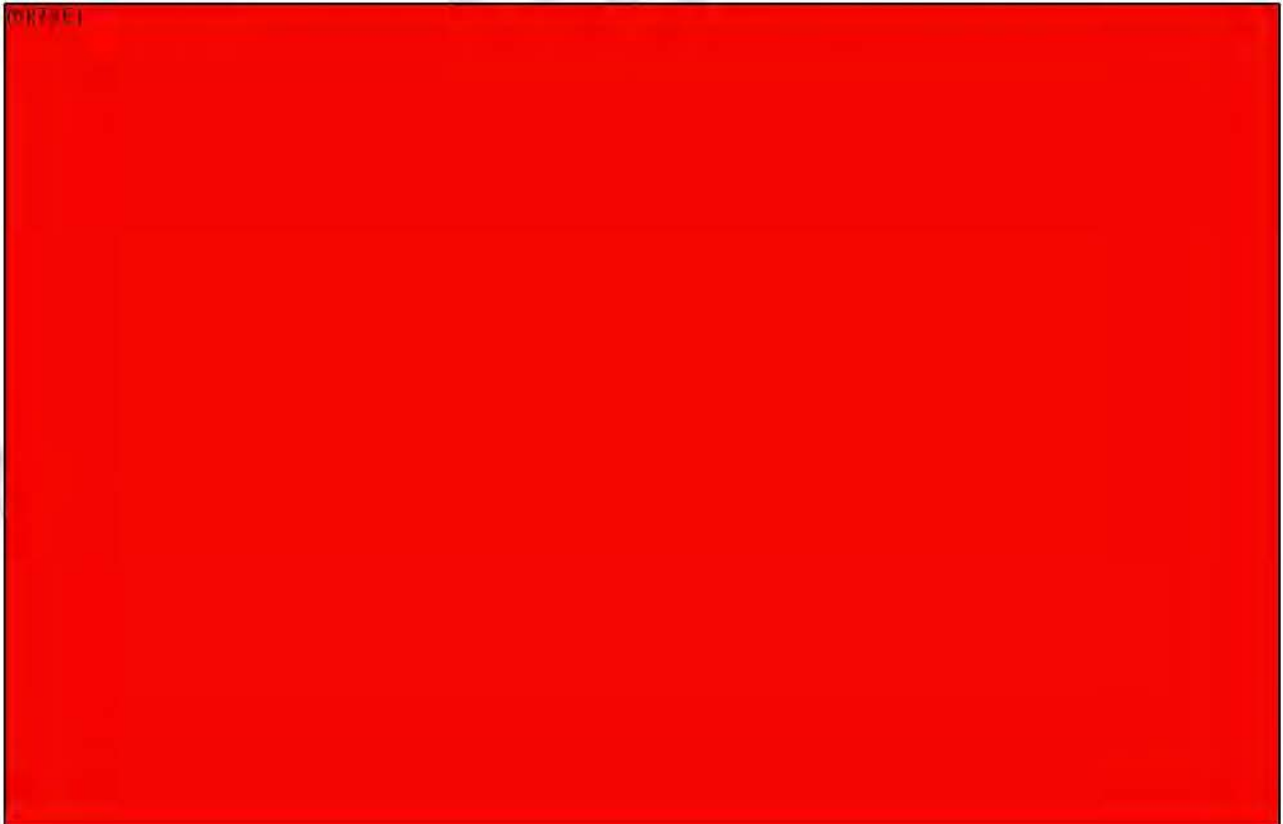
C. Processing Eligible Assistance

FEMA will utilize a standard process to determine eligible Funeral Assistance award amounts across all COVID-19 declarations.

1. **FEMA Manual Determination – DR Specific** subqueue: All Required Documentation Should be in File (Contract Staff)



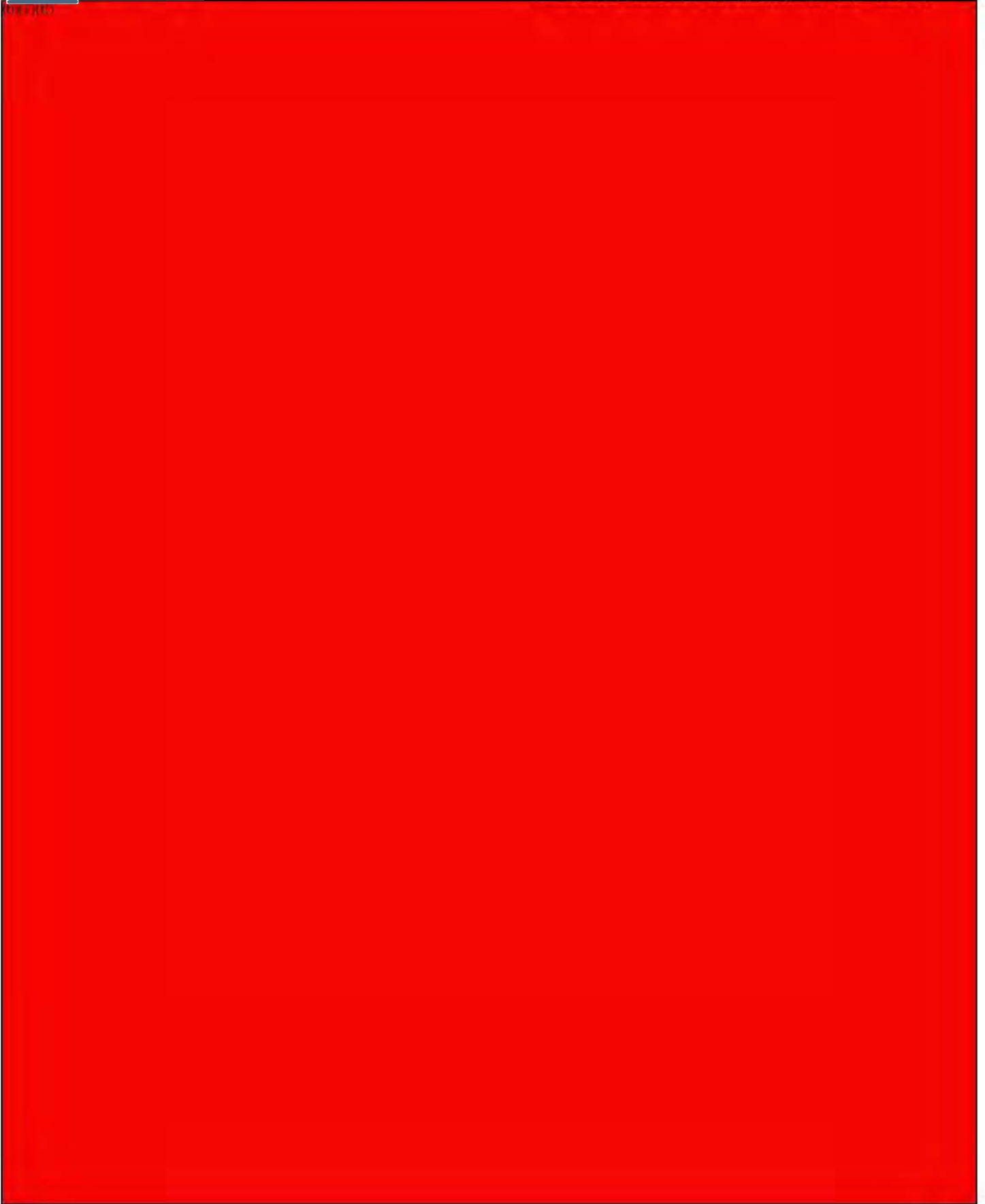
2. **FEMA Supervisor Review – DR Specific** subqueue: All Required Documentation Should be in File





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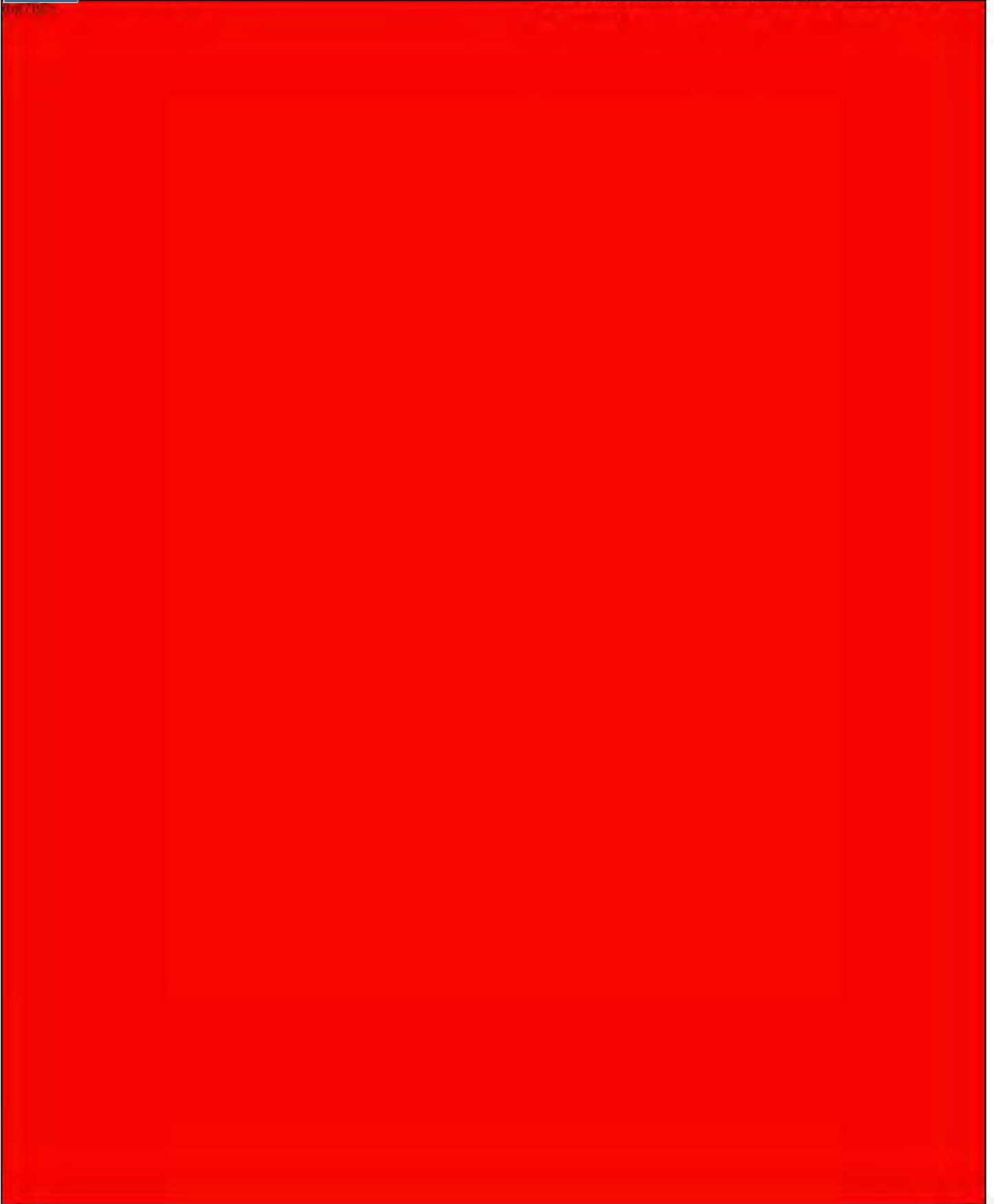
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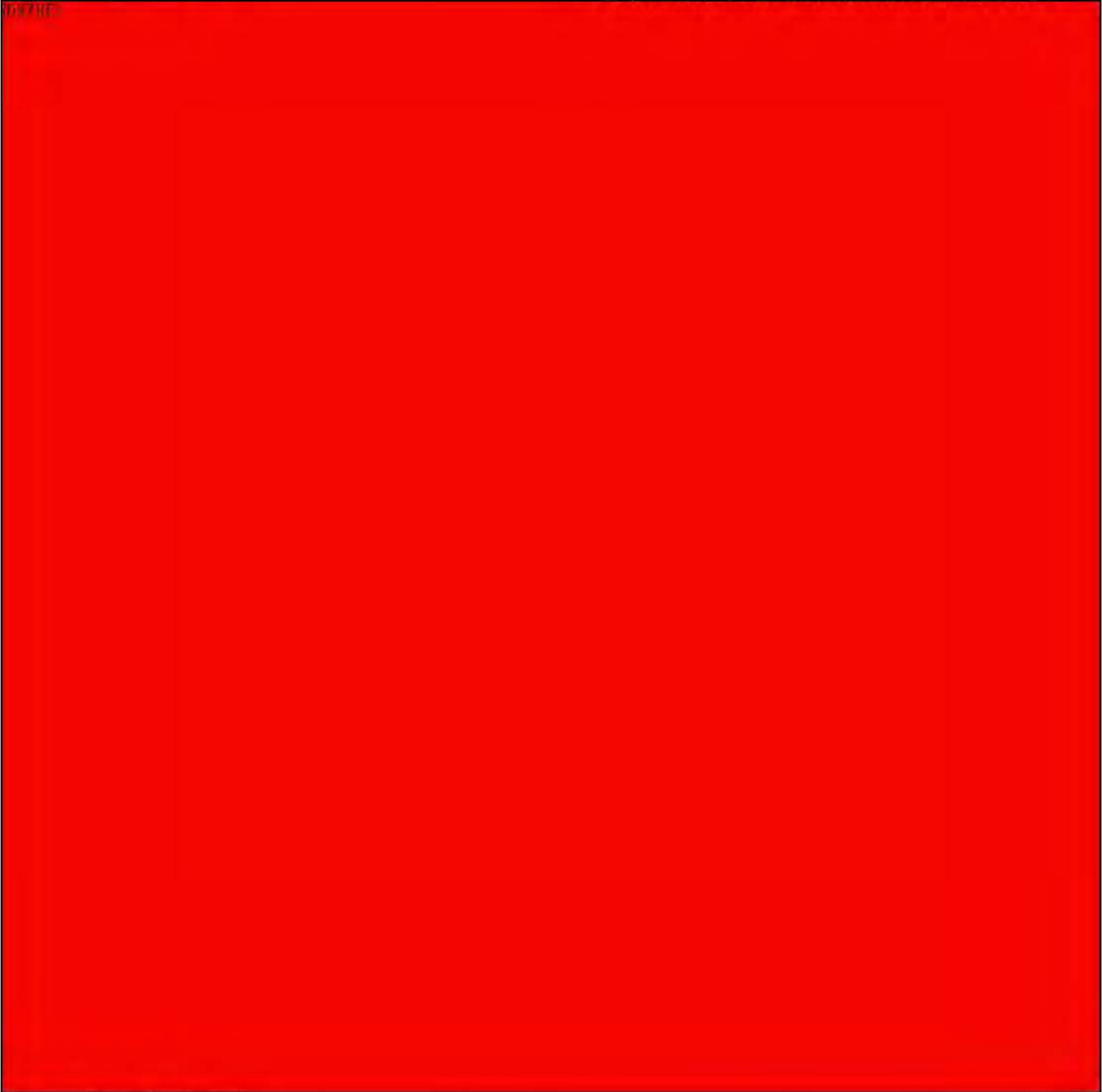
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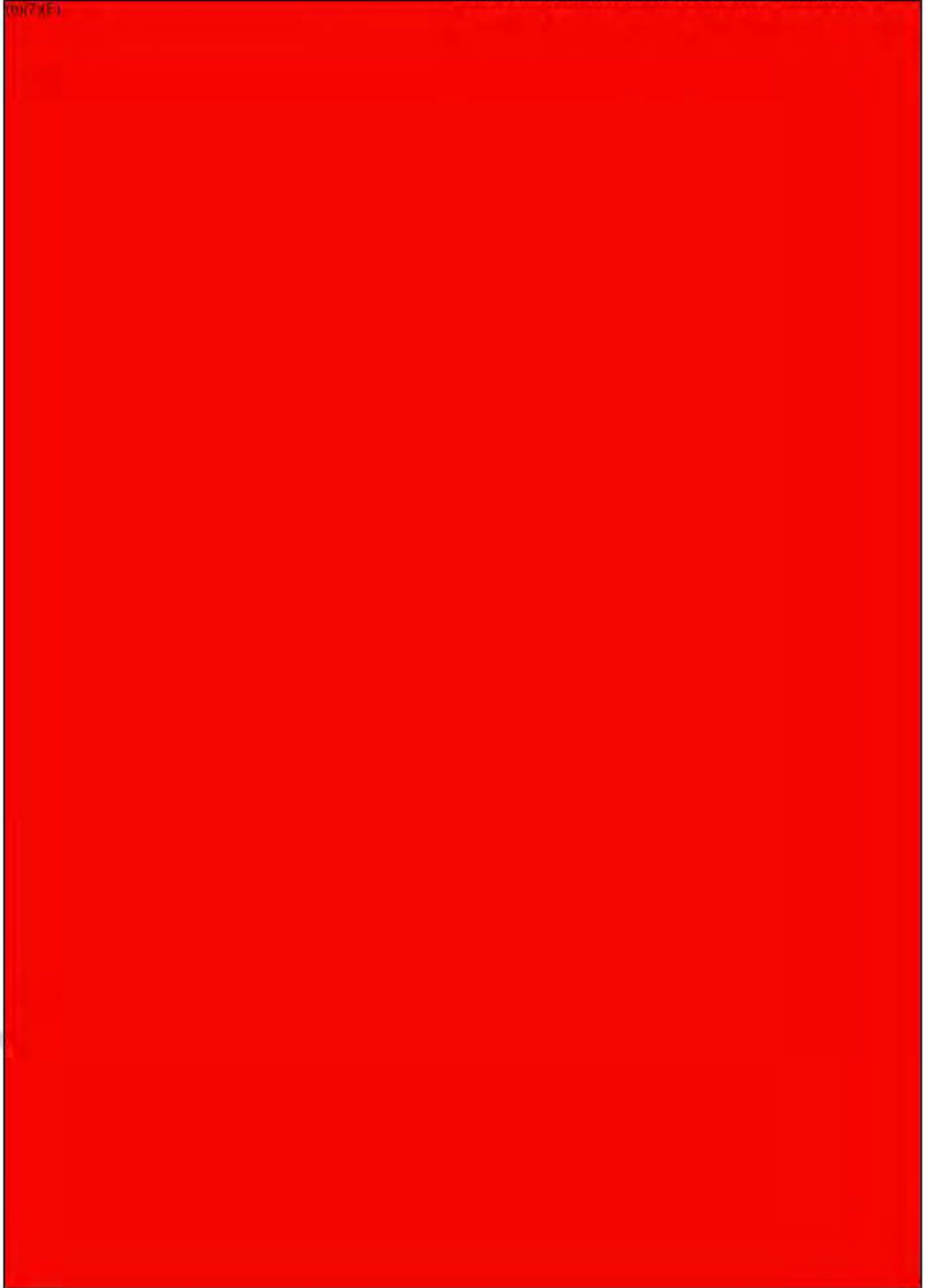
5. If an applicant meets the verification requirements listed under [Section A: Eligibility Verifications](#):





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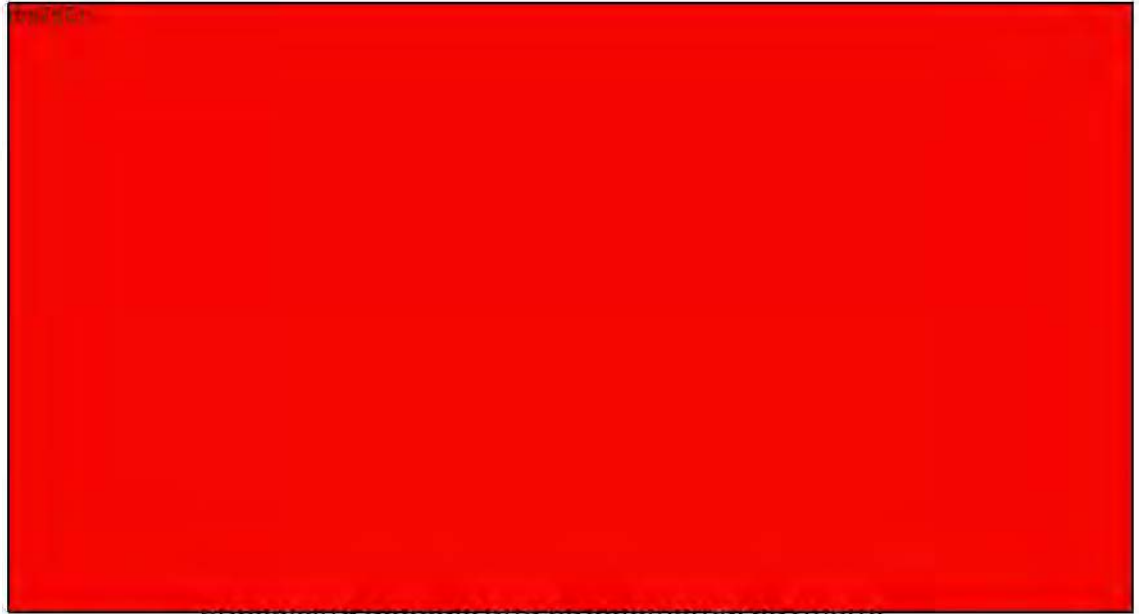
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- f. If an itemized signed contract has been verified, but another funeral receipt is unverifiable, see [Scenario 3](#) for additional information regarding processing partial payment.



- g. If the applicant submitted receipts that shows payment for part of the funeral expenses on the signed contract, the applicant would be eligible for up to the total amount on the signed contract, if verifiable and does not exceed the \$9,000 max per deceased individual.
- h. If the applicant received funds from insurance or other sources you will need to verify all receipts even if they exceed \$9,000 per deceased individual.
- i. If the applicant submitted a signed contract that contains a cancellation clause, e.g. a statement that the applicant/co-applicant may cancel the contract within a specified timeframe, the contract must be verified with the business prior to payment to ensure the applicant has not cancelled it. One call attempt to the business is required.
- j. If the funeral home provides a receipt to show the funeral expenses were paid with another person's name, **ENSURE** to check which person actually made payment for the funeral expenses prior to processing.
- i. The applicant who provided payment would be eligible for the funeral expenses, NOT the person who just received the receipt for the funeral expenses.
7. Duplicative and [ineligible funeral expenses](#) will be deducted from the total eligible funeral expenses in [Step 6](#).



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- a. If the itemized receipts, invoices or signed contracts include funeral related items from the [ineligible expenses list](#), these items are considered eligible because they are directly related to the funeral service and on the receipt, invoice, or contract.

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- b. If items from the [ineligible expenses list](#) are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.

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8. Funeral expenses and the deceased individual(s) name MUST be reflected on a receipt, invoice, or contract.

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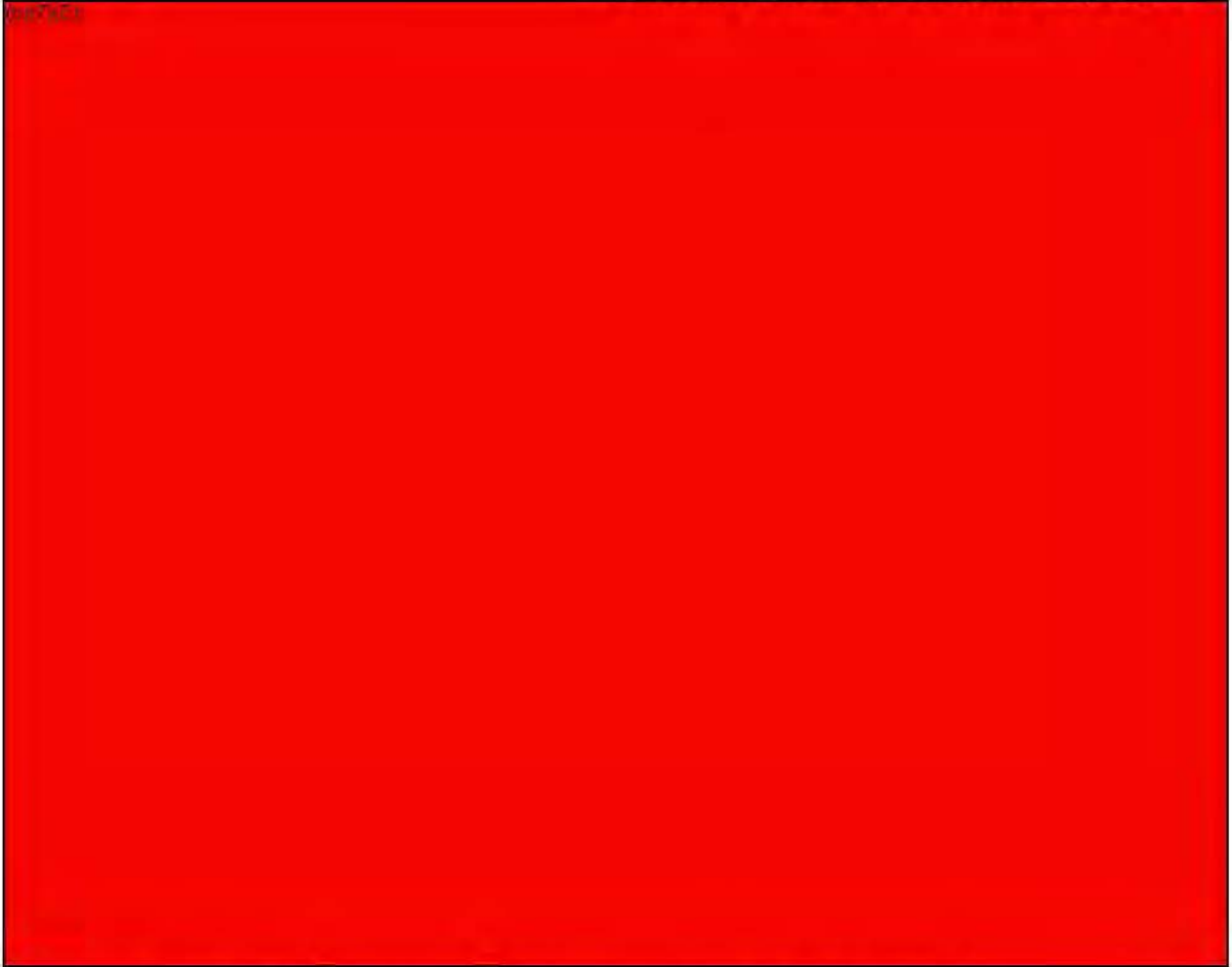
- b. If there are multiple individuals that have contributed to the funeral expenses, refer to [Section A.3.f](#) for additional information.

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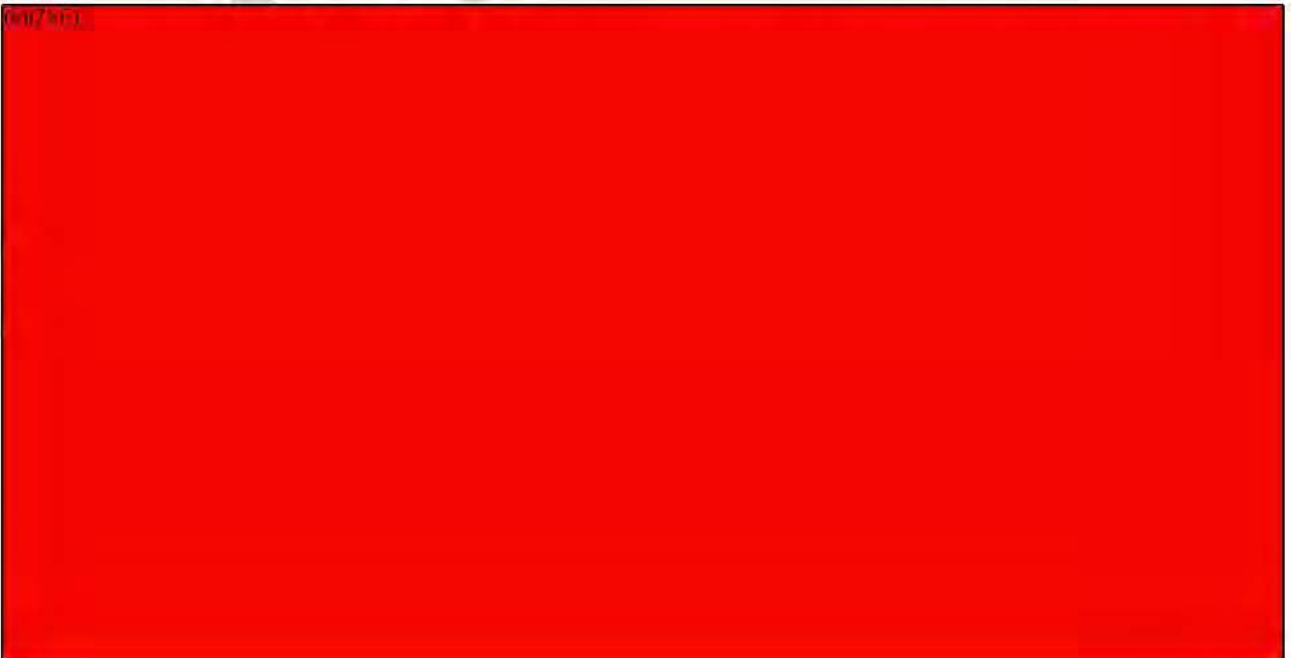


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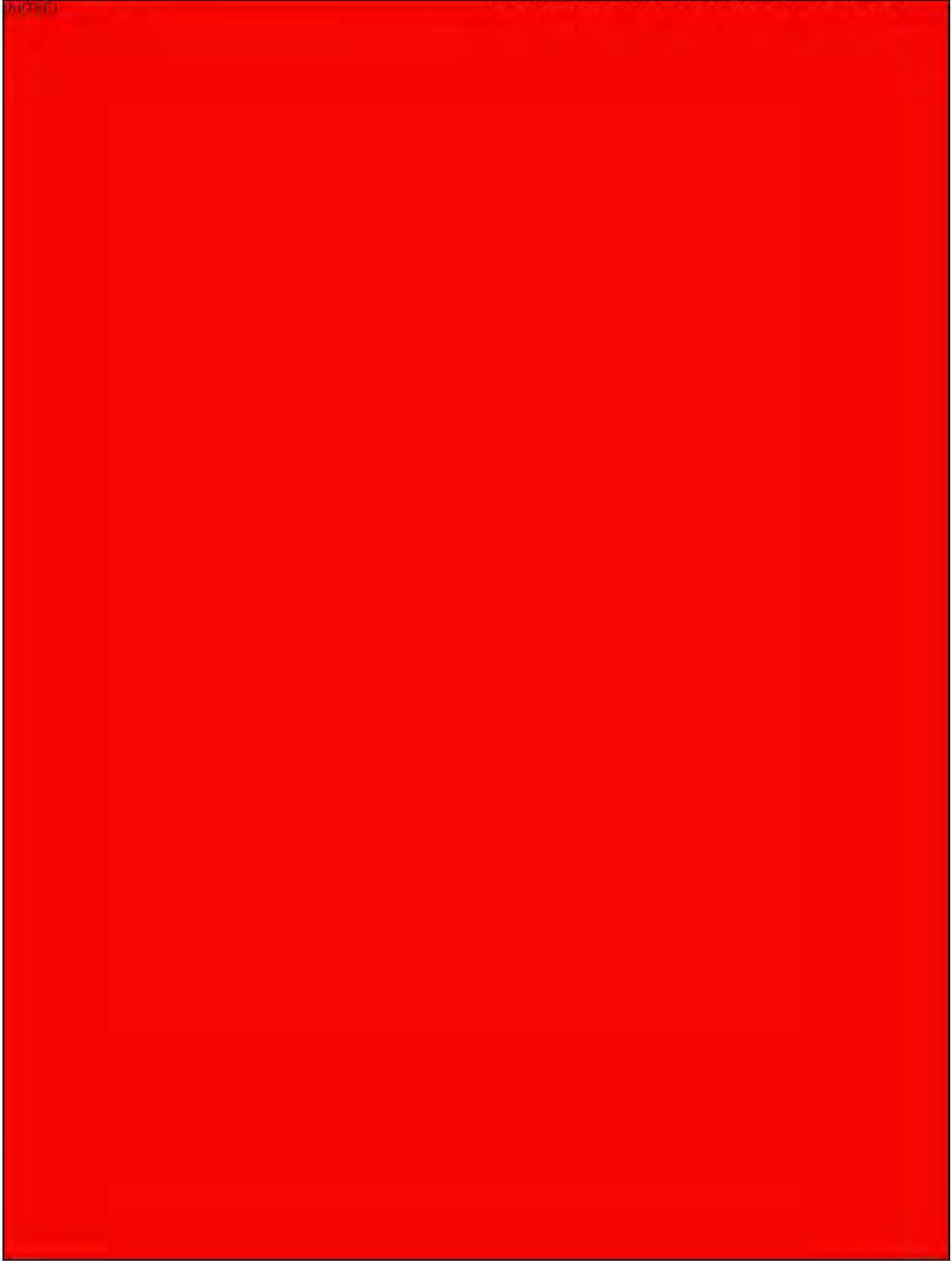
d. If the file indicates that the deceased individual did NOT have funeral/burial insurance:





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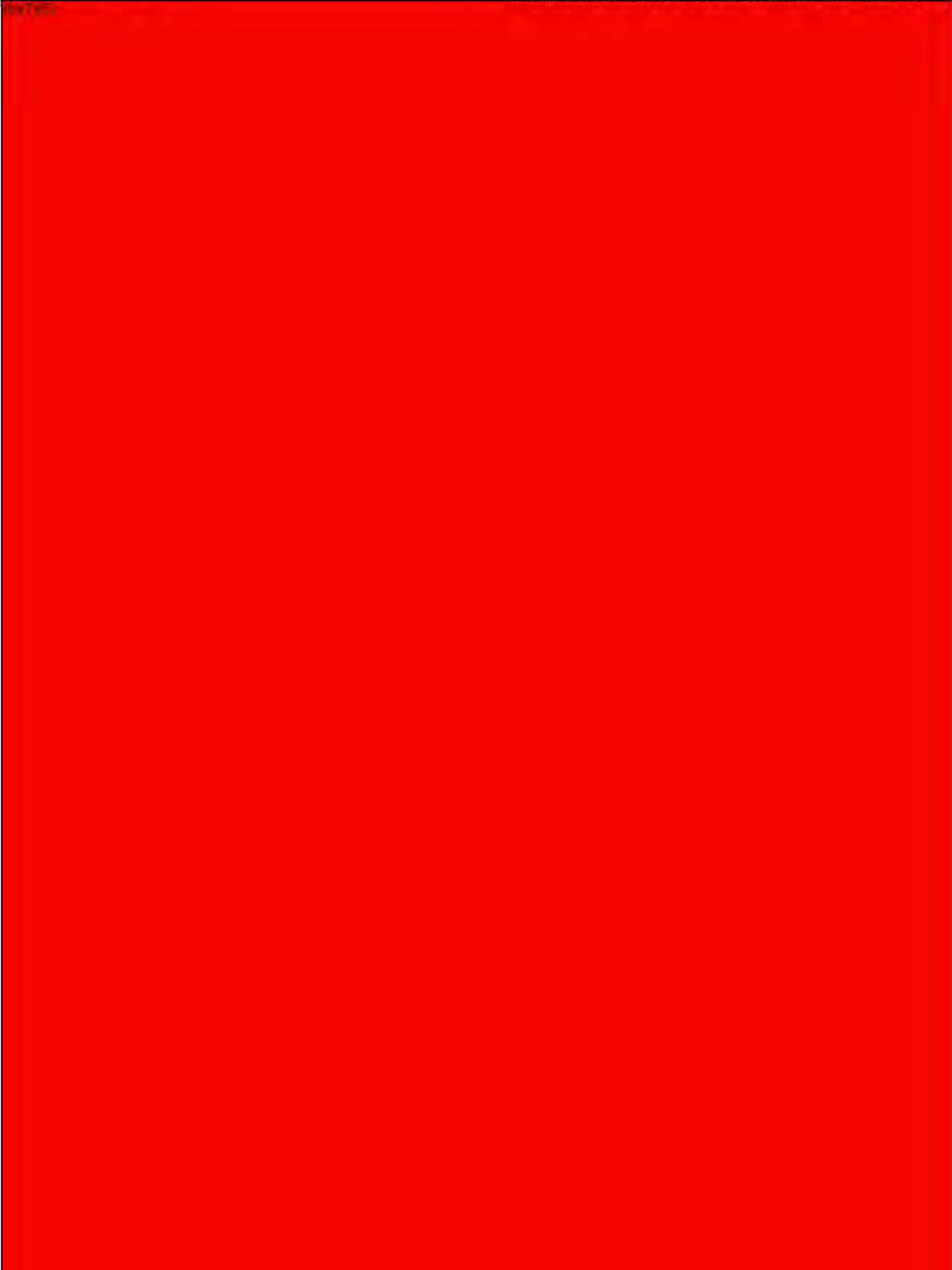
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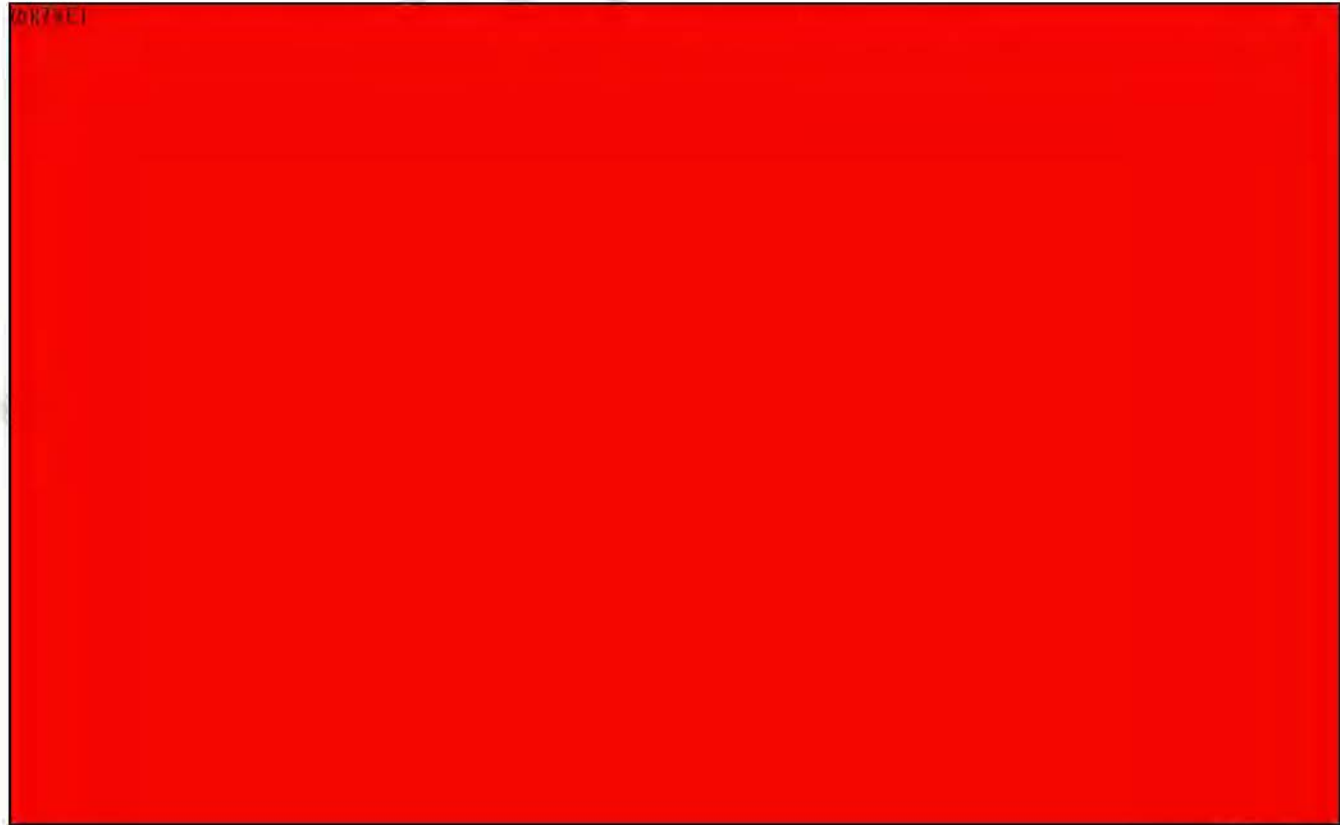
iii. This entry is only an example. The information entered in the Summary line and Comment Text field must be tailored to match the applicant's situation.

iv. For multiple deceased individuals, see [Scenario 2](#), and [FAQs](#) for additional information.



D. Processing Ineligible Assistance

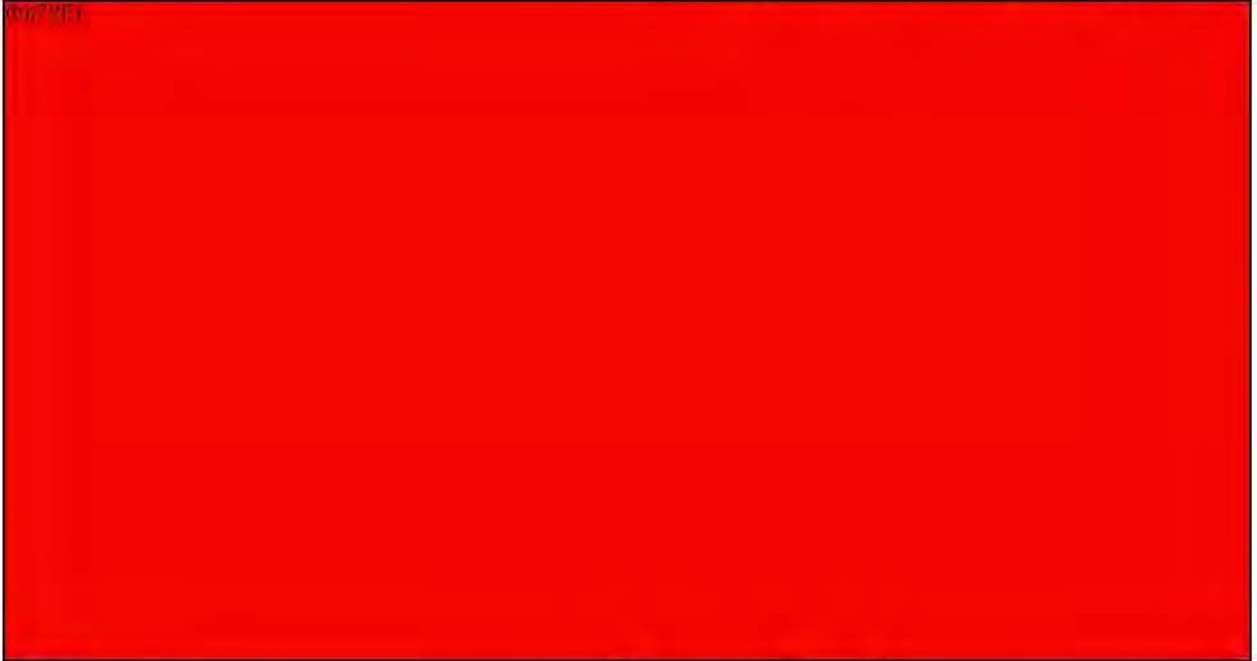
1. FEMA Manual Determination – Ineligibility Review subqueue





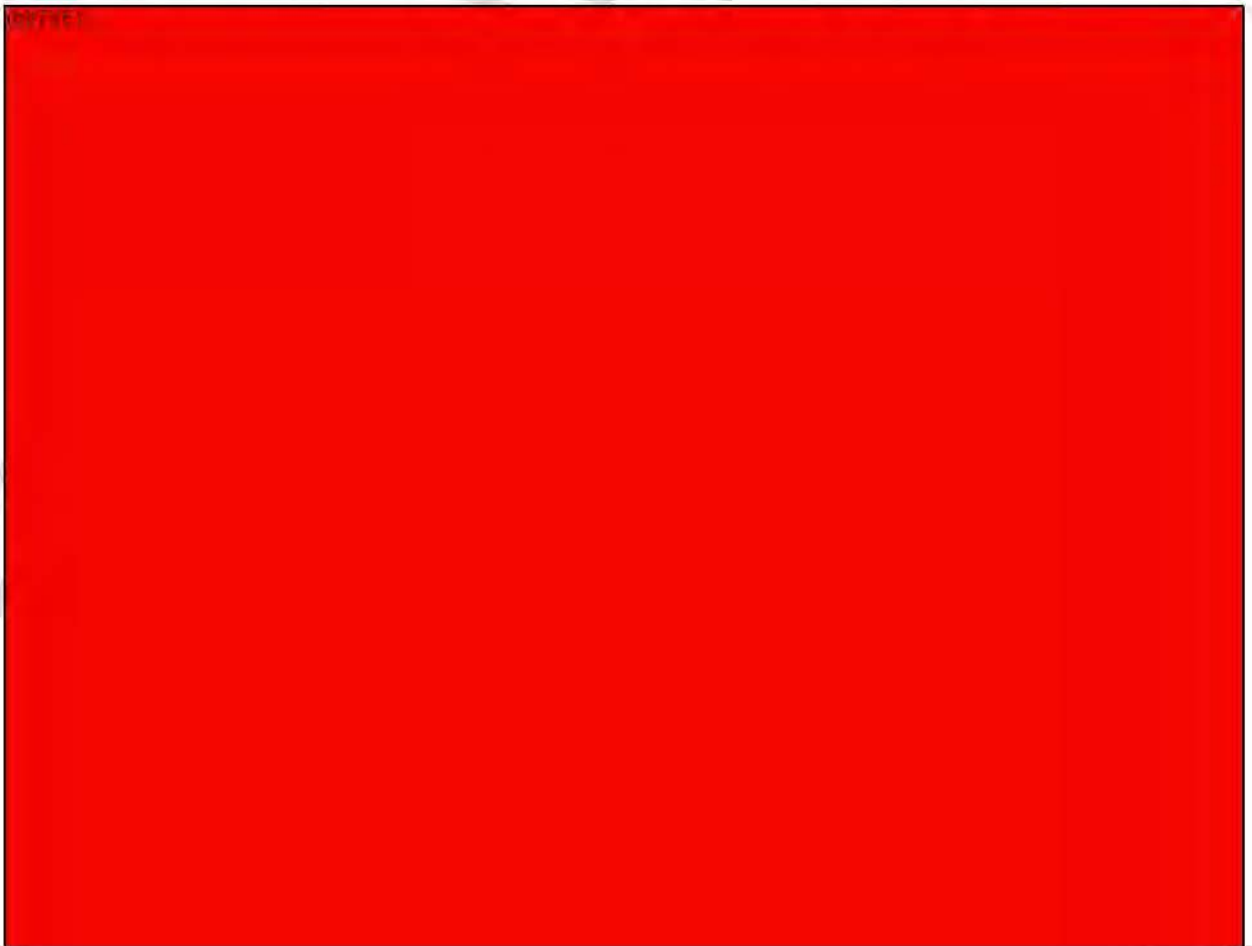
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f. Reviewer:

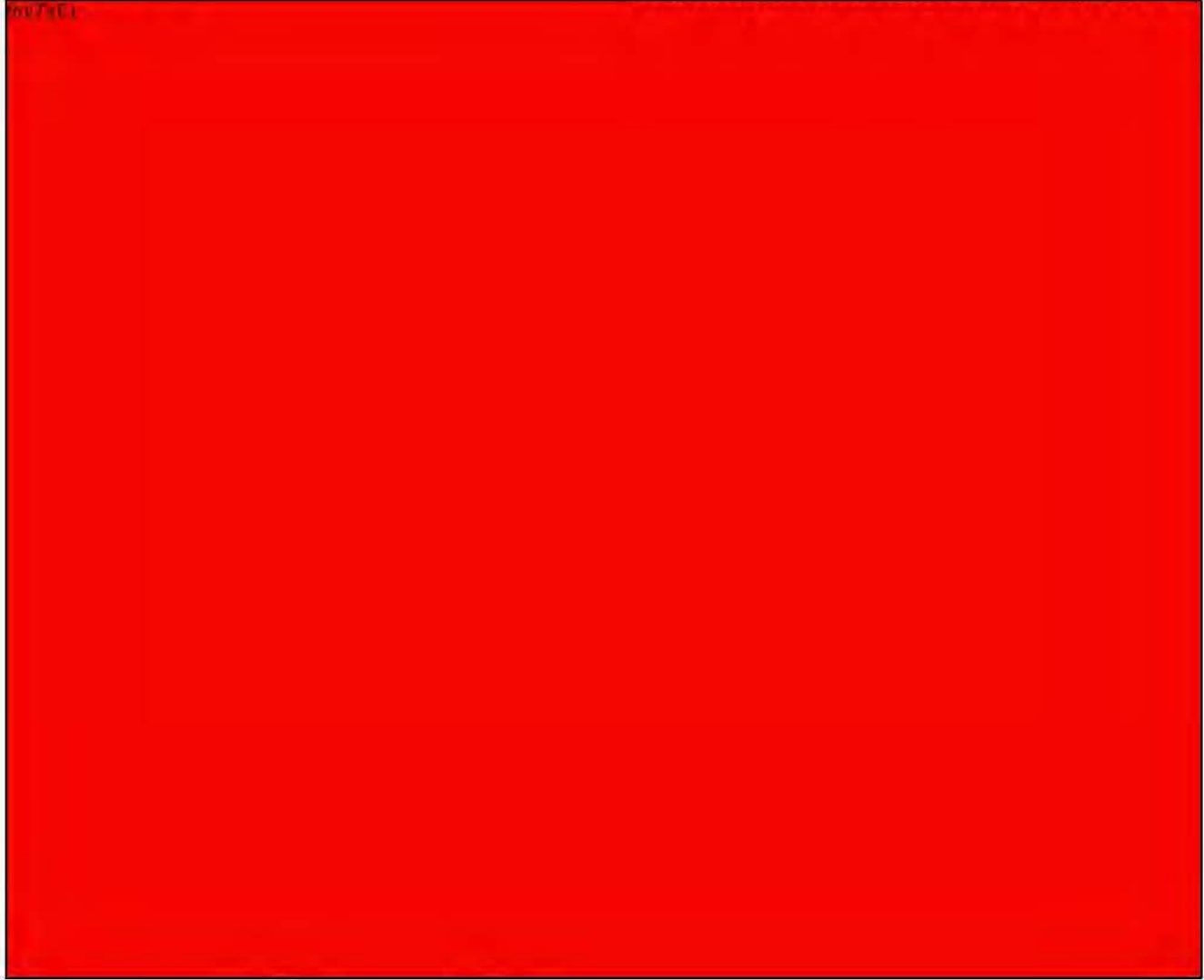
i. If the required documentation is illegible, incomplete, or missing:





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When To Send Funeral Assistance Letters



DO NOT Send These Letters Until After Three FNLMD Letters

Letter Code	Reason	Action
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DO NOT USE This Letter

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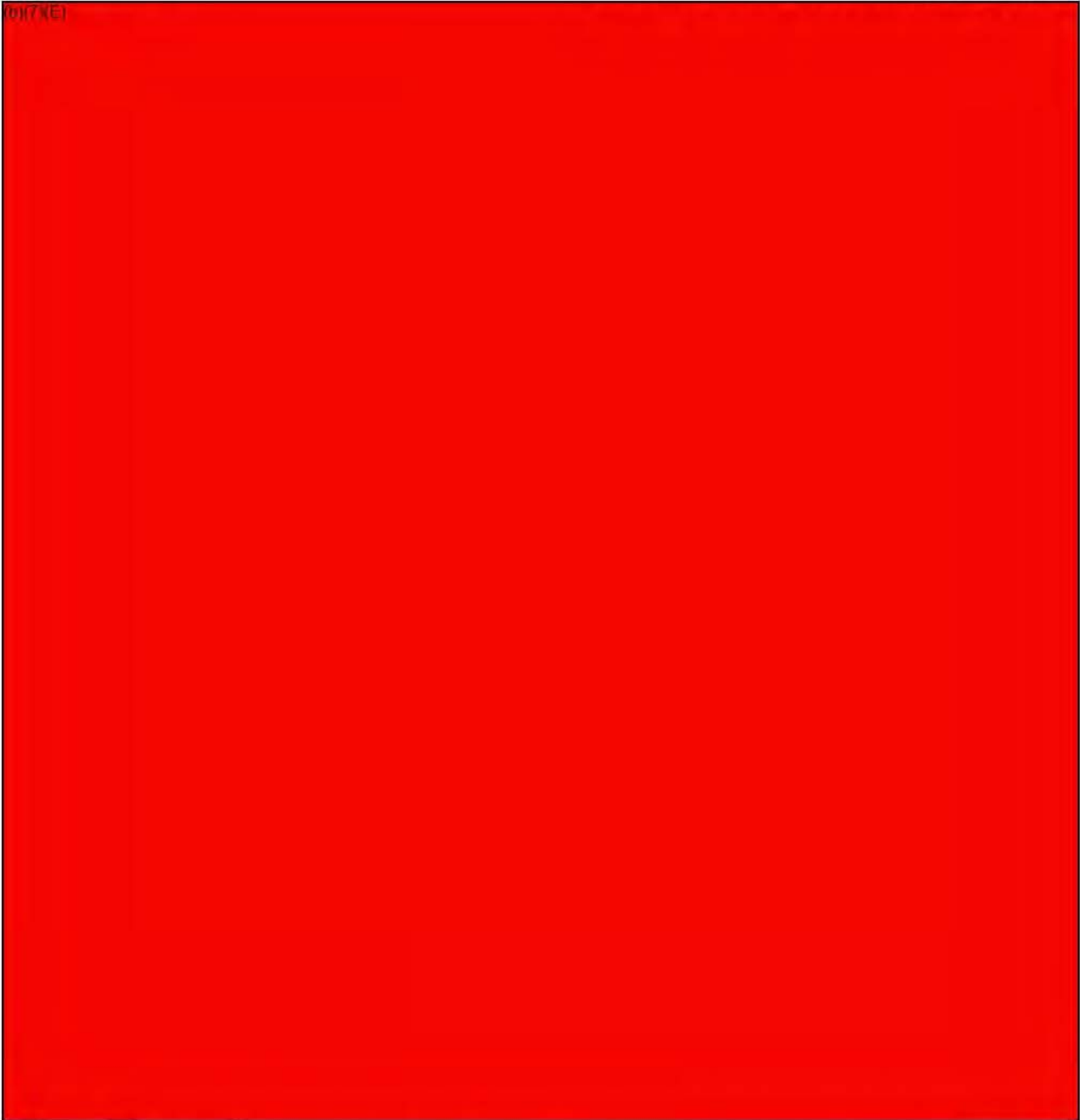
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NOTE: Death certificates may contain watermarks that show up when photocopied, e.g. VOID, COPY, etc. These death certificates are acceptable as long as the required information is legible on the document.

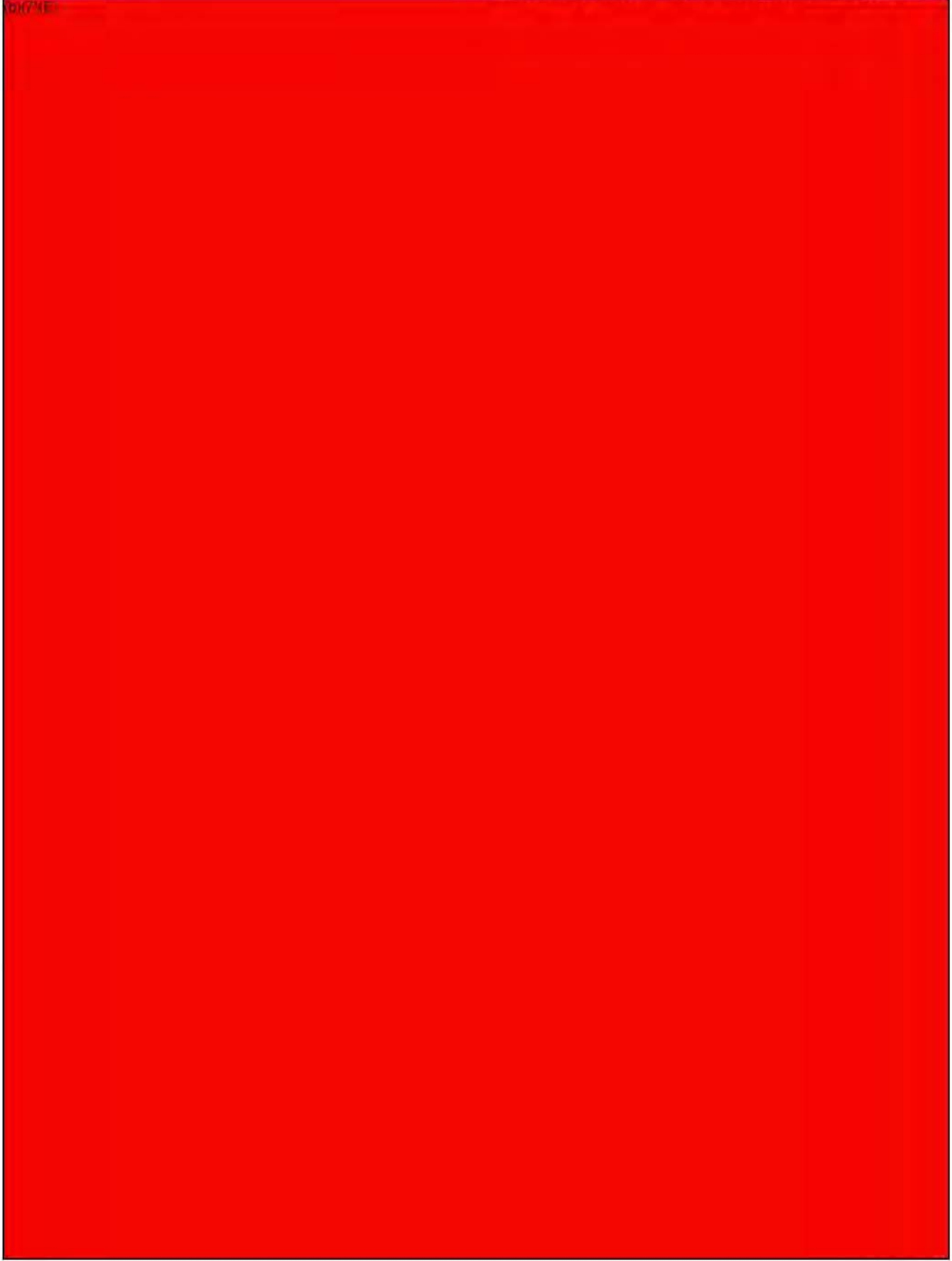
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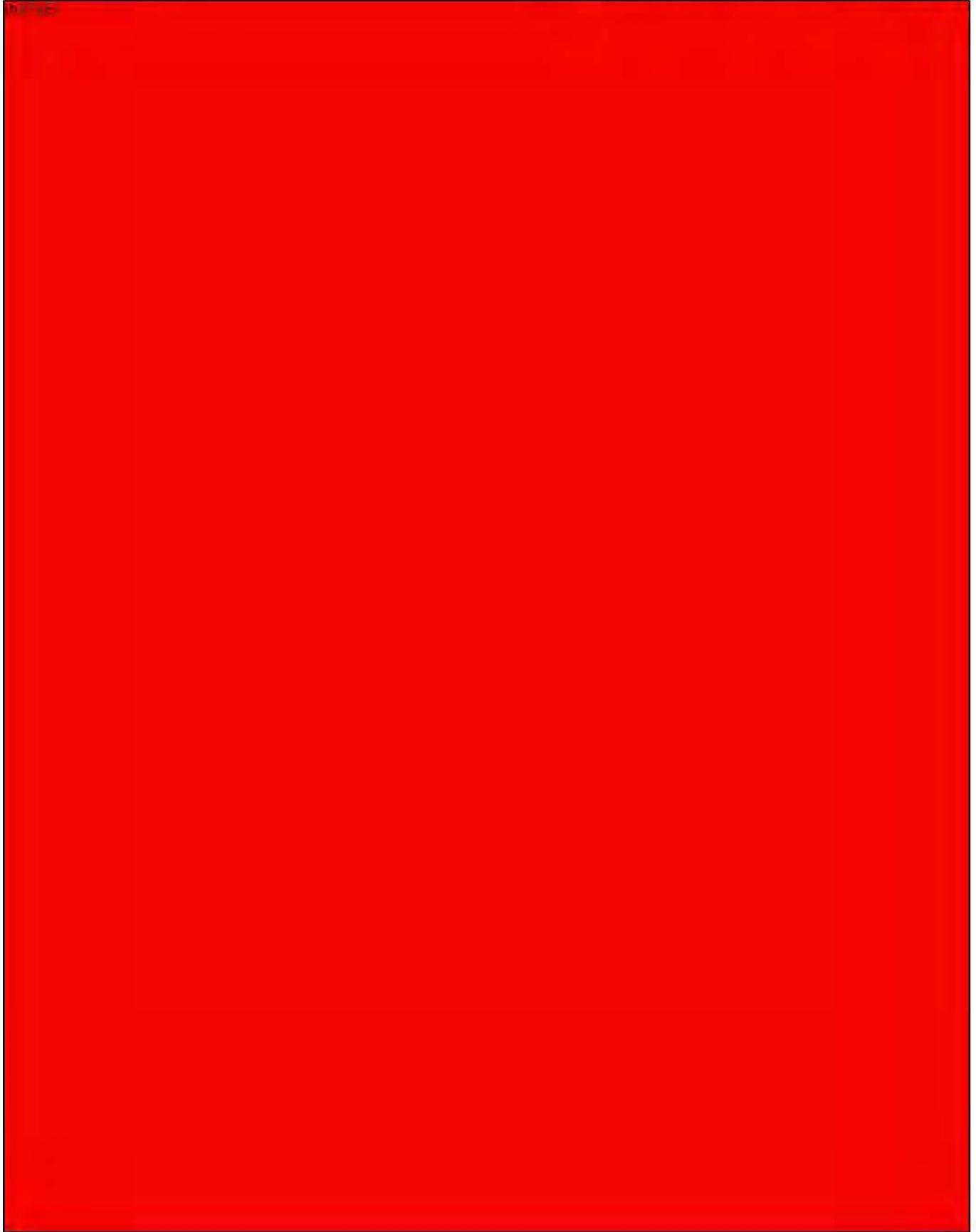
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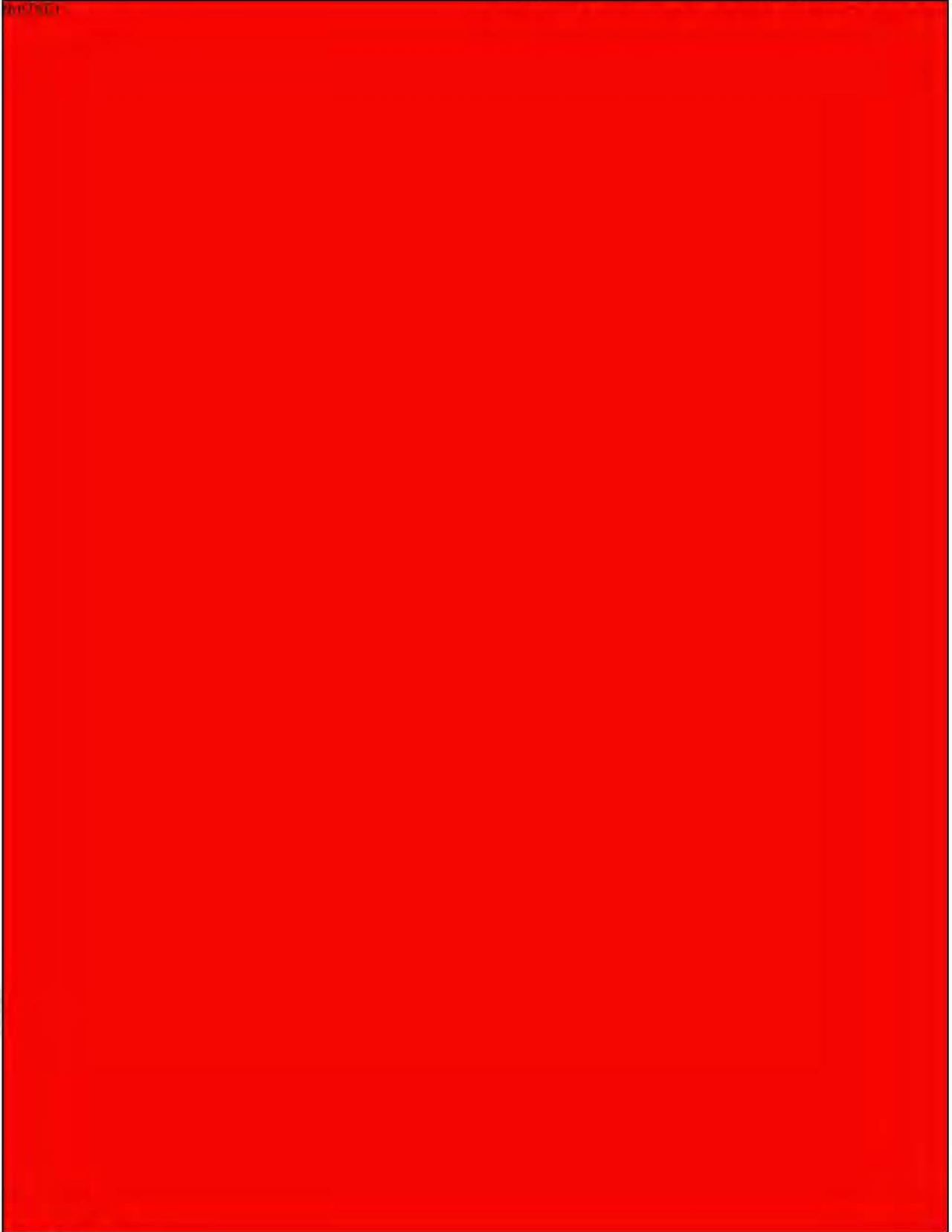
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E. Appeals



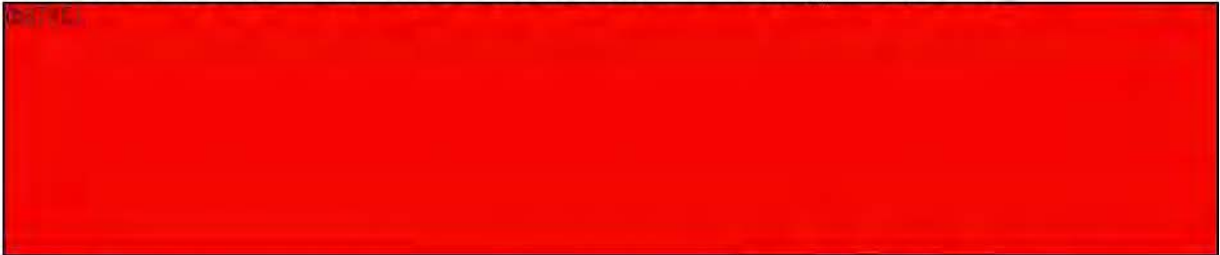
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Appeal documentation received will be used to determine when to award assistance after a previous determination. Applicants that receive an Ineligible decision must include a [signed](#) appeal letter with any submission of funeral documents.



- a. If incoming documents create a workpacket in the **Appeals** queue:



2. **VERIFY** if the document item substantiation has been completed. Refer to [Appendix A](#) for additional instructions.



3. Supplemental COVID-19 Funeral Assistance can be provided when acceptable documentation, to include an appeal letter, for COVID-19 funeral requests.

- a. This may include additional expenses NOT listed on the initial funeral request and the applicant has NOT already received the \$9000 Funeral Assistance maximum award amount for the deceased individual or the financial ONA maximum.

- b. There is NO minimum award amount for supplemental payments.

- c. Cases that are eligible for more than \$33,700 in COVID-19 Funeral Assistance:



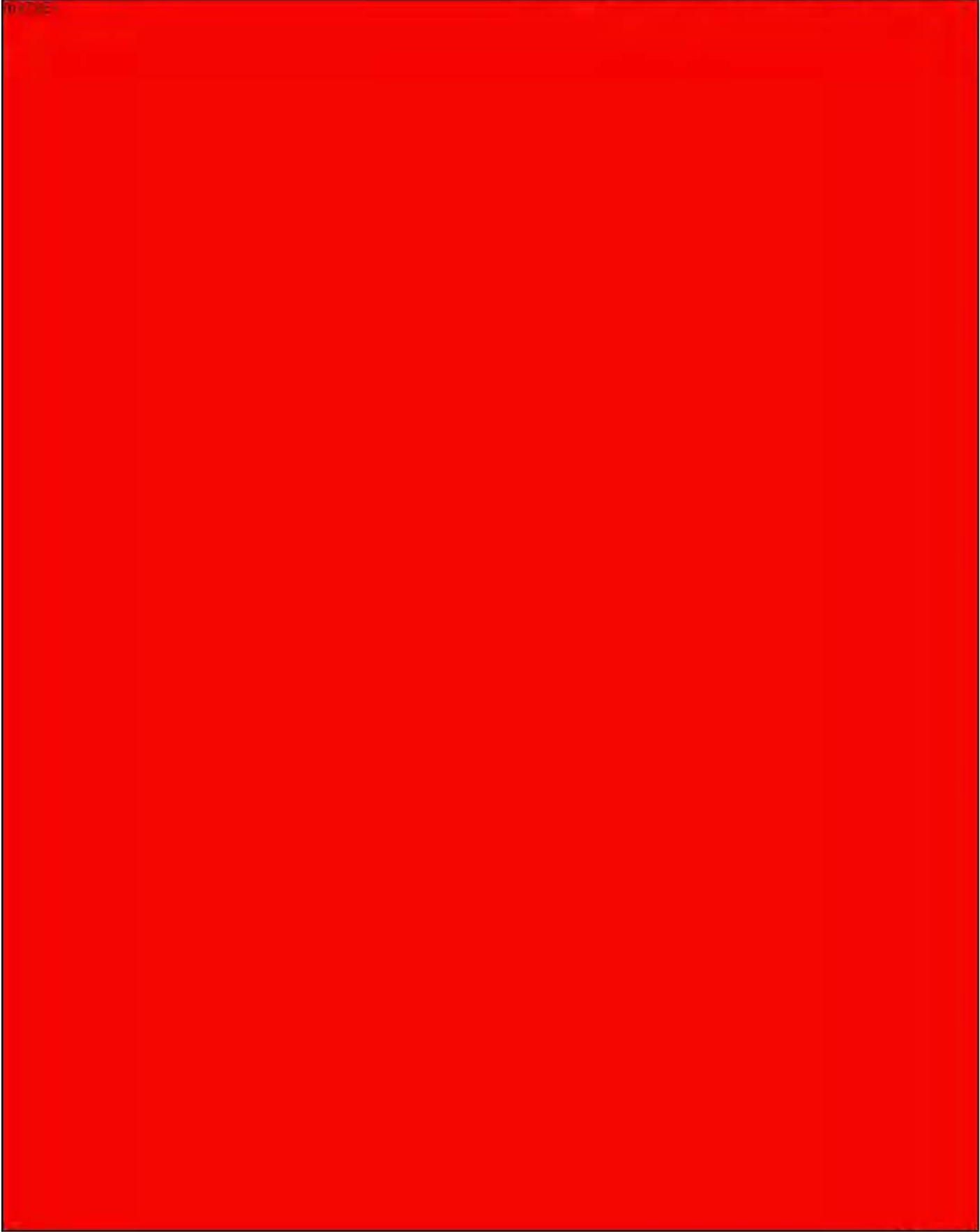
- iv. Refer to [Scenario 1](#) for additional information.



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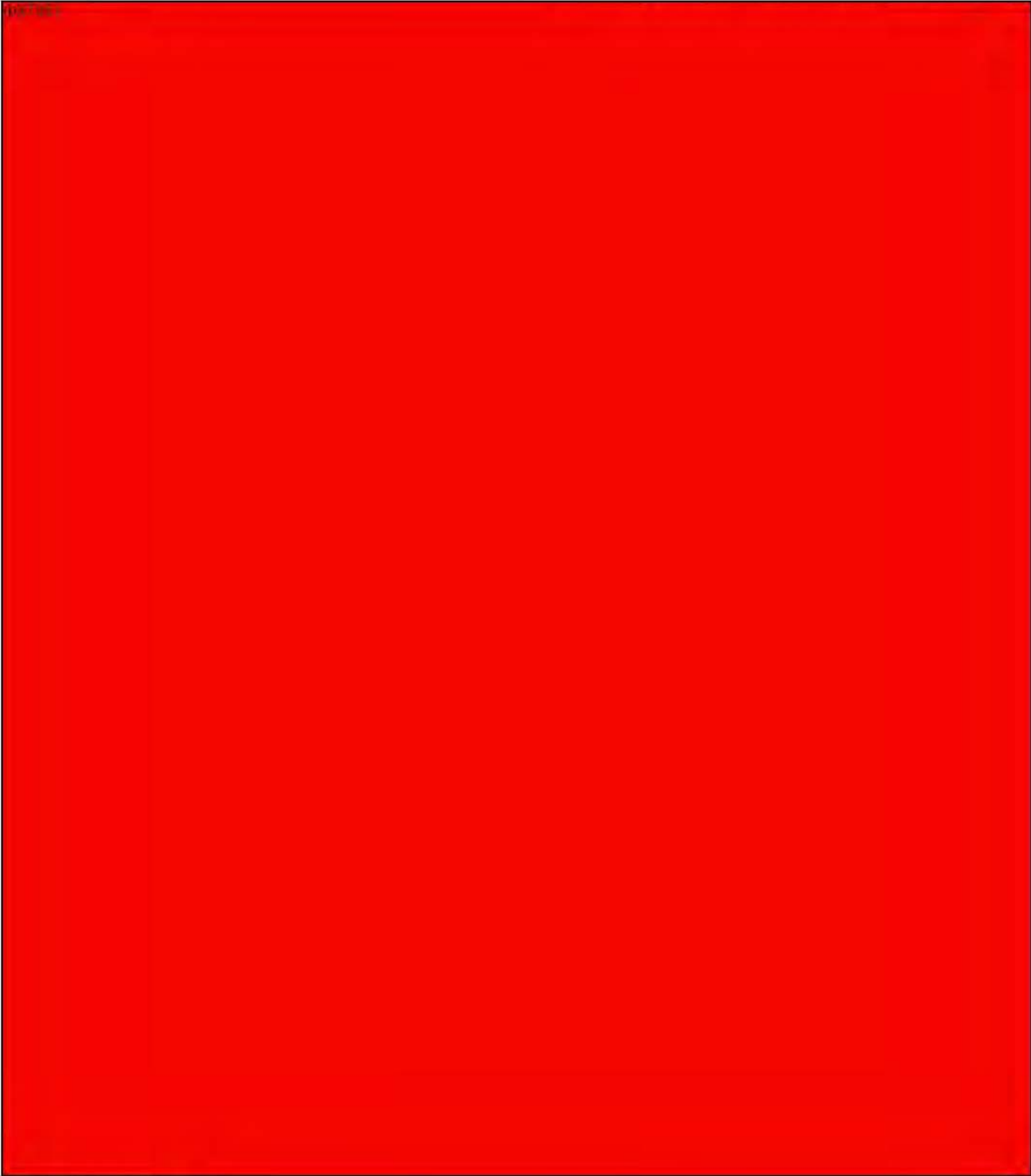
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F. Exceptions

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



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

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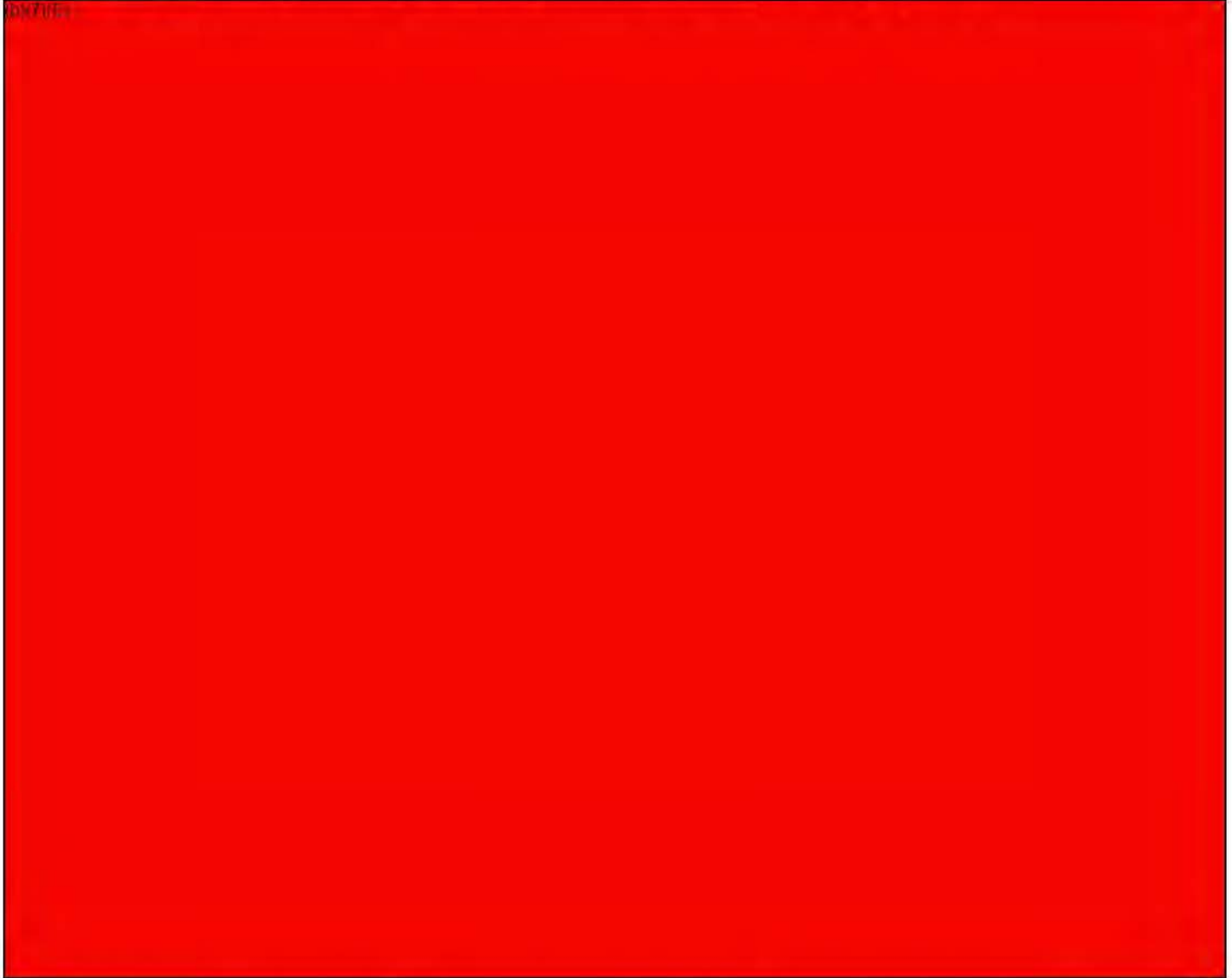


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IV. EXAMPLES AND FAQs

Scenario 1: Processing Funeral Assistance with LWA payment

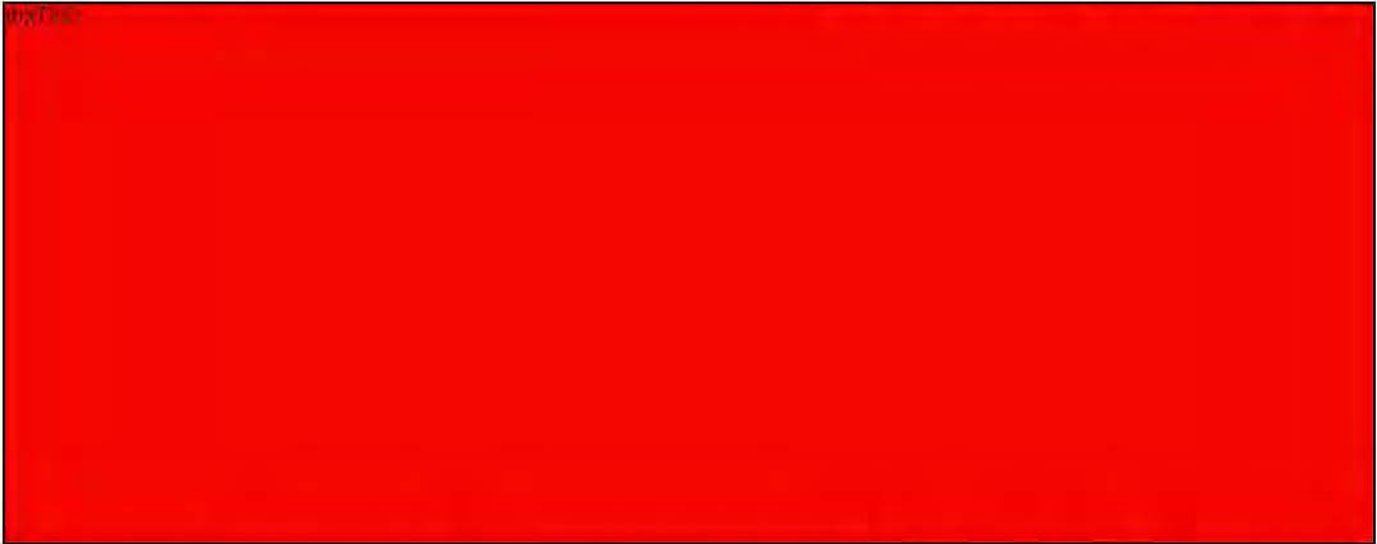


Scenario 2: Processing Funeral Assistance with multiple deceased individuals

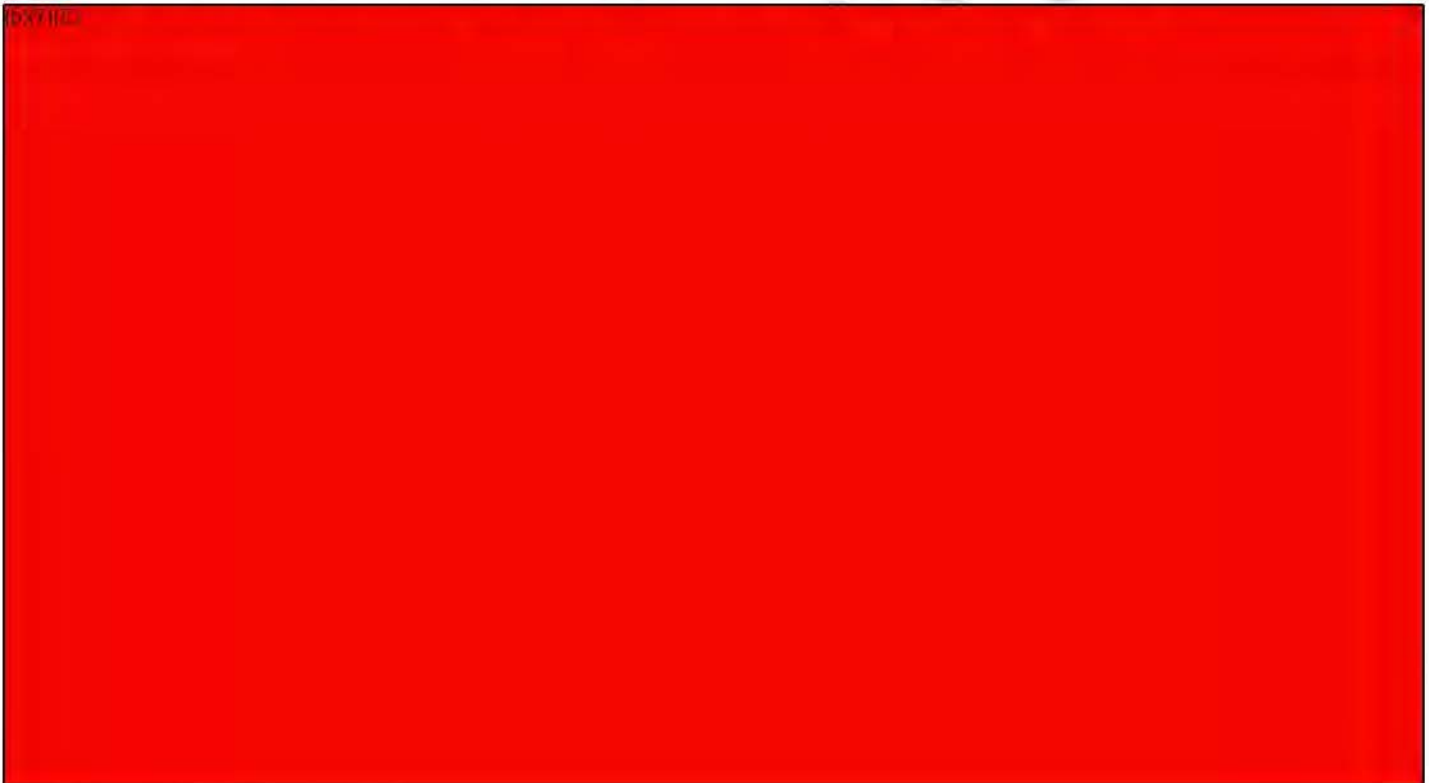




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Scenario 3: Processing Funeral Assistance – partial payment



Frequently Asked Questions:

1. **Can an applicant that is responsible for more than one COVID-19 funeral within the same state receive assistance for all of them?**
 - a. Applicants who are responsible for more than one funeral within the same state may receive up to \$9,000 for each deceased individual, up to the financial ONA maximum, under the same registration. E.g. Applicant has three family members



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listed as deceased individuals, applicant may be eligible for up to financial ONA max of 35,500 in COVID-19 funeral expenses.

2. **Can an applicant have multiple registrations for deceased individuals in different states?**
 - a. An applicant may be eligible to receive the financial ONA max for each registration. E.g. Applicant may apply for a deceased individual in TX and also a deceased individual in OK as long as they can provide documentation that they are responsible for the funeral expenses.
3. **Can an applicant that is responsible for a funeral receive assistance if they were NOT living with the deceased individual at the time of the disaster?**
 - a. The applicant who is responsible for the funeral expenses DOES NOT need to live with the deceased individual prior to the death in order to receive COVID-19 Funeral Assistance.
4. **Can an applicant that is responsible for multiple deceased individuals, be awarded funds for only one deceased individual if not all required documentation is in file to process all deceased individuals?**
 - a. Yes, if the applicant has submitted all required documents to process one deceased individual's case. Refer to [Scenario 2](#) for additional processing information.
5. **Can the applicant be reimbursed for funeral expenses if the receipt/invoice is not in the applicant/co-applicant's name?**
 - a. Yes. If applicant submits a funeral receipt that is not in applicant/co-applicant's name, they must provide documentation showing the proof of payment (e.g. bank statement, credit card statement) that matches the amount on the receipt, invoice or contract.
6. **Can the applicant be reimbursed for funeral expenses if the receipts/invoices are in the co-applicant's name but NOT the applicant's name?**
 - a. No. **At least one** document **MUST** include costs paid or incurred by the applicant to be eligible for funeral assistance. Receipts with the co-applicant's name will also be accepted, as long as at least one receipt reflects the applicant's name as the responsible party.
7. **If the funeral home invoice/contract is itemized and includes portraits, memory t-shirts/blankets, or other funeral related items from the [ineligible expenses list](#), would these items be included in the eligible amount?**
 - a. Yes. Since these items listed are directly related to the funeral service and on the funeral home invoice/contract, then they would be considered eligible. Do NOT deduct these items from the eligible amount.



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8. **If applicant submits additional receipts for expenses such as clothing purchased or airfare for family members to attend deceased individual funeral. Would these items be an eligible expense?**
 - a. No. Transportation is only eligible up to two individuals to identify the deceased individual. If necessary, a courtesy call can be placed to verify transportation expenses were to identify the deceased individual. One call attempt to the applicant, if needed.
 - b. If expenses are NOT directly related to the deceased individual's funeral service they will be considered ineligible.
9. **Are funeral expenses that have separate receipts and are not included on the signed funeral home contract eligible for reimbursement?**
 - a. FEMA will accept [eligible expenses](#) that are provided on separate receipts and can be specifically tied to the funeral or directly related to funeral services, e.g. florist receipt with delivery address listed as funeral home.
 - b. However, when [ineligible expenses](#) are provided on separate receipts for purchases made separately from the funeral home they will NOT be accepted.
10. **Can the applicant be reimbursed for a celebration of life, zoom celebration of life, or post-cremation memorial service? If so, is there a timeframe?**
 - a. Yes. A celebration of life, zoom celebration of life and post-cremation memorial service are memorial ceremonies. Therefore, it is considered an eligible expense.
 - b. The timeframe in between the funeral and memorial ceremonies is NOT a factor for processing COVID-19 Funeral Assistance.
11. **If the payment for the funeral is completed with a check from the deceased checking account, with the applicant listed on the joint account, is this considered paid by the estate?**
 - a. No. If the applicant used a joint bank account with the deceased individual to pay for the funeral expenses, e.g. check in name of living trust and applicant, this is NOT considered a duplication of benefits.
 - b. However, if a check/payment is only in the name of the deceased individual or the estate account, then it would be considered a duplication of benefits.
12. **If the funeral was paid before the deceased individual passed by the deceased individual or family member is it considered pre-paid?**
 - a. Pre-paid funerals and funerals that have been paid by the deceased individual's estate are NOT eligible for COVID-19 Funeral Assistance. However, for the



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purpose of COVID-19 funeral assistance, pre-paid means the costs were paid by the deceased individual or family member Prior to January 20, 2020.

13. **Are double headstones and stacked burial plots/multiple graves eligible expenses?**
 - a. FEMA will provide assistance for one headstone and one burial plot per deceased individual.
 - b. If the cause of death for two or more deceased individuals is due to COVID-19 and are being considered on the same application, a double headstone OR stacked burial plots/multiple graves would be an eligible expense.
 - c. If the cause of death for only ONE deceased individual is due to COVID-19, and the applicant submitted a receipt for a double headstone OR stacked burial plots/multiple graves, FEMA will only provide assistance for one headstone OR burial plot.

14. **What is the difference between burial insurance and life insurance?**
 - a. Burial insurance pays for only the funeral; no funds are provided to the family after it has been paid. The applicant **MUST** provide the funeral/burial insurance settlement/denial of the deceased individual before a determination can be made. Any funds received from the burial insurance will be considered a duplication of benefits and will be deducted from the total funeral eligible expense.
 - b. Life insurance can be assigned by the beneficiary to the funeral home to take extra stress off the family. Once the life insurance has been settled, the funeral home takes the funds for the funeral and disburses the remaining funds to the beneficiary. This would **NOT** be considered a duplication of benefits.
 - c. Also in some cases, there could be a clause inside the life insurance policy that sets aside an amount to cover funeral expenses. This would be considered a duplication of benefits.

15. **Does applicant need to provide insurance documentation if they have life insurance?**
 - a. If the life or accidental death insurance policy specifically has a clause inside the policy that covers funeral expenses, then it would be considered a duplication of benefits. In this situation, the applicant **MUST** submit an insurance settlement before an eligibility determination can be made.
 - b. If the life insurance does not have a clause that covers funeral expenses, the applicant is **NOT** required to provide life insurance documents.

16. **What decision status code could be used for an ineligible decision?**



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- a. **IOR – Ineligible Other Reason.** All ineligible letters are formed from an IOR status code.
17. **If the applicant submits an unpaid invoice or estimate, would these funeral expenses be considered eligible?**
 - a. Unpaid invoices or estimates will NOT be accepted. A contract may be considered even when unpaid or when paying by installment, as long as it is verified with the business.
18. **Can funeral expenses be financed?**
 - a. FEMA will NOT pay for finance charges under any circumstance.
19. **If the applicant indicates at RI that the deceased individual had Burial/Funeral Insurance and then an agent verifies through the funeral home that the deceased individual only had life insurance, is a statement of lack of insurance still required?**
 - a. Yes. If the applicant indicated at registration that the deceased individual had funeral/burial insurance, and later indicates that they did NOT have coverage, they MUST submit a signed written request explaining the deceased individual had a lack of funeral/burial insurance.
20. **Are receipts from Amazon and eBay etc. that do not have the deceased individual's name acceptable?**
 - a. Yes, if the receipts can be tied back to the funeral.
21. **Does the DDA have to match exactly the death certificate?**
 - a. No, it does NOT need to be an exact match. As long as it is in the appropriate state/disaster, it is acceptable.
22. **If a U.S. citizen applicant did NOT incur any funeral expenses, but the non-U.S. citizen co-applicant incurred funeral expenses, would this case be eligible for Funeral Assistance?**
 - a. No. Since the co-applicant who incurred all the funeral expenses is NOT a U.S. citizen, neither the applicant nor the co-applicant is eligible for assistance. In order to be eligible for Funeral Assistance, the applicant must have incurred funeral expenses and be a U.S. citizen.
 - b. For this scenario, **GENERATE** the **IOR – INLR (Not a Citizen or Qualified Alien)** letter.
23. **Can a church, convent, or business be eligible for reimbursement of funeral expenses?**



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- a. No. To be eligible for Funeral Assistance the applicant or co-applicant would need to be an individual who incurred the funeral expenses, and their name will be required to be on documentation, such as the receipts. Therefore, a church, convent, or business will NOT be eligible for reimbursement of funeral expenses. FEMA's Individuals and Households Program cannot provide assistance funds to businesses, churches, or any entity other than individuals or households.

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V. DEFINITIONS AND ACRONYMS

Definitions

Access and Functional Needs (AFN): Individuals having access and functional needs may request accommodations with one or more of the following: adaptive van, assistive listening device, assistive technology device for hearing or vision, braille, CART, cognitive/developmental disabilities/ mental health, dialysis, environmental control or alerting device, hearing or speech, independent living, large print, medical equipment that depends on electricity, medication or medical supplies including adult diapers and catheters, mobility, oxygen or respiratory equipment, personal assistance services/ in home care, personal care device, power or manual wheelchair, prosthesis, scooter, self-care, service animal, sign language interpreter, vision, walker, cane, or crutches, wheelchair access.

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

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

Funeral Services: Services to care for and prepare deceased individuals' human bodies and services to arrange, supervise, or conduct the funeral ceremony. Services may include preparation of the deceased individual, i.e. embalming, cremation; use of facilities; staff for viewing; funeral ceremony or memorial service; use of equipment; staff for graveside service or committal service; use of hearse/funeral coach; etc.

Interment: The placement of cremated remains or deceased individuals' human bodies in the ground, a cremation urn, or other burial facility such as a columbarium. A columbarium is a place where urns holding a deceased individual's cremated remains are stored and memorialized.

Life Insurance Beneficiary Assignment: A beneficiary of a life insurance policy can fill out an assignment form at a funeral home, which allows payment of the settlement to go directly to the funeral home. Any remaining funds is given back to the beneficiary named once the funeral expenses are settled.

Life Insurance Funeral Home Assignment: A policyholder (deceased individual) can choose to assign benefits directly to a funeral home. When this occurs, the costs are pre-paid by the deceased individual. The policyholder makes the funeral the primary beneficiary with any remaining funds provided to the next beneficiary on the policy.

Signature: A valid signature may be evidenced by any mark made by pen or pencil denoting the signer's name or mark; a mark or name created and adopted through a



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software program such as Microsoft Word; adoption of an electronic signature that includes typing a name or mark at the end of an email; a digital image of a handwritten signature or mark; the click of an "I accept" button on an e-commerce site as his or her legal signature; or adoption of an electronic symbol, sound, or process that is attached to, or logically associated with, the document and executed by the applicant or his or her agent, with the intent to sign the document.

Acronyms

AFN	Access and Functional Needs
FAST	Funeral Assistance Support Team
LWA	Loss Wages Supplemental Payment Assistance

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VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Codes, Verifications, Request Letters, and Assistance Types](#)
 - [Identity Verification](#)
 - [Transferring Registration](#)
 - [Written Consent and Sharing Applicants Information](#)
- Resources
 - [CFNRL Assistance Line Reference Guide](#)
 - [CFNRL Frequently Asked Questions \(FAQs\)](#)
 - [Disaster Specific Information](#)
 - [Helpline NPSC Caller Services Reference Guide](#)
 - [Web NEMIS Initial Assistance Reference Guide](#)



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VII. APPENDIX

Attachment A: Item Substantiation

1.

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2.

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3.

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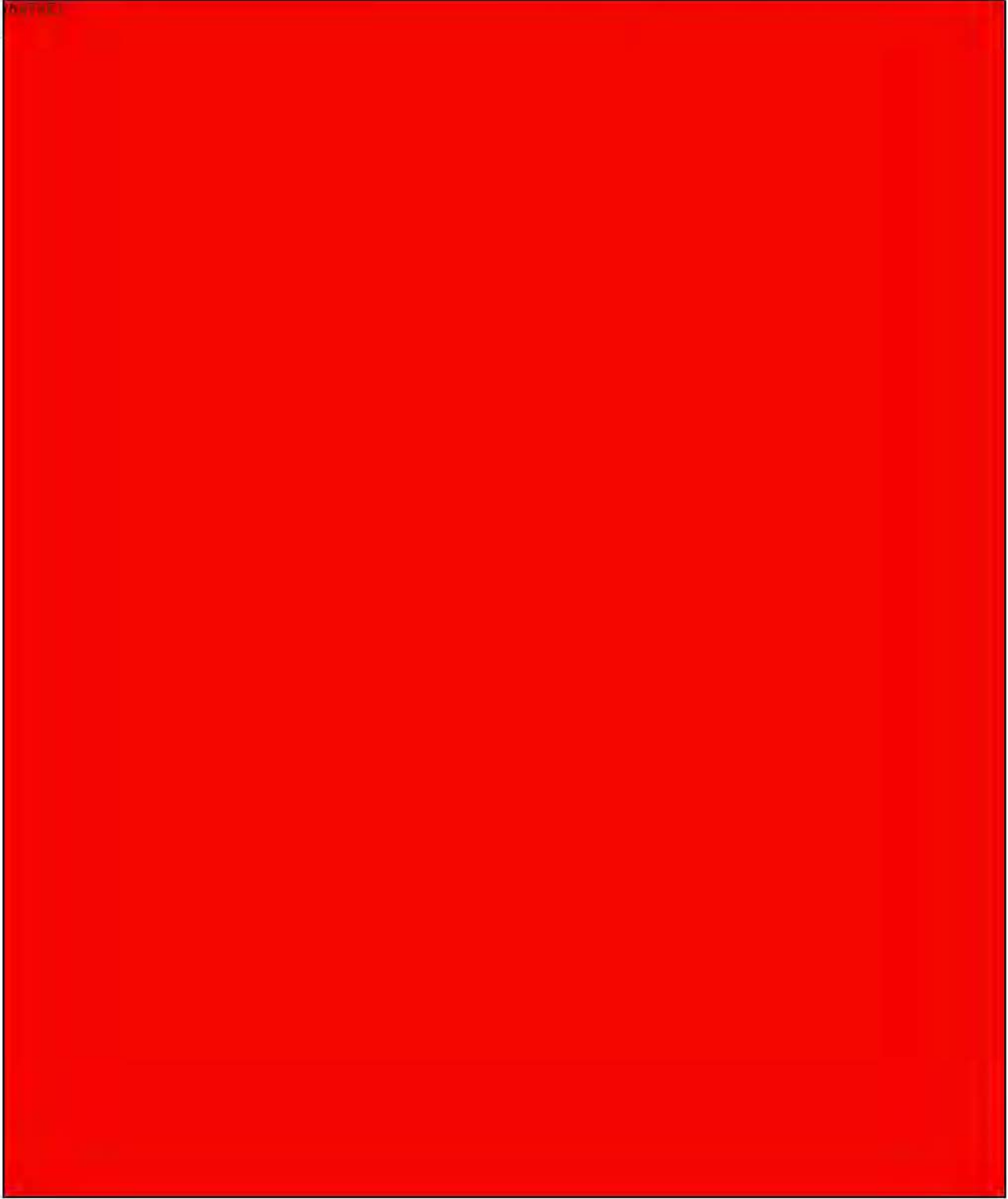
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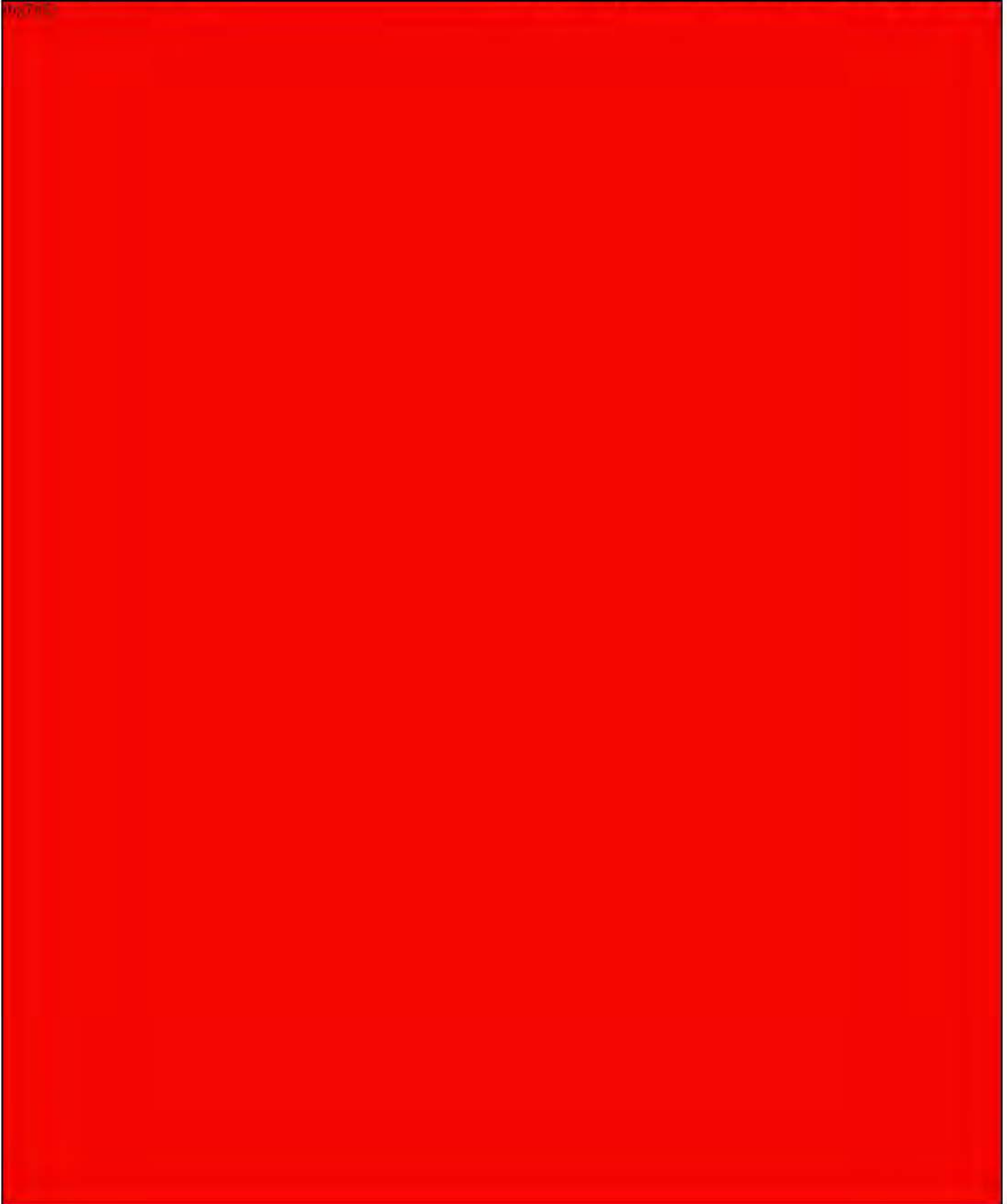
4.





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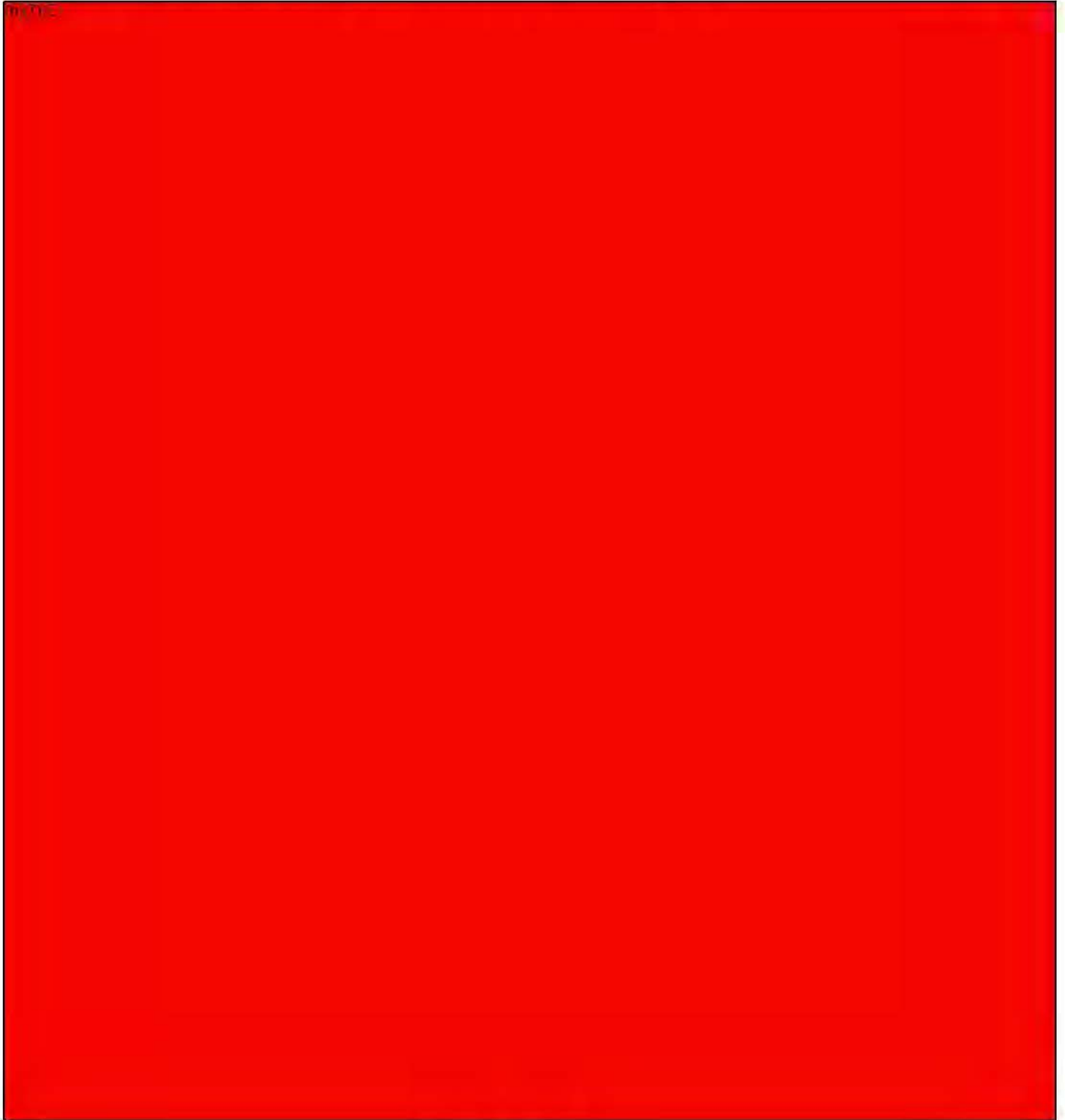




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**COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021**

Attachment B: Correcting the Substantiation Frame

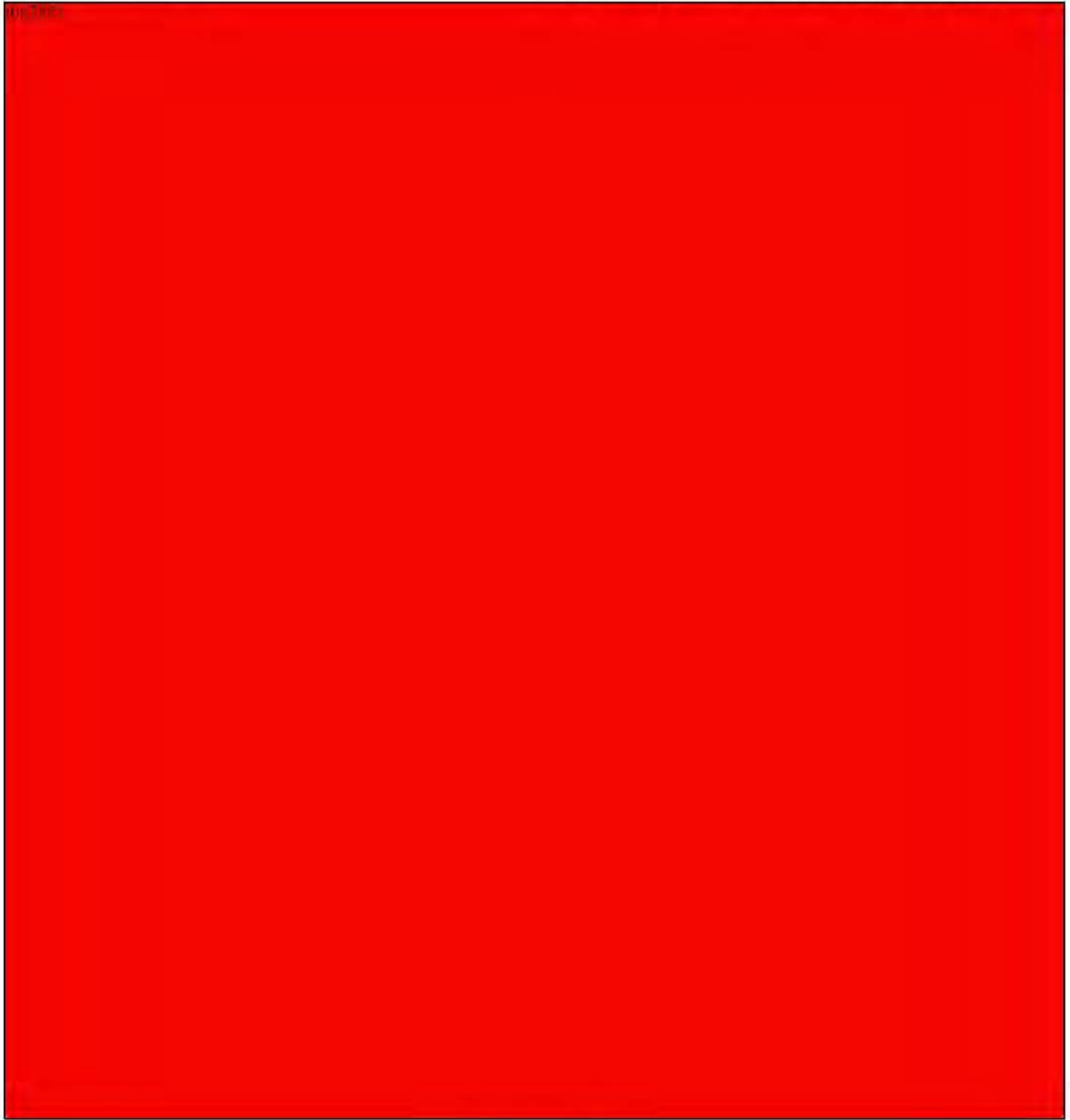


Save

Cancel



COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021



Save

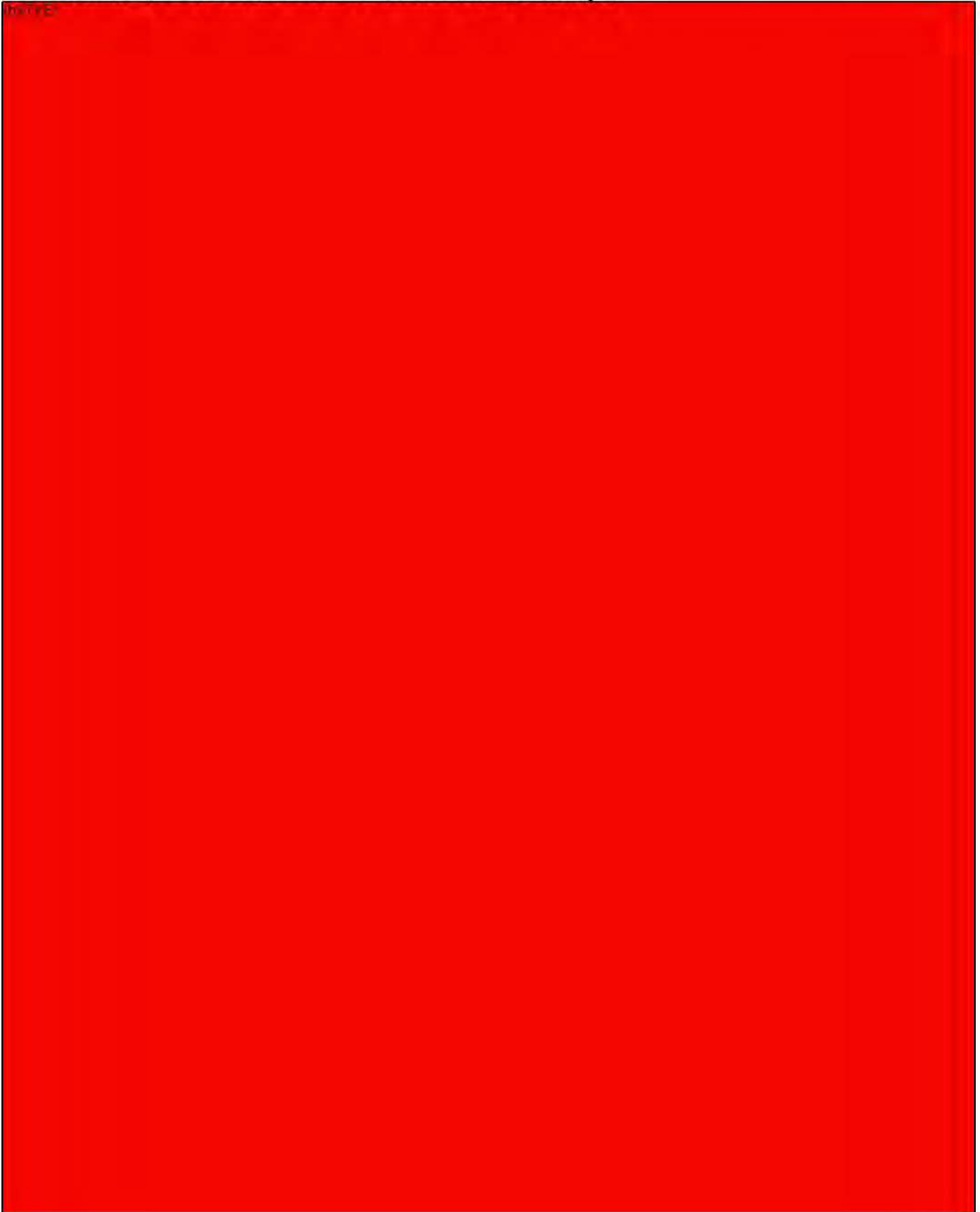
Cancel



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COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

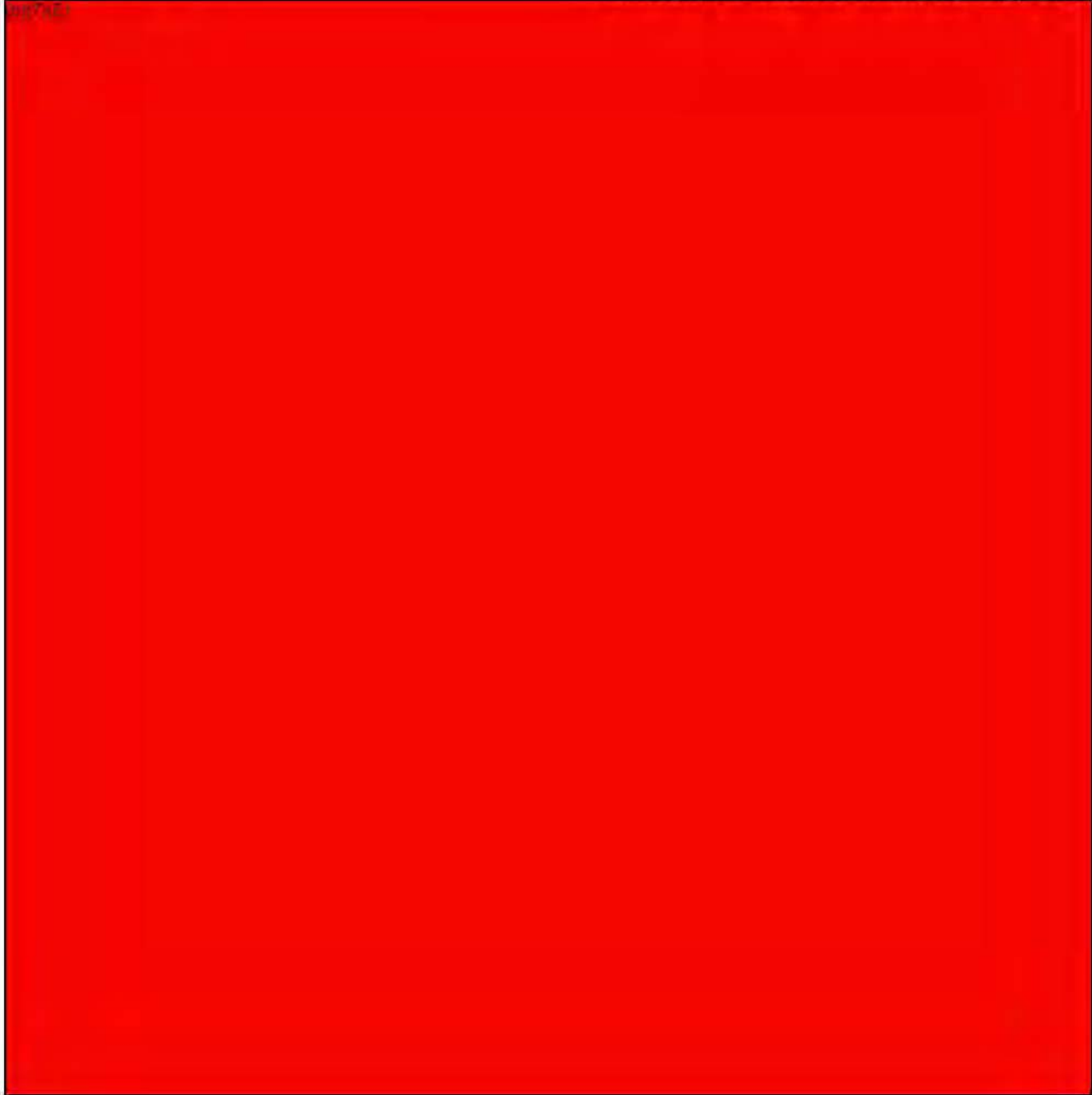
Attachment C: LexisNexis Funeral Risk Stamps





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COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021



Attachment D: Funeral Average Costs



COVID-19 Funeral Assistance DSOP
Effective Date: November 17, 2021

From the National Funeral Director's Association 2019 Average Costs

Cremation

Item	2019 Cost
Non-declinable basic services fees	\$2,195
Removal/transfer of remains to funeral home	\$350
Embalming	\$750
Use of facilities for viewing	\$425
Use of facilities for funeral ceremony	\$500
Service car/van	\$150
Basic memorial printed package	\$175
Cremation Fee	\$350
TOTAL	\$5,150

National median cost of a funeral with viewing, burial, and vault

Item	2019 Cost
Non-declinable basic services fees	\$2,195
Removal/transfer of remains to funeral home	\$350
Embalming	\$750
Other preparation of the body	\$255
Use of facilities for viewing	\$425
Use of facilities for funeral ceremony	\$500
Hearse	\$340
Service car/van	\$150
Basic memorial printed package	\$175
Metal casket	\$2,500
Vault	\$1,495
TOTAL	\$9,135



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DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
 Disaster Specific Operating Procedures
 Effective Date: September 17, 2021

**DR-4558-CA, DR-4562-OR, AND DR-4569-CA
 REMOTE INSPECTIONS
 DISASTER SPECIFIC OPERATING PROCEDURES**

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 9 <p style="text-align: center;">*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 13 ■ Cross Disaster Information 16 ■ Disability and Communication Needs 16
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 18 ■ Initial Inspections 18 ■ Processing Eligible Assistance 19 ■ Cross Disaster Processing 29 ■ Insurance Processing 33 ■ Appeals 35 ■ Exceptions 41
IV. Examples	<ul style="list-style-type: none"> ■ APPEAL EXAMPLES 42
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 44 ■ Acronyms 44
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 46
VII. Appendix	<ul style="list-style-type: none"> ■ Appendix A 47 ■ Appendix B 50 ■ Appendix C 51



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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-4558-CA, DR-4562-OR and DR-4569-CA.

Disaster Specific Approvals:

- **Applicants with Damages in DR-4558-CA and DR-4569-CA (Mendocino, Napa, and Sonoma counties only):**
 - Pre-disaster renters who were displaced by DR-4558-CA and subsequently impacted by DR-4569-CA will be encouraged to apply for losses caused by DR-4569-CA 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-4558-CA.
 - Owners that only sustained damage at their new temporary housing location should apply as a renter for the damage at their new address in DR-4569-CA.



- **Streamlined Inspections:**

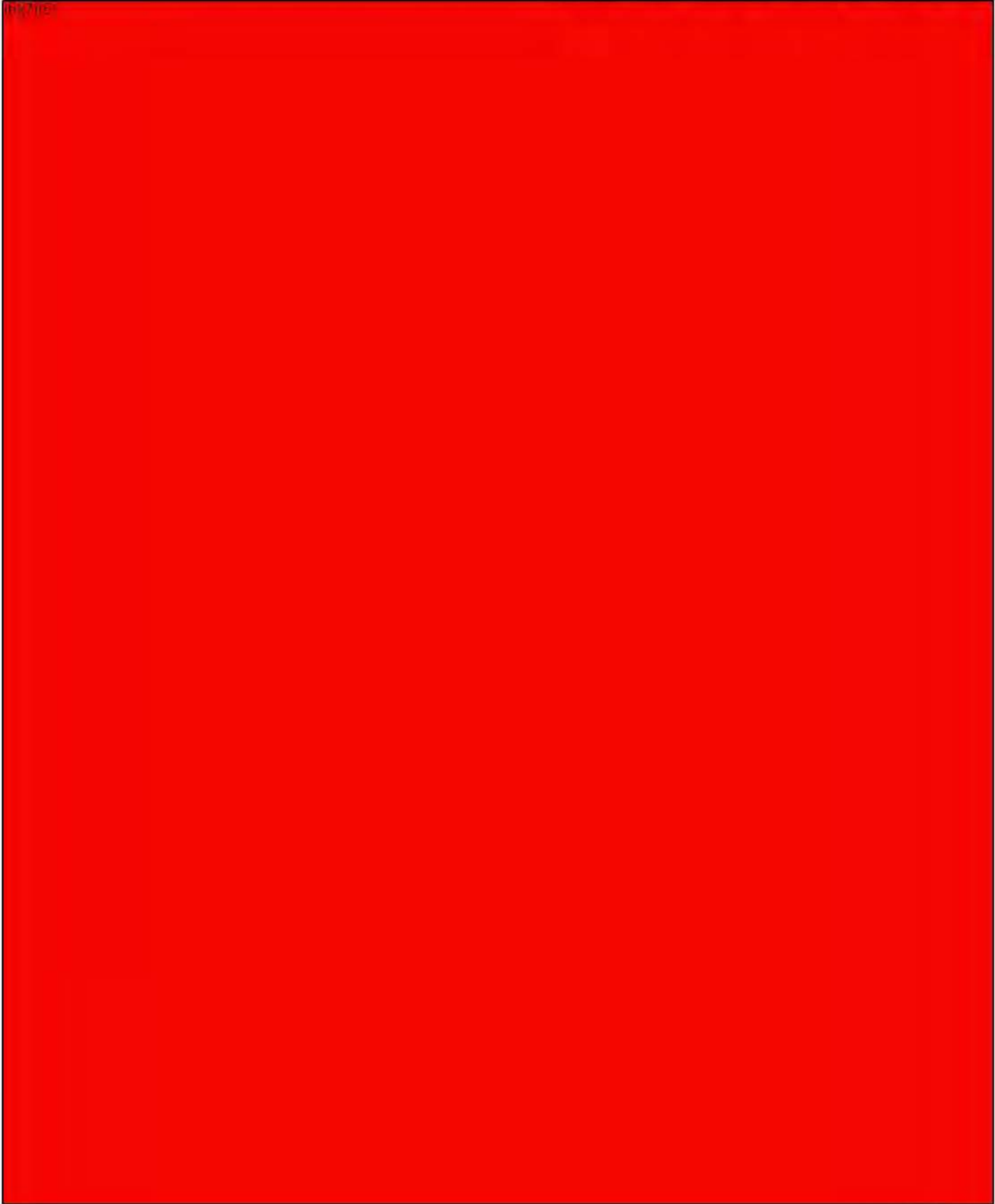




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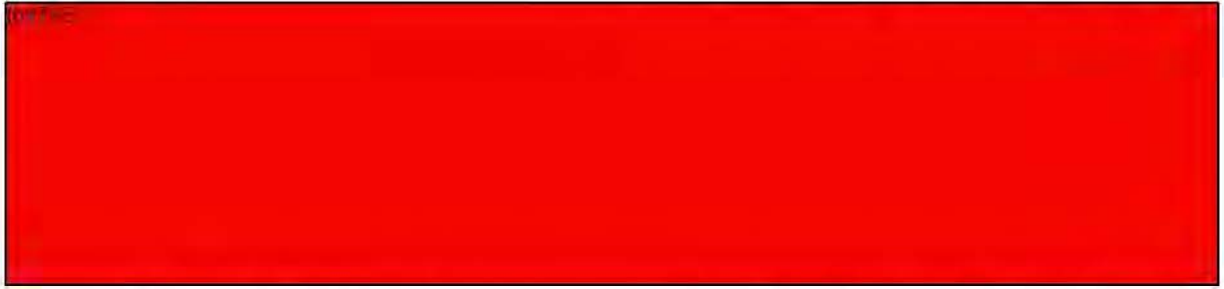
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- These applicants must submit a signed appeal letter with their documents.

■ **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.
- For Remote Inspections, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is NOT available, the applicant will need to submit the applicable documents directly to FEMA.



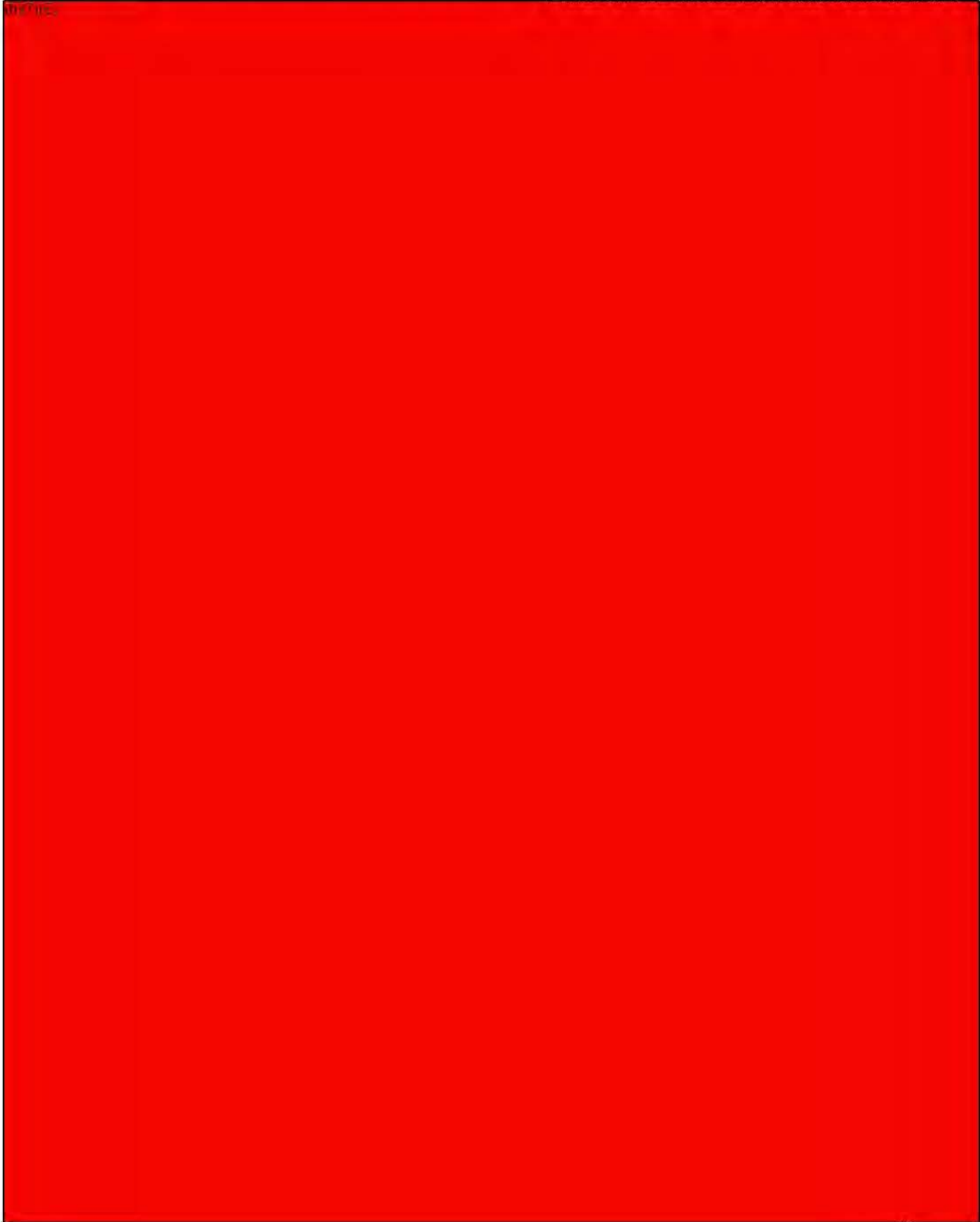
- For Remote Inspections, FEMA inspectors will contact applicants via phone and determine if the applicant is able to complete the inspection via video streaming using Zoom Video Communications or FaceTime. If the video inspection is NOT possible, a remote inspection can still be completed by telephone. 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.
 - 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.
- Damage Level Award determinations will be based on the applicant's responses and GIS Destroyed confirmation. Award amounts will include a variety of



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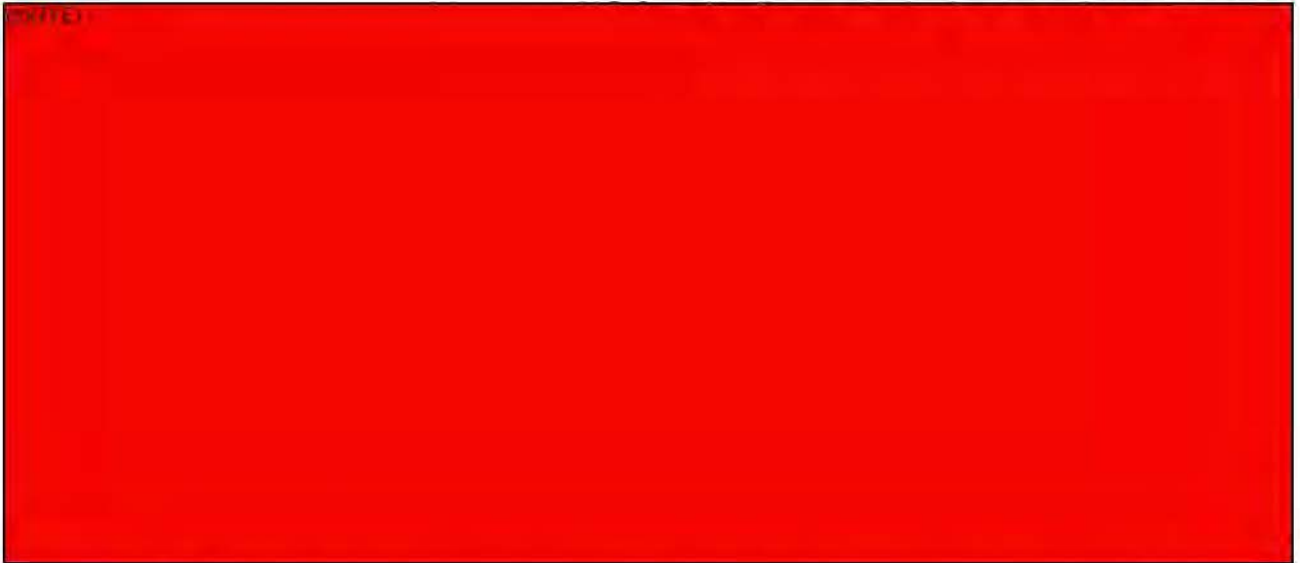
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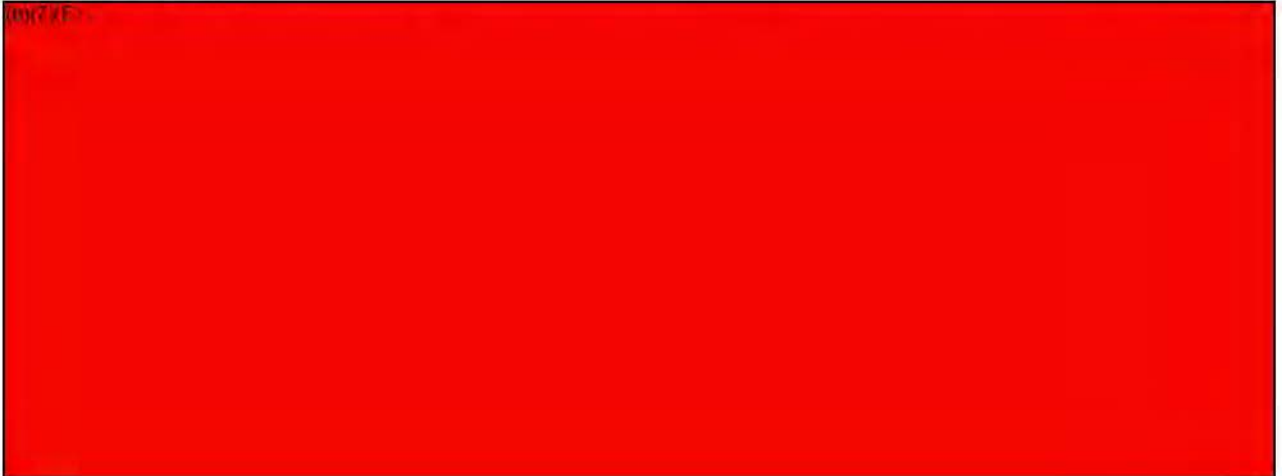
- HIS will record service call line items when there is damage that is unable to be addressed via the remote inspection process.
 - Applicants may submit estimates on appeal to request additional home repair assistance.
 - Appeal inspections WILL NOT be issued for these cases. Any additional assistance for eligible IHP items will be awarded after proper verification with the contractor.
 - Refer to [Section D. Appeals](#) for additional processing information.
- 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 on 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.
 - Air Purifiers have been approved for reimbursement for DR-4558-CA and DR-4562-OR.



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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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- Refer to the [Helpline – Assistance for Generators \(Misc/Other\) and Air Purifiers](#) 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-4558-CA: Incident Period Closure and Assistance in Butte County**
- The incident period for all declared counties in DR-4558-CA (except Butte) closed retroactively on September 26, 2020.
 - Due to the continuing fires in Butte County, applicants will be considered for assistance despite reporting a date of loss after September 26, 2020 at the time of registration.



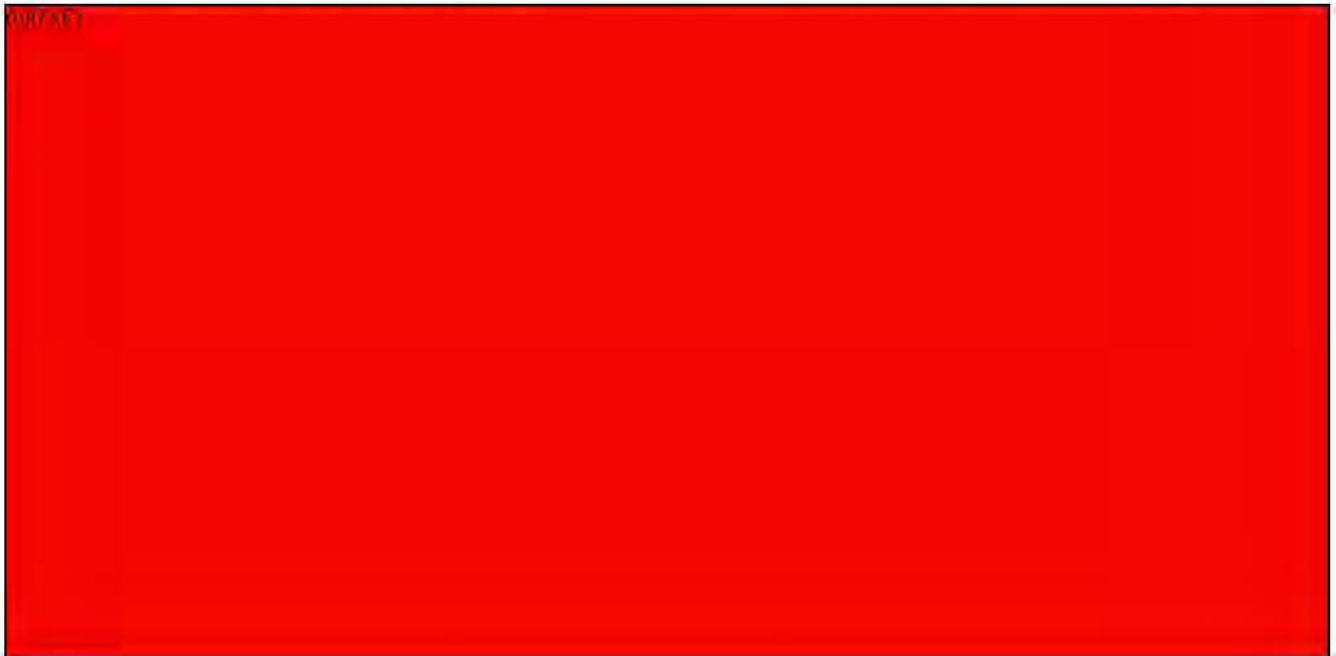
- Refer to [Section B.2](#), for additional processing information.
 - Helpline may receive returned calls from applicants regarding this process. Refer to [Helpline – DR-4558-CA: Incident Period Closure and Assistance in Butte County](#) for additional information.
 - A designated group of agents will be assigned to process these cases. DO NOT process unless assigned.
- **DR-4558-CA and DR-4562-OR: Critical Needs Assistance (CNA)**
- CNA will be provided to applicants who indicate at registration they have immediate or critical needs because they are displaced from their primary dwelling.
 - Immediate or critical needs are lifesaving and life-sustaining items including, but NOT limited to water, food, first aid, prescriptions, infant formula, diapers,



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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 awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- **For DR-4558-CA only:**
 - CNA is only available to applicants who register by September 12, 2020.
 - For Butte County, applicants must register by September 27, 2020.
 - Applicants may receive CNA assistance prior to receiving a remote inspection.
 - Insured applicants who meet all of the eligibility criteria will be eligible for CNA.
- **For DR-4562-OR only:**
 - CNA is available to eligible applicants in Clackamas, Douglas, Klamath, Linn and Marion who register by September 29, 2020.
 - CNA is available to eligible applicants in Jackson, Lane, and Lincoln counties who register by October 13, 2020.



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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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- Applicants may receive CNA assistance prior to receiving a remote inspection.
- Insured applicants who meet all of the eligibility criteria will be eligible for CNA.
- 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 issues have NOT been resolved prior to the end of the registration period.
- Refer to the CNA Memorandums on the [DR-4558-CA](#) and [DR-4562-OR](#) Disaster Specific Information webpages for additional information.
- **DR-4558-CA: Fair Market Rent (FMR) Increase for Rental Assistance**
 - A 125% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Lake, Napa, Sonoma, Solano, and Monterey counties in DR-4558-CA.
 - The 125% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants who relocate outside of these five counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4558-CA](#) Disaster Specific Information webpage for additional information.
 - A 150% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Butte and Santa Cruz counties in DR-4558-CA.
 - The 150% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants that relocate outside of these two counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4558-CA](#) Disaster Specific Information webpage for additional information.
- **DR-4562-OR: Fair Market Rent (FMR) Increase for Rental Assistance**



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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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- A 125% FMR increase for Continued Rental Assistance payments has been approved for rental properties located in Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion counties in DR-4562-OR.
 - The 125% FMR increase DOES NOT apply to initial Rental Assistance payments.
 - Applicants who relocate outside of these seven counties will receive the FMR for the county in which they choose to reside.
 - Refer to the [Authorization Memorandum](#) and the [2020 FMR and Utility Allowance](#) on the [DR-4562-OR Disaster Specific Information](#) webpage for additional information.

■ **DR-4558-CA: Late Applications (Mendocino and Stanislaus Counties only)**

- The registration period for all DR-4558-CA counties will close on December 11, 2020.
 - 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 within 60 days from the date the late application was completed with the exception of Mendocino and Stanislaus County residents.
- Mendocino and Stanislaus county residents may apply normally during the period of December 11, 2020 through February 09, 2021 and are NOT required to submit a written justification for a late application.
- All late registrations will be processed by SPU.
- Refer to the [Late Applications SOP](#) and [Section C.9](#) for additional processing information.

Other Items to Note:

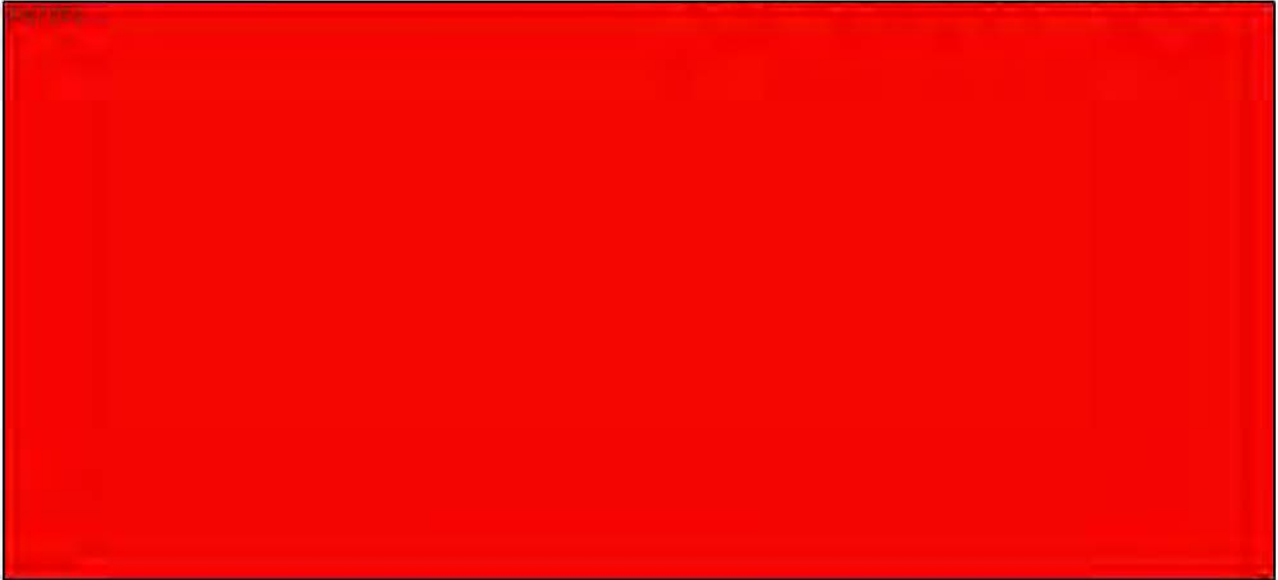
■ **Helpline:**





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- These applicants do not have the **TRG_INELG** Registration Status Code.

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

- If an applicant calls indicating a need for Miscellaneous/Other items including Generators and Air Purifiers :



■ **Helpline – Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:



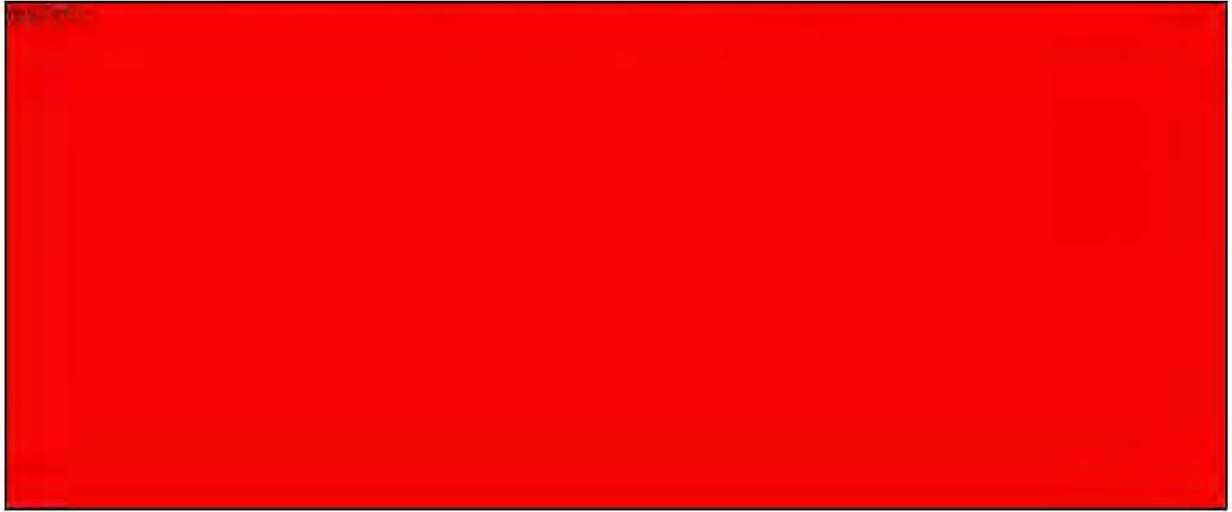


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■ **Helpline – DR-4558-CA: Incident Period Closure and Assistance in Butte County**

- If an applicant returns a call from the designated group:





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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;

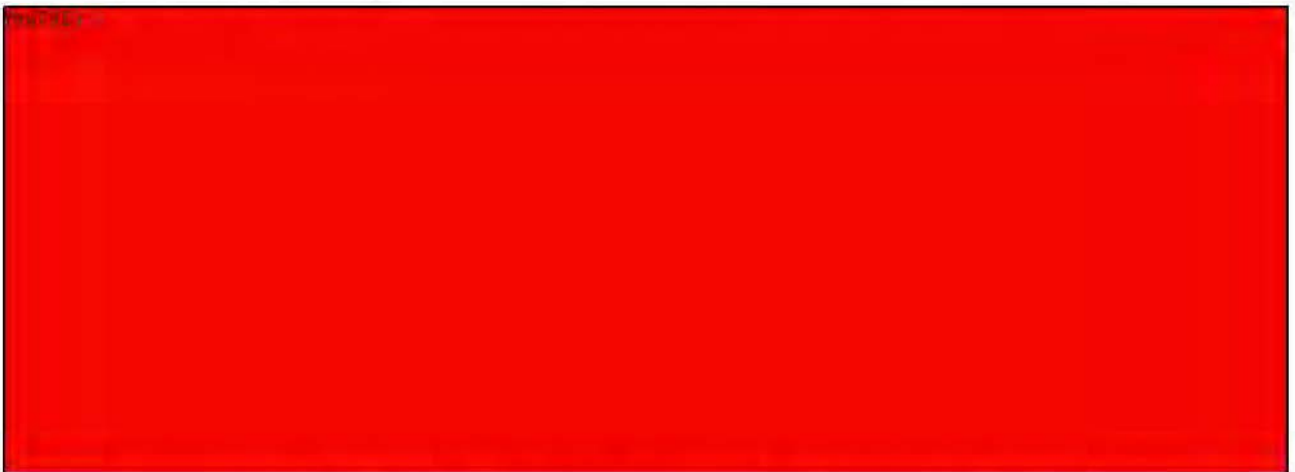
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- DONOT hold/deduct funds when processing ADA item awards.
 - DO NOT delay processing other eligible funds to await a funeral decision.
 - Personal Property Assistance; AND
 - All other categories, if funds are available under their respective maximum 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.

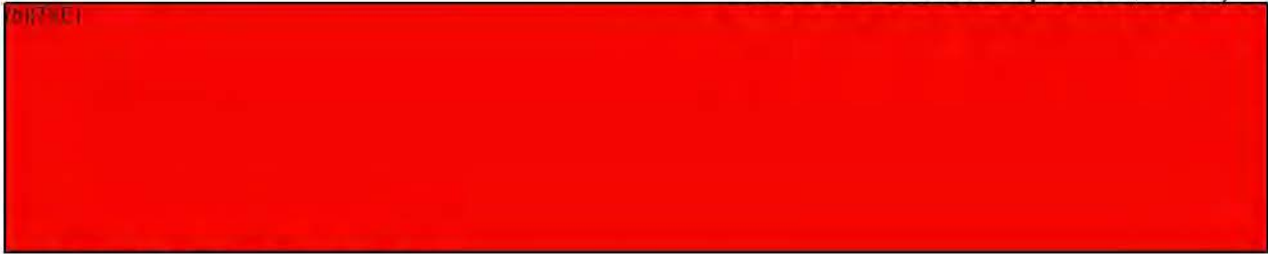


- The Program Management Section will have to authorize this payment.
- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.
- DO NOT process ADA RP items unless specifically assigned.



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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 for DR-4558-CA is visible in NEMIS when the DR-4569-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, in DR-4558-CA are NOT eligible for Rental Assistance or LER for the same period in DR-4569-CA.

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 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;



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- 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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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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III. PROCESS

A. Eligibility Verifications

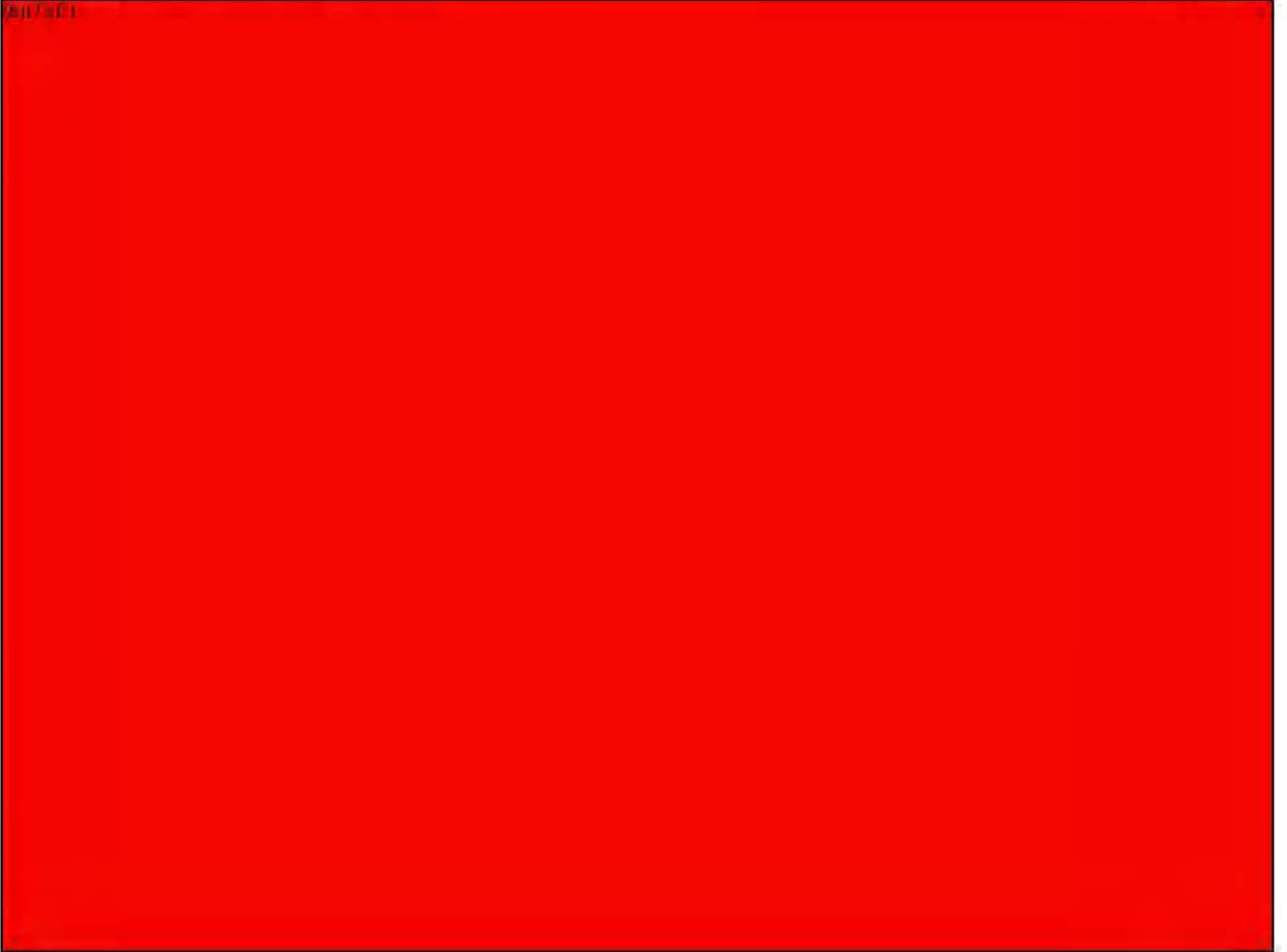
Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that category.

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the [DR-4558-CA](#), [DR-4562-OR](#), and [DR-4569-CA](#) Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.

B. Initial Inspections

1. Requesting Initial Inspections

(b) (5) - DPP





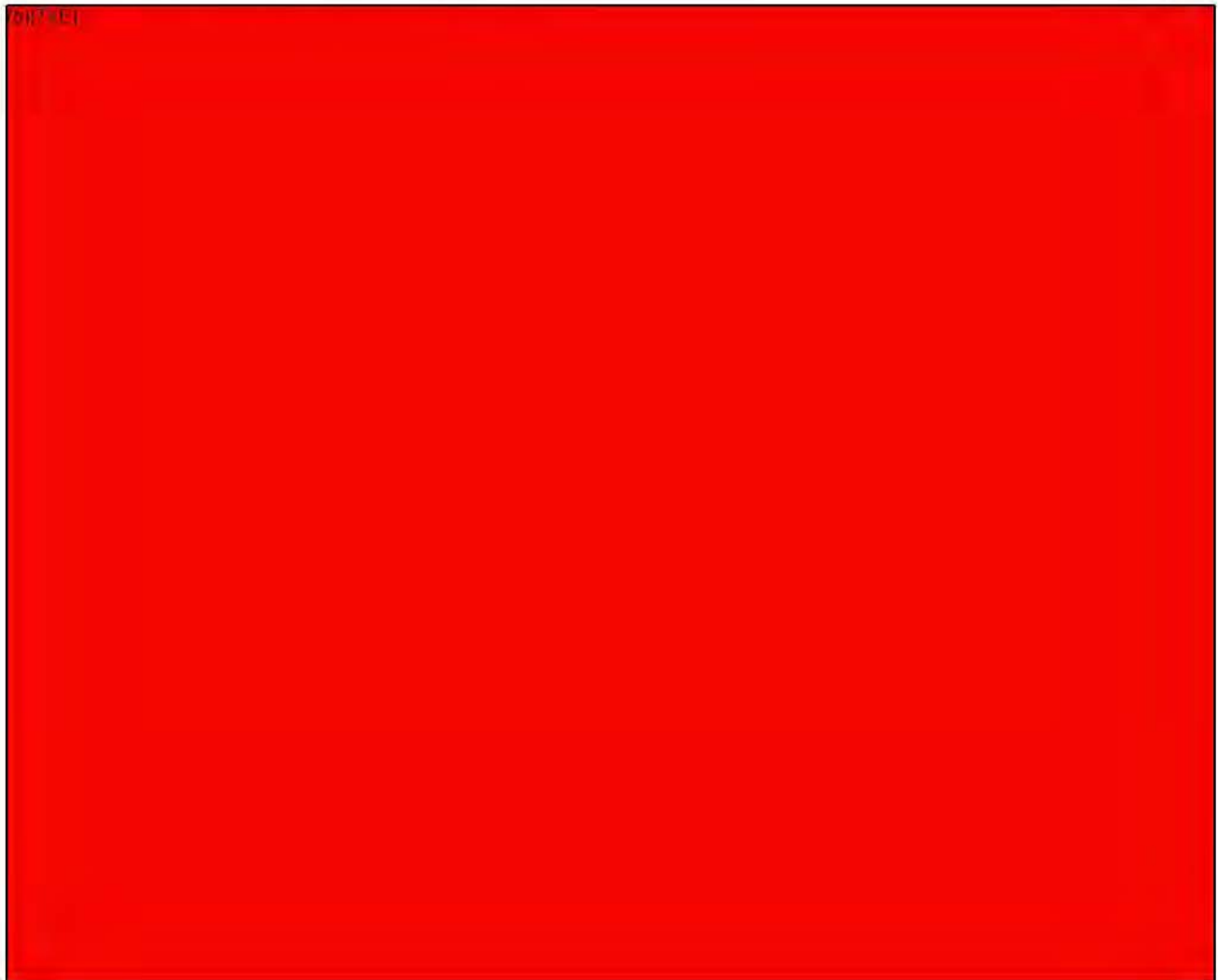
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C. Processing Eligible Assistance

1. Remote Inspections Information



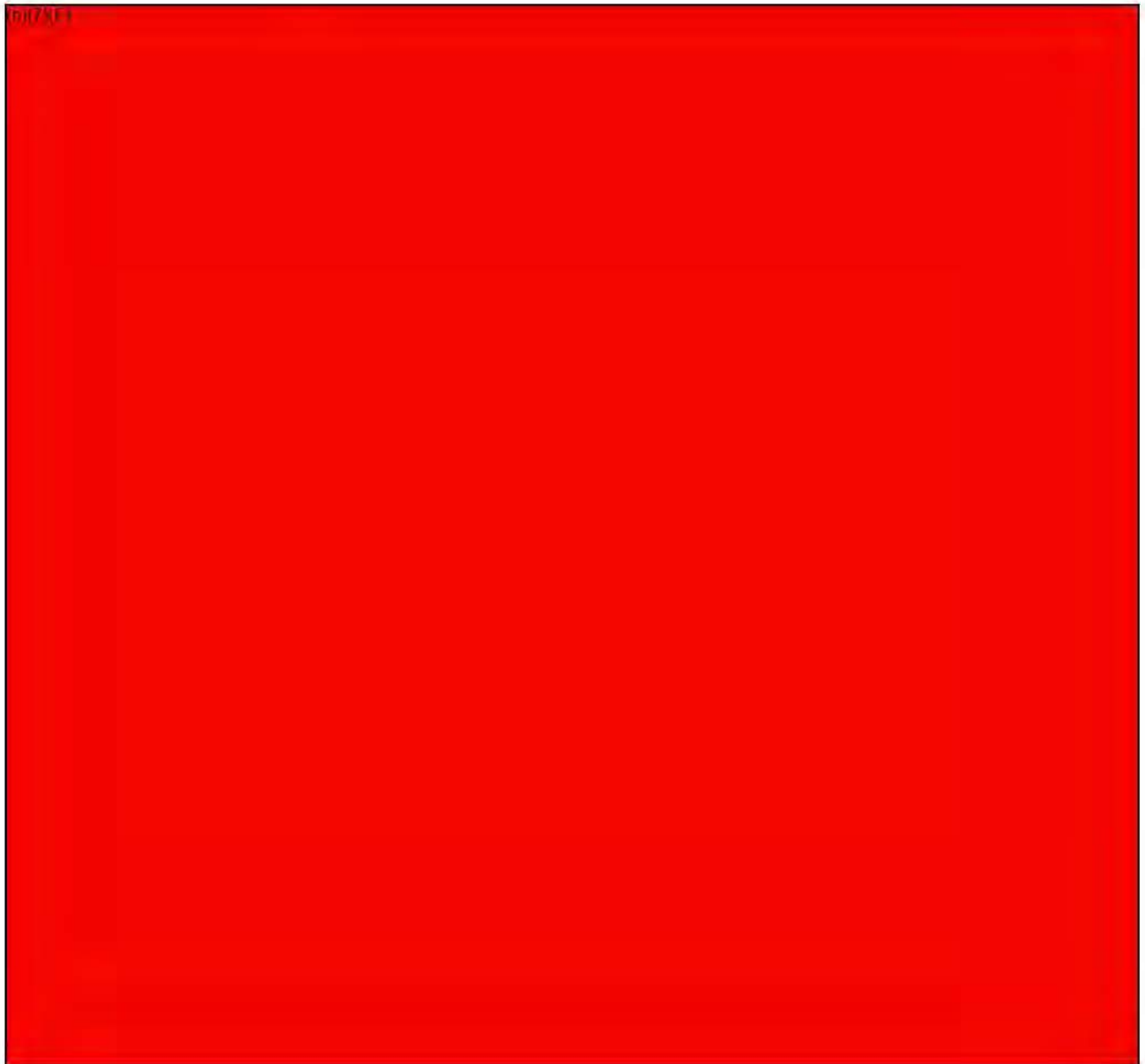


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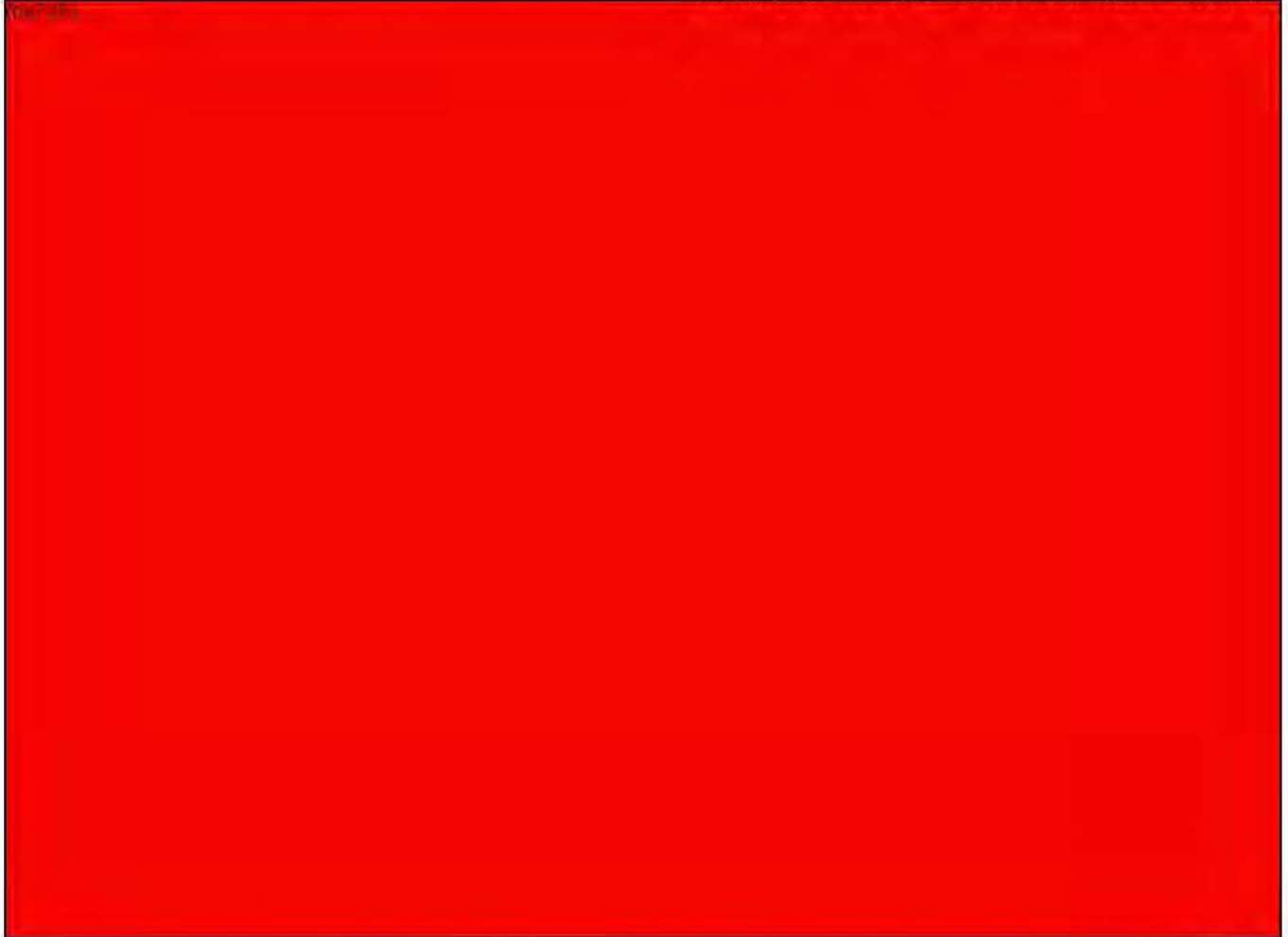
- b. Applicants that are potentially eligible for Replacement Assistance will have a **GIS_DEST** stamp only OR a **MH Replace**, **TT Replace**, or **Residence Rebuild** line item in the file.





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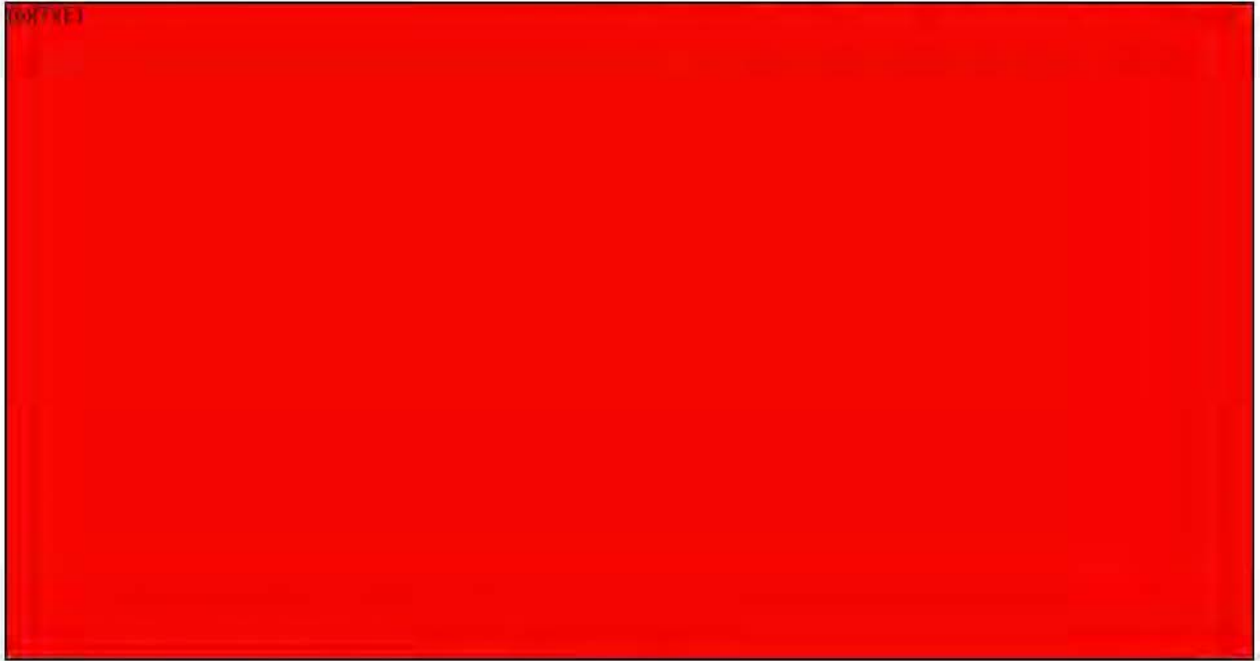
2. DR-4558-CA: Incident Period Closure and Assistance in Butte County

- a. Due to the continuing fires in Butte County, applicants will be considered for assistance despite reporting damages after the incident period closure date of 9/26/2020. This is in accordance with Amendment No. 6 to Notice of a Major Disaster Declaration issued on September 30, 2020, related to the North Complex Fire continuing in Butte County only.
 - i. Due to NEMIS business rules, applicants that registered after September 26, 2020 will automatically receive a **NONREF** letter.
 - ii. Designated staff will utilize the IHP-04 daily report to identify Butte County registrations with damage dates outside the incident period
 - iii. Staff will update the file and contact these applicants to explain the reason for the **NONREF** letter and that Butte County will continue to be considered for assistance. Three call attempts are required.
 - 1. Prior to contacting the applicant, staff will:



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3. Exterior Assessment Inspections - Reinspection:

- a. HIS is requesting Reinspection for some cases with severe damage 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:



4. FEMA Correction (FCOR) Inspection:

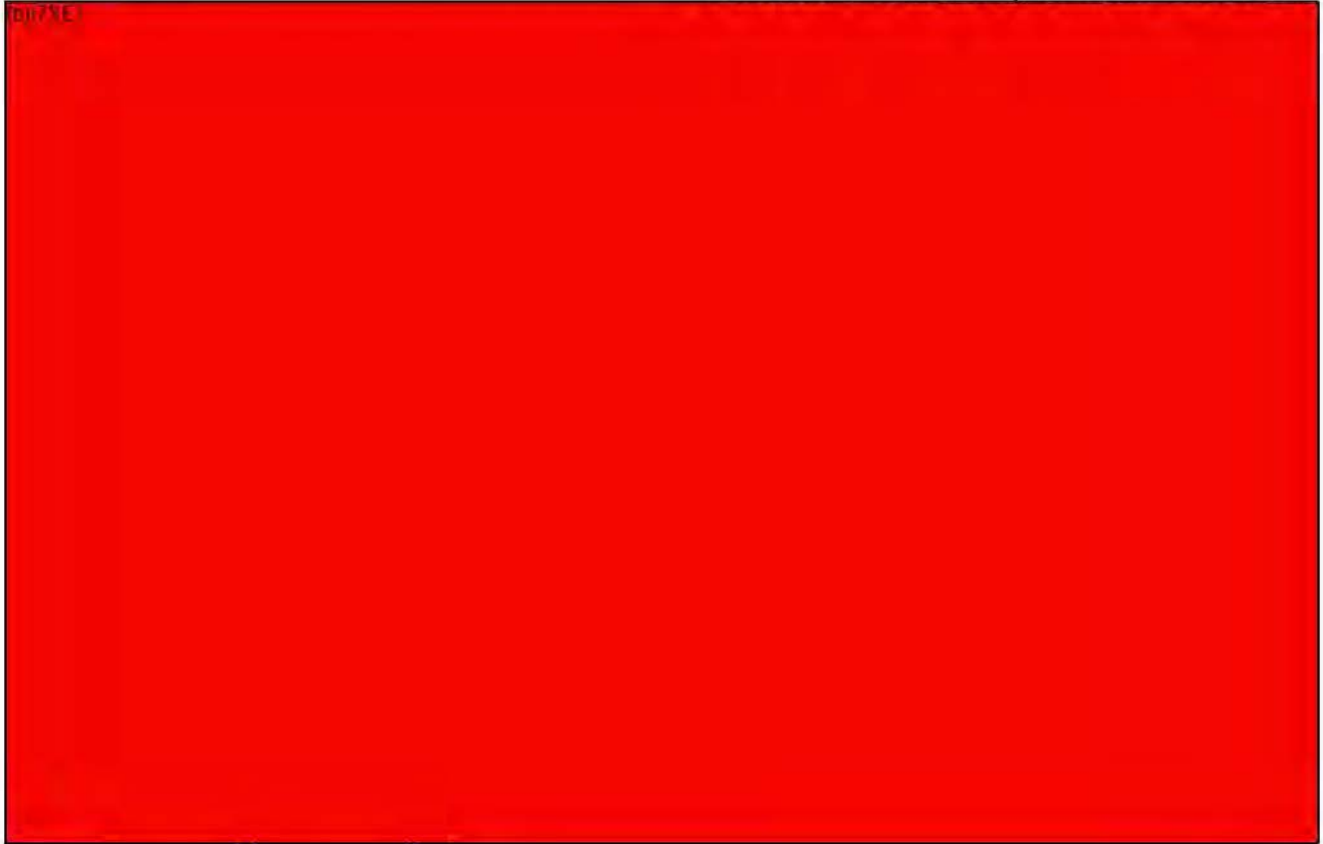
- a. **FCORs** are requested when the previously completed inspection report contains ambiguous or conflicting information, is NOT detailed enough to make a determination, or when the inspection was NOT performed according to the Inspection Guidelines.





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5. 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:

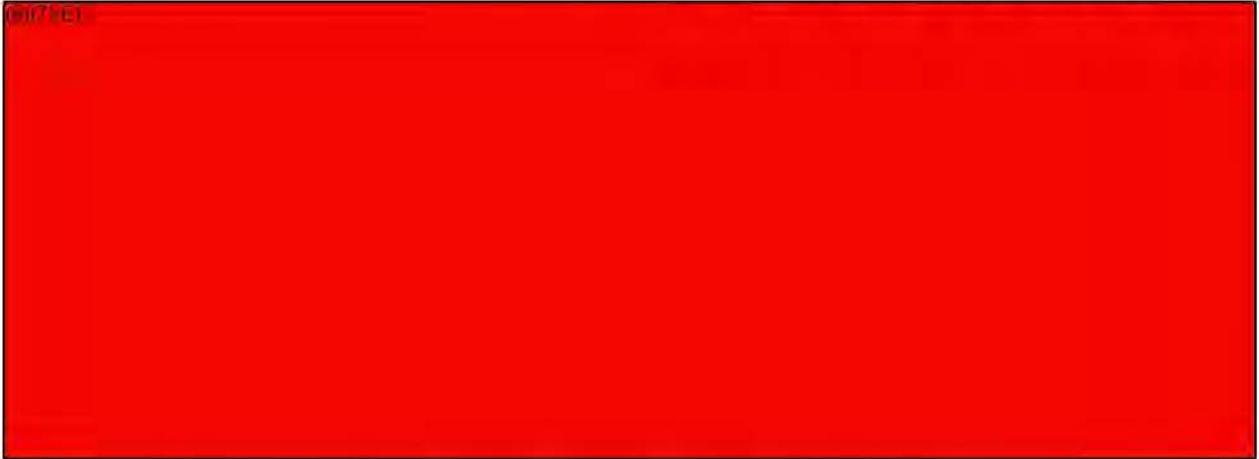


6. Special Handling Queue:



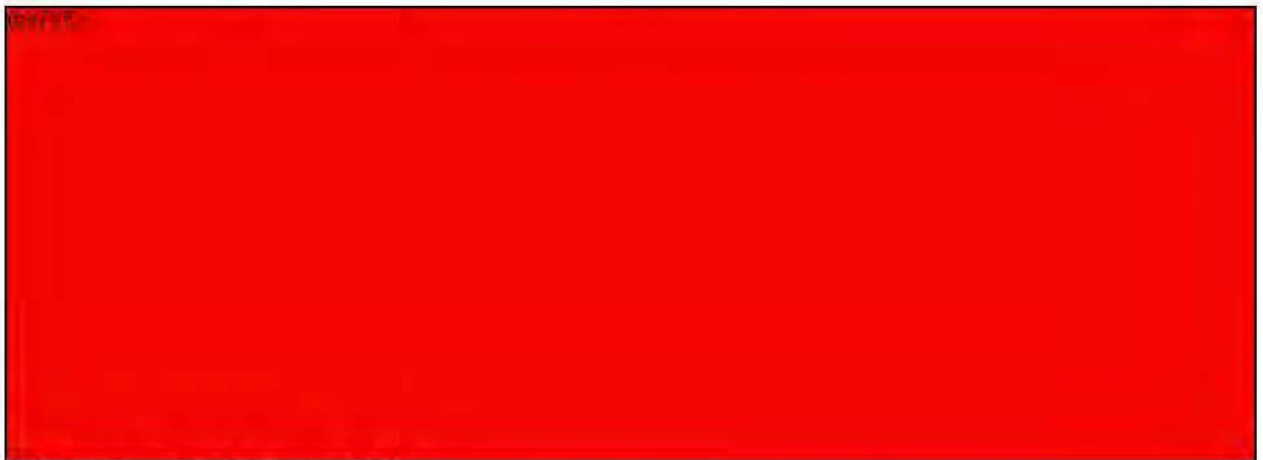


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7. Processing Residence Type "Other" and Non-Traditional Housing:

- 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.



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).



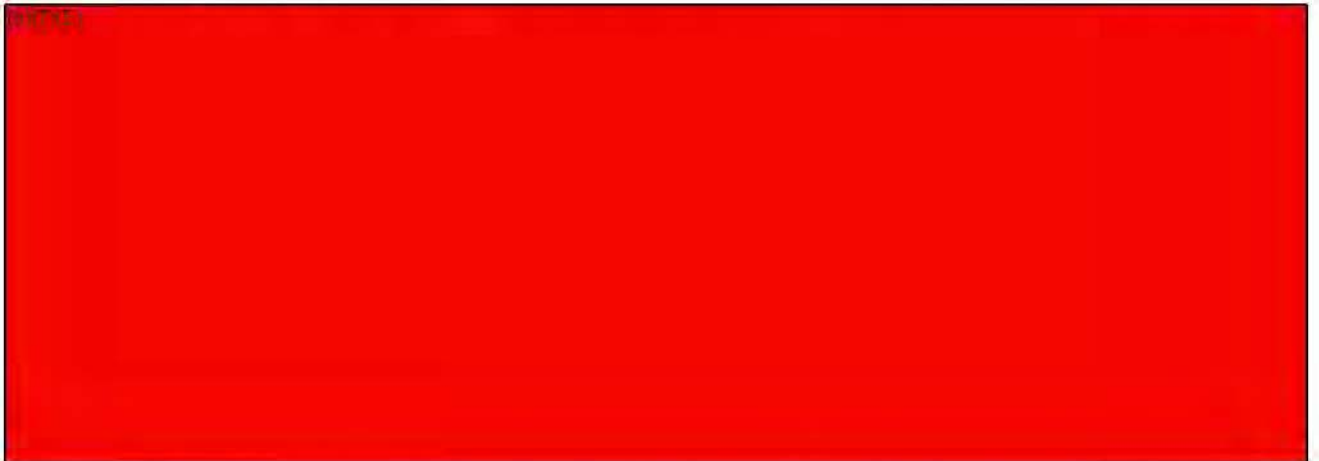
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- a. The standard eligible period for LER begins on the first day of the incident period, NOT to exceed seven days from the approved date of any initial Rental Assistance award, e.g., ER, ERU, ERIA, etc.
- b. For utility outage and inaccessibility, 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 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.

8. 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:



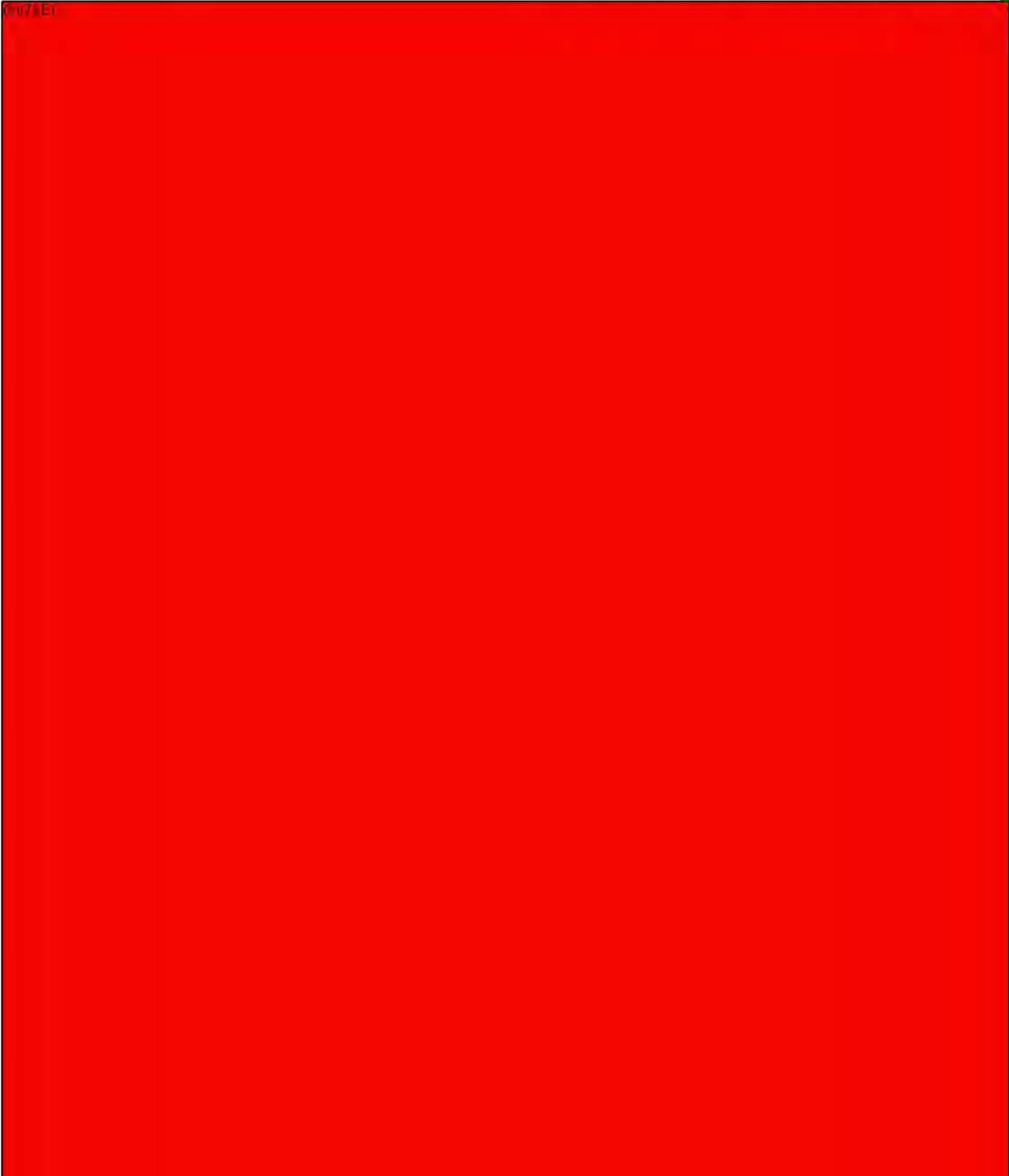
- iii. A verifiable estimate or itemized invoice/receipt. Three calls attempts to the contractor to verify the following is required before making an ineligible determination:
 1. Is this a single family or multi-family access road?



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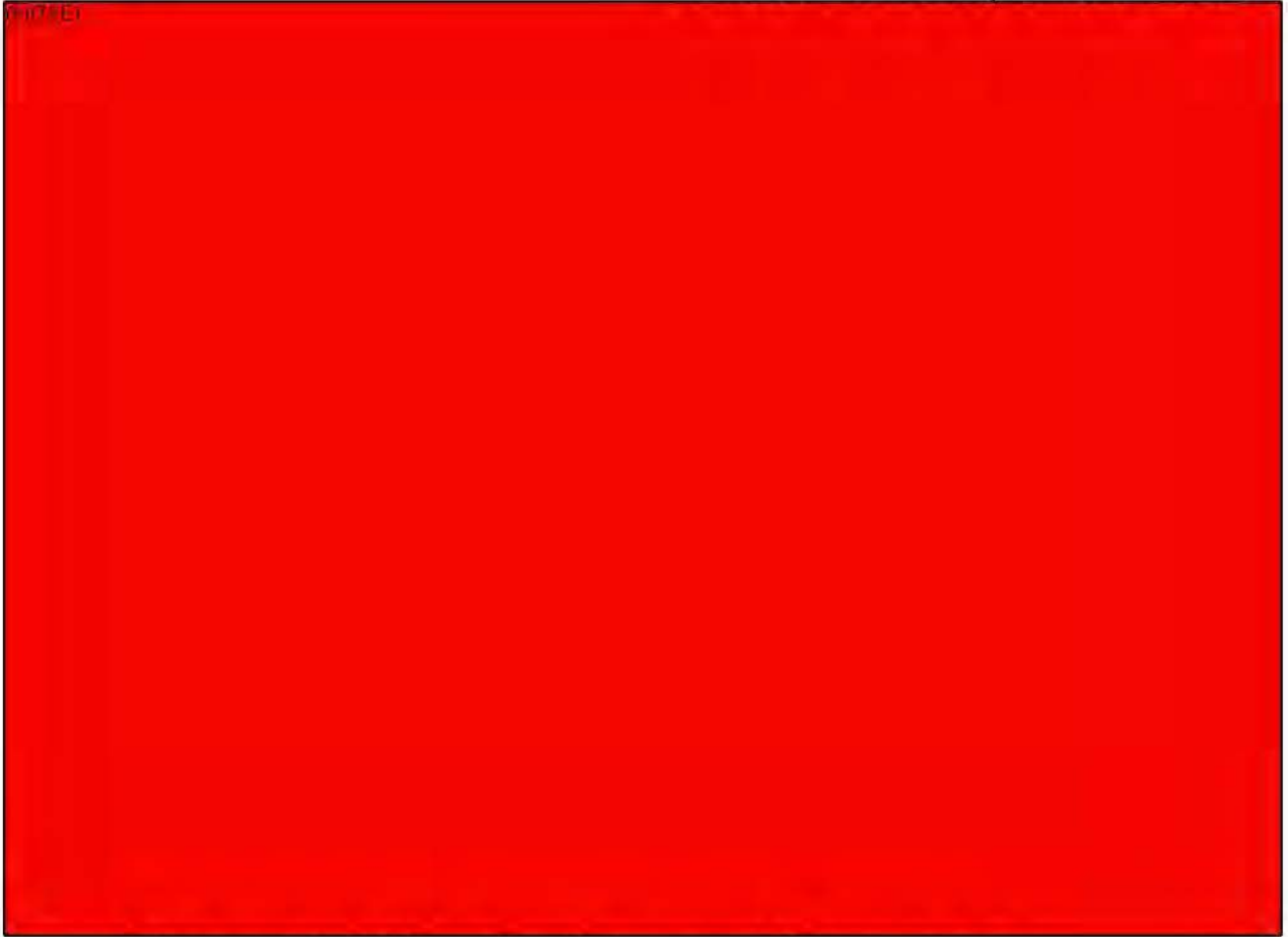
(b)(7)(E)





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- 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?



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- 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](#).

9. DR-4558-CA Late Applications (Mendocino and Stanislaus Counties only)

- a. All late applications will be processed by SPU.
- b. The registration period for all DR-4558-CA counties will close on December 11, 2020.
- c. Applicants from Mendocino and Stanislaus Counties who apply on December 11, 2020 through February 09, 2021 may complete a late application without submitting a written explanation.
- i. If an applicant from Mendocino or Stanislaus County completes a registration prior to February 09, 2021:



- ii. If an applicant from any other DR-4558-CA county (except Mendocino or Stanislaus County) completes a registration prior to February 09, 2021:



D. Cross Disaster Processing

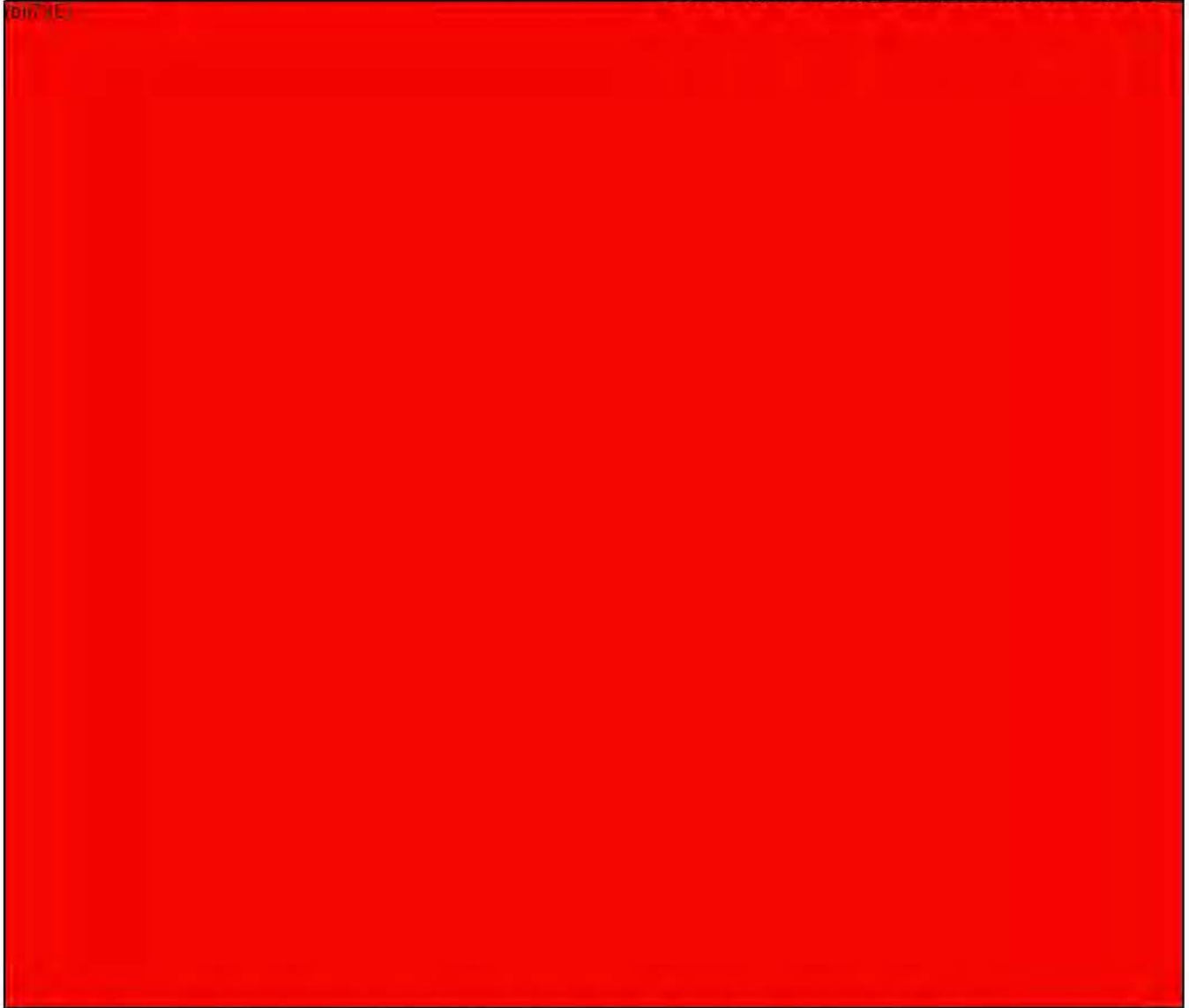
1. Home Repair Assistance:





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

- 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.



- ii. If the applicant did receive Rental Assistance or LER in DR-4558-CA, they will be ineligible for Initial Rental Assistance or LER in DR-4569-CA.



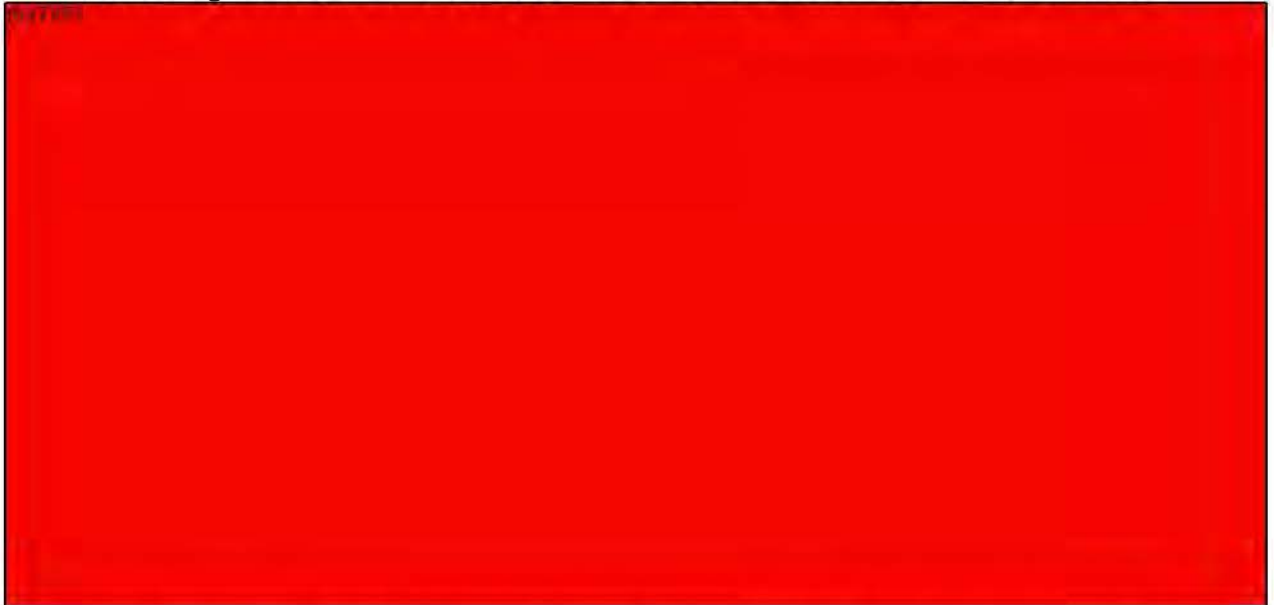
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- iii. If the applicant received **ERIA** or **ERU** in DR-4558-CA, they will be eligible for both initial Rental Assistance and LER in DR-4569-CA.

3. 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 up to the end of the 18-month financial assistance period:
 - i. If the applicant received a Rental Assistance payment in DR-4569-CA, the applicant is expected to demonstrate exhaustion of the award before receiving additional funds for Continued Rental Assistance in DR-4558-CA.



- 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.

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



- b. Inspectors will ask clarifying questions and will only record PP damages for DR-4569-CA.
- c. Assistance for these categories will follow standard procedures.



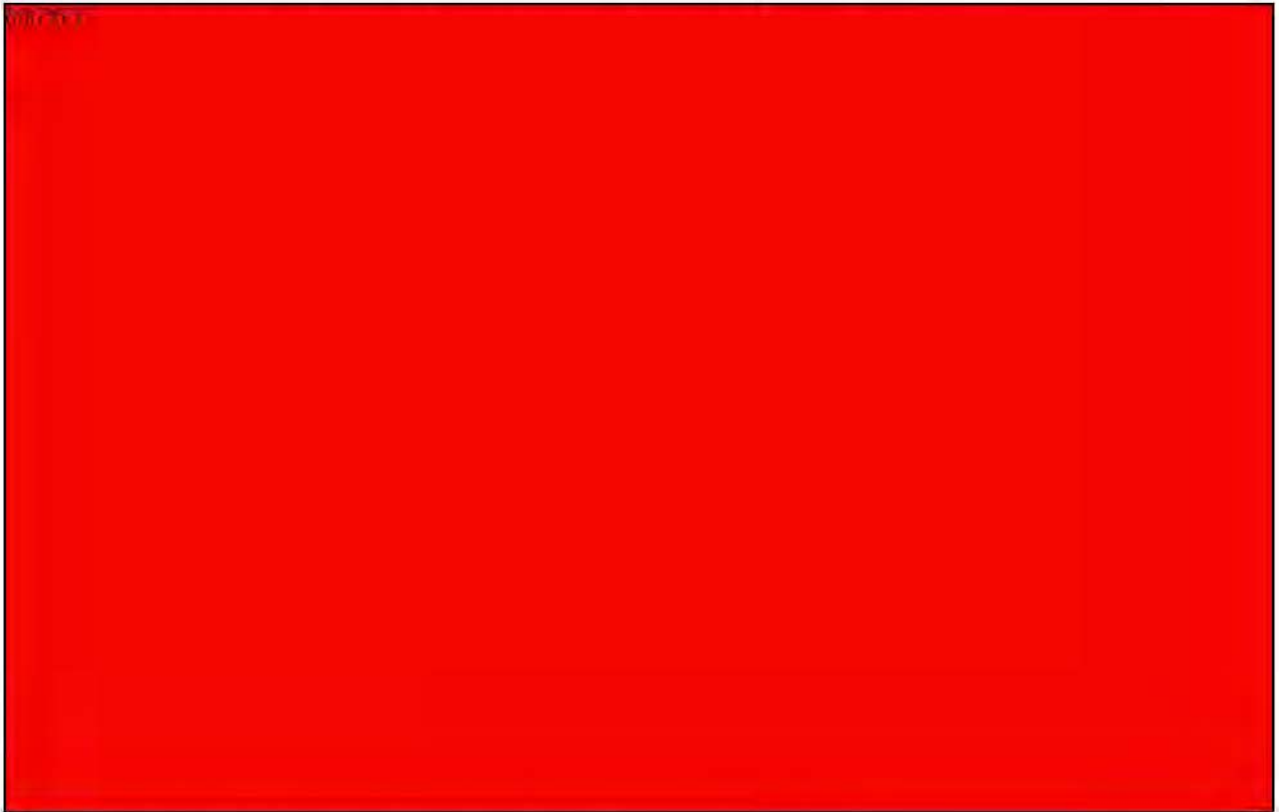
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- d. Refer to the [Personal Property Assistance](#) and [Miscellaneous Other Items](#) SOPs for additional information.

5. Transportation 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. When processing Transportation Assistance, **REVIEW** the DR-4558-CA file to ensure assistance for the same vehicle was **NOT** provided.



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

- 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. Assistance is available for disaster caused losses and expenses when there is no DOB for the same category in DR-4558-CA.





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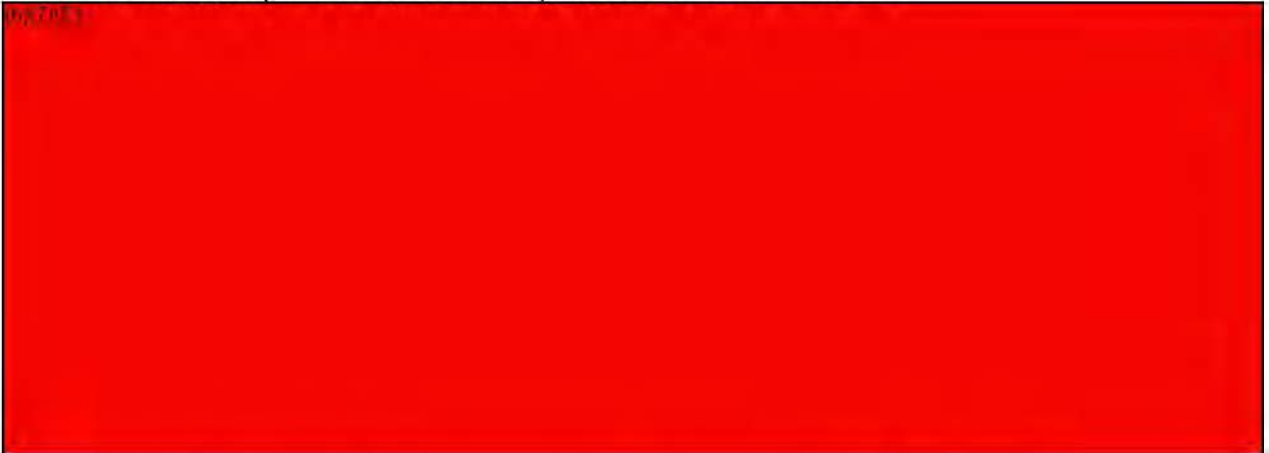
1. If the exact same expenses or losses were paid in DR-4558-CA, the applicant will be ineligible in DR-4569-CA.
2. Applicants with continued Moving and Storage expenses as a result of a cross disaster can continue to receive assistance in the next disaster after the closure date of the first disaster.
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 pre-inspection or **IN** post-inspection.

1. 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](#) for additional information.
- b. If the call attempt to the insurance provider is unsuccessful:



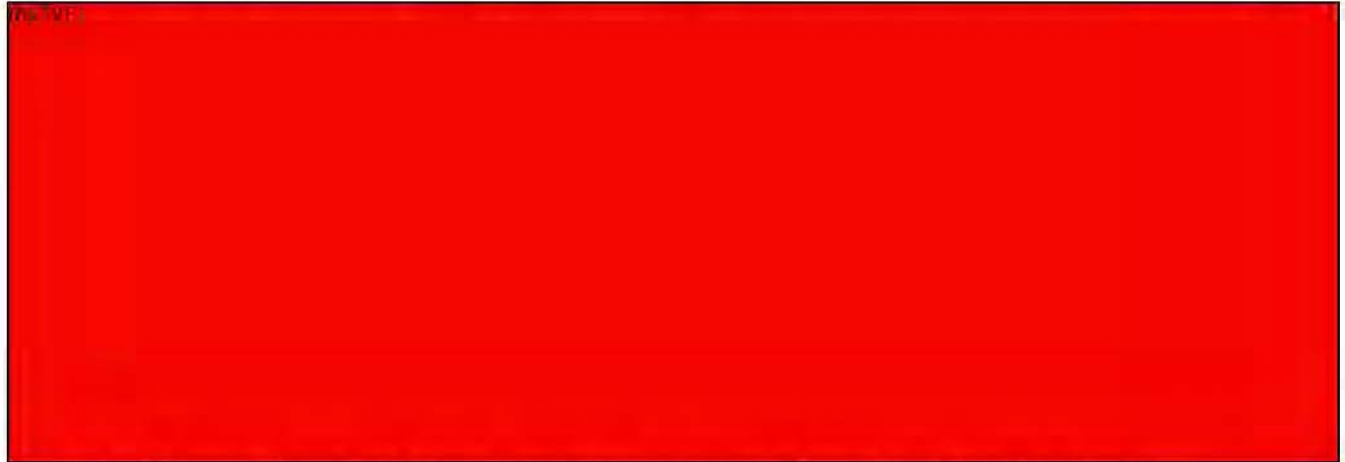
- c. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions in [Section C.2](#).



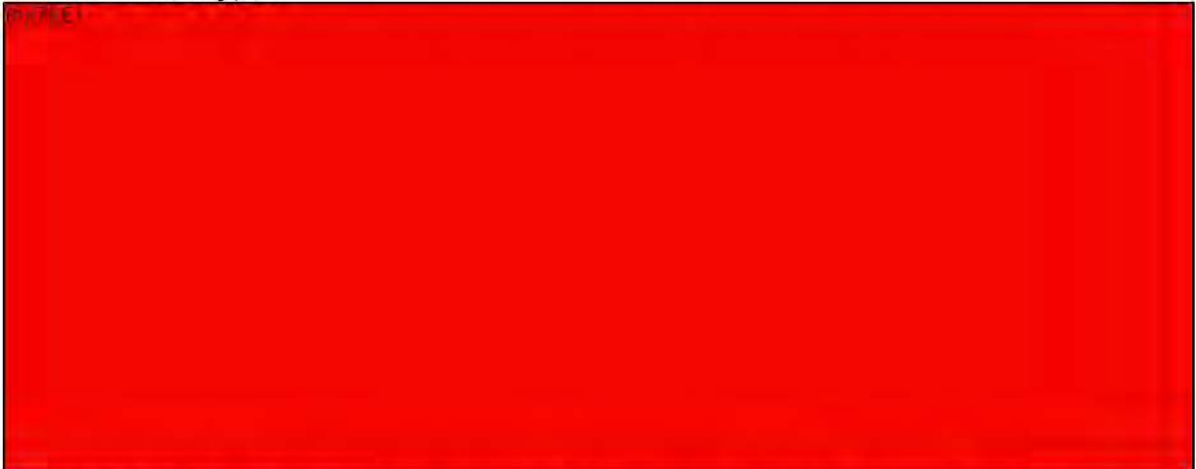
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2. Insurance Settlement or Denial Letter on File



- ii. If the applicant submitted a net insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level (HA/ONA line item) according to the COD and insurance type.



- 2. If the net insurance settlement is greater than the Damage Level recorded by inspection:



- iii. If the net 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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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.

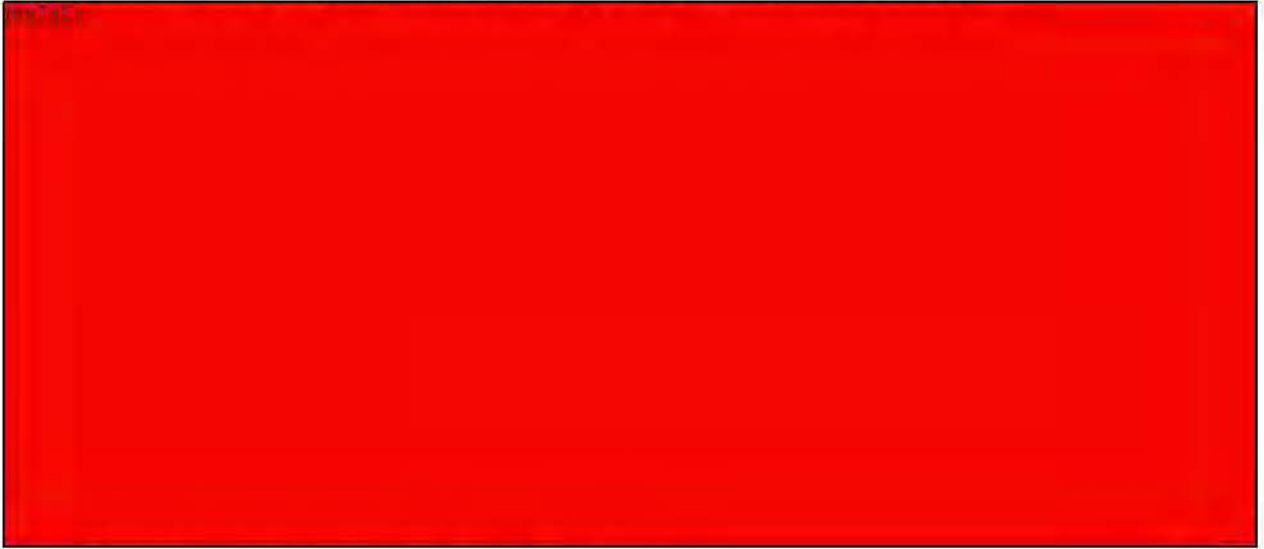
1. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include [personal property](#) and appeals for repair items paid at actual cost.
2. Appeal requests should be accompanied by documentation to support the appeal request such as repair receipts, contractor 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. Refer to [Appendix A](#) for disaster specific Damage 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; AND
 - iv. Missing **Service Call** line items.
 1. Refer to [Section D.8.](#) for additional processing information.



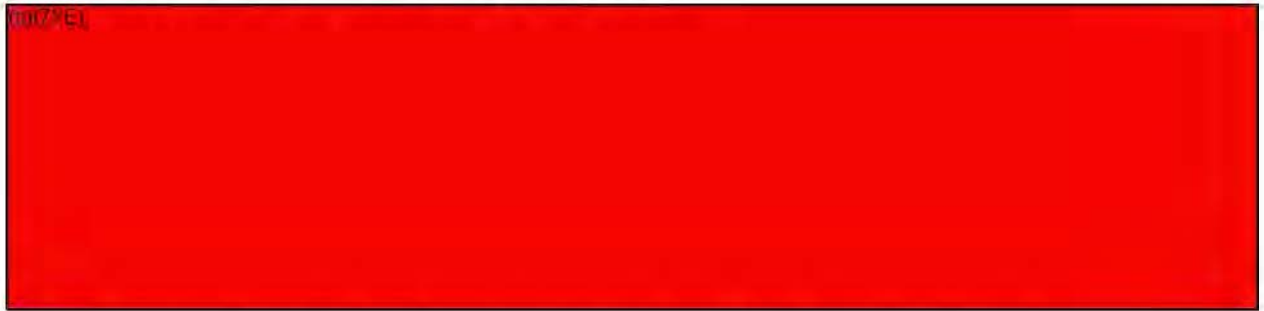
FEMA

**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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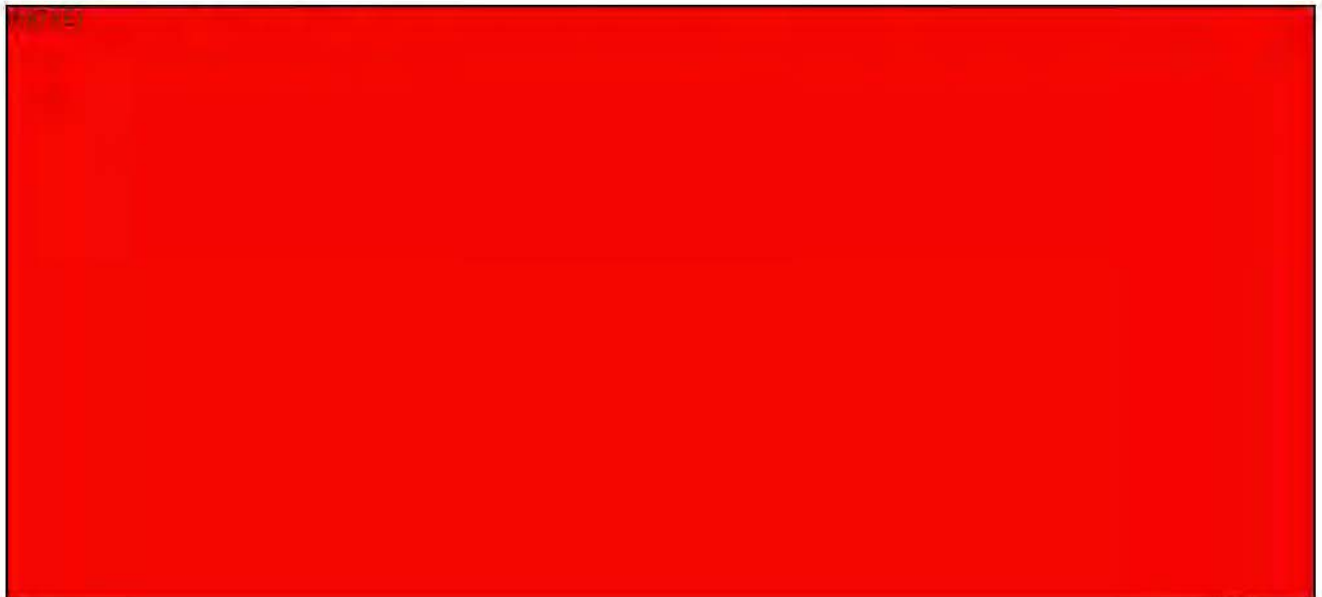
- b. When the combined total of all submitted estimates are less than any previous Home Repair Award/Damage Level Amount received:**



- ii. If additional estimates are NOT available:**



- 6. When the combined estimates are greater than Fire Dmg 1 but less than 'Residence Rebuild':**

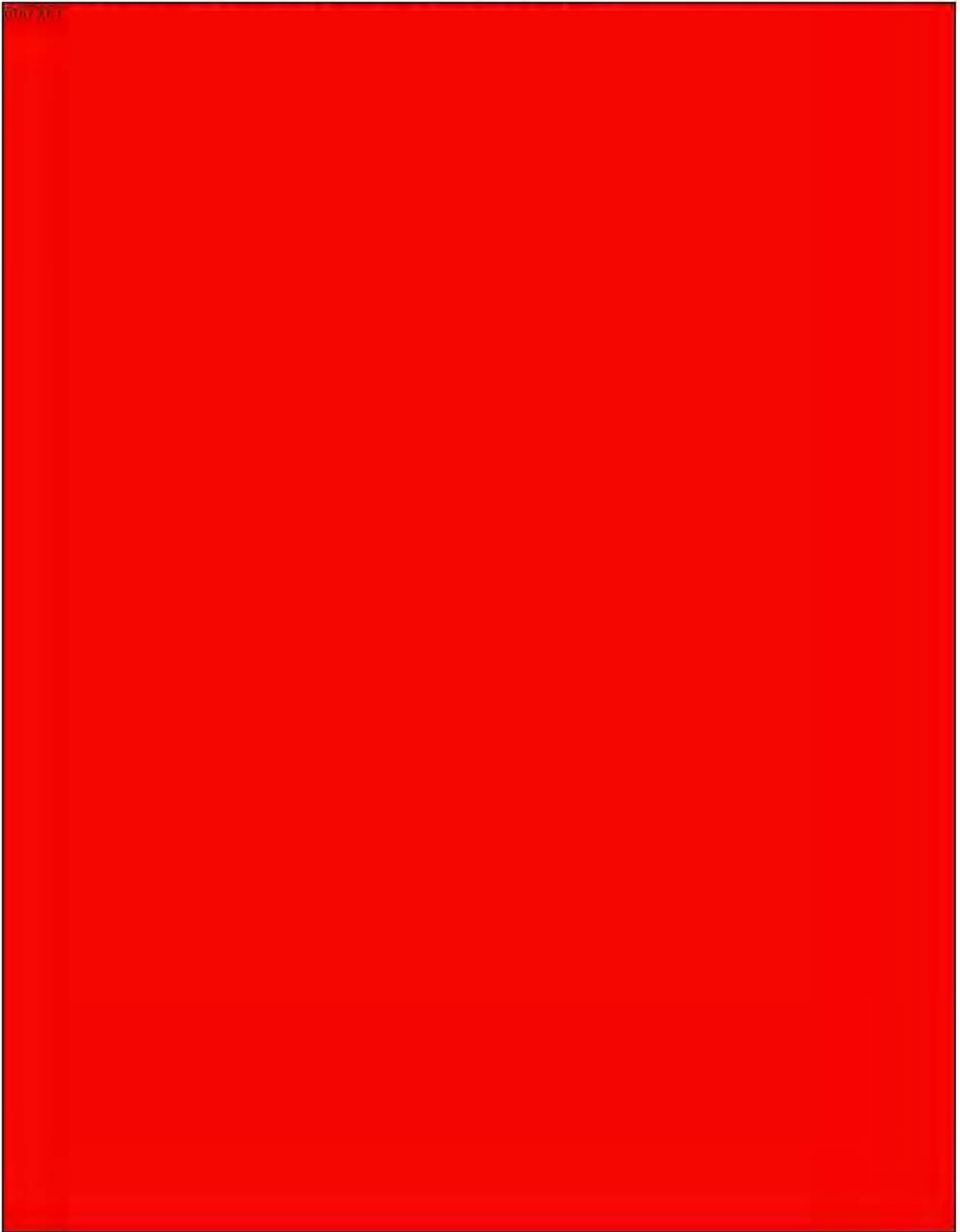




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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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i. Processing Actual Payments in NEMIS Legacy:





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**DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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(b) (5) (A)

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v. Processing Actual Payments in WebNEMIS:

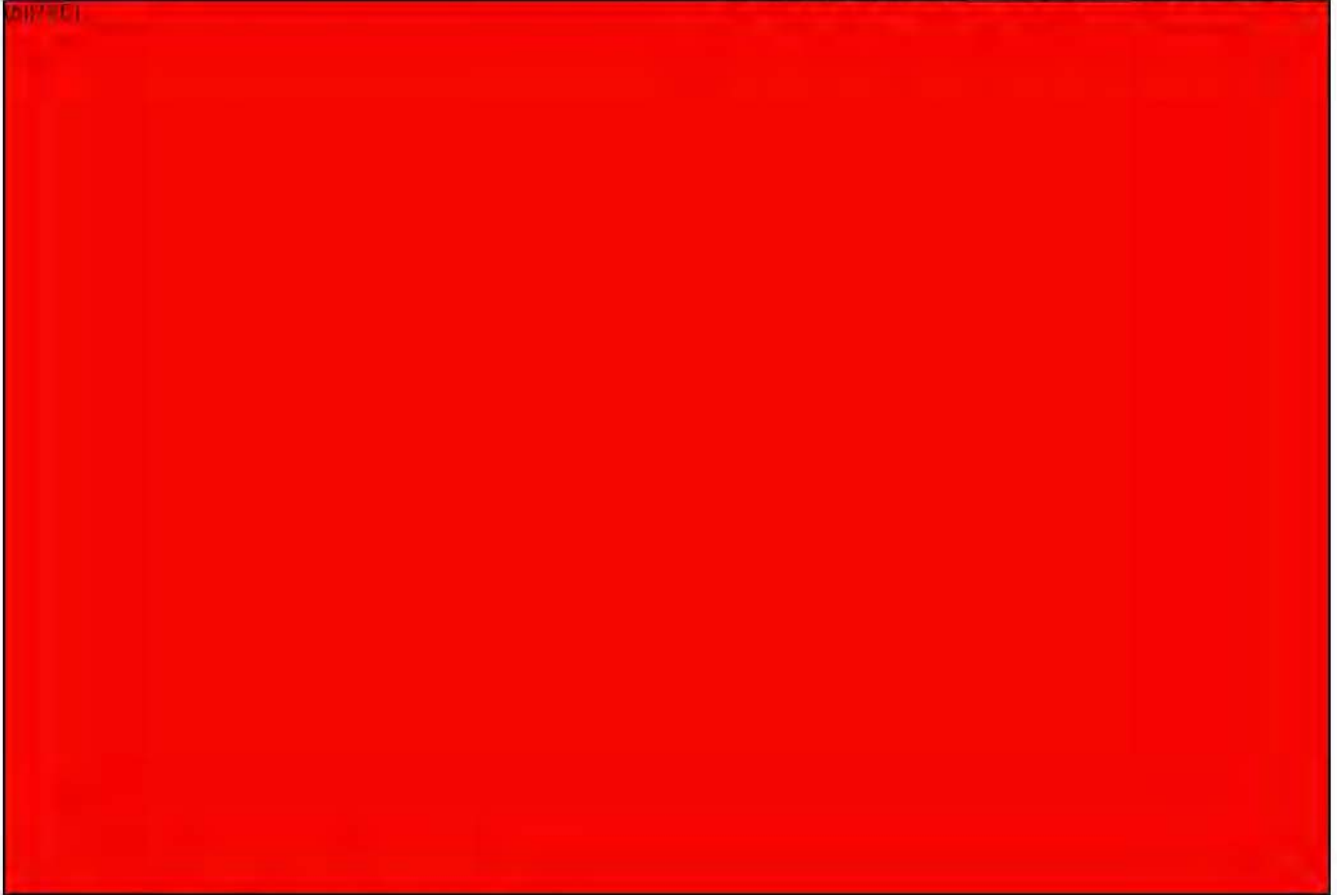
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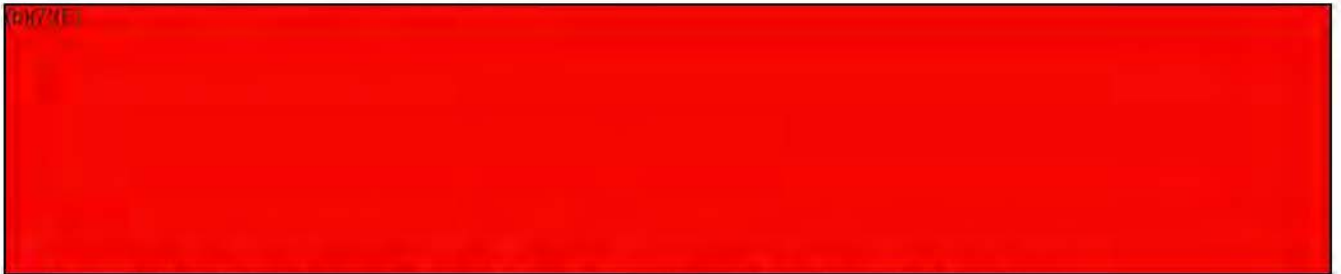


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c. If unable to reach the contractor:



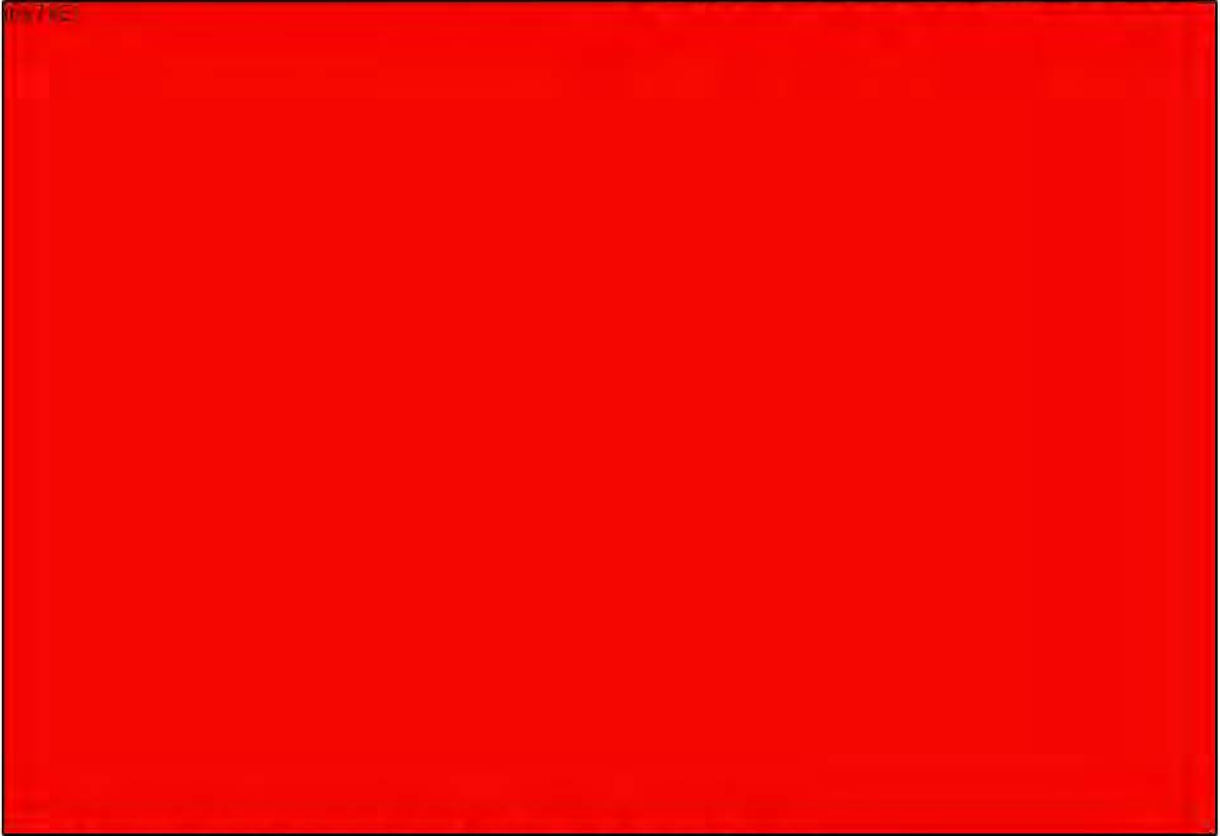
7. Appeals for Residence Type "Other" and Non-Traditional Housing:



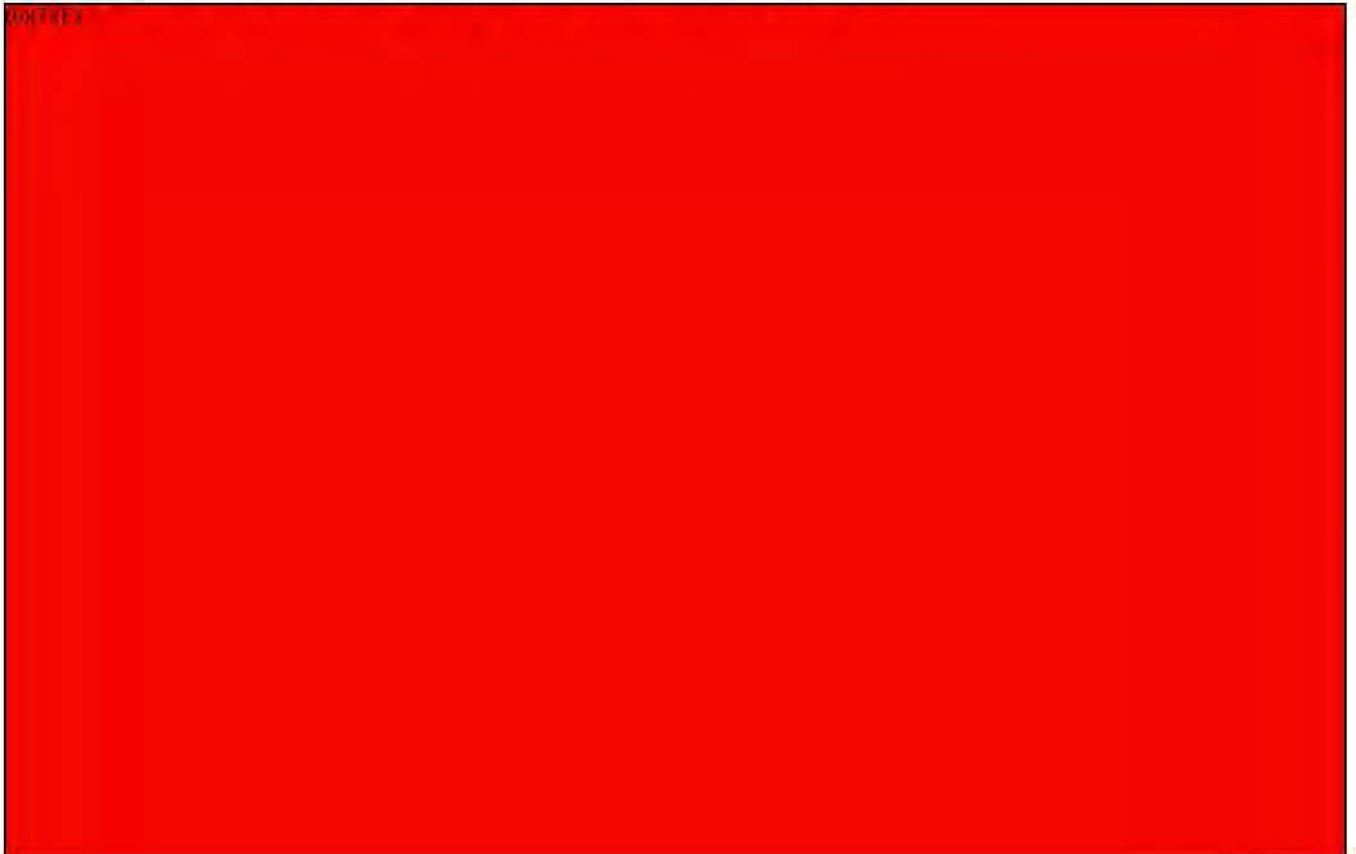


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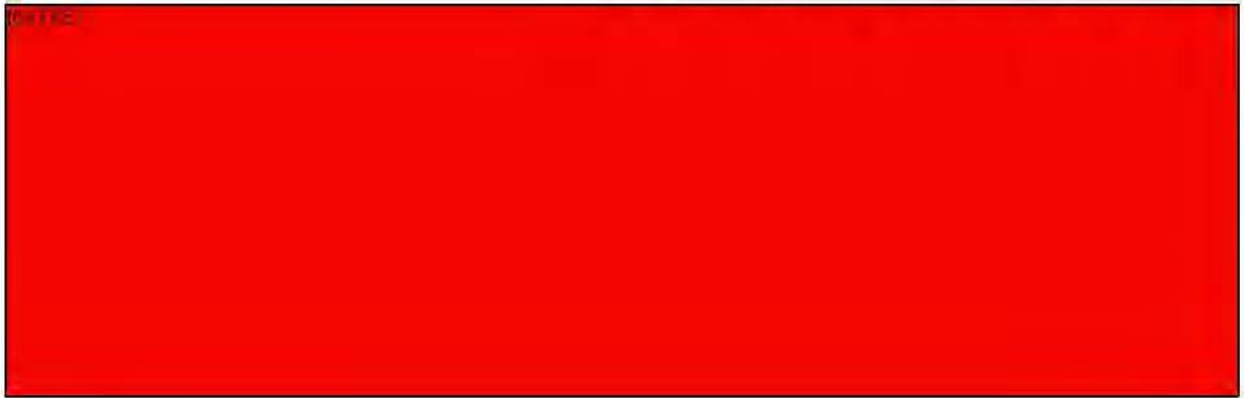
8. Appeal Inspection Requests and Returned Inspections:





FEMA

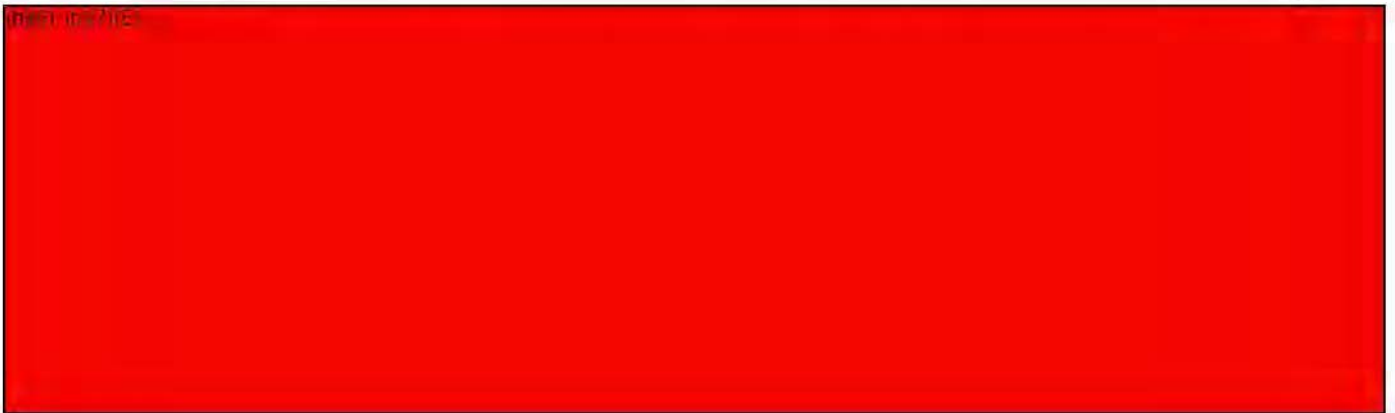
DR-4558-CA, DR-4562-OR, and DR-4569-CA Remote Inspections
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G. Exceptions

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:





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IV. APPEAL EXAMPLES

Scenario 1: A DR-4558-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.

IF 001 1027102

Result: PROCESS home repair as EHR $\$6,500.00 - \$1,152.41 = \$5,347.59$.

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.

IF 001 1027102

Scenario 3: An applicant in DR-4558-CA received Fire Dmg 1. Applicant registers for DR-4569-CA, inspection returns for DR-4569-CA with Fire Dmg 1.

IF 001 1027102



FEMA

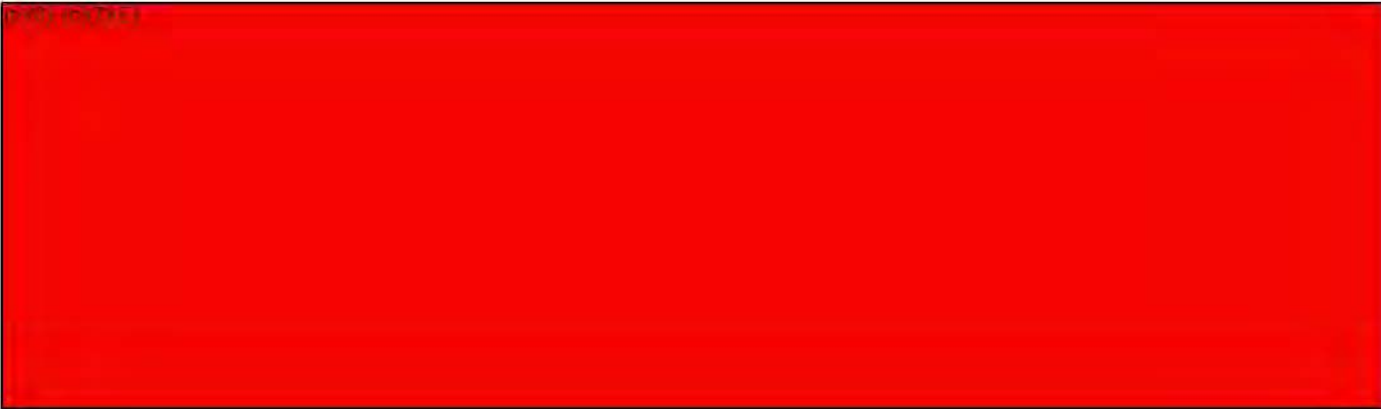
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(b) (5) - DPP



Scenario 4: An applicant in DR-4558-CA received Fire Dmg 1. Applicant registers for DR-4569-CA stating that their home is destroyed and receives Fire Dmg 2 in addition to a GIS_DEST stamp or exterior validation.

(b) (5) - DPP





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	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](#)
 - [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#)
 - [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

Disaster Specific Damage Level for:

DR-4558-CA & DR-4569-CA

DR-4558-CA DR-4569-CA		
Line Item #	Line Item Description	State Award Amount
9280	Fire Dmg 1	\$1,152.41
9281	Fire Dmg 2	-
6391	Residence, Rebuild	County Amount (NEMIS)
6980	Mobile Home, Replace	County Amount (NEMIS)
6981	Travel Trailer, Replace	County Amount (NEMIS)
6700	SF Service Call	County Amount (NEMIS)
7100	MF Service Call	County Amount (NEMIS)
9290	HVAC Service Call	\$206.35
9291	Well Service Call	\$206.35
9292	Septic System Service Call	\$206.35
9293	Retaining Wall Service Call	\$ 218.32
9294	ADA Ramp Repair	\$2,390.30



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DR-4562-OR

DR-4562-OR		
Line Item #	Line Item Description	State Award Amount
9280	Fire Dmg 1	\$1,011.03
9281	Fire Dmg 2	-
6391	Residence, Rebuild	County Amount (NEMIS)
6980	Mobile Home, Replace	County Amount (NEMIS)
6981	Travel Trailer, Replace	County Amount (NEMIS)
6700	SF Service Call	County Amount (NEMIS)
7100	MF Service Call	County Amount (NEMIS)
9290	HVAC Service Call	\$181.25
9291	Well Service Call	\$181.25
9292	Septic System Service Call	\$181.25
9293	Retaining Wall Service Call	\$ 135.69
9294	ADA Ramp Repair	\$2,213.00



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DR-4562-OR		
Line Item #	Line Item Description Wind Damage	Sta. Award
House/Townhouse		
9201	Hse/Twn Wind Dmg_1	\$1,694.09
9202	Hse/Twn Wind Dmg_2	\$4,589.63
9203	Hse/Twn Wind Dmg_3	\$8,227.41
9204	Hse/Twn Wind Dmg_4	\$17,301.52
9205	Hse/Twn Wind Dmg_5	\$31,809.33
Condo/Apartment		
9206	Con/Apt Wind Dmg_1	\$883.23
9207	Con/Apt Wind Dmg_2	\$1,575.33
9208	Con/Apt Wind Dmg_3	\$2,080.07
9209	Con/Apt Wind Dmg_4	\$3,649.55
9210	Con/Apt Wind Dmg_5	\$6,340.02
Mobile Home		
9211	MH Wind Dmg_1	\$1,464.42
9212	MH Wind Dmg_2	\$3,762.11
9213	MH Wind Dmg_3	\$6,624.26
9214	MH Wind Dmg_4	\$13,315.60
9215	MH Wind Dmg_5	\$25,342.72
Travel Trailer		
9216	TT Wind Dmg_1	\$493.10
9217	TT Wind Dmg_2	\$1,582.14
9218	TT Wind Dmg_3	\$2,885.80
9219	TT Wind Dmg_4	\$5,591.91
9220	TT Wind Dmg_5	\$11,008.81



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VIII. APPENDIX B

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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IX. APPENDIX C

Cross Disaster Letter

FEMA has reviewed your application for disaster assistance and found that you have applied for assistance for two disasters: DR 4558 (wildfires beginning August 14, 2020) and DR 4569 (wildfires beginning September 4, 2020). The decision letter we recently sent you for DR 4569 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 4558.

You may be eligible for additional assistance if you can document additional eligible disaster damage resulting from DR 4569. If after reading the decision letter that was sent to you regarding the damage from the DR 4569 wildfires and disagree, 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 4569 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 4569, and receipts or contractor estimates with itemized information for repairs needed due to additional damage from DR 4569. 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 4558, you will need to apply for Continued Temporary Housing Assistance in that disaster if you are not occupying your damaged home.

Send the requested documents by:

Mail to:
FEMA
P.O. Box 10055
Home
Hyattsville, MD 20782-8055
instructions

OR

Fax to:
800-827-8112
Attn: FEMA

OR

Upload to:
www.DisasterAssistance.gov
*Click "Check Status" on the
Page and follow the*

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.

DR-4560-PR and DR-4571-PR
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DR-4560-PR AND DR-4571-PR 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
	■ Disability and Communication Needs	12
III. Process	A. Eligibility Verifications	14
	B. Processing Eligible Assistance	17
	C. Insurance	26
	D. Appeals	28
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IV. Examples and FAQs	■ Appendix 1: Puerto Rico Squatter Communities	43
	■ Appendix 2: Ex. Ayuda Legal Sworn Statement Ownership	49
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I. OVERVIEW

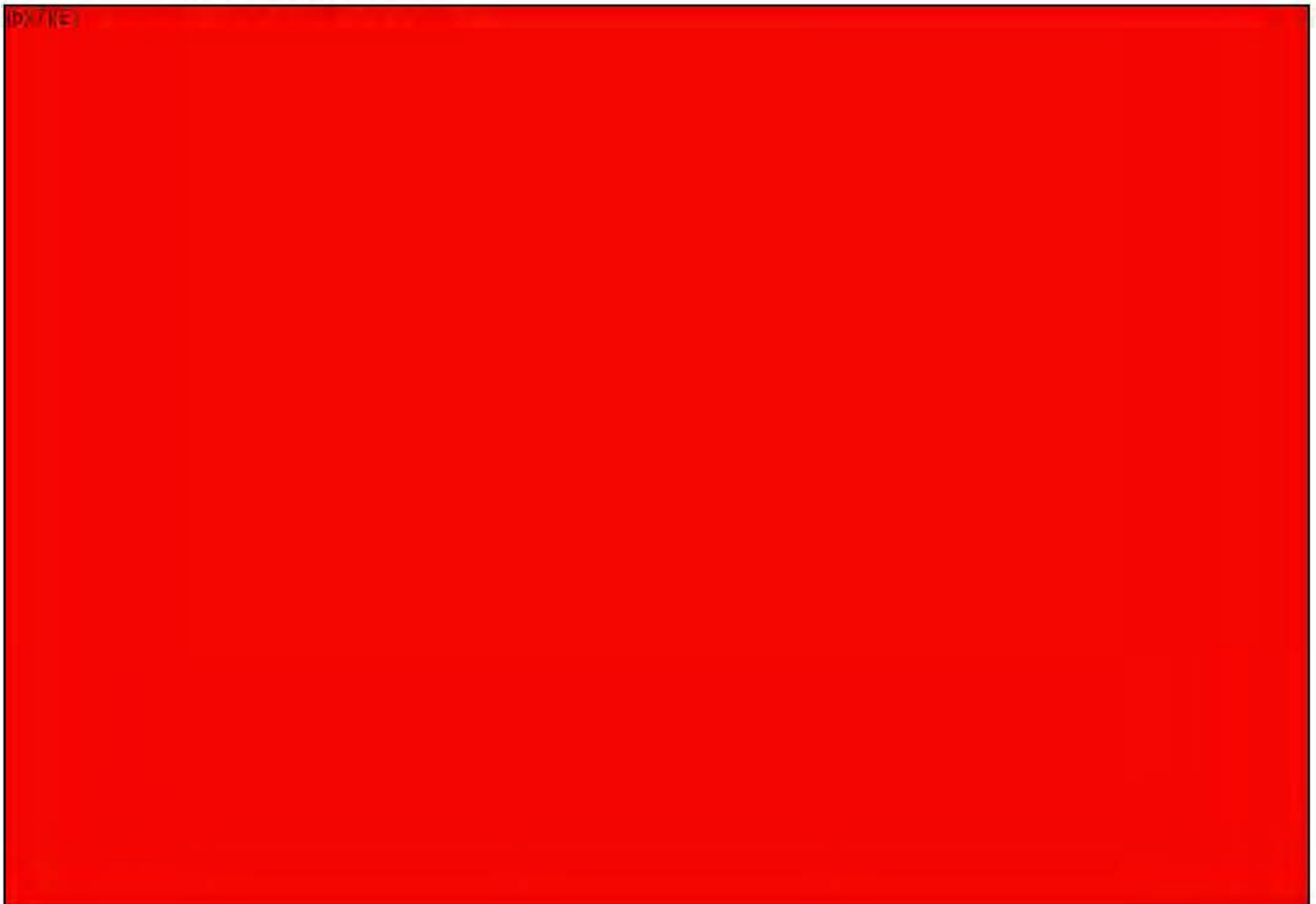
This Section describes information that every employee **must** read **before** **addressing** approved disaster specific assistance.

Purpose:

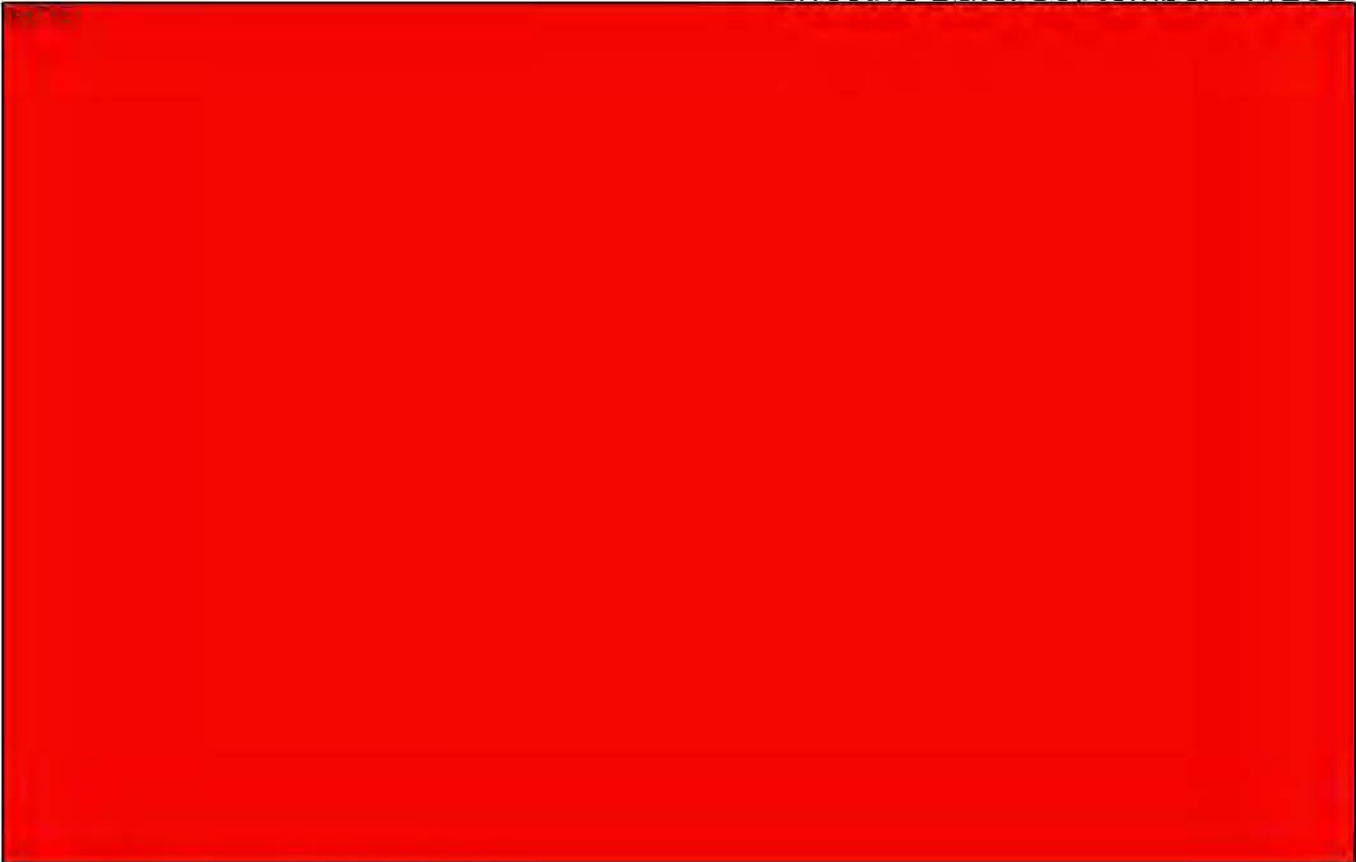
- FEMA may authorize various forms of assistance as a result of disaster specific circumstances.
- This document will address any necessary disaster specific processing procedures.
- The disaster included in this DSOP is **DR-4560-PR and DR-4571-PR**.

Disaster Specific Approvals:

- **Streamlined Inspections:**



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■ **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, ownership and occupancy will be verified with NEMIS public records. If the NEMIS public records verification is **NOT** available or the inspector is unable to verify ownership or occupancy, the applicant will need to submit the applicable documents.
 - 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.
- 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

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to protect the health and safety of disaster survivors and FEMA employees and contractors.

- Housing Assistance (HA) specific items paid at actual such as HVACs, 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.
- 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 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.
 - For linked registrations, standard Duplicate Resolution guidance will apply. Refer to the [Duplicate Investigation and Resolution Processing SOP](#) for additional processing information.

■ **Ownership and Occupancy**

- All standard ownership and occupancy verification documents apply, with the exception of [squatter communities](#), for applicants who do NOT meet the criteria above.

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- Standard ownership verifications include the option to submit a Written Statement of Ownership. Refer to the [Ownership Verification](#) SOP for additional information.
- On appeal, when all other ownership verification options are exhausted, and there is NO conflicting information on file, the applicant can submit a **Written Statement of Ownership** as a last resort.
 - Refer to the [Ownership Verification](#) SOP for additional information.
 - DO NOT accept the **Written Statement of Ownership** referenced in the [Ownership Verification](#) SOP for squatter communities.

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- If standard verifications are NOT available, applicants may **USE** the following as a last resort:
 - **Sworn Statement of Ownership** (DO NOT accept in squatter communities):
 - The Sworn Statement of Ownership is a document created by the Ayuda Legal Puerto Rico.
 - Refer to [Section III.A.4](#) for additional information. A sample of the document is available on [Appendix 2](#).
 - Helpline – If the applicant needs additional information, refer caller to Ayuda Legal Puerto Rico:
<https://www.ayudalegalpuertorico.org/2020/01/16/sin-titulo-formal-tienes-derecho-a-solicitar-asistencia-de-fema/>.
 - **Puerto Rico Department of Housing (DOH) – Ownership Certification** (accepted inside and outside of squatter communities):
 - The DOH and FEMA have coordinated on an acceptable form of ownership verification for both disasters. The DOH will issue an ownership certification to individuals who meet the application, contract, or deed criteria, and are recognized as owners prior to July 29, 2020 according to PR law.
 - Refer to [Section III.A.4](#) for processing details. A sample of the document is available on [Appendix 3](#).

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- Helpline – if applicant needs additional information, refer the caller to the Puerto Rico Department of Housing.
- Damaged Dwelling Address (DDA) information on record and documents submitted must be similar but do not have to be an exact match as long as they contain enough information to identify the documents submitted are for the same location as the DDA listed in NEMIS (e.g. 123 Main St. vs. 123 Main Rd.). Refer to Section III.A.5.d for processing details.
 - If an applicant was NOT occupying the damaged dwelling (DD) at the time of the disaster, they may still be eligible for assistance if they can prove their intent to occupy the home as their primary residence. Refer to [Section III.B.7](#) or additional information.

Other Items to Note:

■ 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.

■ Automated Address Corrections

- A trend has been identified where the automated address correction software is not accepting the applicant's address entered at the time of registration resulting in incorrect address modifications. This can also occur when the address is updated post-registration.



- For more information about Puerto Rico addresses go to: [Puerto Rico Address Formats](#).
- **Helpline - Information Release Verifications:**
 - Callers who cannot verify the street information/listing on the Damaged Dwelling Address (DDA) or the Current Mailing Address (CMA) fields but can verify their city/municipality and zip code, will meet the DDA/CMA verification requirements.
 - For example, the caller may have the city/municipality, and zip code correct, but the street name may only be similar due to a system's automated correction.

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- **FOLLOW** the standard process of verifying the applicant/co-applicant name, social security, and current phone number information.
- **Casework:** When the inspector tried to correct the DDA, the address correction software did not accept the data change. The attempted data change generated incorrect DDA information in NEMIS.

- Wrong DD inspected:



- Incorrect DDA in NEMIS due to address correction:



■ **Helpline- Change in Registrant**

- If Applicants call and request to have Occupant changed to registrant:



■ **Helpline – Adding Generator or Miscellaneous Other Items:**

- If an applicant calls and requests to add Generator or Miscellaneous Other Items to their registration:



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II. IMPORTANT INFORMATION

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



Prior to Processing:

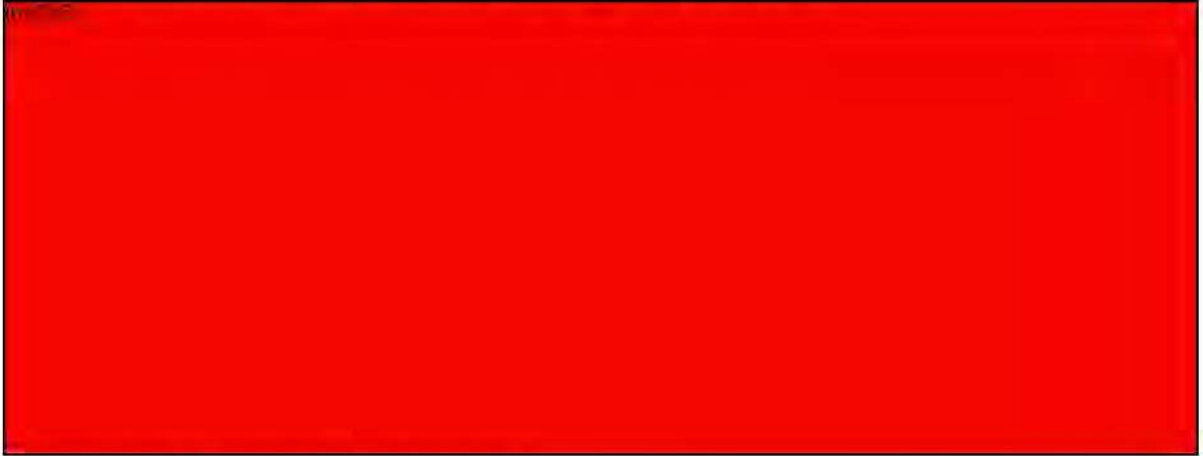
- **VERIFY** if the applicant's address is in a [squatter community](#).
- The ONA processing option is **FEMA Option**.
 - Staff are authorized to **PROCESS** and **DISCUSS** all HA and ONA categories of assistance.
- **Transportation**
 - Liability insurance is included when a person pays to register a vehicle in Puerto Rico.
 - If an applicant submits valid Vehicle Registration documents, do NOT request additional information to verify a Liability Insurance policy.
 - The current Vehicle Registration is sufficient to support Liability Insurance.

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- Unless otherwise specified in posted [Preshifts](#) or [Processing Procedures Manual \(PPM\)](#) documents, **USE** all other standard processes for actions to address applicant inquiries.
- Sequence of Delivery
 - Housing Assistance (HA)

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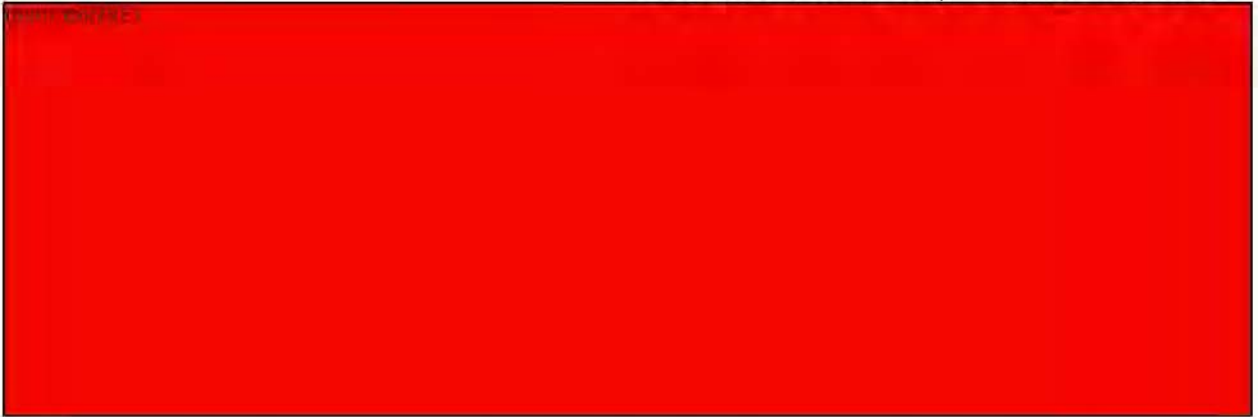
- Temporary Housing Assistance, if eligible; AND
- Repair or Replacement Assistance.
- Other Needs Assistance (ONA)
 - Funeral Assistance, if there is a pending funeral review;



- Personal Property Assistance; AND
- All other categories, if funds are available under their respective maximum amount of assistance.
- 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.



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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:



■ **Insurance Considerations**

- This only applies if the applicant's insurance covers the cause of damage (COD).
- Insurance companies in Puerto Rico fall into one of the following three categories:
 - Admitted insurers: Companies that are part of Puerto Rico's insurance guarantee program which ensures claims will be paid even if the insurance company becomes insolvent. These applicants' claims will be paid but may be delayed.
 - Liquidated insurers: Companies that are no longer in operation. Applicants may have received a payout when the company was liquidated but should be considered **uninsured** if they can demonstrate they filed a claim and received no benefits.
 - Galen Insurance Company is the only confirmed liquidated insurer.
 - Unadmitted insurers - Companies that are NOT part of Puerto Rico's insurance guarantee program ensuring that claims will be paid if the insurance company becomes insolvent.

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- Admitted Insurers List: The Puerto Rico Office of the Commissioner of Insurance lists the following insurers in the state; and they are considered admitted insurers.
 - ACE Insurance Company. www.acelatinamerica.com
 - Antilles Insurance Company. www.anglo-antilles.com
 - Asociación de Suscripción Conjunta del Seguro de Responsabilidad Obligatorio. www.segorobligatorio.com
 - Atlantic Southern Insurance Co. www.atlanticsouthern.com
 - Auxilio Platino, Inc. www.auxilioplatino.com
 - American International Group, Inc. www.aig.com.pr
 - Caribbean Alliance Insurance Co.
 - Caribbean American Property Insurance Co. www.assurantsolutions.com
 - Continental Risk Assurance Company. www.continentalriskpr.com
 - Cooperativa de Seguros Múltiples de P.R.
 - Chubb Insurance. www.chubb.com
 - Eastern American Insurance Company. www.universalpr.com
 - I.H. Americas Insurance Company
 - Integrand Assurance Co.
 - Island Insurance Corporation
 - MAPFRE PRAICO Insurance Co. www.mapfrepr.com
 - MAPFRE Preferred Risk Insurance Co. www.mapfrepr.com
 - Multinational Insurance Company. www.multinationalinsurance.com
 - Newport Bonding and Surety Co., Inc.
 - Optima Insurance Company. www.optimapr.com

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- Real Legacy Assurance Co., Inc. www.reallegacyassurance.com
 - Richport Insurance Co.
 - Tower Bonding & Surety Co., Inc.
 - Triple-S Propiedad, Inc. www.ssspropiedad.com
 - United Surety and Indemnity Co. www.usicpr.com
 - Universal Insurance Co. www.universalpr.com
- Unadmitted Insurers: If an applicant is insured by a company not listed in the list above or Galen Insurance Company, AND the applicant previously submitted information (within one year of applying for assistance) stating their insurance company has closed or refuses to make payment, take the following steps:



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.
 - i. If the **NEEDS TO DO** link is **RED**:
 - ii. **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;

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- 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 assistance.

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the [DR-4560-PR](#) and [DR-4571-PR](#) Disaster Specific Information webpages and Authorization Memos available in the Memorandum frame for additional information.

3. **Occupancy:**

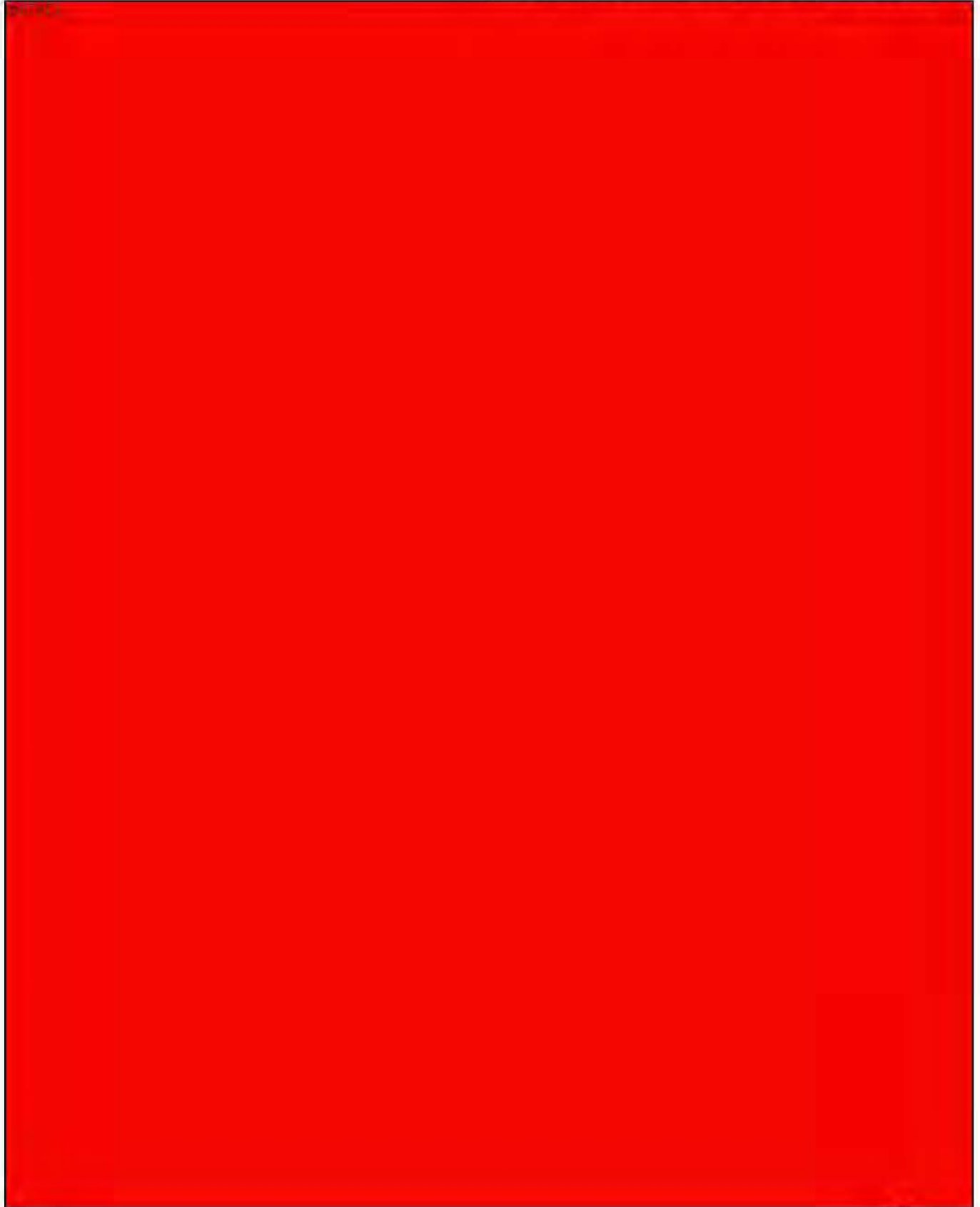


4. **Ownership:**

- a. Due to the complexity of address formats, the Damaged Dwelling Address (DDA) information on record and documents submitted must be similar, but do not have to exactly match as long as they contain enough information to identify the documents submitted are for the same location as the DDA listed in NEMIS.



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B. Processing Eligible Assistance

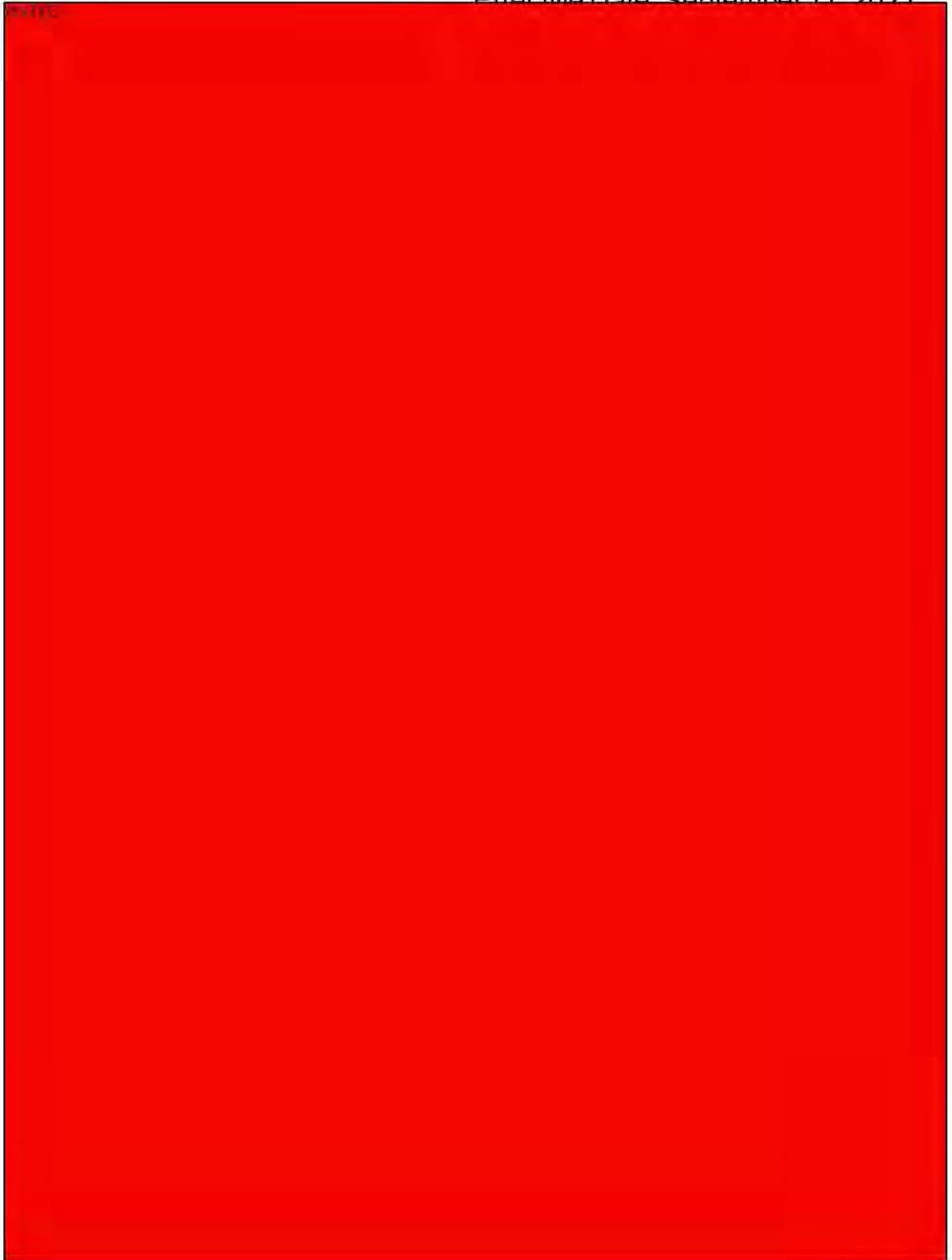
1. Remote Inspections Information

- a. Damage Level Award Amount– Will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.



- 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 is in the file, the following **MUST** be confirmed before awarding Replacement Assistance:

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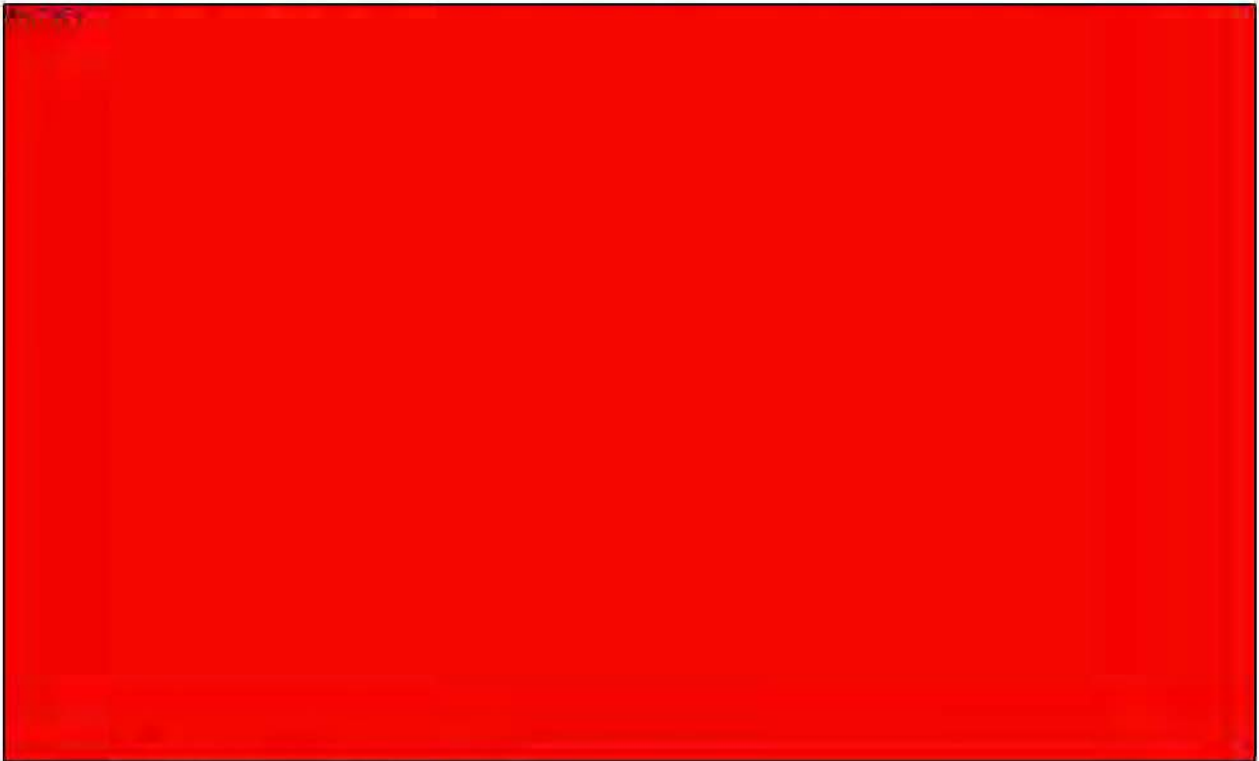
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- c. Transportation will be recorded during Remote Inspections; however, all Transportation Assistance will be processed manually based on documentation provided in response to RFI letters.





2. FEMA Correction (FCOR) Inspection:

- 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.



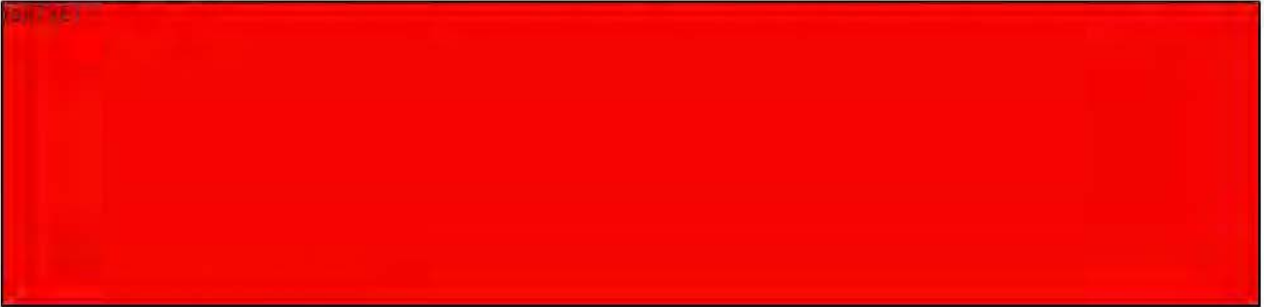
3. If there is a discrepancy:

- a. Per HIS, please return the case to the Task Monitor 


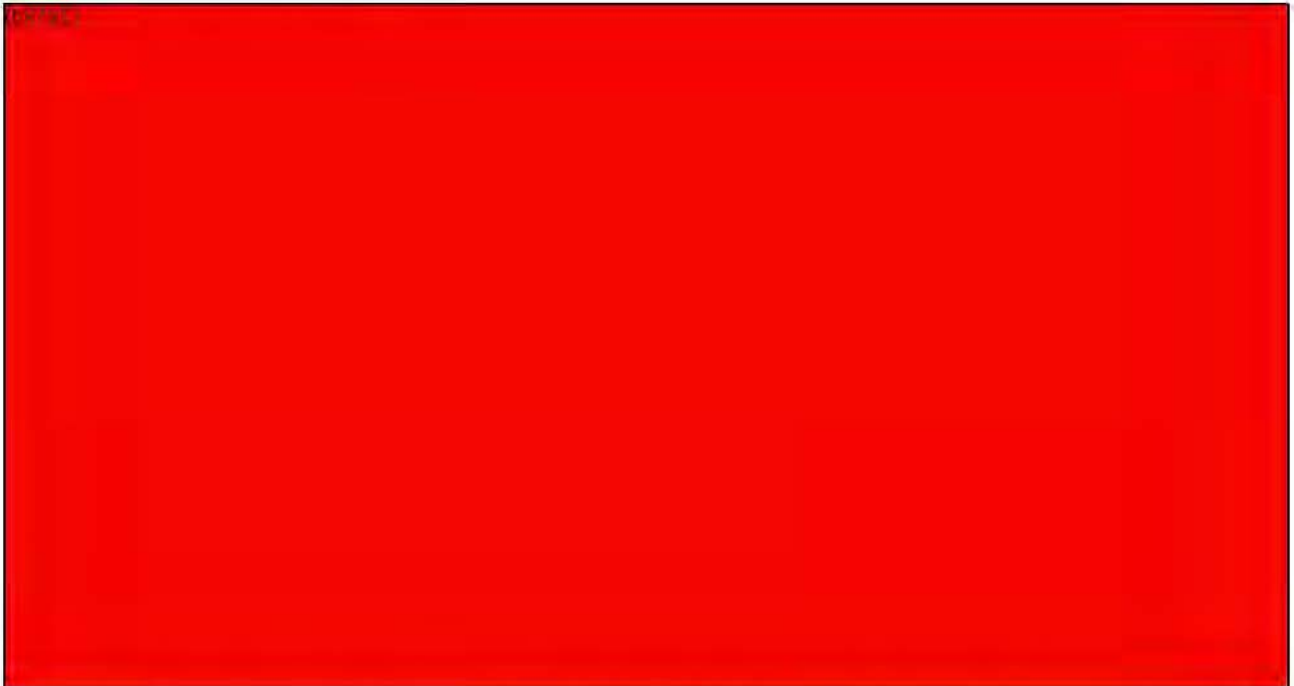
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3. Incorrect Damage Level:

- 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:



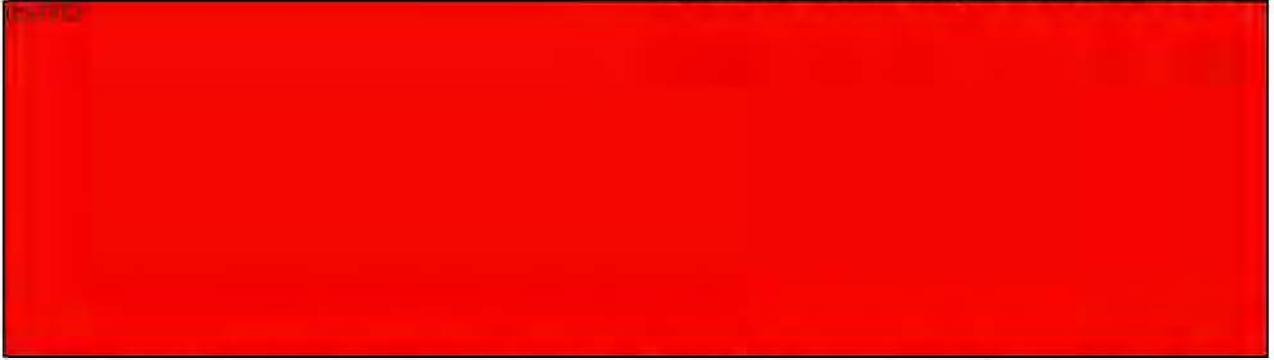
4. Special Handling Queue:



5. Puerto Rico Squatter Communities: DR-4560-PR and [DR-4571-PR](#)

- a. Local governmental agencies have identified to FEMA a list of known squatter communities.
 - i. Refer to Section IV for a list of identified [squatter communities](#).

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b. Applicants in squatter communities are eligible for all categories of assistance IF they meet the standard eligibility criteria.

i. Ownership: Refer to [Section III.A.5.](#) for additional information.



ii. For Continued Rental Assistance:



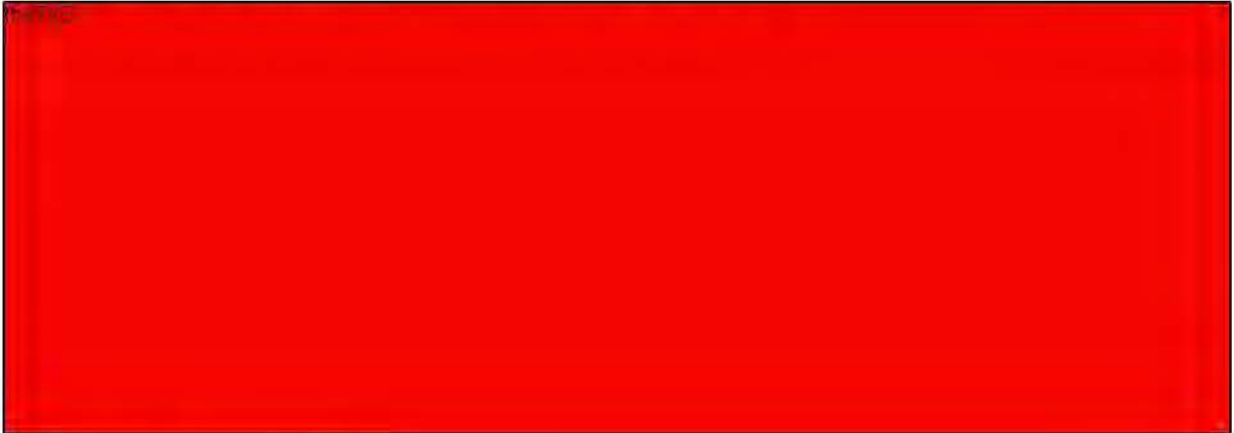
iii. For Occupancy:



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

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- 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.



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.).
 - 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):**

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- 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.
- d. FEMA does NOT provide Direct Assistance, Home Repair Assistance, Replacement Assistance, or Continued Rental Assistance to residents of non-traditional housing.

7. Intent to Occupy Home from DR-4473-PR:

- a. Applicants who have registered for DR-4560-PR or DR-4571-PR and were NOT occupying the residence damaged in DR-4473-PR at the time of the disaster may still be eligible for assistance if they sustained damages to the home from DR-4560-PR or DR-4571 and DR-4473-PR. Applicants must submit documentation stating their intent to move back to the home, regardless if the repairs have started on the home from previous damage due to DR-4473-PR.
 - i. Generally, this is recorded by the inspector at the time of the inspection. However, applicants can establish their intent to occupy with a written statement along with supporting documentation (e.g., utility deposit or a pre-dated lease) that contains:
 - 1. Applicant or co-applicant name;
 - 2. DD address from DR-4473-PR; AND
 - 3. Supporting documentation must be dated on or before the first day of the incident period.
 - a. Refer to the [Occupancy Verification](#) SOP for additional information.
 - ii. Applicants who have registered for damages to their temporary housing unit and later report damages to their home from DR-4560-PR or DR-4571-PR should submit an appeal request following standard appeal guidelines.
 - 1. Once all required documentation is received, **REQUEST** an appeal inspection for the DDA where the applicant has established intent to occupy.
 - a. Refer to the [Appeal Processing](#) SOP for additional information.
 - iii. If applicant is receiving Rental Assistance in DR-4473 and has NOT demonstrated exhaustion of funds. Refer to the [Cross Disaster Processing](#) for additional information.

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8. Single Family & Multi Family Roads & Bridges – Paying actual:

- a. Applicants that submit documentation for Single Family Road and Bridge repair or replacement with an **SF Service Call (6700 Line Item)**, **MUST** have the following reflected in their file:



- ii. Line items relating to the SF line (**6700 Line Item for SF Service Call**).



- iii. A verifiable estimate or itemized invoice/receipt. Three calls to contractor are **REQUIRED**:



3. Were the damages to the SF R/B caused by the disaster?;

- a. If No, **PROCESS** Ineligible determination.



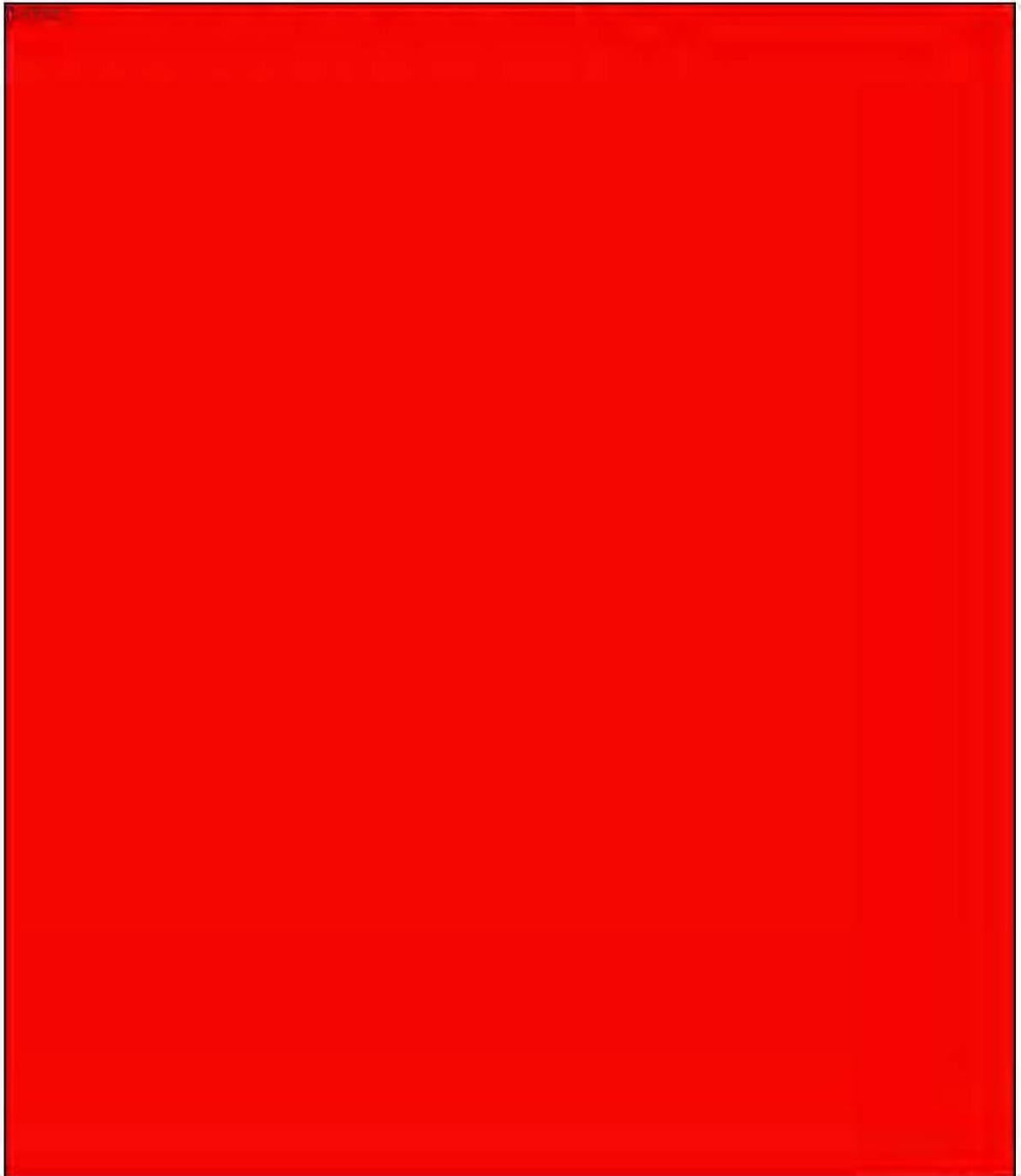
4. Are the repairs considered an upgrade, **VERIFY** if they are optional or required for a building code/ordinance requirement?



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3. In the Item frame, **COMPLETE** the following:



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1. If Multi-Family, staff will follow normal Multi-Family procedures.
2. In addition to normal processes, applicants that received a damage level award must submit line item receipts or estimates, not documents that only reflect a lump sum cost, to determine the award amount. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the Multi-Family road or bridge.
3. 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 of the above information.
4. For all other processes, refer to [Road and Bridges SOP](#).

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.

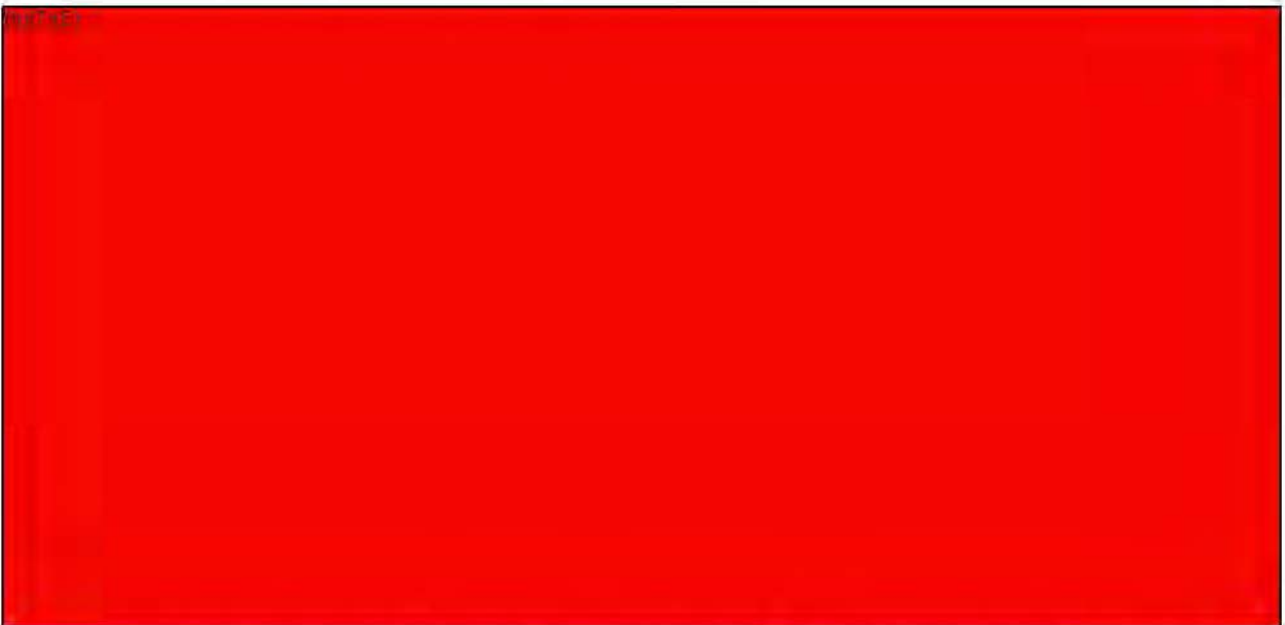
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1. Missing insurance settlement or denial information:

- 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:

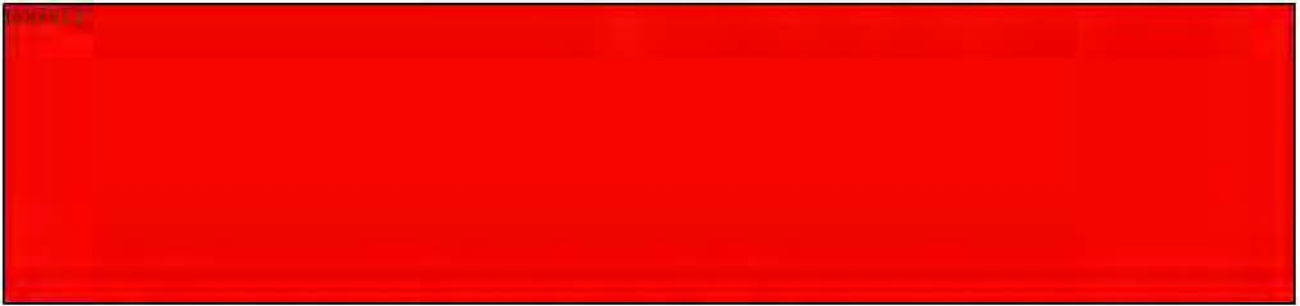


2. Insurance settlement or denial letter on file



1. If the insurance settlement is less than the Damage Level Award recorded by inspection:

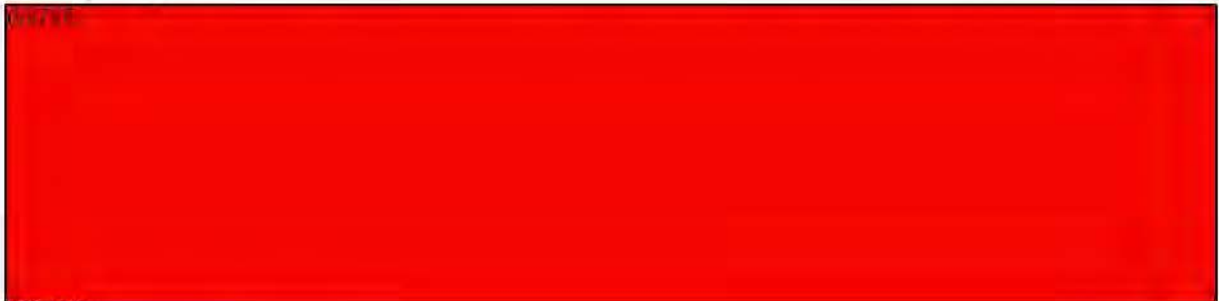
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2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:



- 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):



D. Appeals

1. Processing Appeals – General:

- a. All appeals for assistance in **DR-4560-PR** and DR-4571-PR must meet the following requirements:
 - i. Be in writing, typed or written;
 - ii. Explain the reason for the appeal, e.g., additional Home Repair Assistance, denial for continued temporary housing, additional assistance with personal property items, etc.; AND

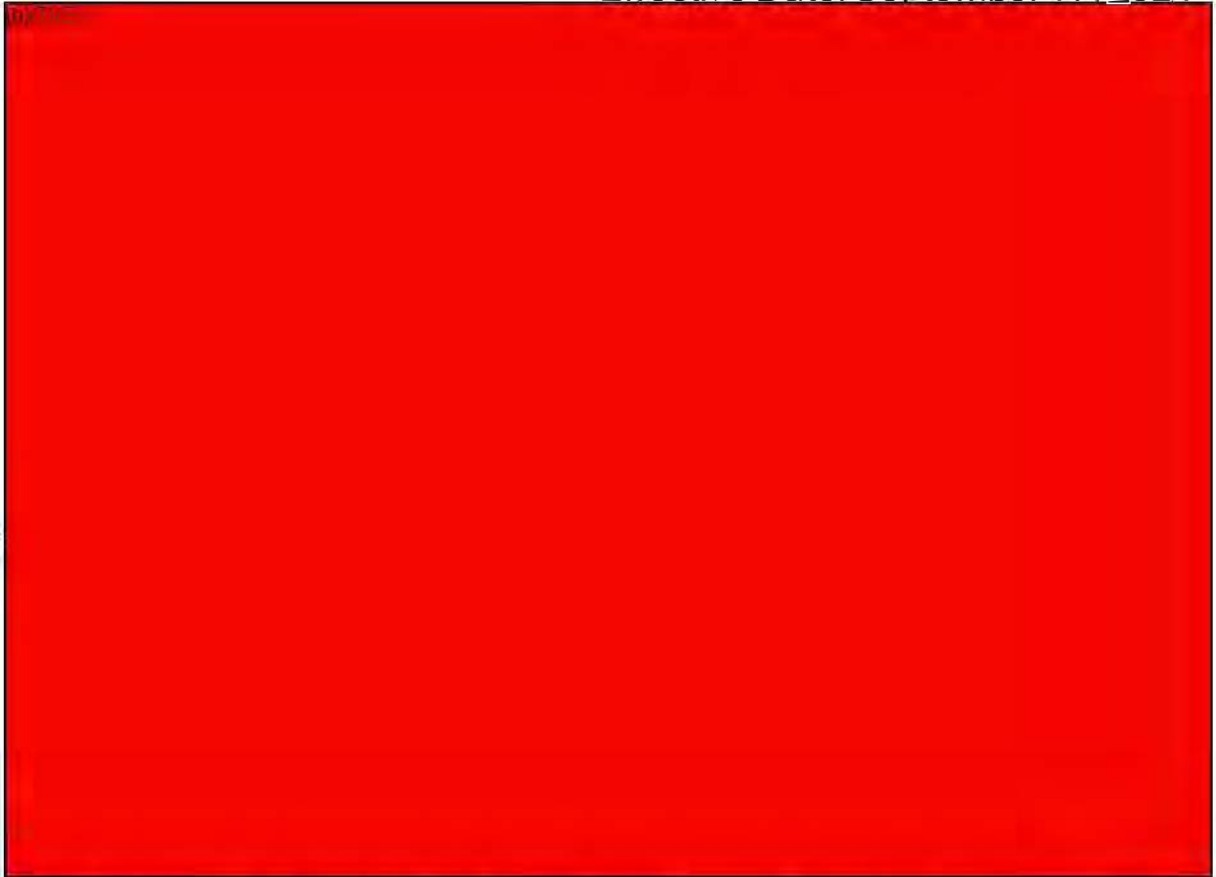
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1. Be signed by hand or electronically, by the applicant, co-applicant, or third party authorized to appeal on their behalf appeal request is missing any of the above requirements, including a contractor's estimate, an **ADOC** must be generated and mailed requesting the missing information.
 - a. Signed estimates, bills, receipts, ledgers, contracts, etc. are **NOT** acceptable in lieu of an appeal letter.
 - i. Refer to the [Appeal Processing](#) SOP for additional information.
 - b. **DO NOT** deduct **Service Call** line items from any additional EHR awards.

2. Processing Appeals – Remote Inspections:

- a. 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.
- b. 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.
- c. 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.
- d. **VERIFY** the items listed on the estimate are eligible under the IHP program and exclude items for payments such as detached garage and other non-essential rooms or items.
- e. 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.
- f. For real property assistance awarded based on Remote Inspections, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal Remote Inspection in most cases. Unless an appeal determination has been completed for an additional Damage Level Award amount. Refer to [Appendix 4](#) for disaster specific Damage Award Level line item pricing.
 - i. When the combined total of all submitted estimates are less than any previous Damage Level Award received:

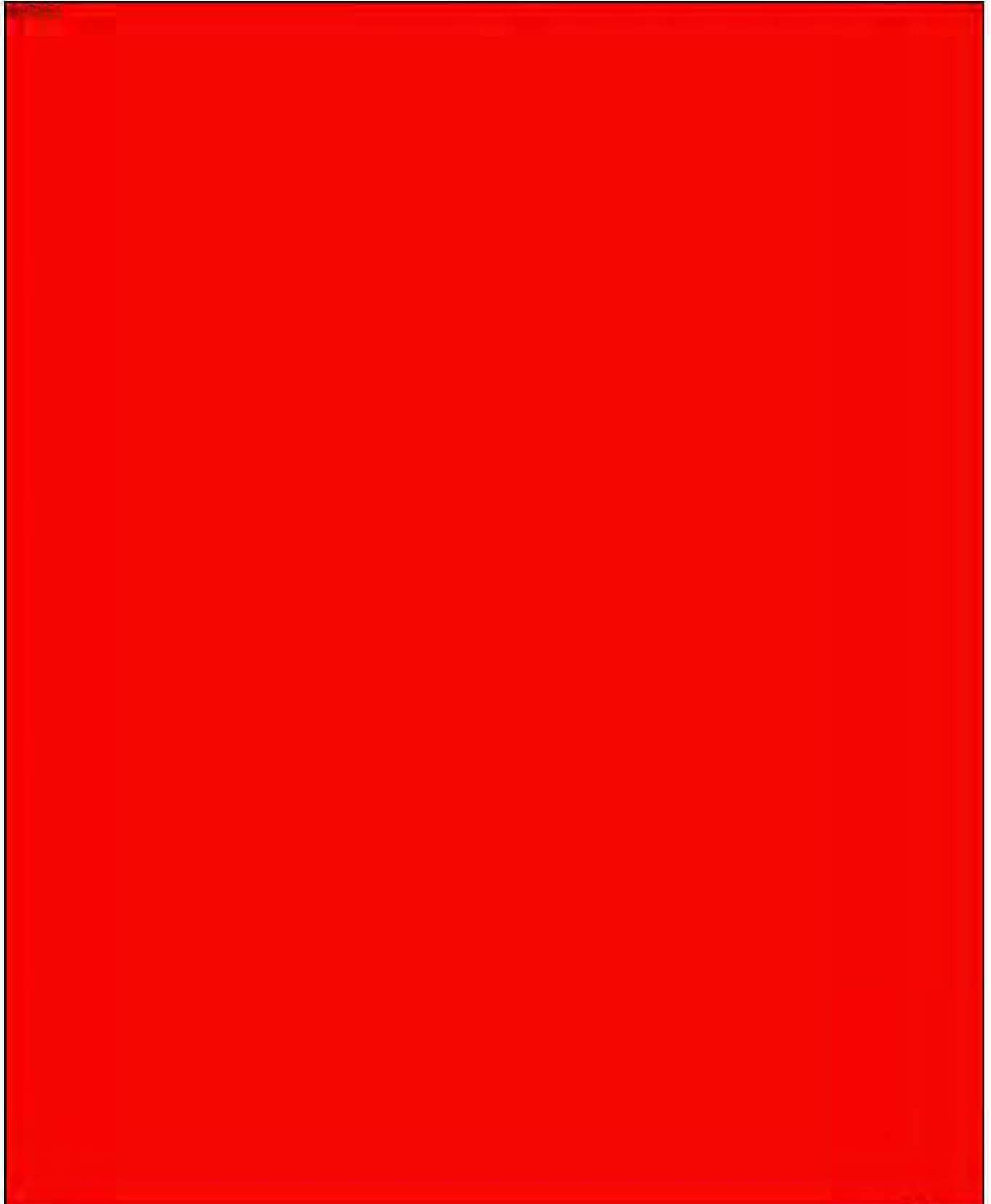
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- g. When the combined estimates are greater than the total previous Damage Level Award received for Home Repair:

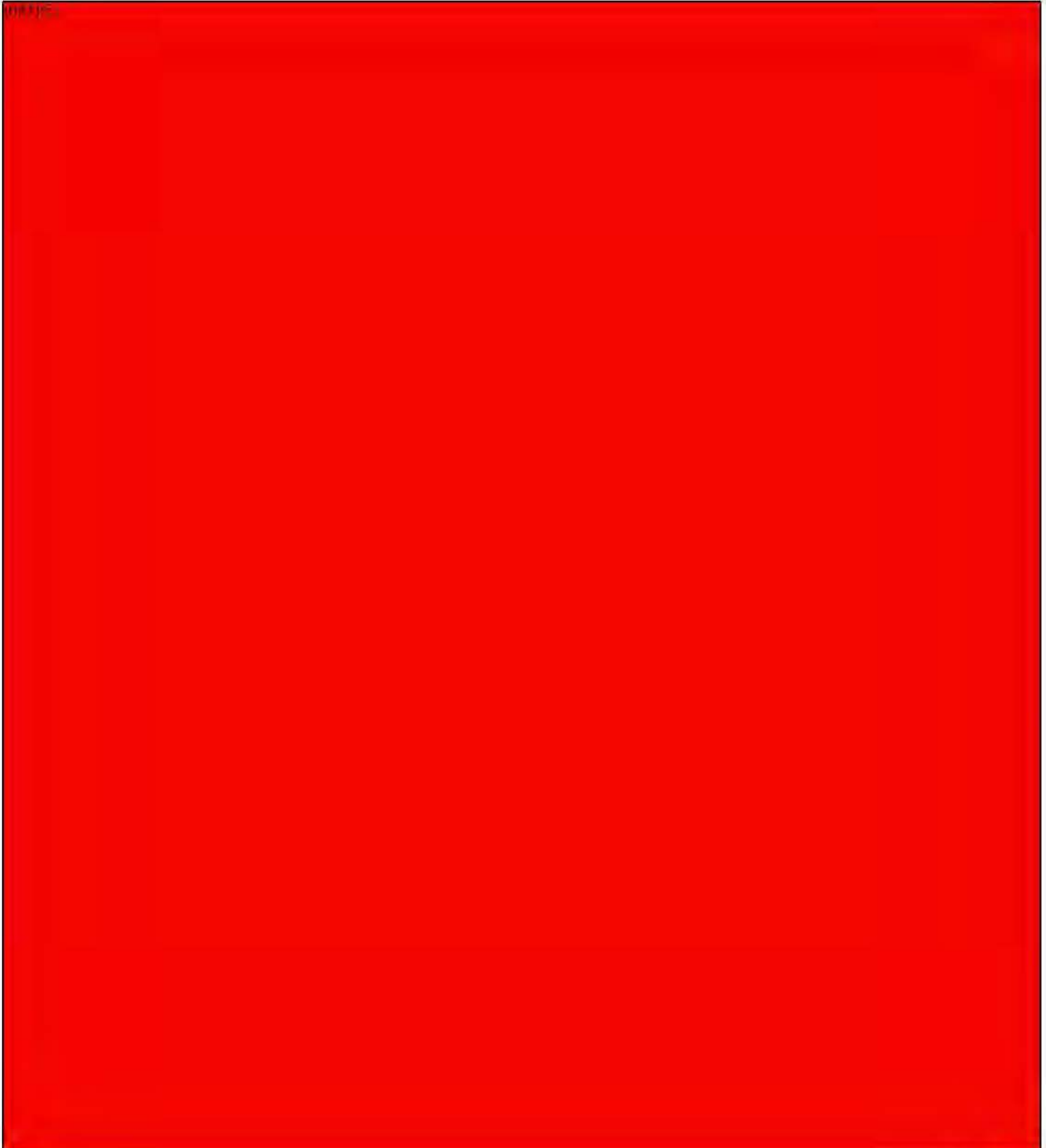


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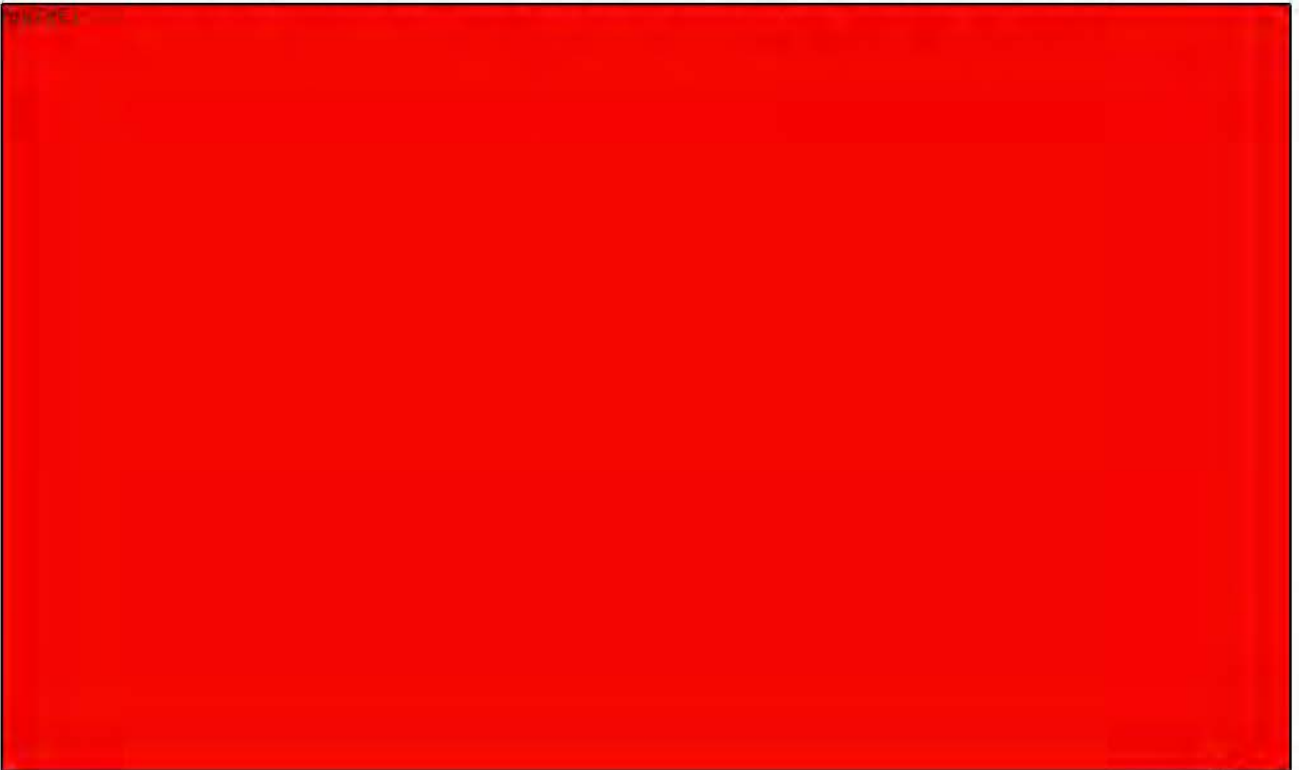
h. Appeals above the Highest Damage Level Award and Destroyed/Replacement:



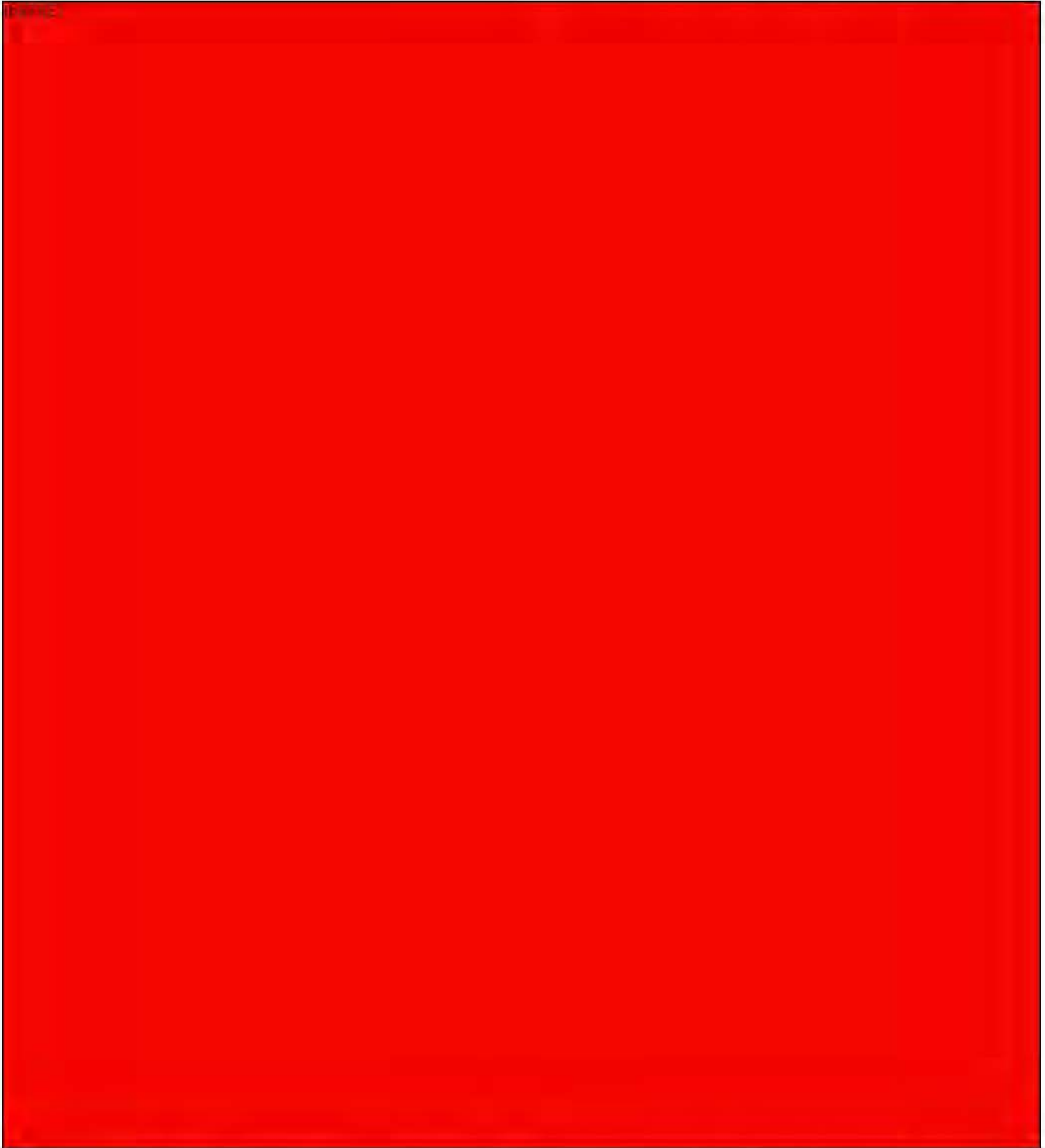
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- ii. If an applicant appeals for above a Damage Level 5 (**not destroyed**) and has previously received a Damage Level Award 4 or 5; they must submit:



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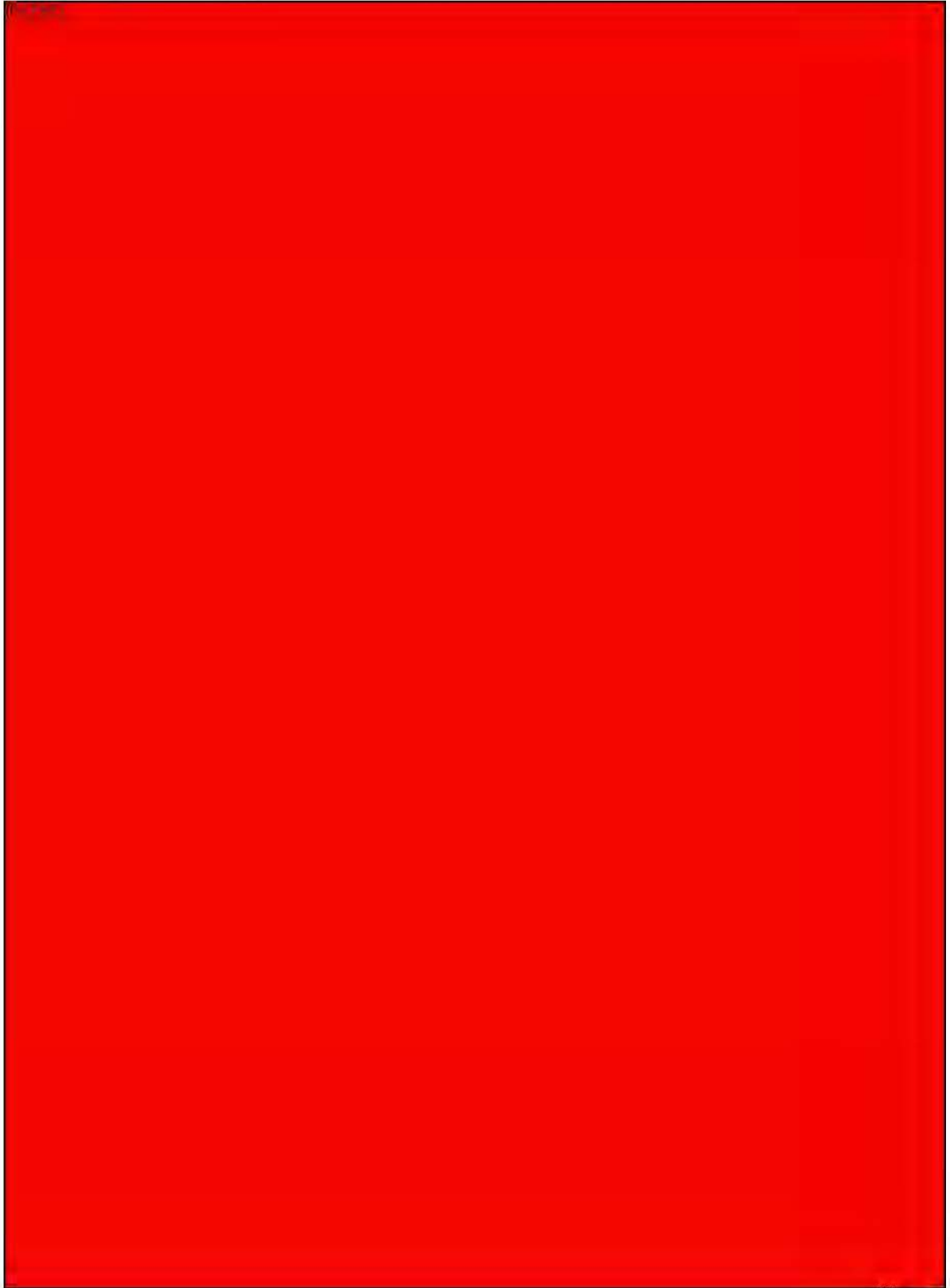


iii. If an applicant appeals for Destroyed/Replacement, they must submit:

1. Verifiable contractor's estimate; **OR**

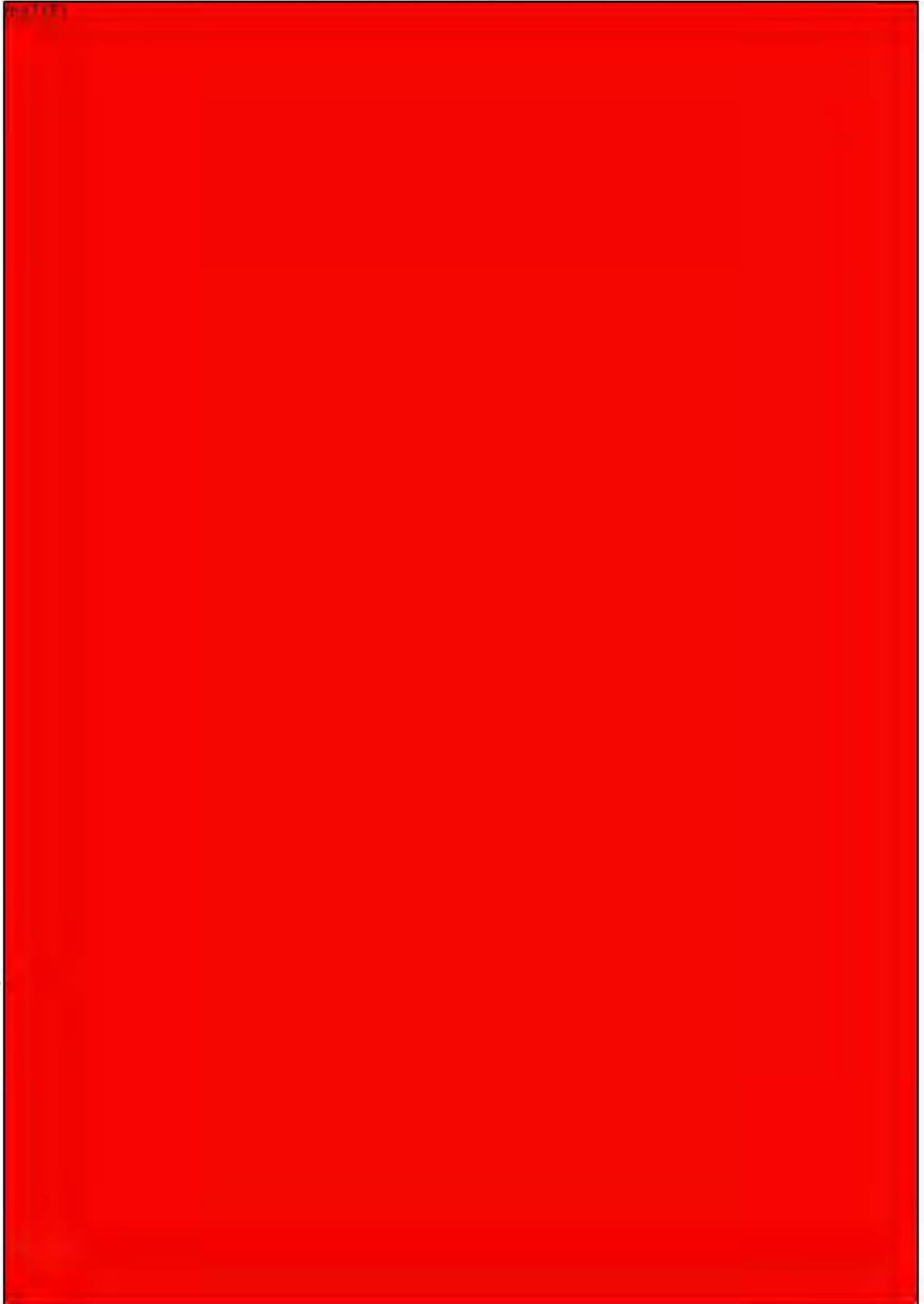
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2. Verifiable documentation from a local official, on official letterhead (e.g., a condemnation report, or notice).



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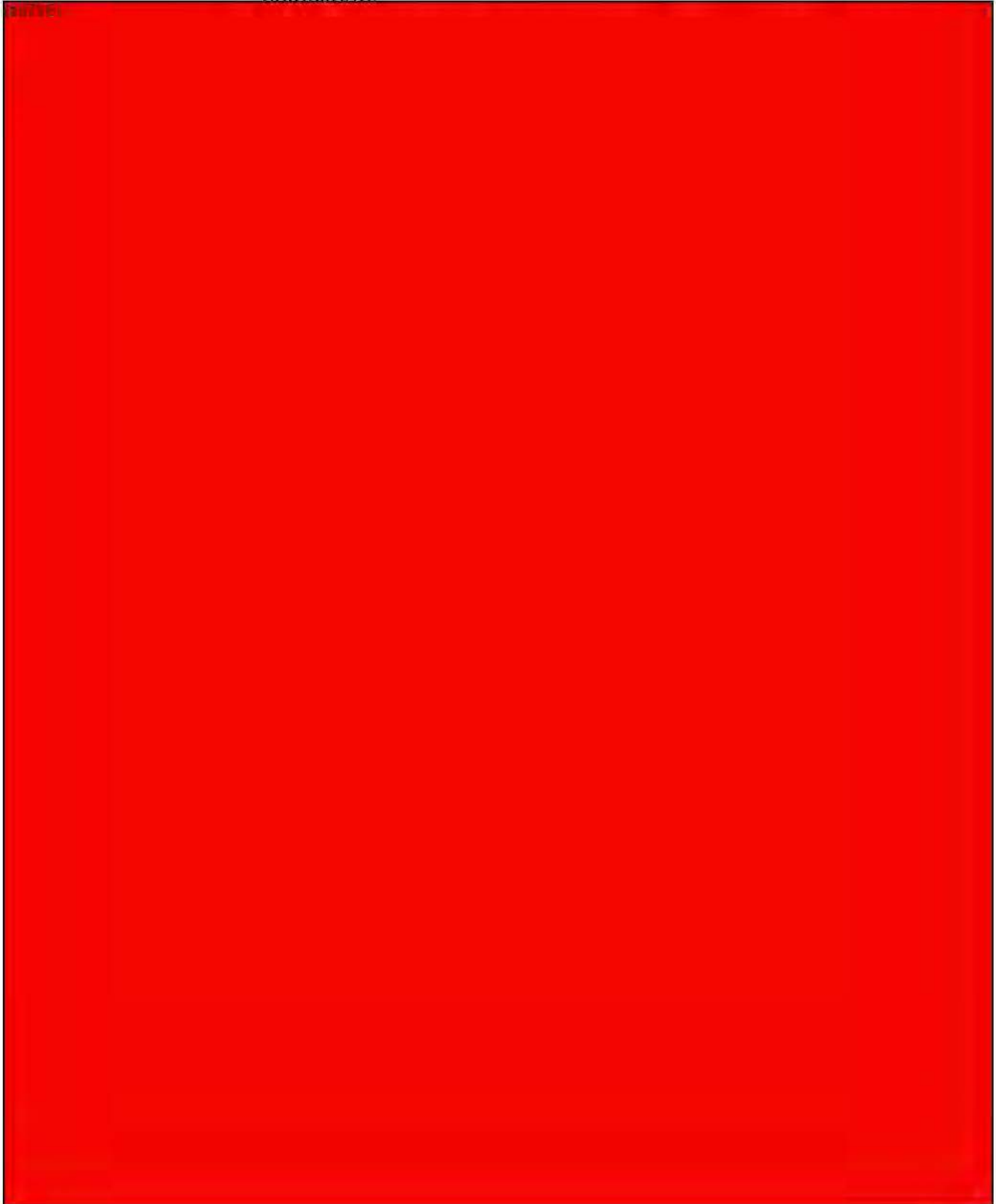
iii. In the Item frame, **COMPLETE** the following:



b.

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1. When DDA is a House/Townhouse or Condo from the dropdown selections:



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i. Appeals for Residence Type "Other" and Non-Traditional Housing:

- i. Applicants, with a residence type other selected at time of inspection, that appeal for an amount that is above the initial Damage Level Award 1, **MUST** submit:

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3. Appeal Inspection Requests and Returned Inspections – Remote Inspections:

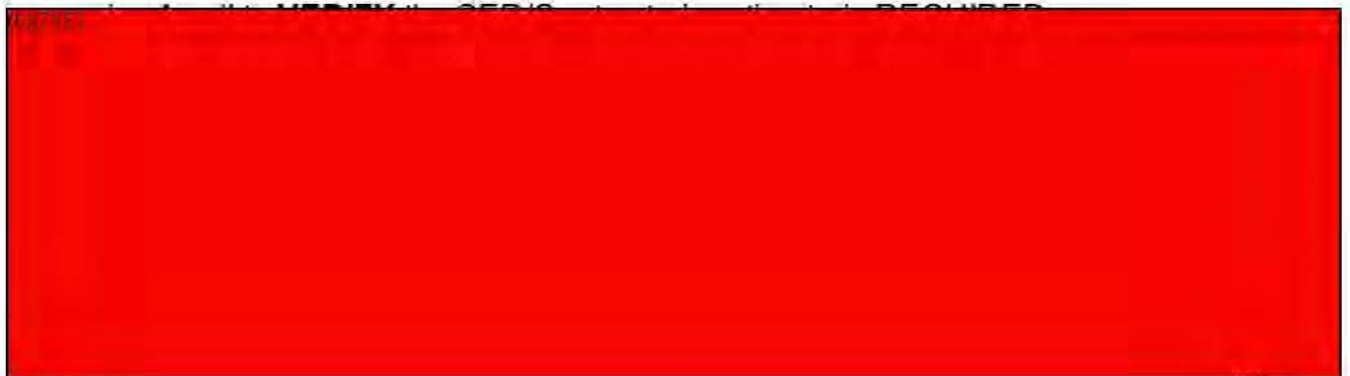
CONFIDENTIAL

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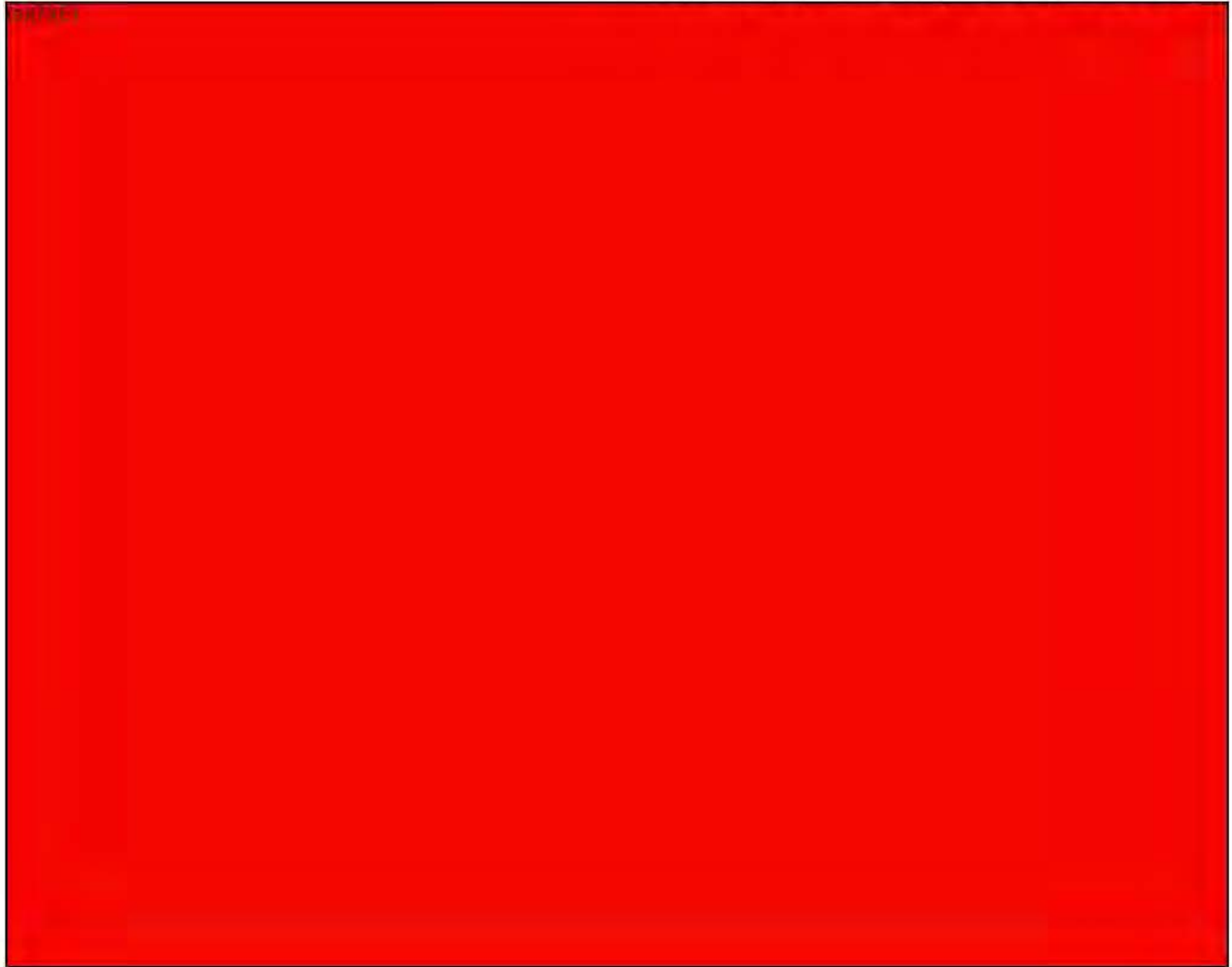
- i. The initial determination = IID;
- ii. Retaining walls, sea walls, boats when they have been moved to wet/dry dock;
- iii. Single and Multi-Family Road and Bridge appeals; OR
- iv. Real Property/Structural Damage Level Award.
 1. Combined total of estimates or receipts reflect amounts that exceeds the next Damage Level Award (more than one level increase from the initial Damage Level Award).



- b. If the appeal inspection returns with the same level of damage or a lower level as 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.
 - i. Refer to [Section IV. Appeal Examples](#) for additional processing information.
- b. If the Damage Level Award has already been increased once based on an Appeal decision:



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4. Post-Inspection Requests for Rental Assistance:

- a. Applicants requesting rental assistance who received an inspection that returned with **HRR = No** and later received a notice to vacate e.g. relocation forced by LL should submit an appeal request following standard appeal guidelines.
 - i. In these cases, an appeal inspection is NOT required.

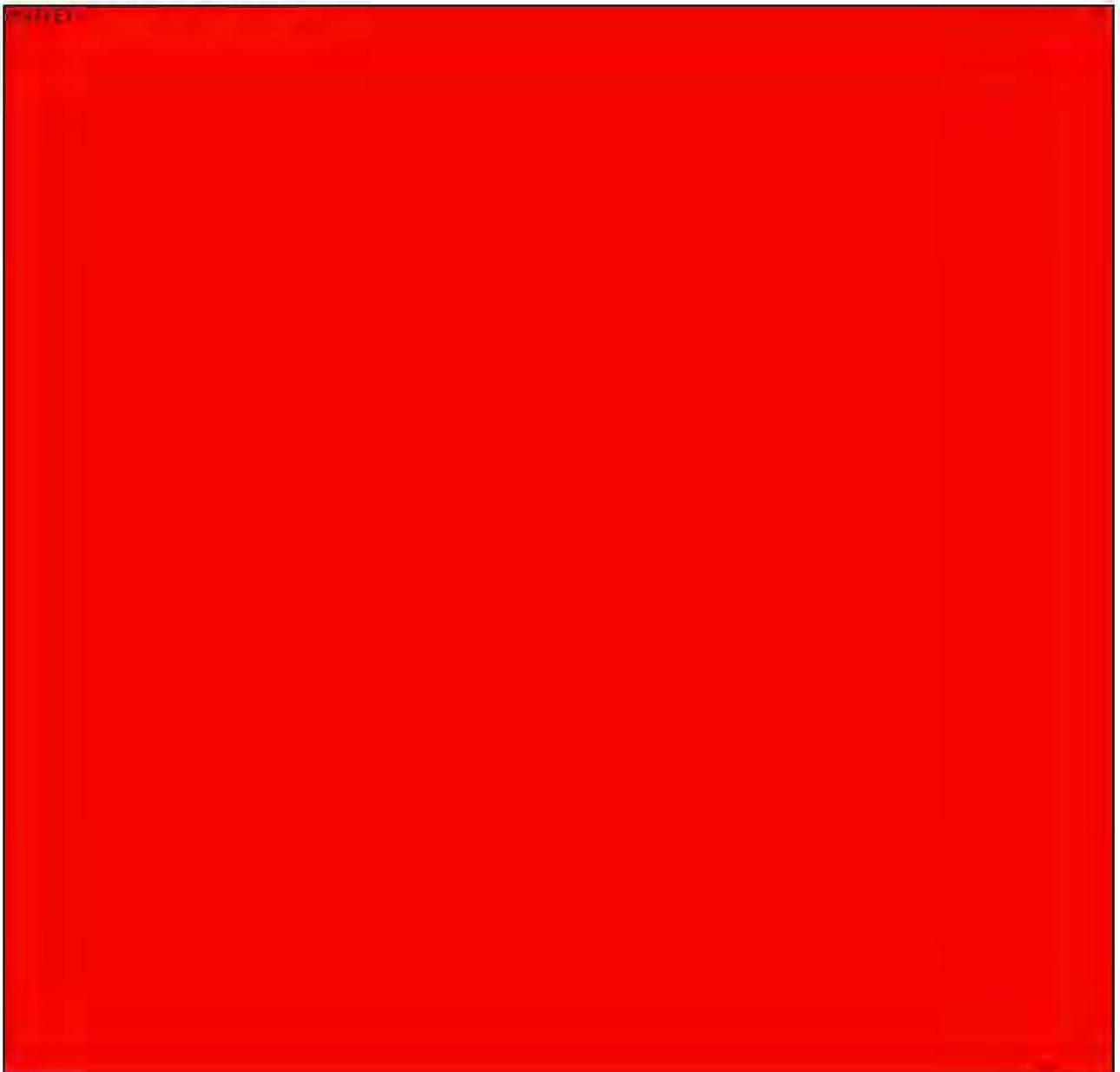


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5. Appeals for Retaining Walls:

- 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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E. Exceptions

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

- 1. If unable to determine eligibility:



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IV. EXAMPLES AND FAQs

Appendix 1 - Puerto Rico Squatter Communities

1. Local governmental agencies have identified the following list of known squatter communities in Puerto Rico.
2. **COMPARE** the information in the address fields to determine if the applicant resides in a squatter community.

Municipality (City Field in NEMIS)	Sector (Within the Address Field in NEMIS)
Aguada	Bo. Tablonal - Carr 115 Km 26 or 27 (starting at the first entrance up to Rest Kayuris)
Arecibo	Bo. Islote - Carr. 681, Sector Vigia, Sector Machuchal
Arecibo	Bo. Bajadero - Sector Carreras I, Sector Carreras II
Arecibo	Bo. Tanamá - Carr. 651 Sector El Colloral
Arecibo	Bo. Hato Abajo - Sector La Planta
Barceloneta	Bo. Imbery - Sector El Cerro
Barceloneta	Parcelas Tiburones - Sector Finca de Pollo
Bayamón	Sector Los Filtros
Bayamón	San Miguel in Juan Domingo
Caguas	Bo. Rio Cañas
Caguas	Sector La Liga
Caguas	Sector Bairoa La 25
Caguas	Antigua Via
Caguas	Las Carolinas
Caguas	Bo. Pueblo

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Caguas	Bda. Morales
Caguas	Sector El Campito y La Liga
Caguas	Bo. Cañaboncito, Carr 172 Km 1.5 to 2.0
Camuy	Bo. Zanjas - Sector Pueblo Nuevo
Camuy	Bo. Zarza - Sector Puente Pica
Camuy	Pueblo - Sector Pueblo Norte, Sector Puente Peña
Canóvanas	Sector Villa Hugo I
Canóvanas	Sector Villa Hugo II
Canóvanas	Sector Quintas de Palmarejo
Canóvanas	Sector Valle Hill
Canóvanas	Sector Villa Hugo II Bo. San Isidro
Cataño	Barriada Juana Matos
Cataño	Sector Puente Blanco
Cataño	Reparto Paraíso
Cataño	Barriada Vietnam
Cataño	Calle Isidra Rodríguez
Cataño	Puntilla
Ceiba	Sector Punta Figueras - Carr. 3 (next to the Marina Puerto Rey)
Comerio	Bo. Pinas Carr.775 Km 1.0 Interior Sector Villa Brava
Dorado	Bo. Lajas - Sector Villa Iriarte
Dorado	Bo. Mameyal - Sector Villa Plata
Dorado	Bo. Higuillar - Sector Villa 2000
Florida	Carr. 140 Finca San Agustín

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Guánica	Sector Villa Diablos (Magueyes) Ensenada
Guánica	Ext. La Mafafa La Laguna
Guánica	Sector Abras Bo. Ciénagas
Guánica	Malecón Ensenada, Calle Matadero
Guánica	Sector La Pieza Bo. Montalvo
Guánica	Los Cuarteles Sector Urbano Ensenada
Guánica	Barriada Esperanza Zona Urbana Pueblo
Guayama	Comunidad Barranca -Sector Nuevo Amanecer
Guayama	Bo. Mosquito – Sector Calle del Pescao
Guayanilla	Sector Piedras Blancas
Guayanilla	Bo. Pueblo Sector La Loma de Piedras Blancas
Guayanilla	Sector El Faro
Guayanilla	Bo. Rufina Sector El Faro
Guaynabo	Sector Vietnam
Guaynabo	Sector Guaraguao
Hatillo	Bo. Pajuil - Carr. 490 Sector Recta Las Piñas
Humacao	Bo. Junquito - Sector Invasión
Humacao	Bo. Pasto Viejo - Sector La Gloria
Humacao	Bo. Anton Ruiz
Humacao	Bo. Punta Santiago
Jayuya	Comunidad San Felipe
Jayuya	Northeast side Jayuya, Cuesta del Cementerio
Jayuya	Sector Hoyo Fino

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Jayuya	North side of Jayuya, Hoyo Frio
Jayuya	Villa Cañona
Jayuya	Bo. Jayuya abajo, Sector Santa Clara
Jayuya	Las Arenas
Jayuya	Southeast of town, Caminode Joe Delgado or Sector Arenas
Juana Diaz	Bo. Lomas
Juana Diaz	Pueblo Juana Díaz
Juana Diaz	Sector La Atómica
Juana Diaz	Carr. 14 Juana Díaz towards Ponce
Juana Diaz	Bo Guayabal
Juana Diaz	Carr. 149
Juana Diaz	Sector Las Palmas
Juana Diaz	Bo. Muelas Sector Las Palmas
Juana Diaz	Sector Manzanilla
Juana Diaz	Bo. Aruz
Lajas	Camino las Cuevas - Sector Olivares Carr. 303 KM 2.2
Lajas	Bo. Palmarejo - Sector El Tendal Carr. 303 KM 0.2
Lajas	Carr. 324 Km 3.0 INT. - Sector Los Hornos
Lares	Pueblo - Sector Bajadero
Loíza	Sector Villa Kennedy located in Sector Matillo Parcelas Suárez
Loíza	Sector Villa del Carmen located in Sector Honduras Mediana Baja
Loíza	Sector Villa Santos
Loíza	Sector Melilla Bo. Mediana Alta

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Loíza	Sector Villa Cristiana Bo. Mediana Alta
Loíza	Villa Batata
Loíza	Villa Cañón I and II
Mayagüez	Bo. El Maní - Sector De Lima
Mayagüez	Bo. El Maní - Sector La Boquilla
Mayagüez	Bo. El Maní - Sector La Vía (Sabaneta)
Mayagüez	Bo. El Maní - Sector Santa Rosa de Limas (near Sams)
Naguabo	Bo. Duque Finca San Cristobal
Naguabo	Villa Hugo Estancias de Húcares
Ponce	Comunidad Punta Diamante Barrio Canas
Ponce	Urb. Punto Oro Carr #52 Ponce a Penuelas cerca de el Ponce Town Center
Ponce	Hacienda La Matilde
Ponce	Campo Alegre Barrio Sabanetas Carr #1 Entrando Urb Villa Flores
Ponce	Urb. Alta Vista
Ponce	Villa Flores Arriba
Ponce	South Area Hacienda San José
Ponce	Glenview Area
Ponce	Palmarejo
Ponce	Carr.14 towards Cotto Laurel
Río Grande	Sector Estancias del Sol located in Barrio Cienaga Baja
Salinas	Sector Villa Cofresi Carr. 701 (Towards the Beach) Paseo Lavid
Salinas	Sector Villa Esperanza Carr 1 (entering through the back of Supermarket Grande)

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San Lorenzo	Bo. Espino Sector Quebrada Lajas (La Santa Montaña)
Santa Isabel	Bo. Playa - Sector Cocal de Alomar
Santa Isabel	Bo. Playa - Sector Villa Brava
Toa Alta	Villa Juventud
Toa Alta	Villa Josco
Toa Alta	Comunidad Las Acerolas
Toa Alta	Villa del Río
Toa Alta	Sector La Para
Toa Alta	Sector Cuba Libre
Toa Baja	Bo. Ingenio Sector Villa del Sol, Carr. 867 Villa Calma
Vega Alta	Bo. Breñas - Sector Machuchal, Sector Villas del Río
Vega Baja	Los Naranjos Bo. Cabo Caribe
Vega Baja	Brisas del Rosario Bo. Río Abajo
Vega Baja	Comunidad La Trocha Bo. Río Abajo
Vega Baja	Comunidad Colombo Bo. Algarrobo
Vega Baja	Brisas de Tortuguero Bo. Algarrobo
Vega Baja	Sector El Hoyo Bo. Algarrobo
Yabucoa	Bo. Camino Nuevo

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Appendix 2: Example Ayuda Legal Sworn Statement of Ownership

DECLARATIVE STATEMENT/ DECLARACIÓN BAJO JURAMENTO

I, _____, of legal age, with Social Security number XXX-XX-_____, and currently residing at _____, hereby declare the following under penalty of perjury: // Yo, _____, mayor de edad, de Seguro Social número XXX-XX-_____, y actualmente residente de _____, por la presente declaro bajo pena de perjurio lo siguiente:

1. Due to the damages caused (as a direct result of the disaster) to my primary residence located at: _____, I applied for FEMA assistance, claim number: _____. // Que, debido a los daños ocasionados (como resultado directo del desastre) a mi residencia primaria, localizada en: _____, solicité asistencia a FEMA, solicitud número: _____.

2. I am considered an owner in accordance with the following (select one). These rights existed prior to _____. // Soy propietario de la residencia de conformidad con los siguientes (seleccione uno). Este derecho existía previo al _____.

_____. Although I lack a formal title to the residence and pay no rent, I am responsible for the taxes or maintenance of the aforementioned property, consistent with the definition of "owner occupant" in 44 C.F.R. 206.111. **I understand I must submit documentation evidencing either tax or maintenance responsibilities (such as receipts) along with this declaration.** // Aunque no tengo un título formal de la residencia y no pago renta, soy la/el única/o responsable de los impuestos o del mantenimiento de la propiedad antes descrita, a tenor con la definición de dueño-ocupante del 44 C.F.R. 206.111. **Comprendo que junto a esta declaración debo entregar documentación que evidencie el pago de impuestos o gastos de mantenimiento (tales como recibos).**

_____. Heirship under 31 L.P.R.A. secs. 1271-1285, 2081-2092, and 2771-2775. The decedent's name is _____ and died on _____. I

understand I must submit the death certificate along with this declaration. I own an undivided fractional interest in the residence listed above, as a member of the community of heirs (Articles 599-610 of the CCPR) or through other common property arrangements (Articles 326-340 of the CCPR). As an heir, I am succeeding under a universal title. I have the power to perform acts of administration and conservation of the property. // Derecho hereditario al amparo de 31 L.P.R.A. secs. 1271-1285, 2081-2092, y 2771-2775. El nombre del causante es _____ y falleció el _____ de _____.

Entiendo que junto a esta declaración debo someter el certificado de defunción del causante. Tengo un interés indiviso sobre la residencia mencionada arriba, como miembro de la comunidad de herederos (según los Artículos 599-610 del CCPR) o mediante otro arreglo de comunidad de bienes reconocido por la ley (Artículos 326-340 del CCPR). Soy heredero a título universal. Tengo la facultad para realizar actos de administración y conservación de la propiedad.

Este modelo fue creado por Ayuda Legal Puerto Rico (ALPR) para el uso de los y las participantes del proyecto, así como personas autorizadas, y sin ánimo de lucro. Este documento no representa un modelo oficial de FEMA. ALPR no se hace responsable si este modelo es utilizado por personas no autorizadas o con fines de lucro. El uso indebido o con fines de lucro de este modelo puede tener consecuencias legales.

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Declarative Statement, Page 2. Declaración bajo juramento, pág. 2.

___ Possession under 31 L.P.R.A. secs. 5241-5250 and 5261-5281. I am the legal owner of the property acquired by prescription (Articles 1830, 1840-41, and 1859 of the Civil Code of Puerto Rico (CCPR)). If possession began by my ascendant, my possession complements theirs. // *Posesión de acuerdo a 31 L.R.P.A. secs. 5241-5250 and 5261-5281. Soy el/la dueño/a de la propiedad adquirida por prescripción (según los Artículos 1830, 1840-41, y 1859 del Código Civil de Puerto Rico (CCPR)). Si la posesión la empezó mi ascendiente, mi posesión complementa la de él o ella.*

I have been in possession of the property as owner in a public, peaceful, and uninterrupted manner for (select one): // *He estado en posesión de la propiedad en calidad de dueño de manera pública, pacífica e ininterrumpida por (seleccione uno):*

___ 10+ years // 10+ años, or ___ 20+ years // 20+ años. My possession of the property was in good faith and under a proper title, meaning I believe the person from whom I received proper title (that which legally suffices to transfer ownership), was the owner of the same, and could legally convey title. **I submit evidence of good faith possession along with this sworn statement, per paragraph three below.** // *Mi posesión sobre la propiedad fue de buena fe y bajo justo título, entendiéndose que a mi mejor entendimiento la persona que me transfirió el justo título (aquel que se entiende legalmente suficiente para transferir titularidad), era dueño(a) del mismo y podía legalmente transferirlo.*

Presento evidencia de mi posesión de buena fe en conjunto con esta declaración, según el párrafo tres.

___ 30+ years // 30+ años. Neither proper title nor good faith is necessary. // *Sin necesidad de justo título o buena fe.*

3. If my ownership rights depend on good faith possession of less than 30 years, I submit the following evidence of proper title: // *Si mis derechos de propiedad fueron adquiridos mediante posesión de buena fe por un término menor de 30 años, presenté la siguiente evidencia de justo título:*

4. I understand that the present declaration does not constitute, nor should it be constituted, as granting title or proprietary rights beyond those already acknowledged or granted by the applicable laws and regulations. // *Comprendo que la presente declaración no constituye, tampoco puede ser considerada como garantía de título o derecho propietario alguno, más allá de los derechos que son reconocidos o garantizados por las leyes y regulaciones aplicables.*

5. I subscribe and swear under penalty of perjury that all of the above mentioned is true and correct. // *Por lo cual, suscribo y juro bajo pena de perjurio que todo lo anteriormente aquí mencionado es cierto y correcto.*

Signature / Firma Date / Fecha

Este modelo fue creado por Ayuda Legal Puerto Rico (ALPR) para el uso de los y las participantes del proyecto, así como personas autorizadas, y sin ánimo de lucro. Este documento no representa un modelo oficial de FEMA. ALPR no se hace responsable si este modelo es utilizado por personas no autorizadas o con fines de lucro. El uso indebido o con fines de lucro de este modelo puede tener consecuencias legales.

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Appendix 3: Example PR Department of Housing Ownership Certification

CERTIFICATION

The Department of Housing of Puerto Rico ("Department") hereby certifies that:

1. _____ ("Applicant"), with Social Security number _____, resides in a structure located in the following plot of land: ("Plot").
2. The applicant occupies the plot with right of use and enjoyment and/or right of construction, with such rights existing prior to July 29, 2020 in accordance with the following statutes: (Mark the one/s that applies)
 Occupant under Act No. 132 of July 1, 1975, as amended (Act No. 132-1975).
 Usufructuary under Act No. 26 of April 12, 1941, as amended (Act No. 26-1941).
 Tenant under Article 75 of Act No. 26-1941.
 Title Holder according to the archives of the Department of Housing.
3. The structure built on the plot constitutes the principal residence of the applicant, as reflected in the records in the possession of the Department of Housing.
4. The applicant is the current owner of the structure, and was the owner prior to July 29, 2020.
5. The structure was built and/or constructed on the plot with authorization and/or right. According to Puerto Rico law, noted above, the applicant has lifetime occupancy rights in the land, whether in a usufructory capacity, tenancy, or title ownership status. These rights existed prior to July 29, 2020. This certification serves as prima facie evidence of the applicant's lifetime occupancy rights, as further evidenced by documentation on file and in possession of the Department.
6. The applicant occupied the structure on the plot as a principal residence prior to July 29, 2020.
7. This certification does not constitute, nor should it be construed as granting the applicant ownership of the plot, nor does it guarantee or ensure that the applicant will obtain ownership of the plot. Obtaining ownership of the plot will be subject to full compliance with applicable laws and regulations.

Regional Director

Name (Printed) _____

Signature _____

Region _____

Date _____

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Appendix 4: Damage Level Award Table

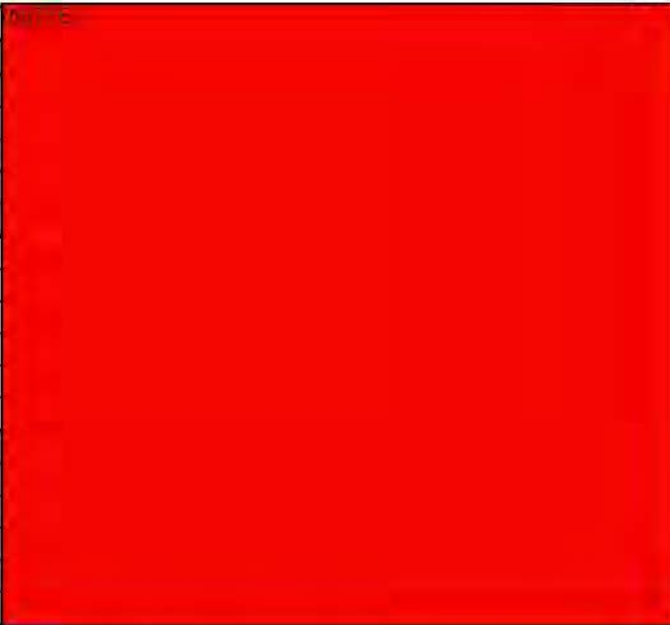
Disaster Specific Damage Level for:

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DR-4560-PR and DR-4571-PR		
Line Item #	Line Item Description Wind/Rain Damage	State Award Amount
House/Townhouse		
9201		
9202		
9203		
9204		
9205		
9206		
9207		
9208		
9209		
9210		
9211		
9212		
9213		
9214		
9215		
9216		
9217		
9218		
9219		
9220		
Line Item #		
6980		
6981		

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Line Item #	Line Item Description Flood/SBU/Seepage Damage	State Award Amount
House/Townhouse		
9235		
9236		
9237		
9238		

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9239	
9240	
9241	
9242	
9243	
9244	
9245	
9246	
9247	
9248	
9249	
9250	
9251	
9252	
9253	
9254	

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Line Item #	Line Item Description Wind/Rain Damage	State Award Amount
6980		
6981		

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Appendix 5: Appeal Examples:

Scenario 1: An applicant in DR-4560-PR or DR-4571-PR located in Flood Zone A appeals for additional damages to their Mobile Home. They had both wind/rain and flood damages.

1.

[REDACTED]

[REDACTED]

2.

[REDACTED]

[REDACTED]

Scenario 2: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their home for wind/rain.

1.

[REDACTED]

[REDACTED]

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[REDACTED]

Scenario 3: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their Condo for wind/rain.

1. [REDACTED]

[REDACTED]

Scenario 4: An applicant in DR-4560-PR or DR-4571-PR appeals for additional damages to their home for flood.

1. [REDACTED]

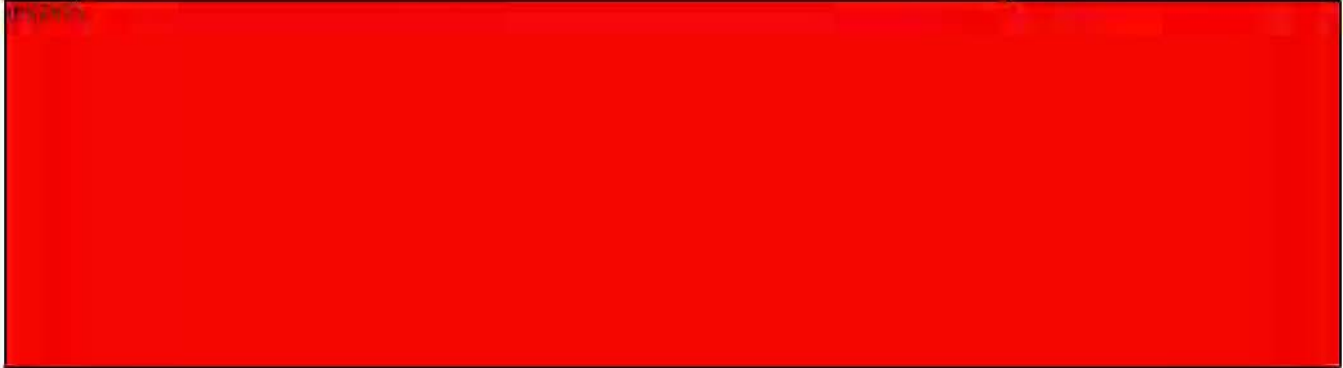
[REDACTED]

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Scenario 5: An applicant in DR-4560-PR or DR-4571-PR was awarded an initial Damage Level Award 1, Applicant appealed with estimates totaling \$2,558 all verifications were met and Applicant was awarded Damage Level Award 2 . Applicant submitted an additional appeal documentation totaling \$7,000.

1. A rectangular area of the document is completely redacted with a solid black fill.



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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.

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.

Acronyms

ADA	Americans with Disabilities Act
ASUPER	Appeal Super Letter
CNA	Critical Needs Assistance
COD	Cause of Damage
DD	Damaged Dwelling
DDA	Damaged Dwelling Address
DSOP	Disaster-Specific Operating Procedure
ECNA	Eligible Critical Needs Assistance
ERIA	Eligible Inaccessible Rental Assistance

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EV	External Validation by HIS
FCOR	FEMA Correction
GFIP	Group Flood Insurance Policy
HA	Housing Assistance
HRR	Habitability Repairs Required
IHP	Individuals and Households Program
IID	Ineligible - Home is Safe to Occupy
INI	Ineligible Insurance
INFI	Ineligible Flood Insurance
INO	Ineligible - Other Reason
INONV	Ineligible Occupancy Not Verified
INPR	Ineligible Not Primary Residence
IOVR	Ineligible Over Program Maximum
IOWNV	Ineligible Ownership Not Verified
ONA	Other Needs Assistance
OPA	Otherwise Protected Areas
PND	Pending
POC	Point of Contact
RP	Real Property
SC	Sanction Community
SOP	Standard Operating Procedure
SPU	Specialized Processing Unit
WP	Workpacket

DR-4560-PR and DR-4571-PR
Disaster Specific Operating Procedures
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VI. RELATED GUIDANCE

Please refer to the following:

- Standard Operating Procedures
 - [Appeal Processing](#)
 - [Cross Disaster Processing](#)
 - [Disability and Communication Needs](#)
 - [Duplicate Investigation and Resolution Processing](#)
 - [Home Repair Assistance](#)
 - [Identity Verification](#)
 - [Inspection Requests and Comparisons](#)
 - [Insurance Processing for HA and Personal Property](#)
 - [Lodging Expense Reimbursement](#)
 - [Miscellaneous Other Items](#)
 - [Occupancy Verification](#)
 - [Outbound Calls and Third Party Verifications](#)
 - [Ownership Verification](#)
 - [Rental Assistance](#)
- Resources
 - [Citizenship Status and Eligibility for Disaster Assistance Fact Sheet](#)
 - [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-RightsProgram-OER@fema.dhs.gov or call 202-212-3535.



DR-4559-LA, DR-4570-LA, and DR-4606-LA
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DR-4559-LA, DR-4570-LA, AND DR-4606-LA DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 9 <p style="text-align: center;">*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 13 ■ Cross Disaster Information 15 ■ Disability and Communication Needs 17
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 18 ■ Initial Inspections for DR-4570-LA 18 ■ Processing Eligible Assistance 19 ■ Insurance Processing 35 ■ Appeals 37 ■ Exceptions 52
IV. Examples	<ul style="list-style-type: none"> ■ APPEAL EXAMPLES 54
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 56 ■ Acronyms 56
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 58
VII. Appendix	<ul style="list-style-type: none"> ■ Appendix A – No Inspection Letter 59 ■ Appendix B – Cross Disaster Letter 60



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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-4559-LA;
 - DR-4570-LA; AND
 - DR-4606-LA

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, and/or DR-4590-LA; and subsequently impacted by DR-4606-LA will be encouraged to apply for losses caused by DR-4606-LA at their new temporary housing location.
 - Pre-disaster owners impacted by DR-4559-LA, DR-4570-LA, and/or DR-4590-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-4606-LA.
 - Owners ONLY impacted at their new temporary housing location should apply for any damages at their new address in DR-4606-LA as a renter.
- **Inspection Triage - DR-4570-LA Only:**
 - All registrations in DR-4570-LA from parishes declared for DR-4559-LA will be held in triage for three days.



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**DR-4559-LA, DR-4570-LA, and DR-4606-LA
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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-4559-LA.

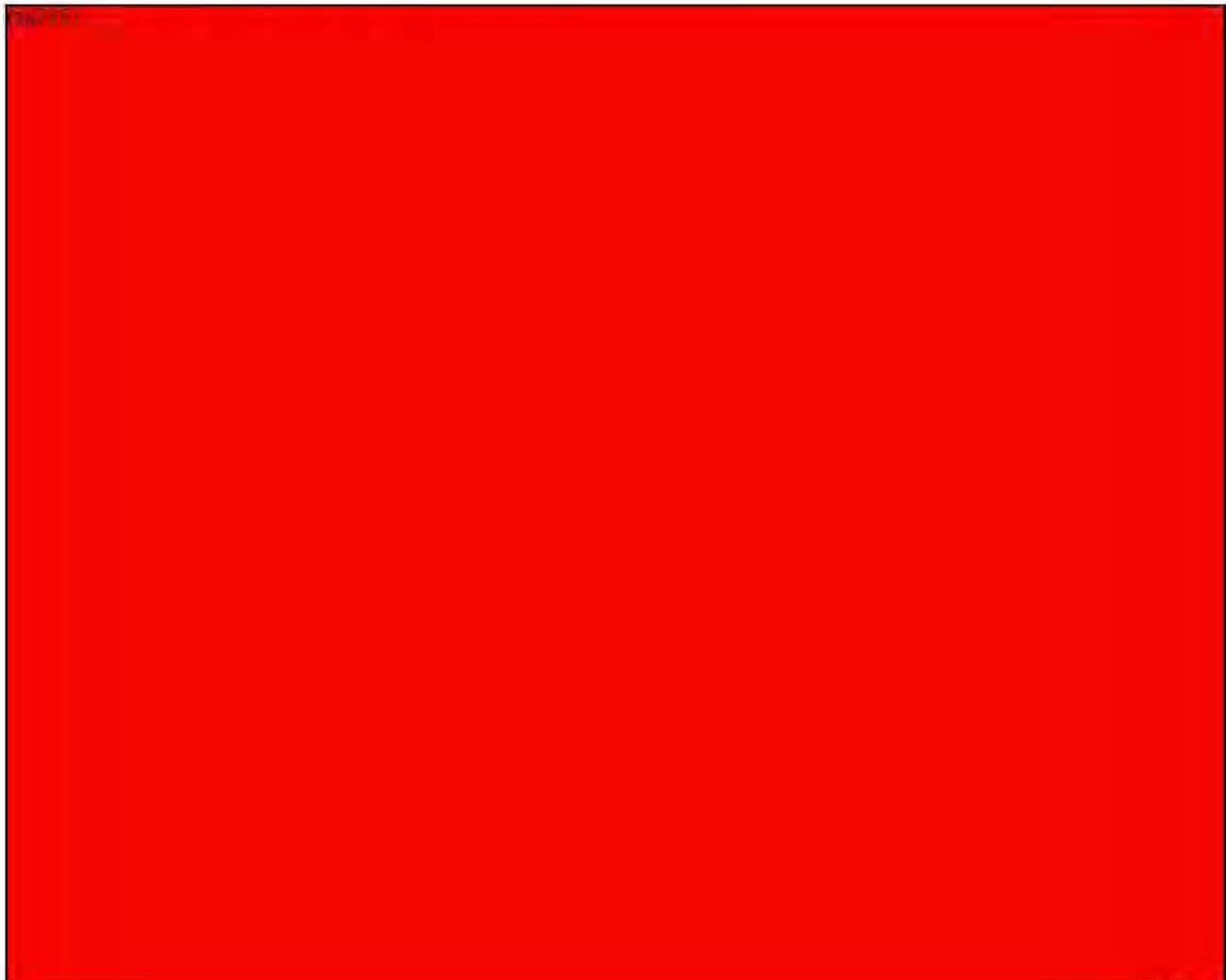
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- After three days, applicants without a stamp will move through the normal Remote Inspection process.

- 

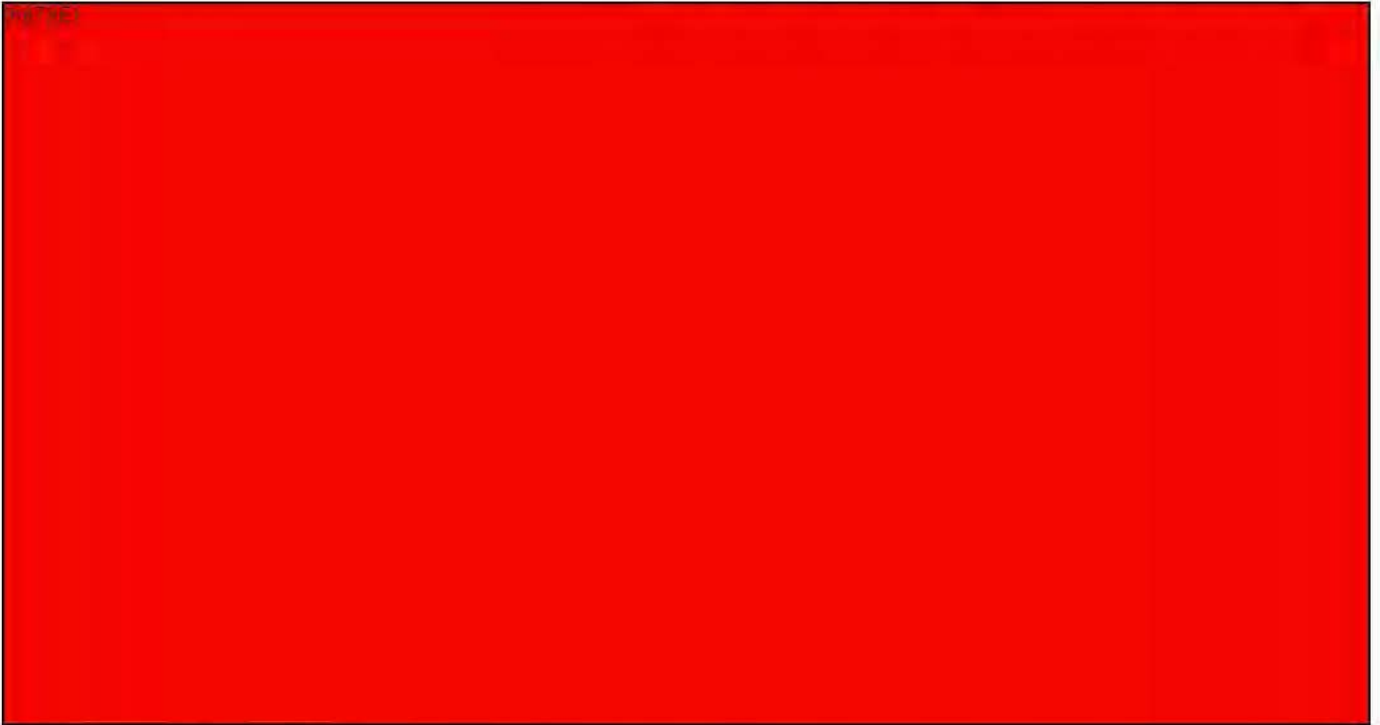
- The inspector will complete the Remote Inspection with the applicant and validate the damage level through an on-site exterior validation before returning the inspection. The inspector will NOT come in contact with the applicant or enter their home.

■ **Streamlined Inspections:**

A large rectangular area of the page is completely redacted with a solid red color, obscuring all text and graphics underneath.



DR-4559-LA, DR-4570-LA, and DR-4606-LA
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■ **Remote Inspections:**

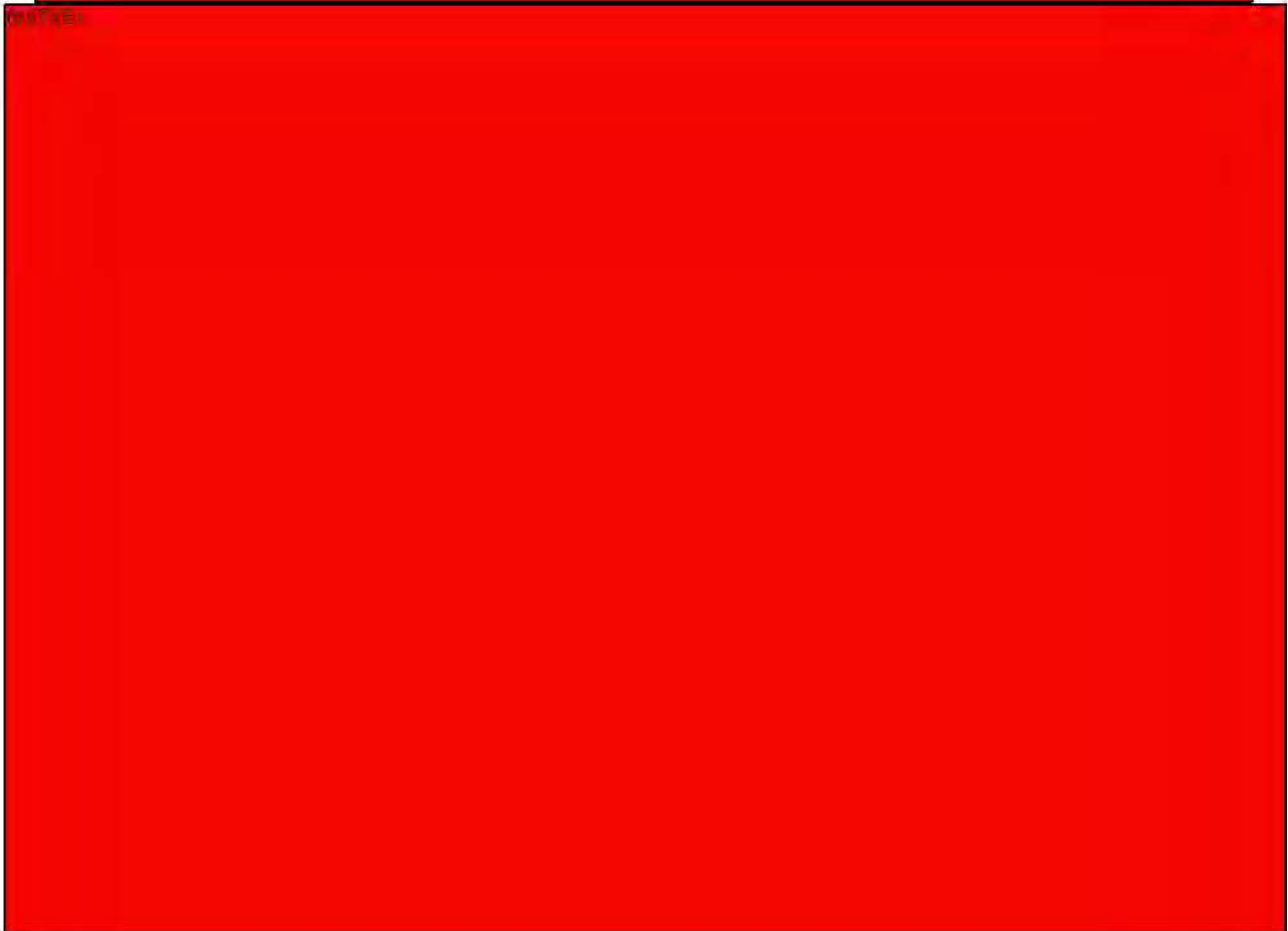
- To effectively and safely verify the needs of applicants in a situation with pandemic restrictions in place, a Remote Inspection process has been approved to provide assistance without the need for an on-site inspection. All inspections in these disasters will utilize the Remote Inspection process 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.
- 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.



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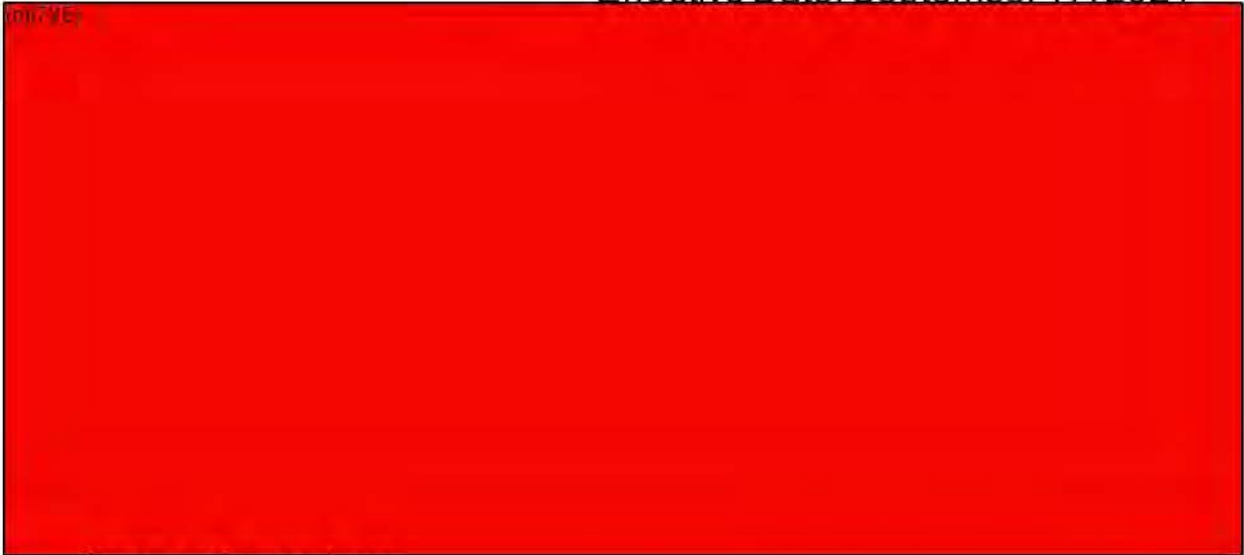
DR-4559-LA, DR-4570-LA, and DR-4606-LA
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- Housing Assistance (HA) specific items paid at actual such as HVACs, furnaces, well/septic systems, roads and bridges, and Americans with Disabilities Act (ADA) wheelchair ramps will be processed using standard 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.





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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.

■ **DR-4559-LA: Critical Needs Assistance (CNA)**

- CNA will be provided to applicants who indicate at registration they have immediate or critical needs because they are displaced from their primary dwelling.
- 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.



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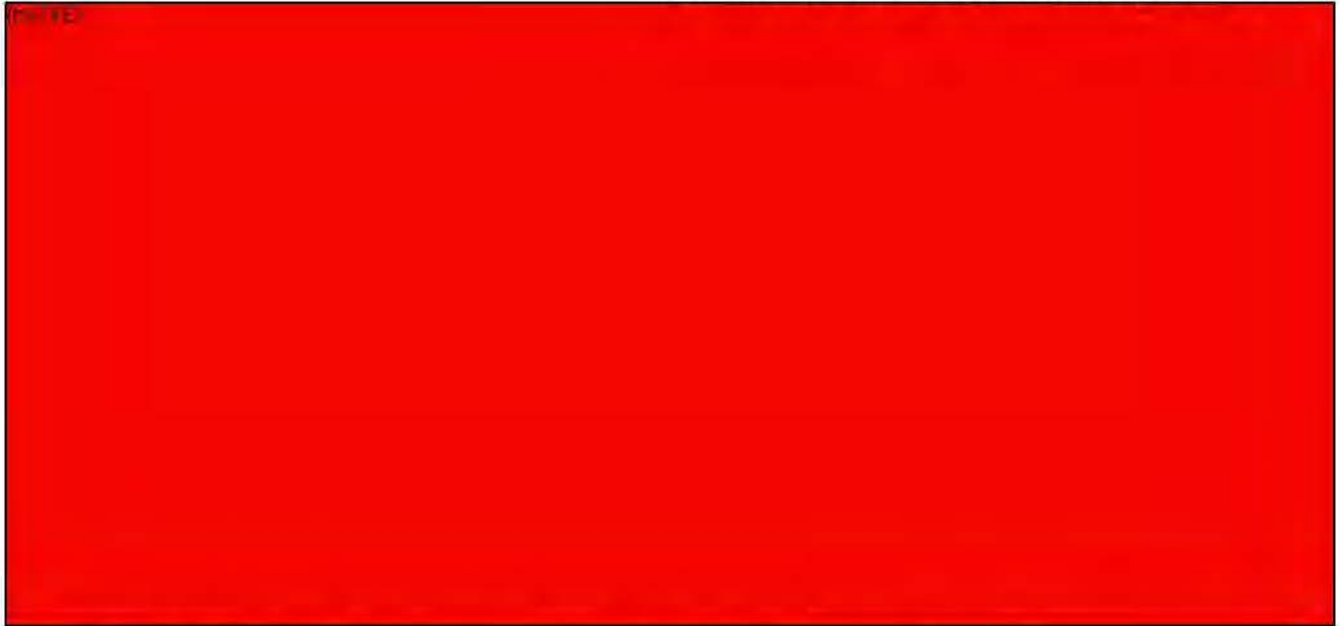
- CNA is limited to a one-time payment of \$500.00 per household and only awarded via JADE script.
 - CNA is provided under ONA as Eligible Critical Needs Assistance (ECNA).
- CNA is only available to applicants who register by September 11, 2020 in the following parishes:
 - Allen, Grant, Jefferson Davis, Natchitoches, Rapides, Sabine, Vernon, and Winn Parishes.
 - The registration period for CNA has been extended to September 18, 2020 for Beauregard, Calcasieu, and Cameron parishes only.
- Cases will be stamped as a criteria for eligibility, as follows:
 - **CNA_PEND** – Cases pending review.
 - **ELG_CNA** – Cases eligible for payment.
 - **CNA_DNP** – Cases NOT eligible for payment.
- 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 CNA Memorandums on the [DR-4559-LA](#) Disaster Specific Information webpage for additional information.

■ **DR-4559-LA: Assistance for Generators (Misc/Other):**





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■ **DR-4570-LA: Late Applications (Allen and Iberia Parishes only)**

- Allen and Iberia Parishes were added to the IA declaration on December 23, 2020.
 - Applicants in Allen and Iberia Parishes may apply normally during the period of December 23, 2020 through February 21, 2021 and are NOT required to submit a written justification for a late application.
- The registration period for all other DR-4570-LA parishes closed on December 16, 2020.
 - FEMA may approve late applications from applicants in all other declared parishes who register within the 60-day grace period of December 17, 2020 to February 16, 2021.
 - Applicants must submit valid documents within 60 days from the date the late application was completed with the exception of Allen and Iberia Parish residents.
- All late registrations will be processed by SPU.
- Refer to the [Late Applications SOP](#) and [Section C.9](#) for additional processing information.

Other Items to Note:

- **Helpline – Cross Disaster Processing**



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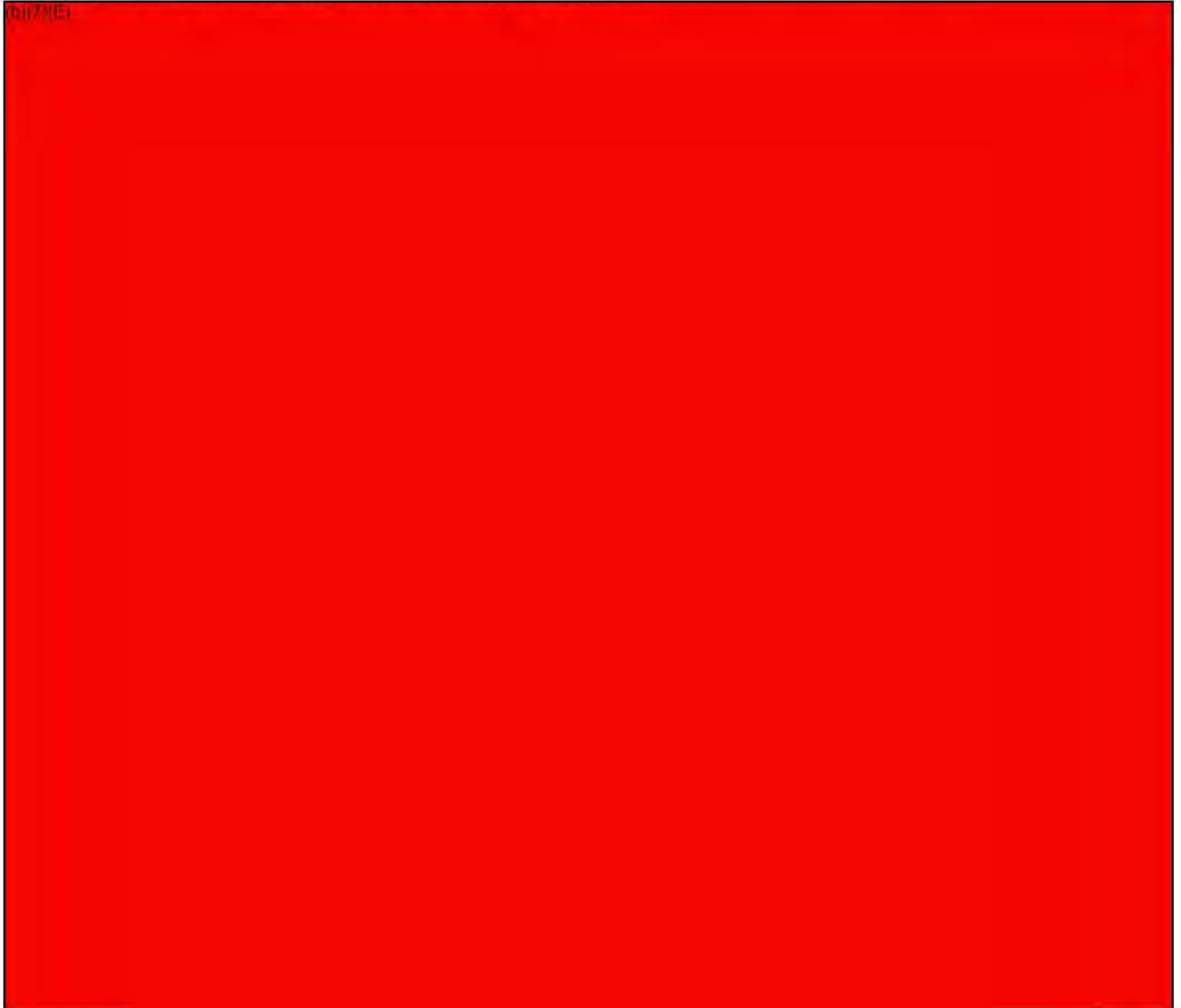
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- Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and 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 Laura. You may be eligible for additional assistance if you can provide receipts and/or estimates for additional damage caused by Hurricane Delta or provide documentation that you already completed repairs from Hurricane Laura. Please make sure you submit a signed, written appeal letter with your documentation."

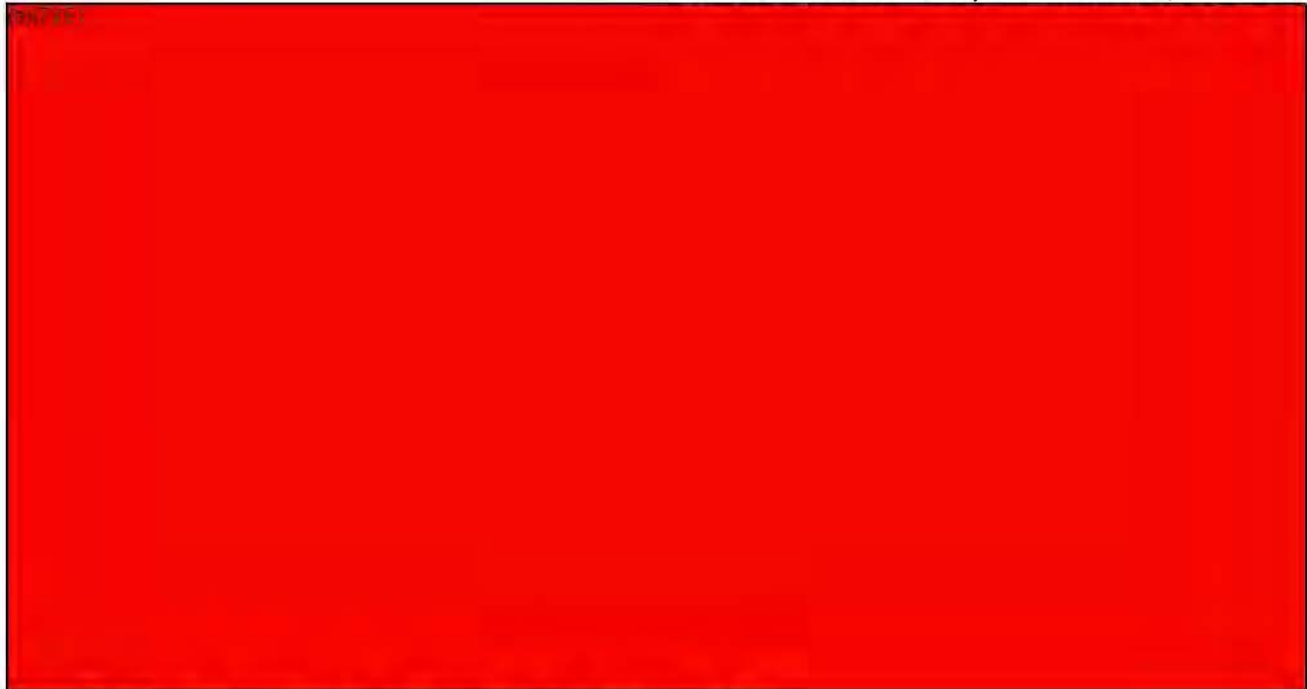
■ **Helpline – Occupancy and Identity Failure:**

01/7/21





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■ **Helpline- Insured Applicants for DR-4570-LA**

- 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.

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

- **For DR-4559-LA only:**
 - If an applicant calls indicating a need for a Generator and/or Miscellaneous items:





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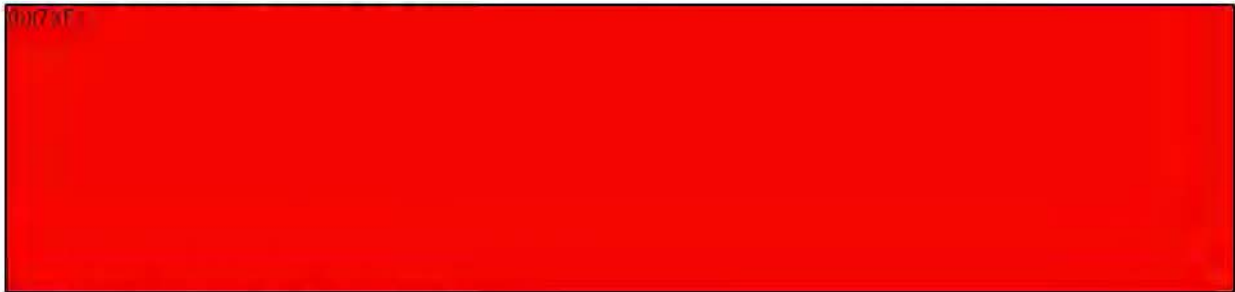


■ **Third-Party Inspection Request**

- 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**

- 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:



■ **Helpline - Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:





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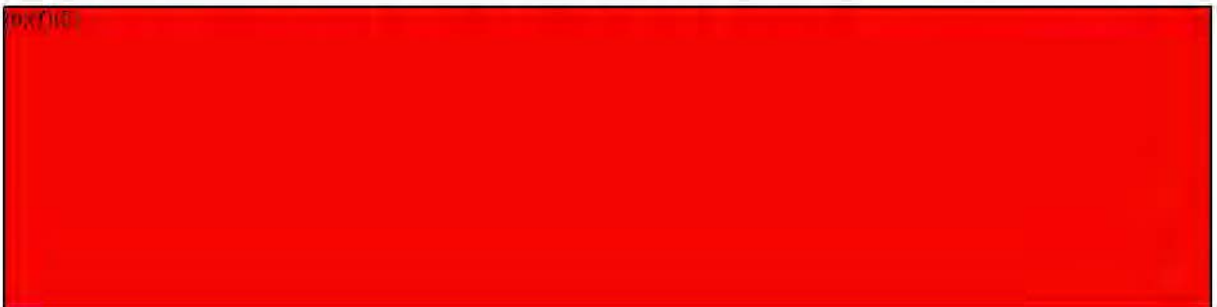
II. IMPORTANT INFORMATION

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



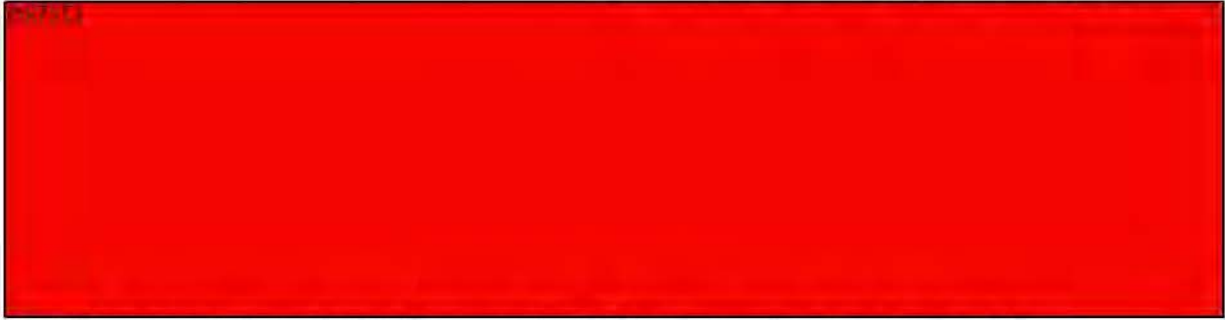
Prior to Processing:

- 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;

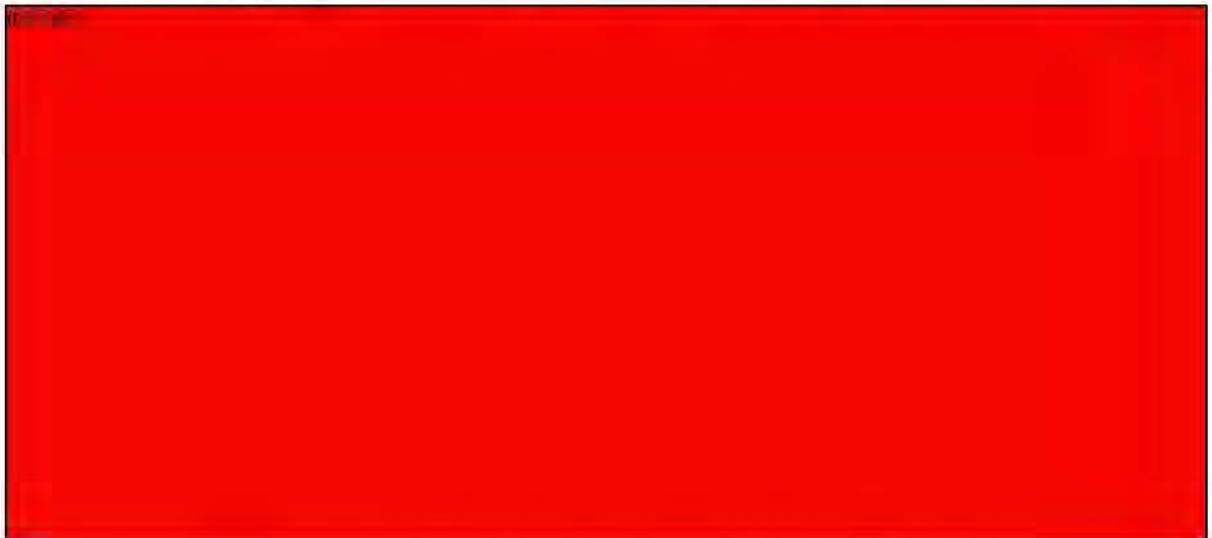




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- Individuals and Households Program (IHP) Maximum (system limit only)
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000
 - Total combined payments include (in any combination)
 - HA
 - 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.



- 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:



Cross Disaster Information



- The Cross Disaster duplication information for DR-4570-LA and DR-4606-LA is visible in NEMIS when the DR-4559-LA assistance period is open.
- Once NEMIS identifies a Cross Disaster duplicate, the registration information is recorded in the **Linked Regs** screen.



- Applicants are only eligible to receive Temporary Housing Assistance, financial OR direct; in one disaster for the same time period:
 - If the applicant is currently receiving Temporary Housing Assistance in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4590, or DR-4606); they will **NOT** be eligible to receive Rental Assistance or LER in **ANY** of the other three disasters.
- 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-4606-LA if the applicant is eligible for Rental Assistance.



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- If initial Rental Assistance and/or CTHA was awarded in **ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4590, or DR-4606); the applicant is required to demonstrate exhaustion of those awards before CTHA can continue in DR-4559-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA and receive **HRR = Yes** in DR-4570-LA will be eligible for initial Rental Assistance in DR-4570-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA and/or DR-4570-LA and receive **HRR = Yes** in DR-4590-LA will be eligible for initial Rental Assistance in DR-4590-LA.
- Applicants that received **ERIA** or **ERU** only in DR-4559-LA, DR-4570-LA, and/or DR-4590-LA and receive **HRR = Yes** in DR-4606-LA will be eligible for initial Rental Assistance in DR-4606-LA.
 - Refer to the [Initial Rental Assistance and Lodging Expense Reimbursement \(LER\)](#) section below.

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

Parishes Declared Cross-Disaster			
DR-4559-LA	DR-4570-LA	DR-4590-LA	DR-4606-LA
Acadia	Acadia		
Allen	Allen		
Beauregard	Beauregard		
Caddo		Caddo	
Calcasieu	Calcasieu	Calcasieu	Calcasieu
Cameron	Cameron		
		East Baton Rouge	East Baton Rouge
Grant		Grant	
Jefferson Davis	Jefferson Davis		
La Salle		La Salle	
	Lafayette		Lafayette
Natchitoches		Natchitoches	
Ouachita		Ouachita	
Rapides	Rapides	Rapides	
Sabine		Sabine	
St Landry	St Landry		
Vermillion	Vermillion		
Winn		Winn	

Table 1: Parishes Declared Cross-Disaster

Disability and Communication Needs:

- Prior to processing, **REVIEW** the **NEEDS TO DO** popup.



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- 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

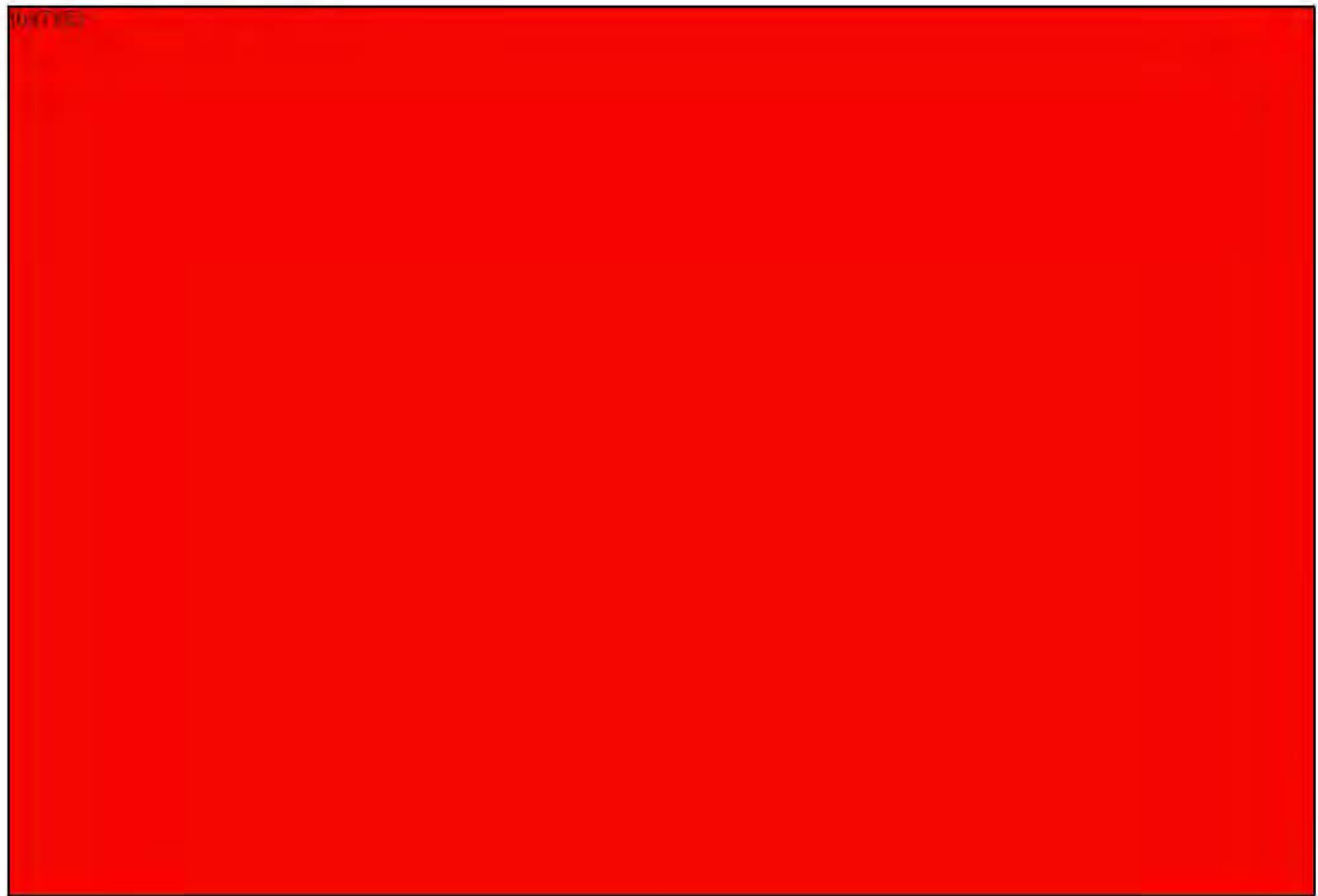
Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that category.

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-4570-LA

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**.





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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 [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:



c. For DR-4559-LA Only:

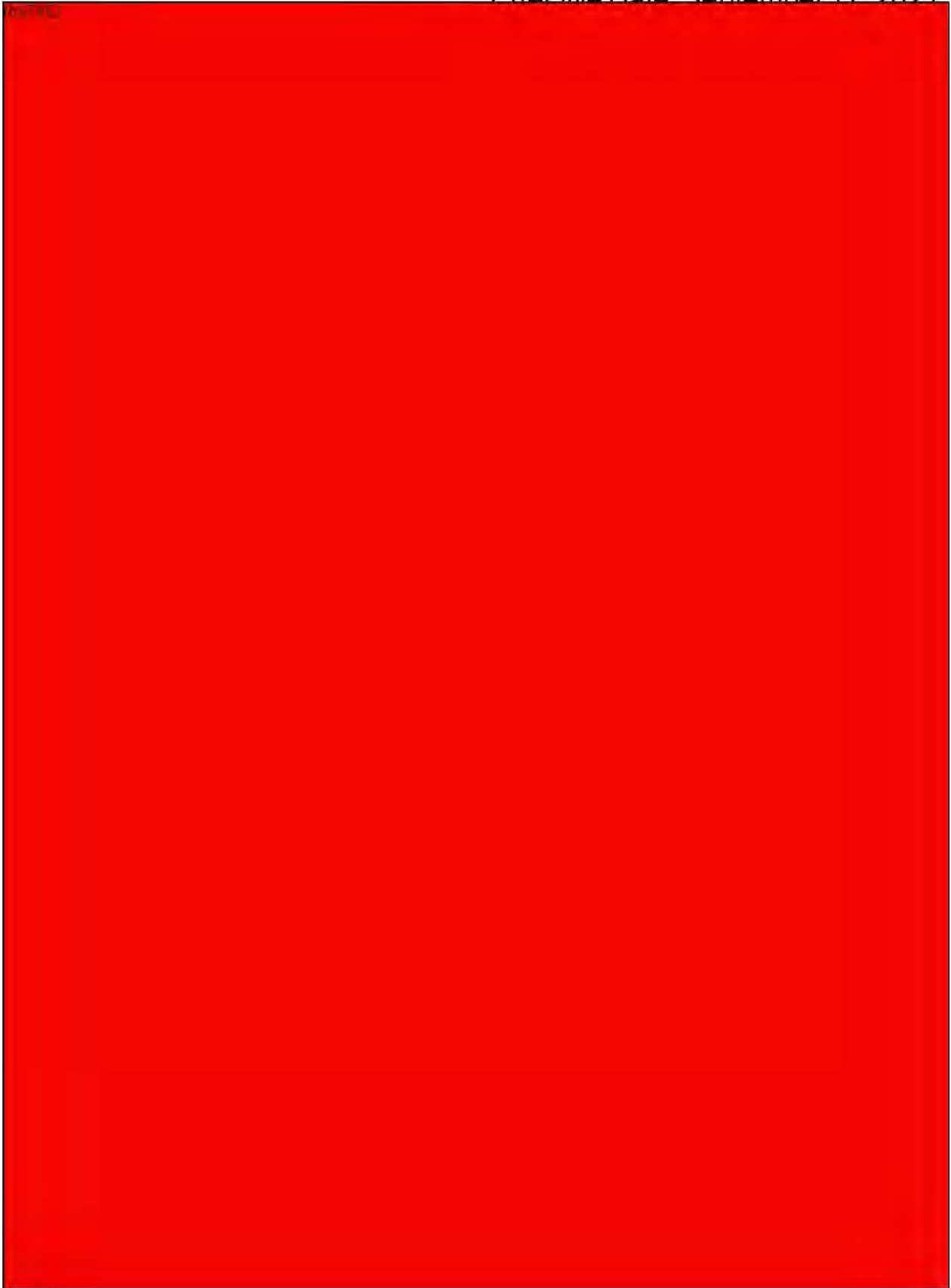
- i. In some disasters, Replacement Assistance may be paid based on geospatial confirmation of the Remote Inspection. Replacement Assistance will NOT be selected by an inspector based on a Remote Inspection only.





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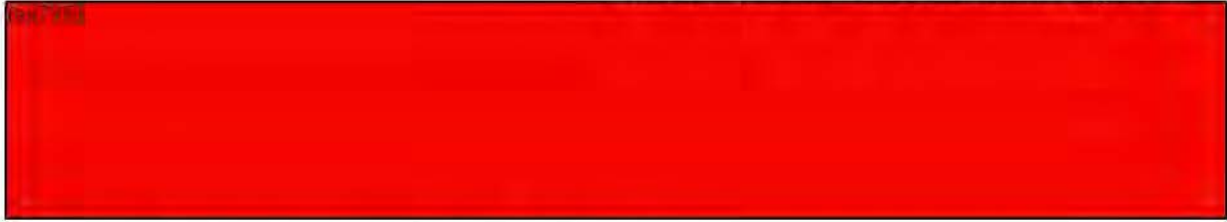
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2. Exterior Assessment Inspections - Reinspection:

- 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:



3. FEMA Correction (FCOR) Inspection:

- 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.





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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.



5. National Flood Insurance Requirement Act(NFIRA) and Group Flood Insurance Policy (GFIP) for DR-4570-LA ONLY:

- a. Applicants that received a **NFIRA** requirement as a condition of assistance provided in DR-4559-LA have **NOT** had sufficient time to purchase a policy or may be within the 30-day waiting period for their policy to take affect.



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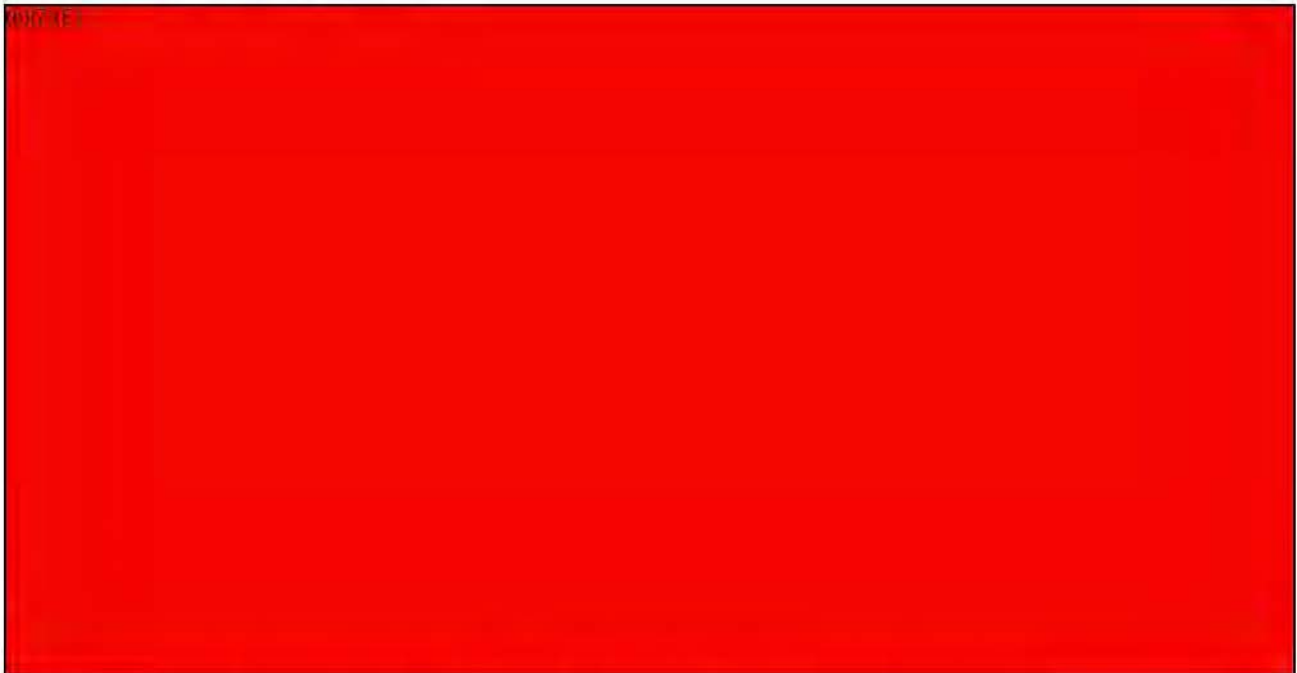
- i. If the NFIRA requirement is from DR-4559-LA, the applicant will NOT be determined ineligible due to Non-Compliance (NCOMP) for insurable flood damages. These applicants should be processed for all eligible assistance.
- ii. If the NFIRA requirement is from any other previous disaster, the applicant 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:



7. Special Handling Queue:



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



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- 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 homerepair funds.



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.
 - 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 CTHA to residents of non-traditional housing.



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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:

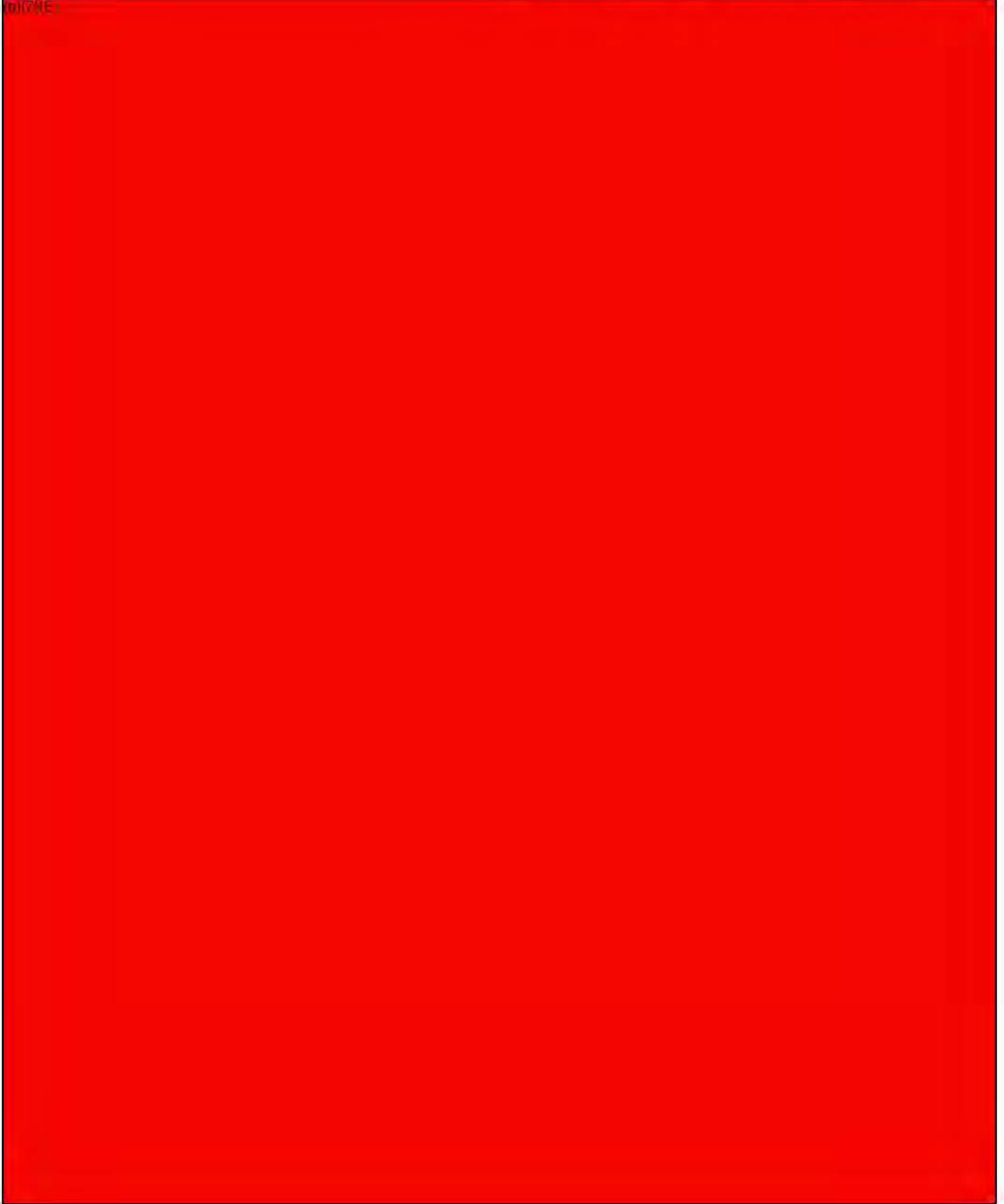
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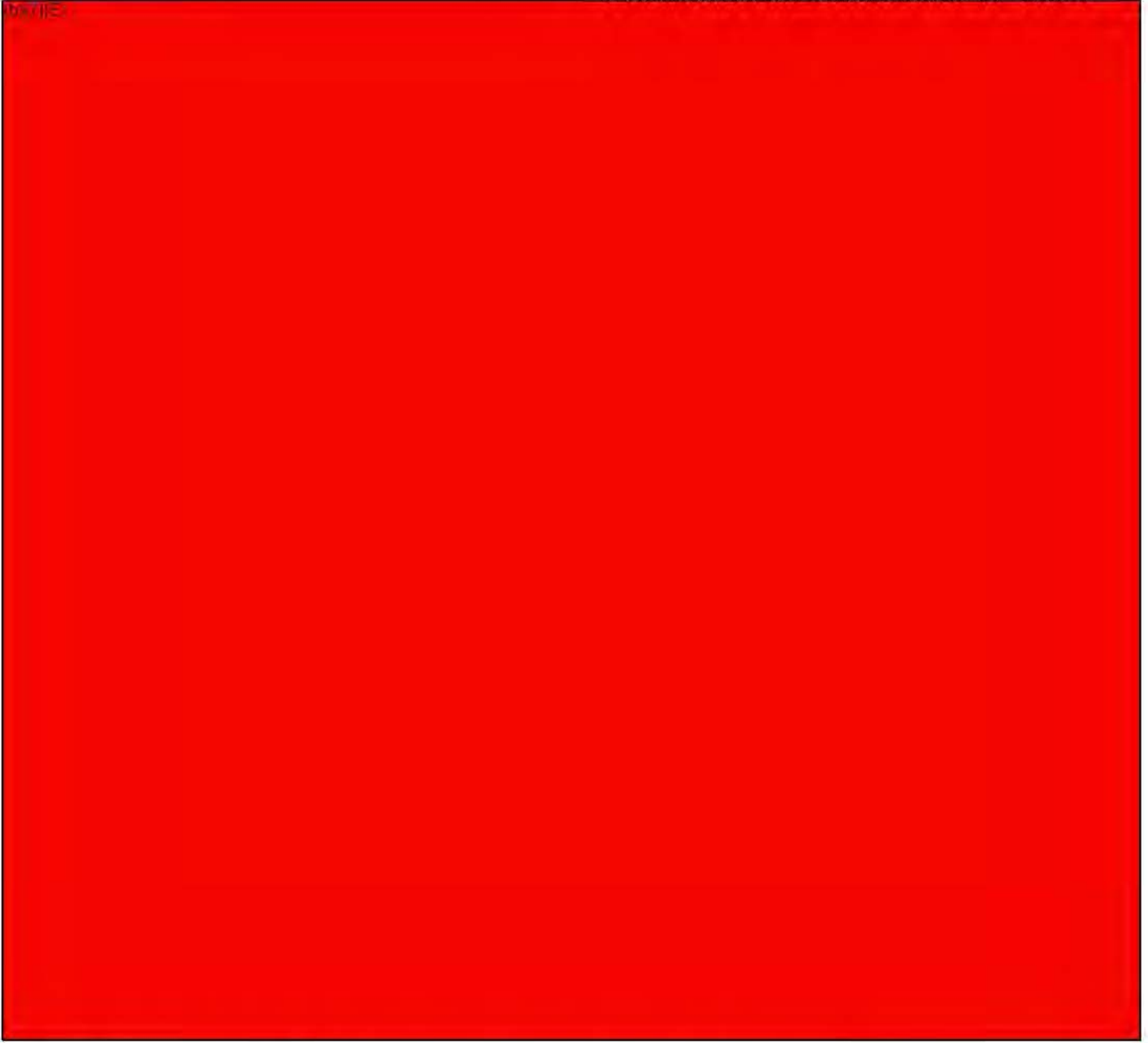
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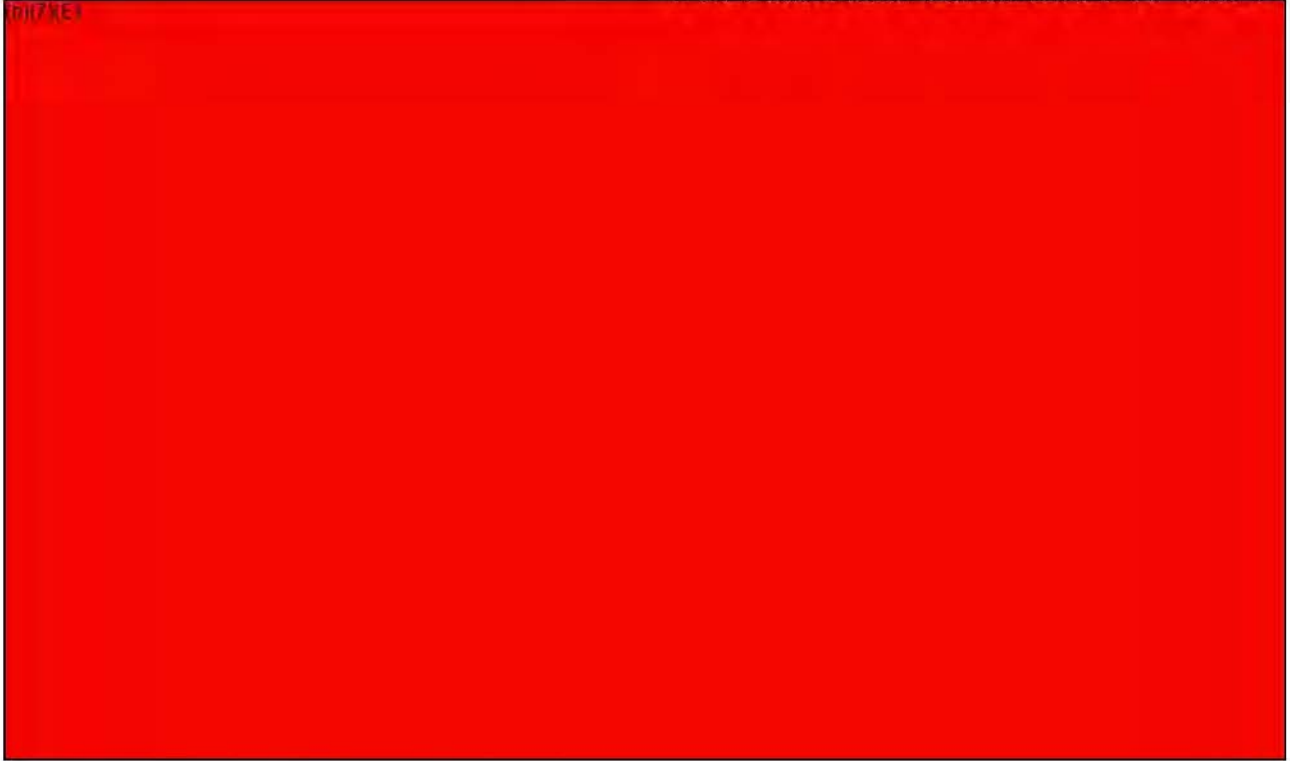
9. DR-4570-LA Late Applications (Allen and Iberia Parishes only)

- a. All late applications will be processed by SPU.
- b. Applicants from Allen and Iberia Parishes who apply between December 23, 2020 through February 21, 2021 may complete a late application without submitting a written explanation.
 - i. If an applicant from Allen or Iberia Parish completes a registration prior to February 21, 2021:



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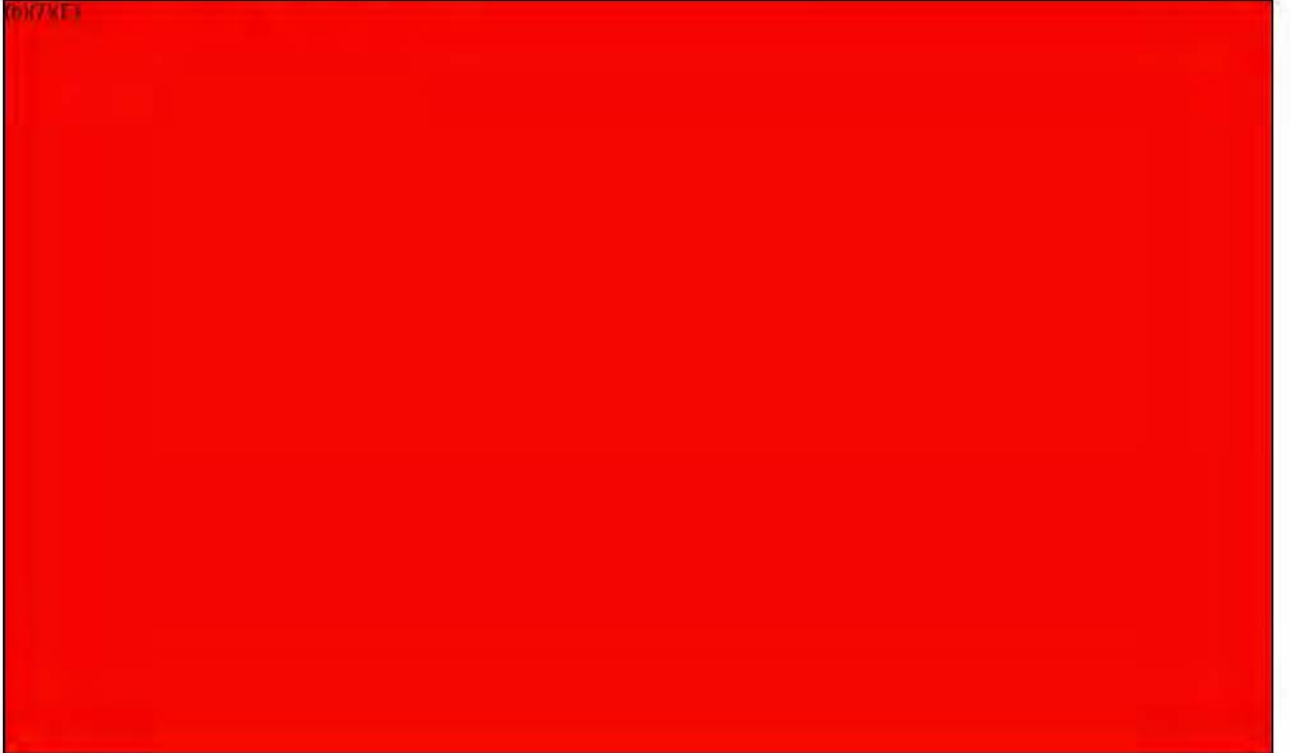
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D. Cross Disaster Processing

1. Home Repair Assistance:

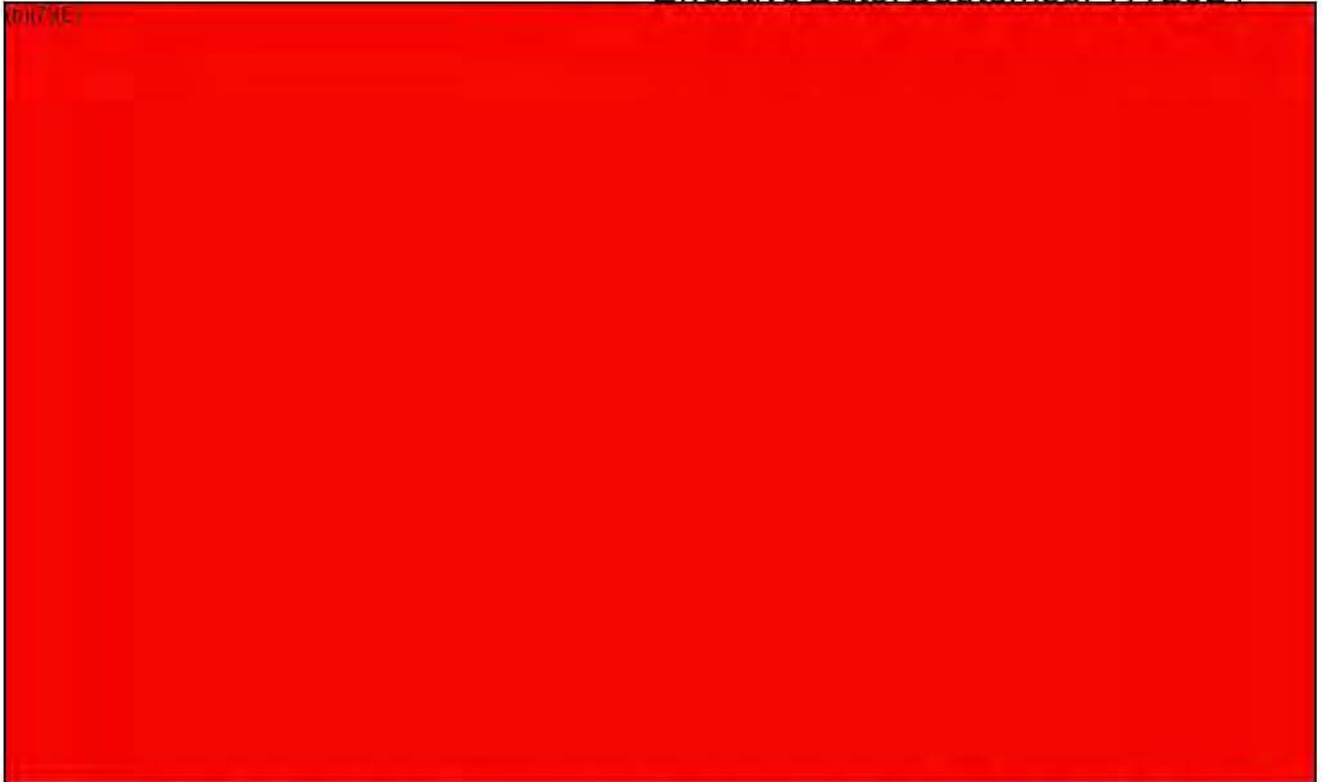
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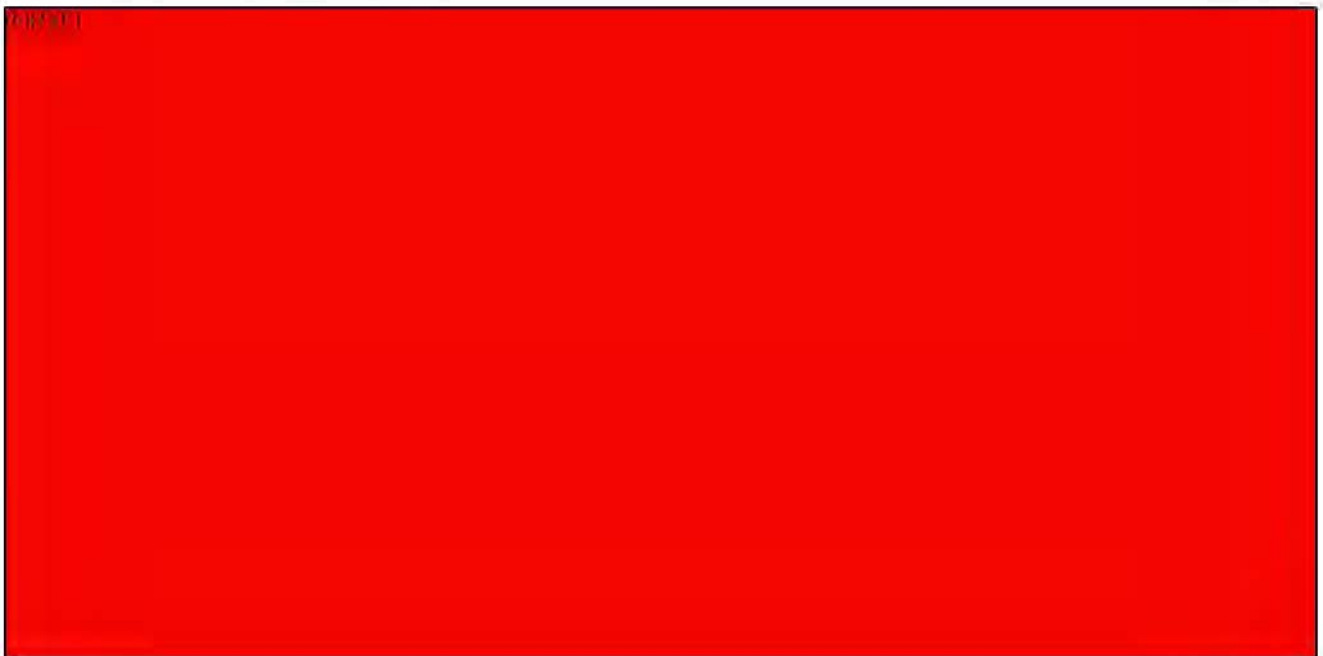
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- c. Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the [Cross Disaster Letter](#) through automation. This letter will provide an explanation for the lower award amount and explain how to submit an appeal to be considered for additional assistance.

2. Replacement Assistance:





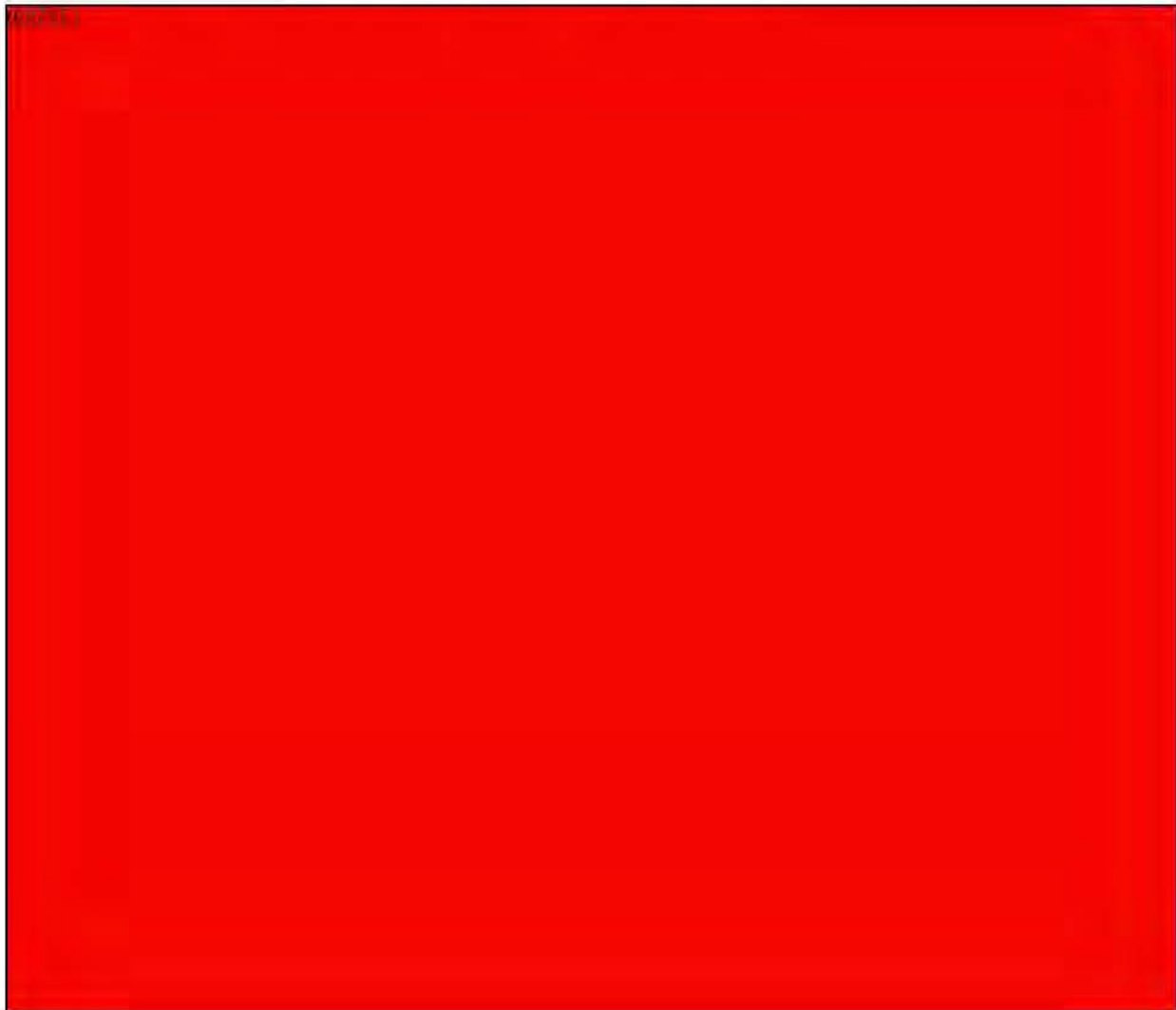
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- b. Applicants that are denied or receive a reduced payment in DR-4570-LA due to assistance provided in DR-4559-LA will receive the Cross Disaster Letter (CDL) through automation. This letter will provide an explanation for the lower award amount 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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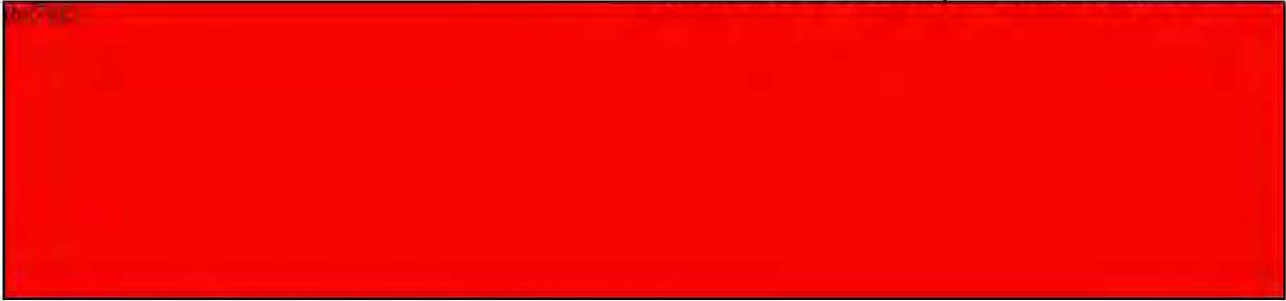
(b) (7) (E)

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

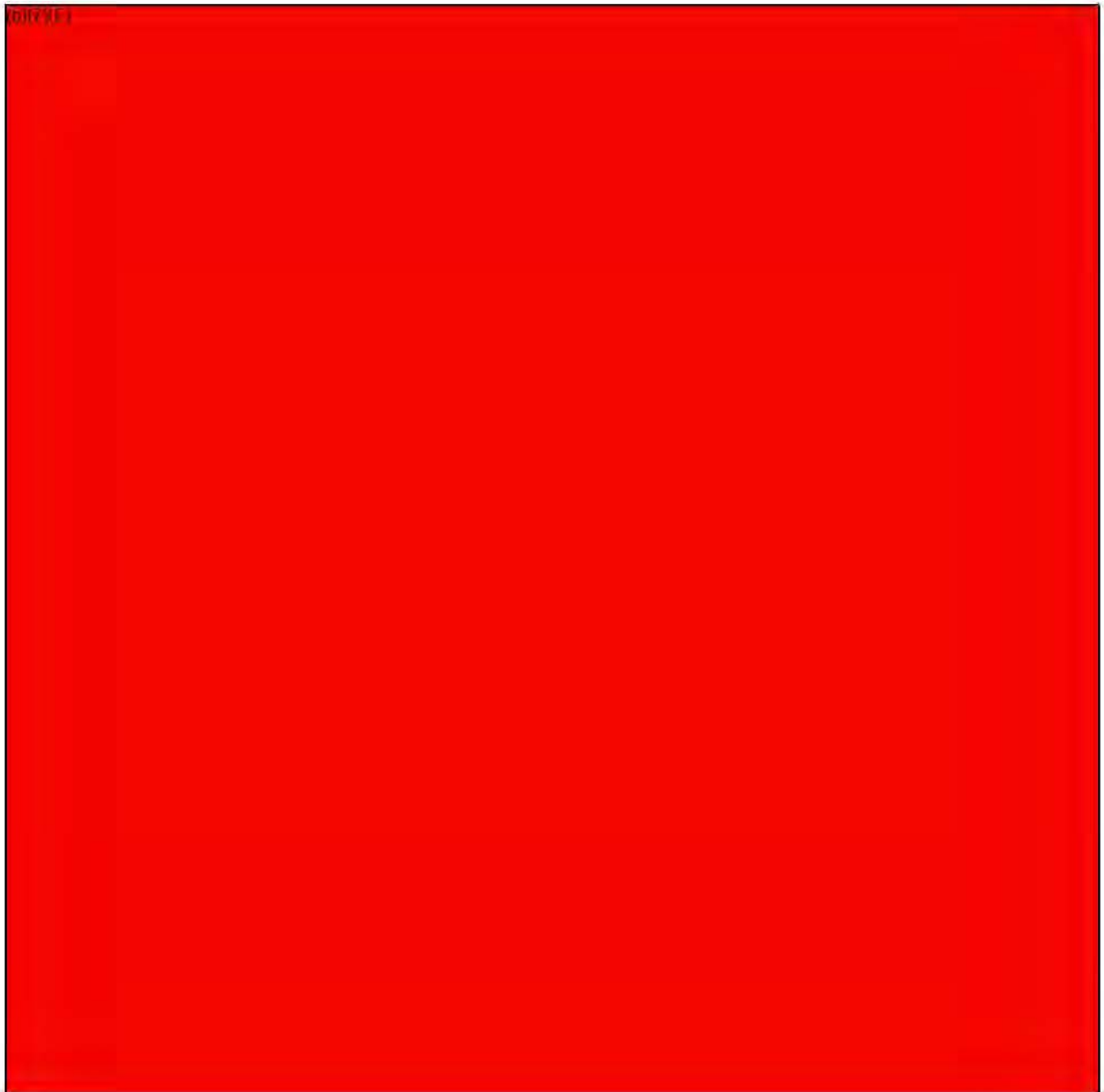
(b) (7) (E)



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5. Continued Temporary Housing Assistance:





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

(b)(7)(E)

- 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:

(b)(7)(E)



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(b) (7) (E)

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

(b) (7) (E)

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.

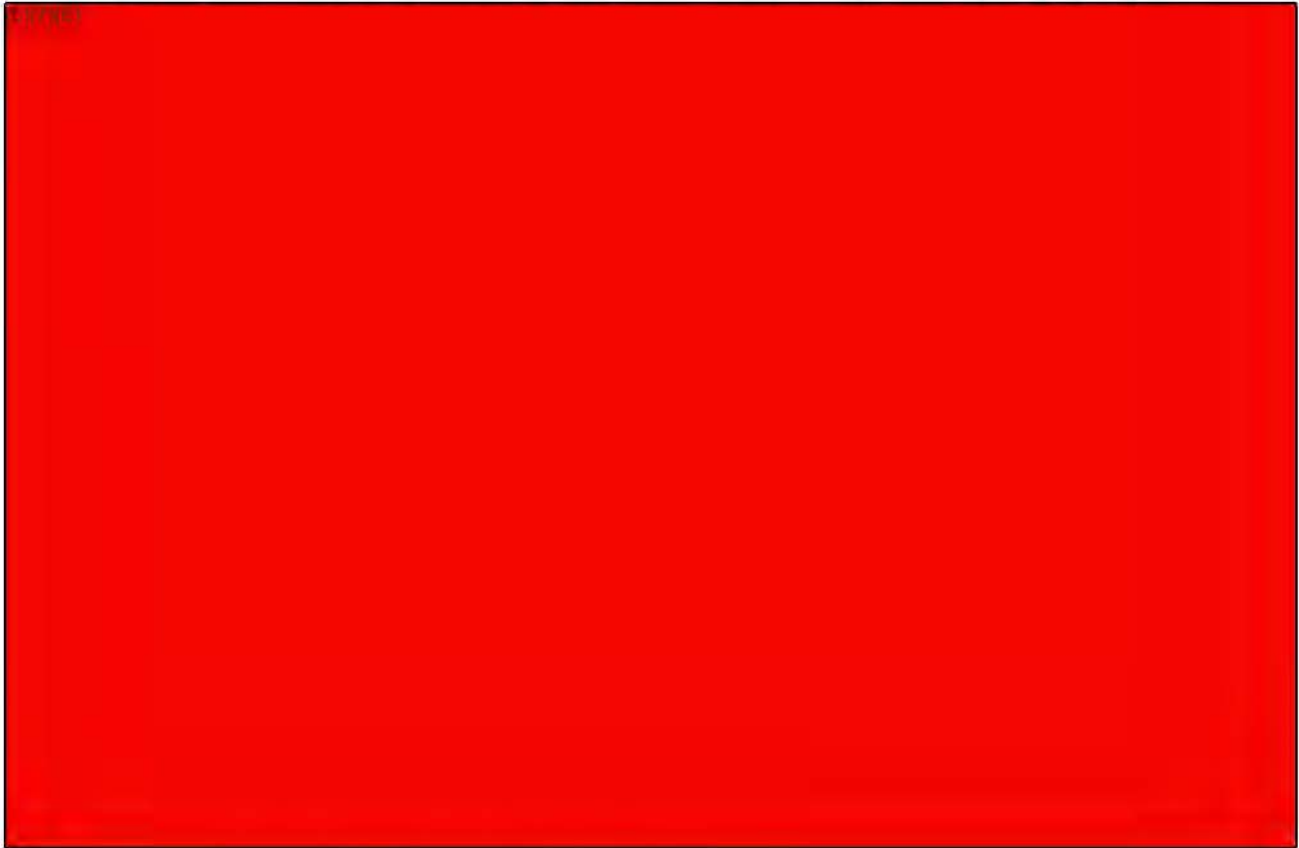
1. Missing insurance settlement or denial information



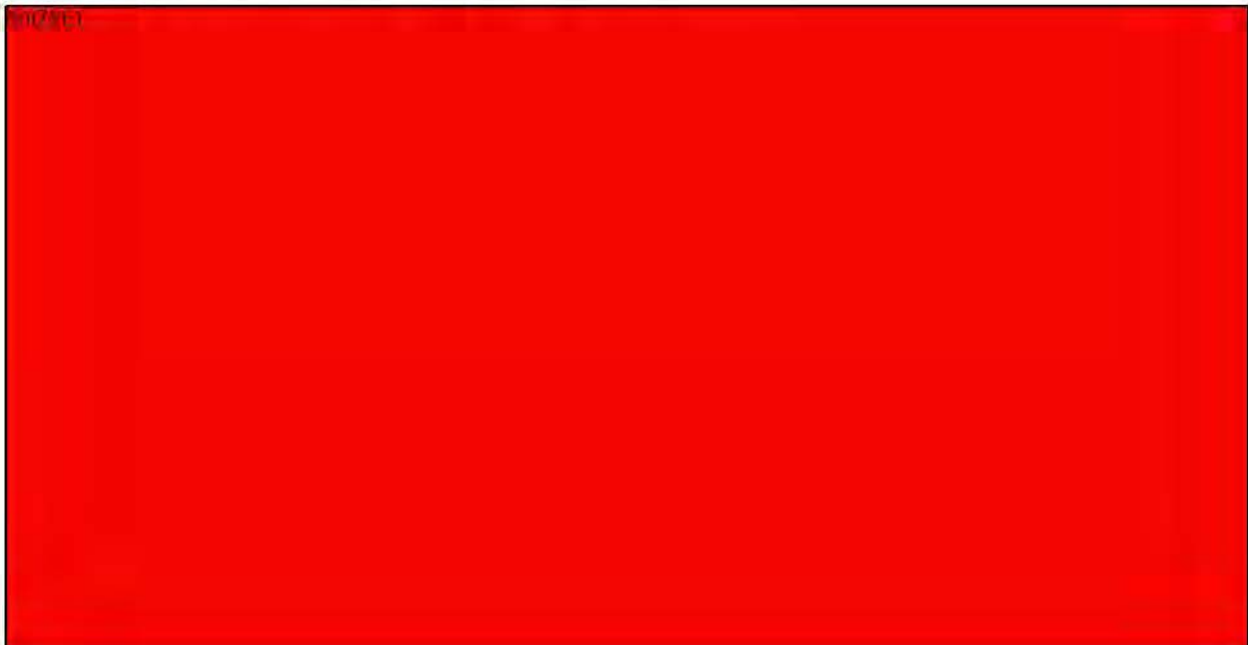
FEMA

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- a. Insured applicants that registered in both DR-4570-LA and DR-4559-LA must submit their insurance settlement or denial information for both disasters.



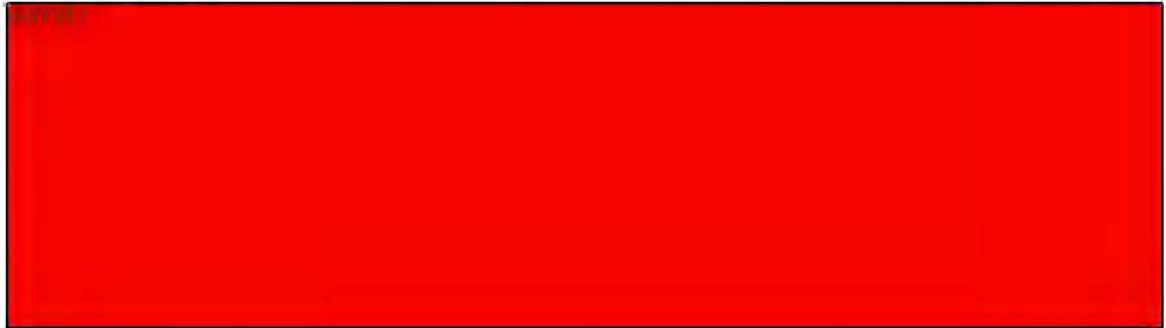
2. Insurance settlement or denial letter on file





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1. If the insurance settlement is less than the Damage Level Award recorded by inspection:



2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:



- 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):



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

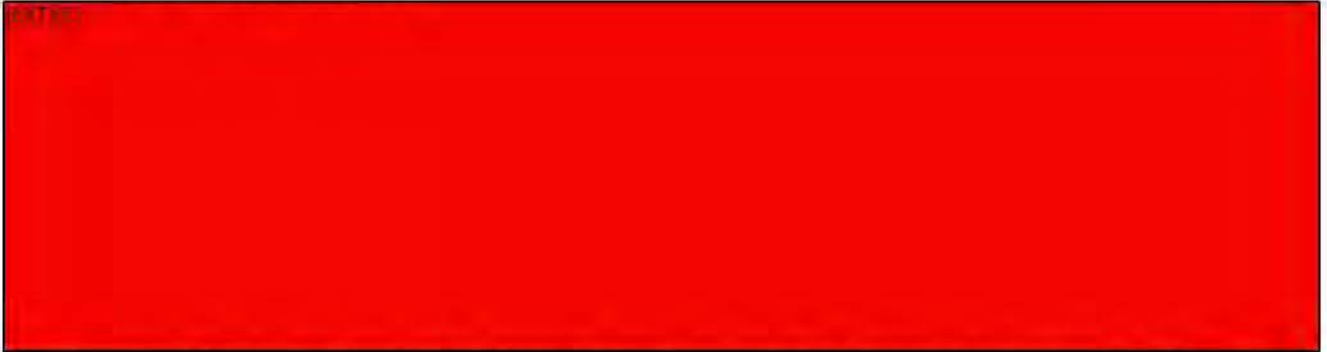
- a. If the applicant was awarded assistance or registered in only **ONE** of the disasters (DR-4559-LA or DR-4570-LA), the appeal will be processed in that specific disaster.
 - i. The standard appeal guidance for remote inspections would apply. Refer to [Section F.2](#), for additional processing information.



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- b. For applicants registered in both DR-4559-LA and DR-4570-LA, appeals processing in each specific disaster will be contingent on the type of appeal documentation received.



- c. Appeals submitted in either disaster dated before or after the incident period date (10/6/2020) for DR-4570-LA will be addressed in DR-4570-LA.

- i. If the appeal documents were scanned into the DR-4559-LA file:



- d. All receipts and estimates must be verified prior to awarding assistance.



- e. Applicants that received Replacement Assistance in DR-4559-LA will be ineligible for additional assistance in DR-4570-LA.



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- i. Applicants that previously received Replacement Assistance in DR-4559-LA and submit an appeal for additional home repair assistance should be forwarded to the IHP Helpdesk for review by the Processing Procedures Team (PPT).



Double Damage Appeals with Receipts		
NONE	Dated BEFORE 10/6/2020	NONE
	Dated AFTER 10/6/2020	
	Dated BEFORE 10/6/2020	



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Double Damage Appeals with Estimates



Dated **BEFORE** or **AFTER**
10/6/2020

Dated **BEFORE** or **AFTER**
10/6/2020



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.



- 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

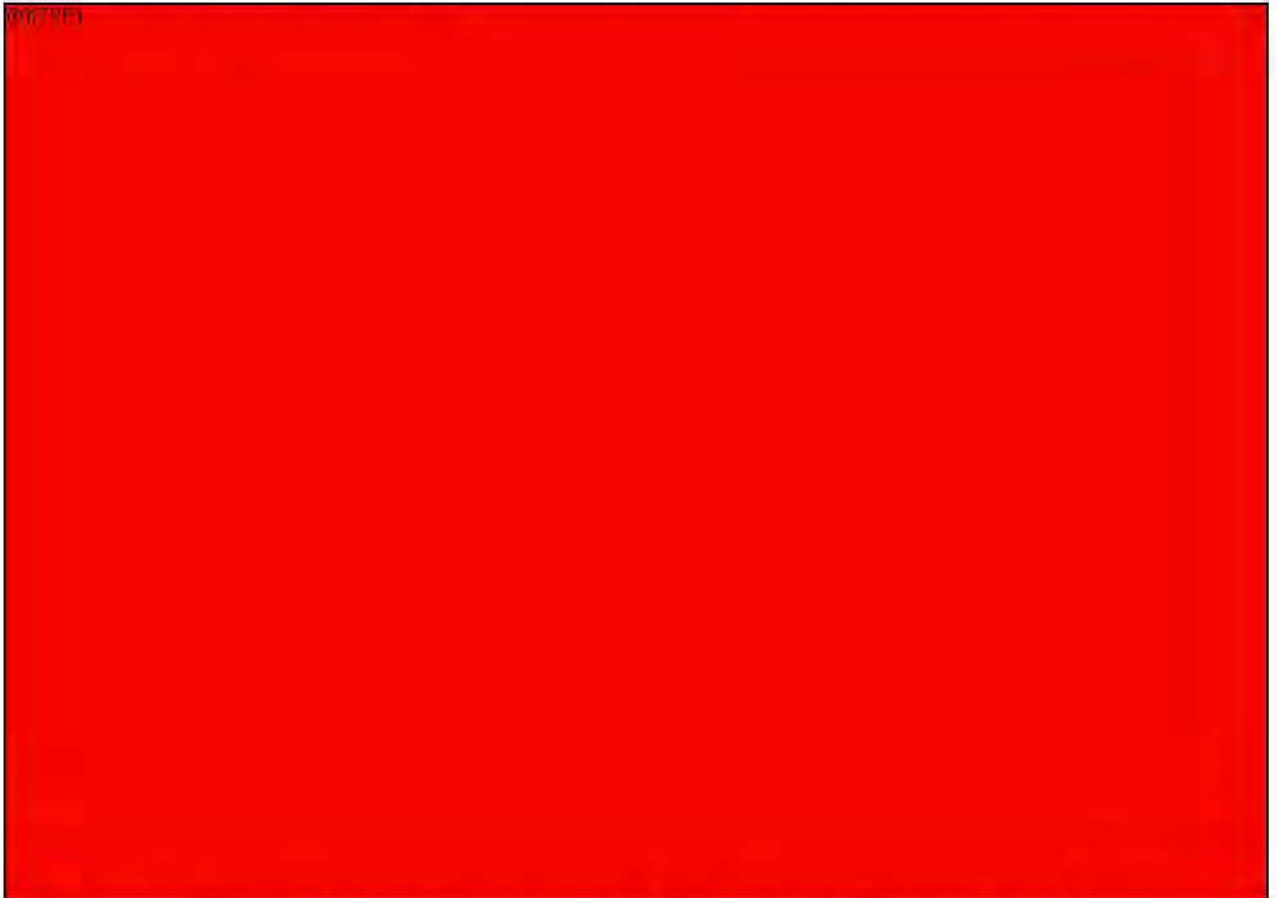


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documentation rather than completing a second appeal Remote Inspection, unless an appeal determination has been completed for an additional Damage Level Award amount.

- i. Refer to [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:



- f. When the combined estimates are greater than the initial Damage Level Award received for Home Repair:





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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:

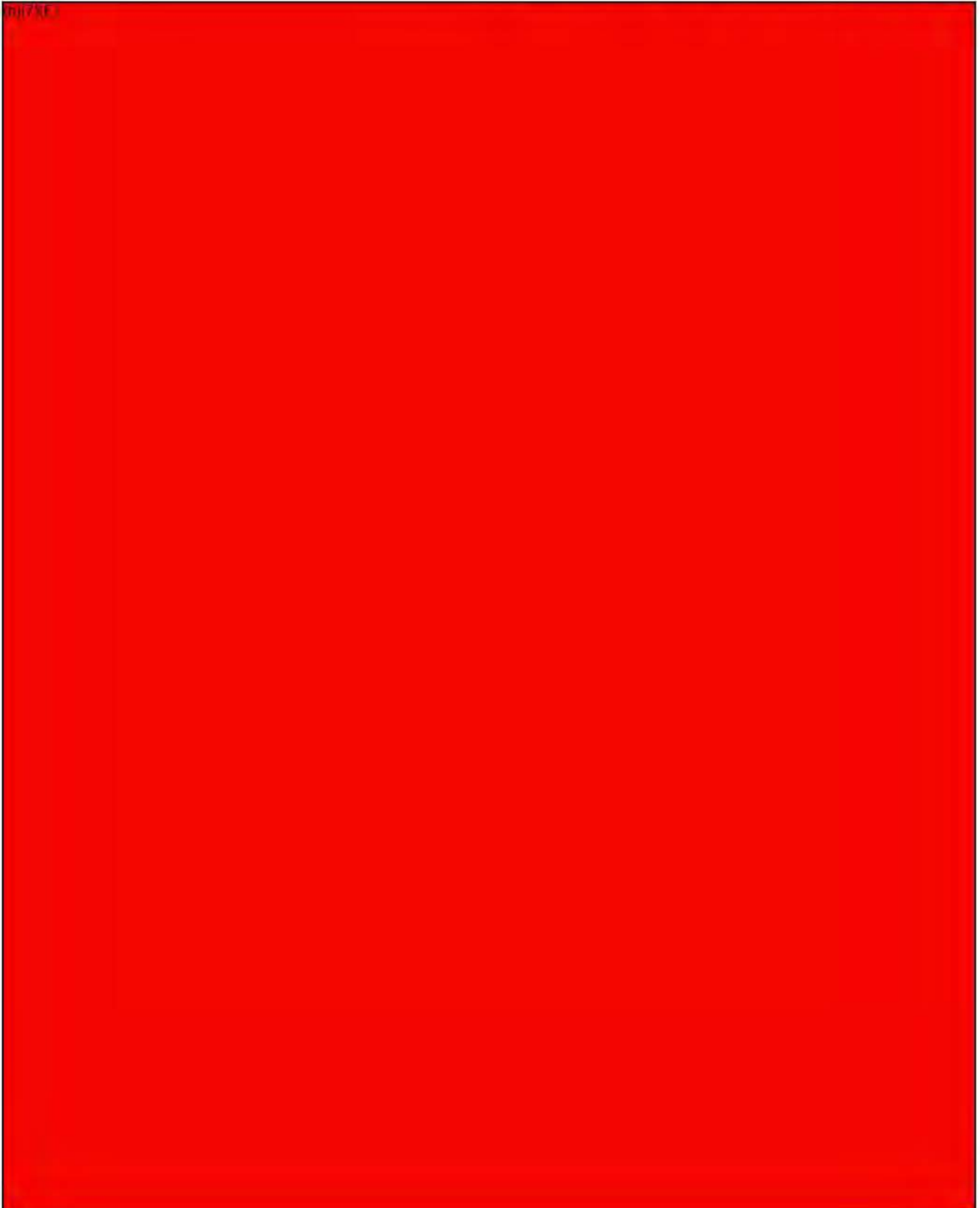
1. Verifiable contractor's estimate(s); OR
2. Verifiable documentation from a local official on official letter head, e.g. a condemnation report or notice.





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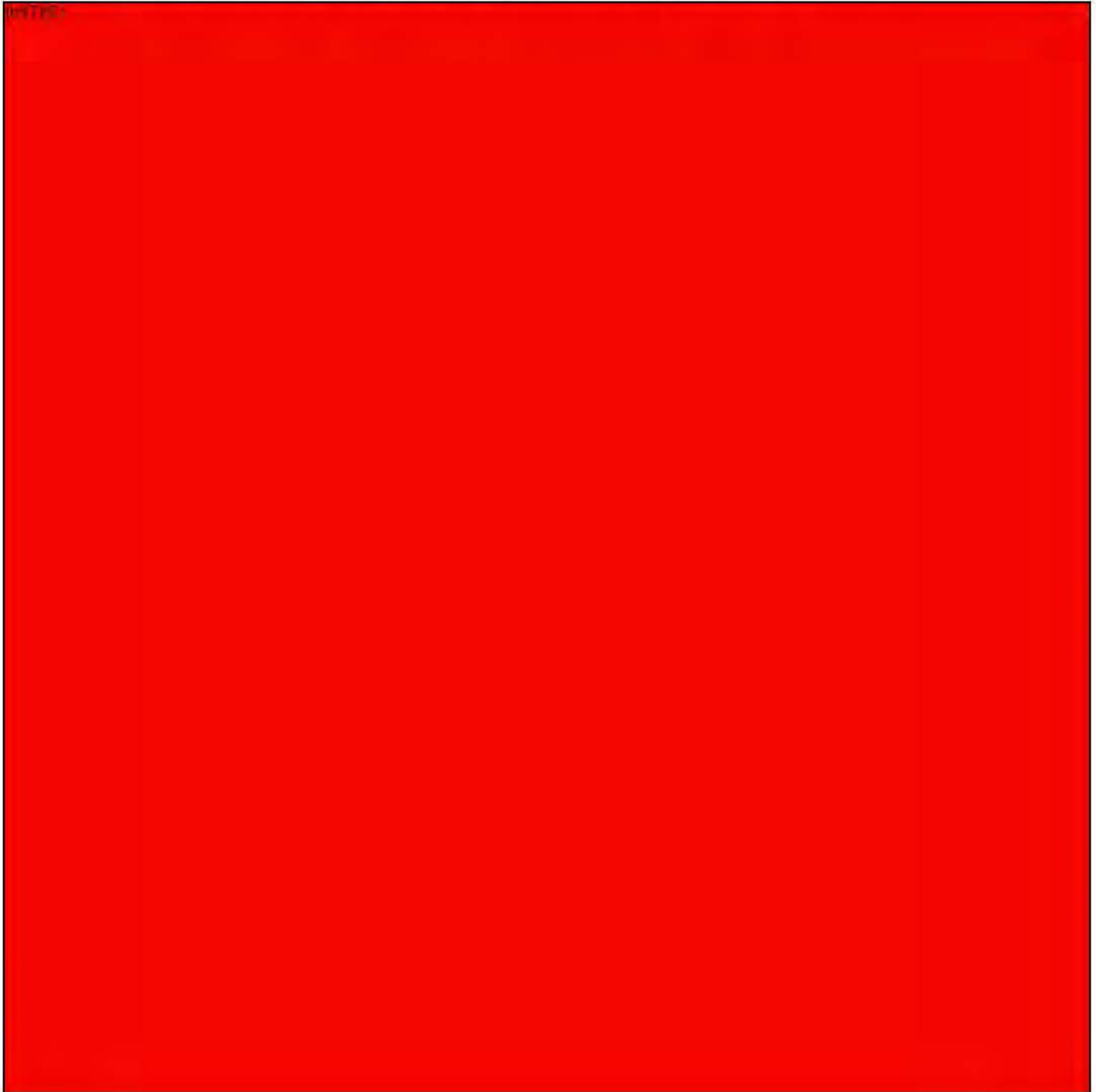


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- h. If an applicant appeals for above a level 5 (NOT destroyed) and has previously received a level 4 or 5 Damage Level Award, they must submit:

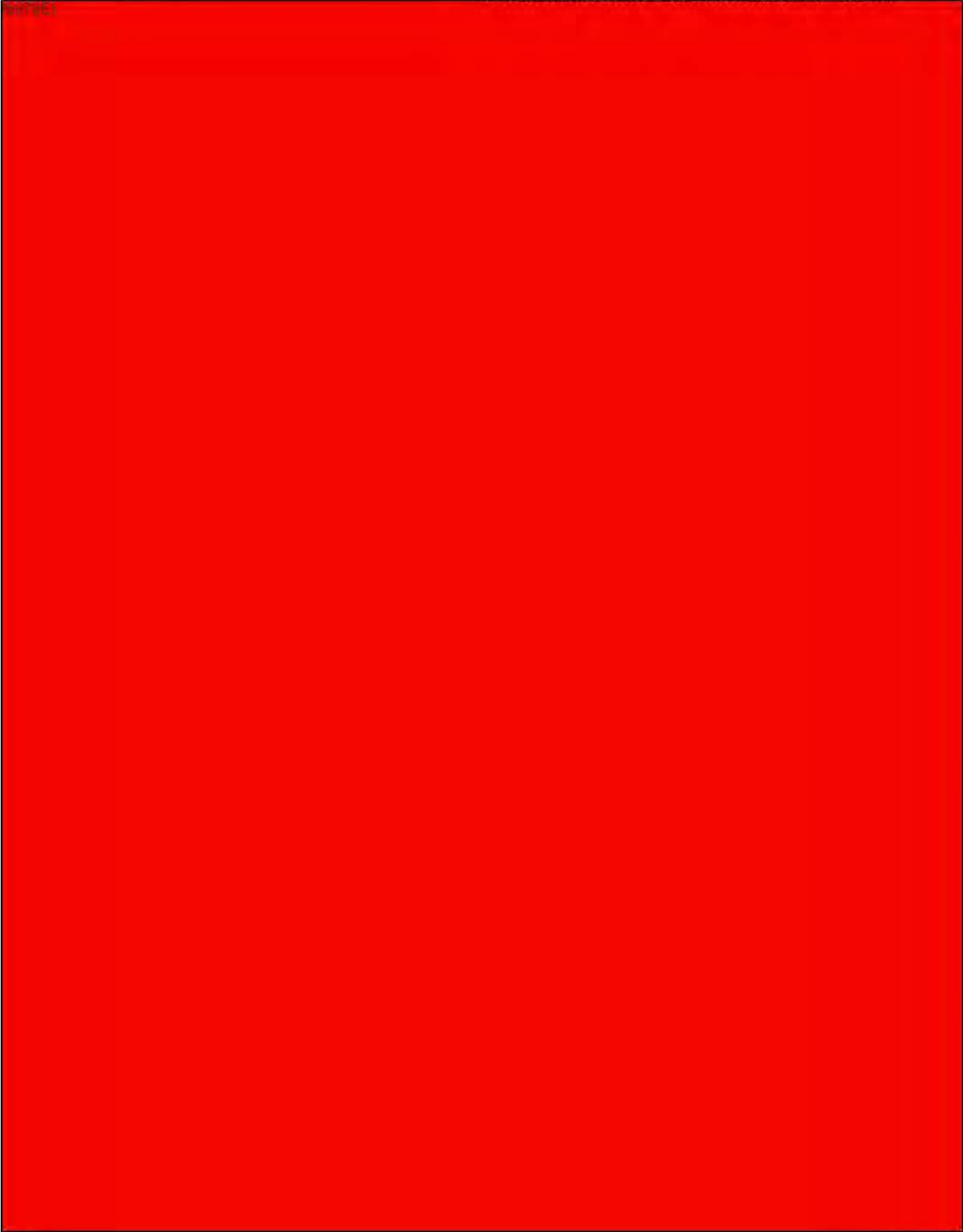




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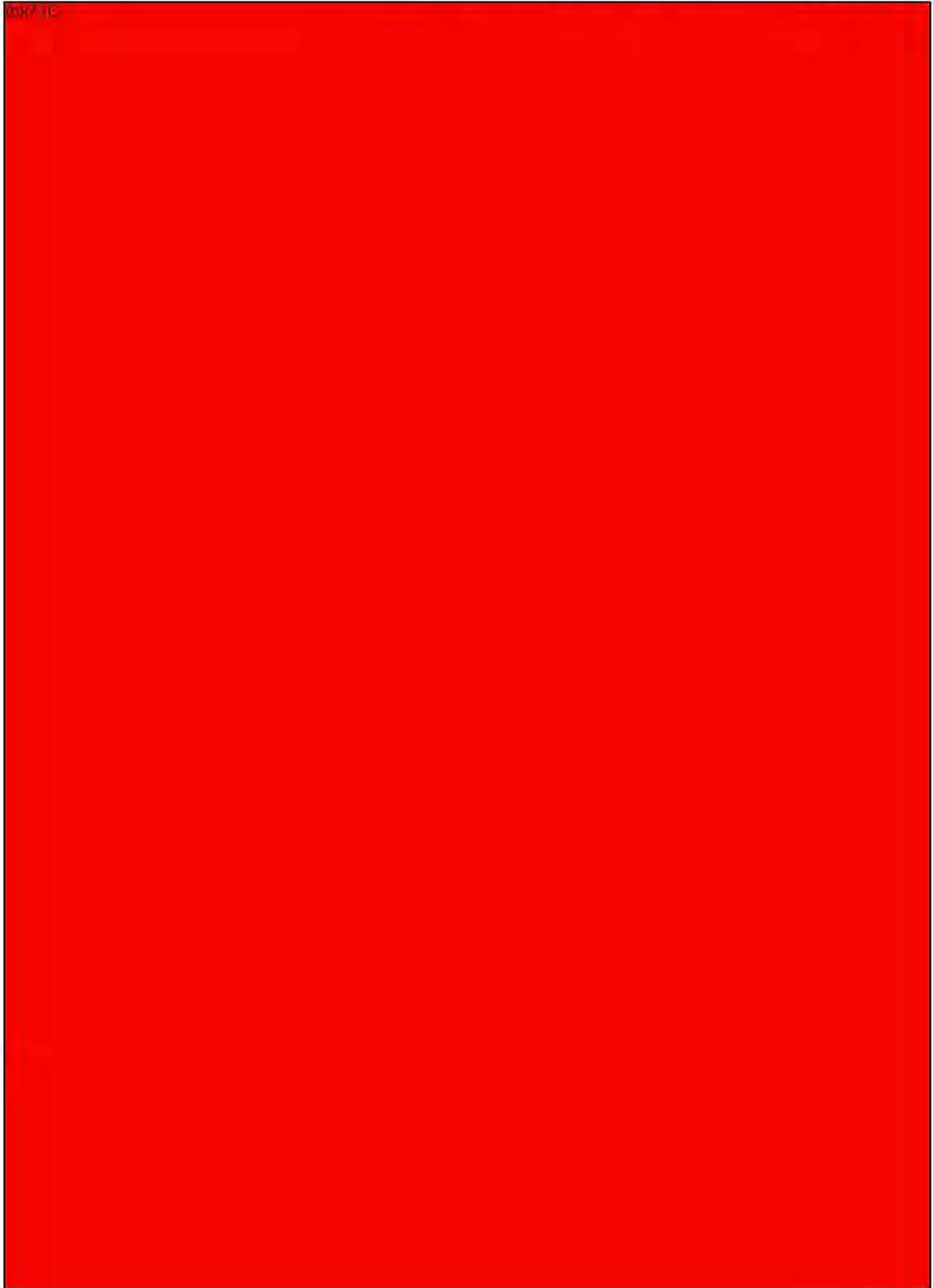
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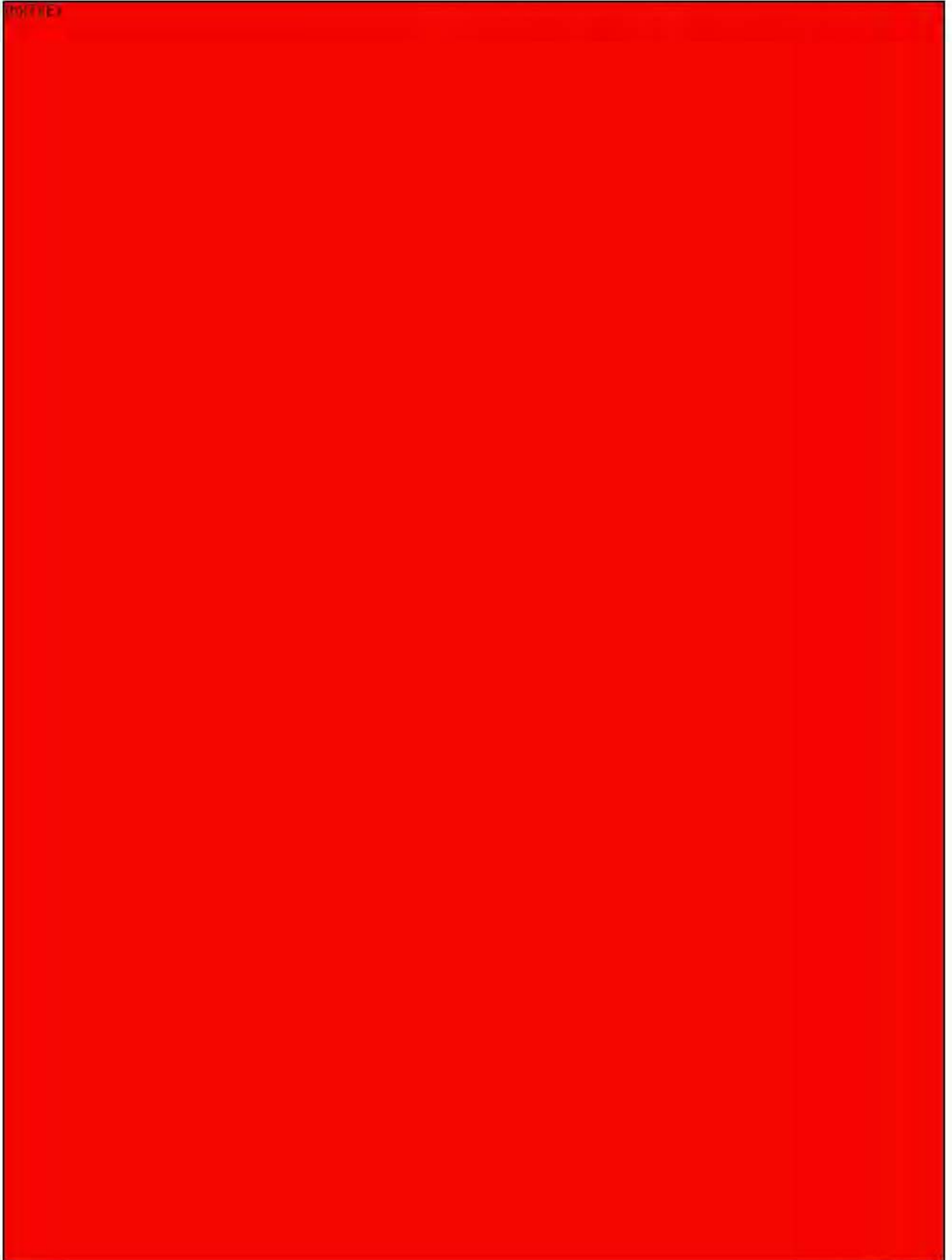


i.



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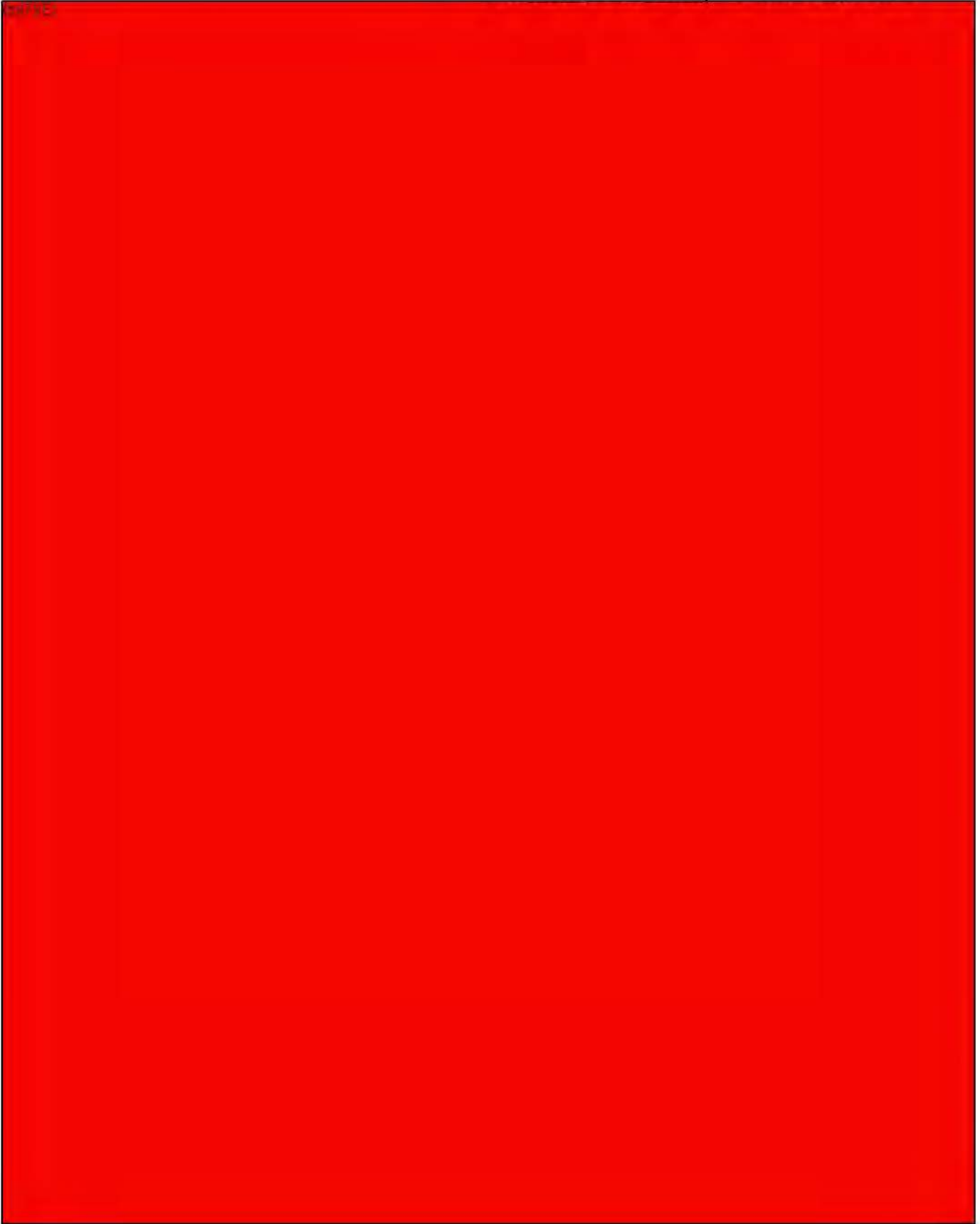




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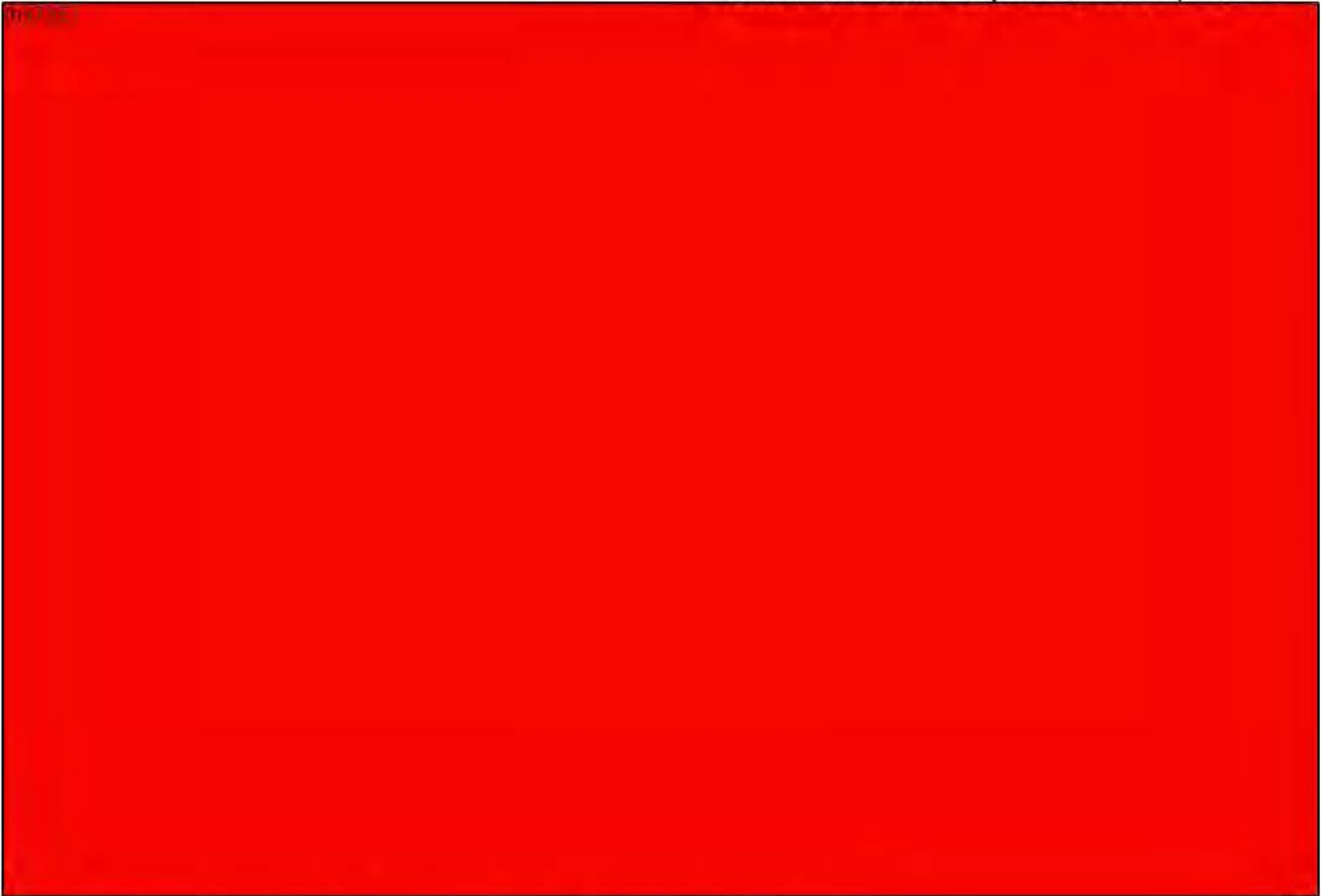
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3. Appeal Inspection Requests and Returned Inspections:

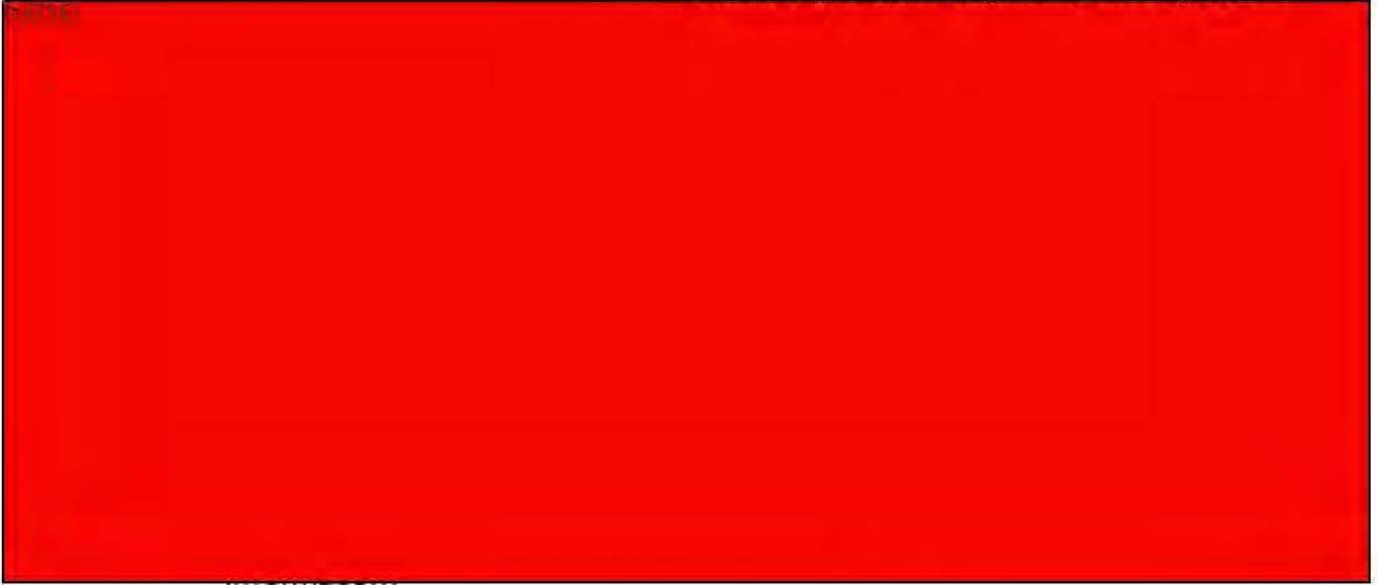
a. For appeal inspection requests and returned inspections:



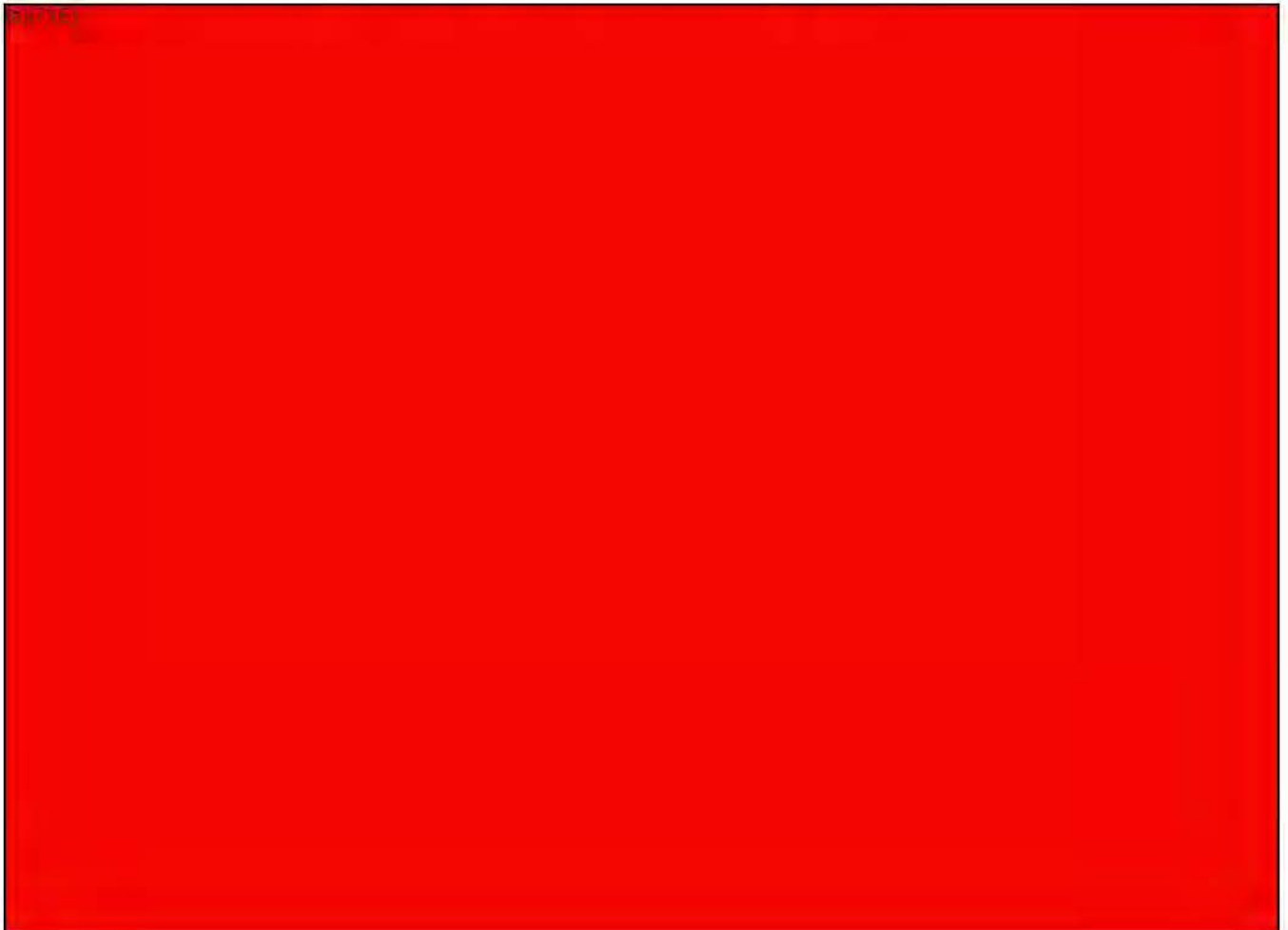


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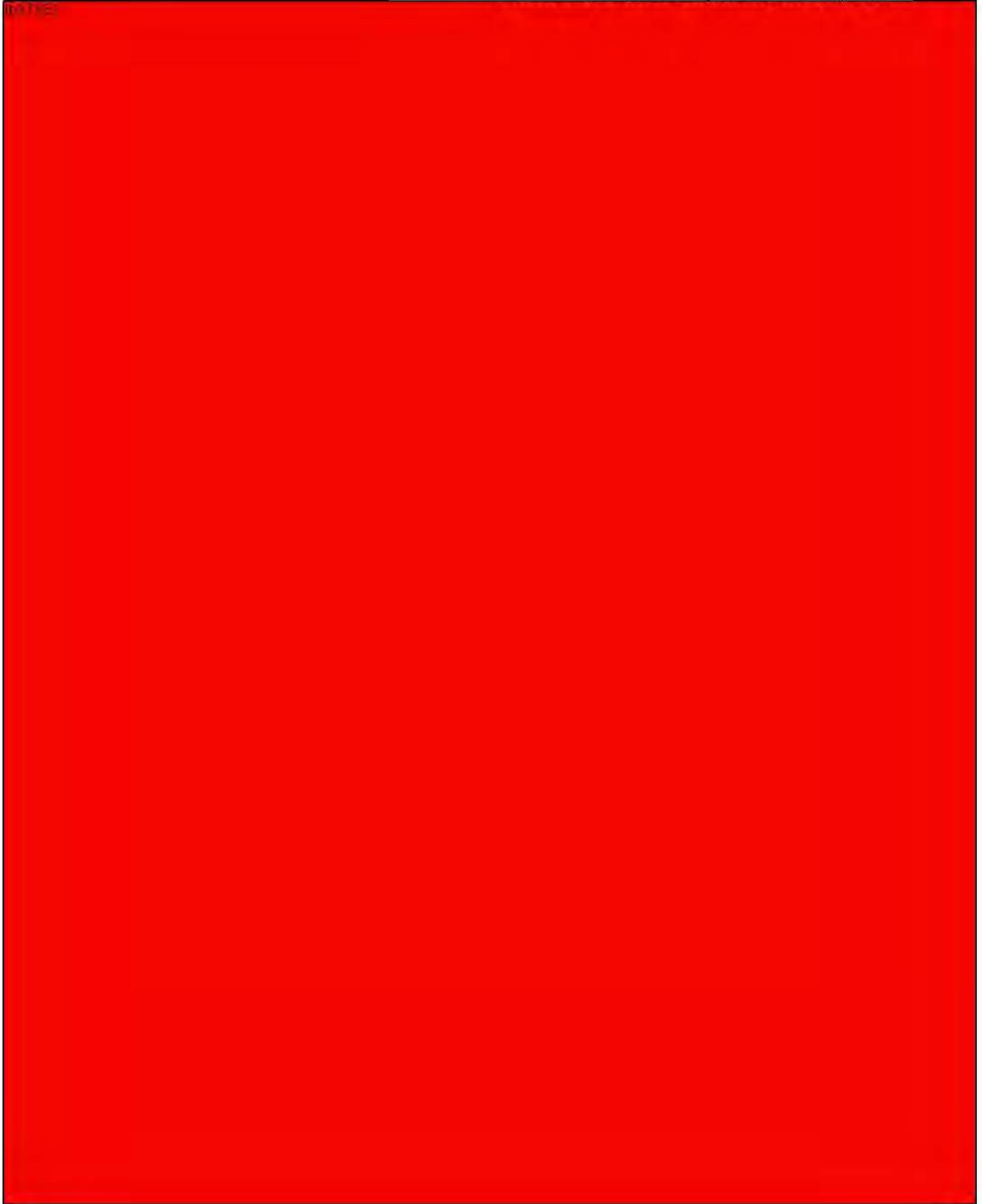
b. If Appeal is for a RP line item to be paid at actual ONLY:





FEMA

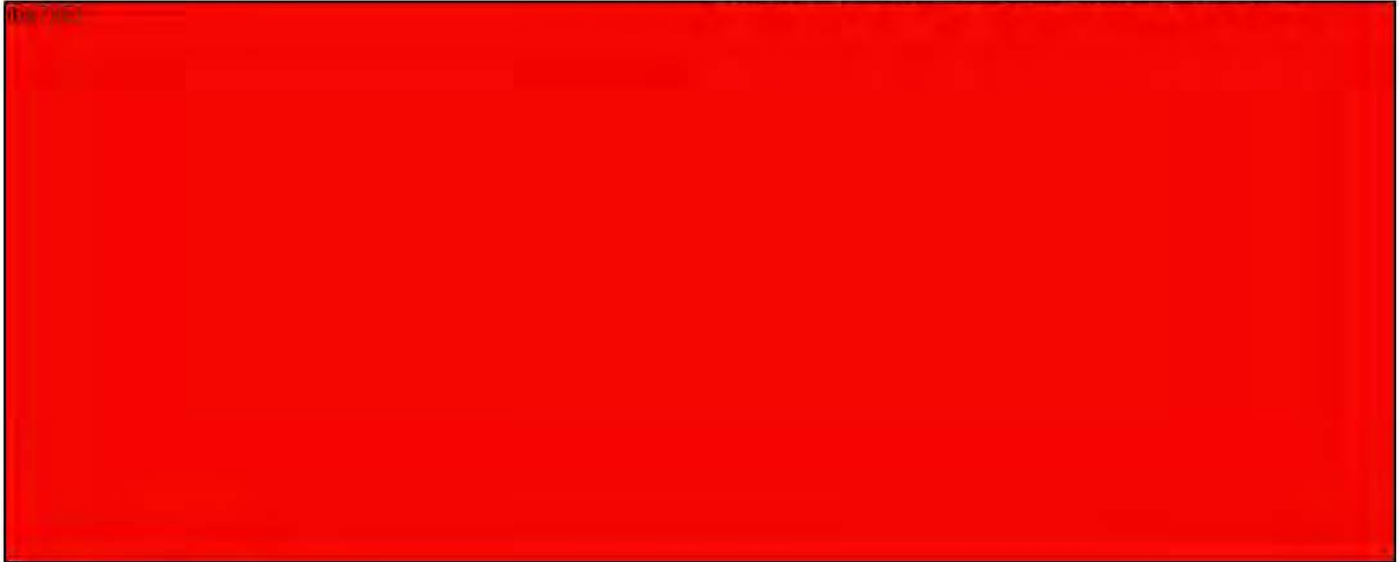
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G. Exceptions

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:



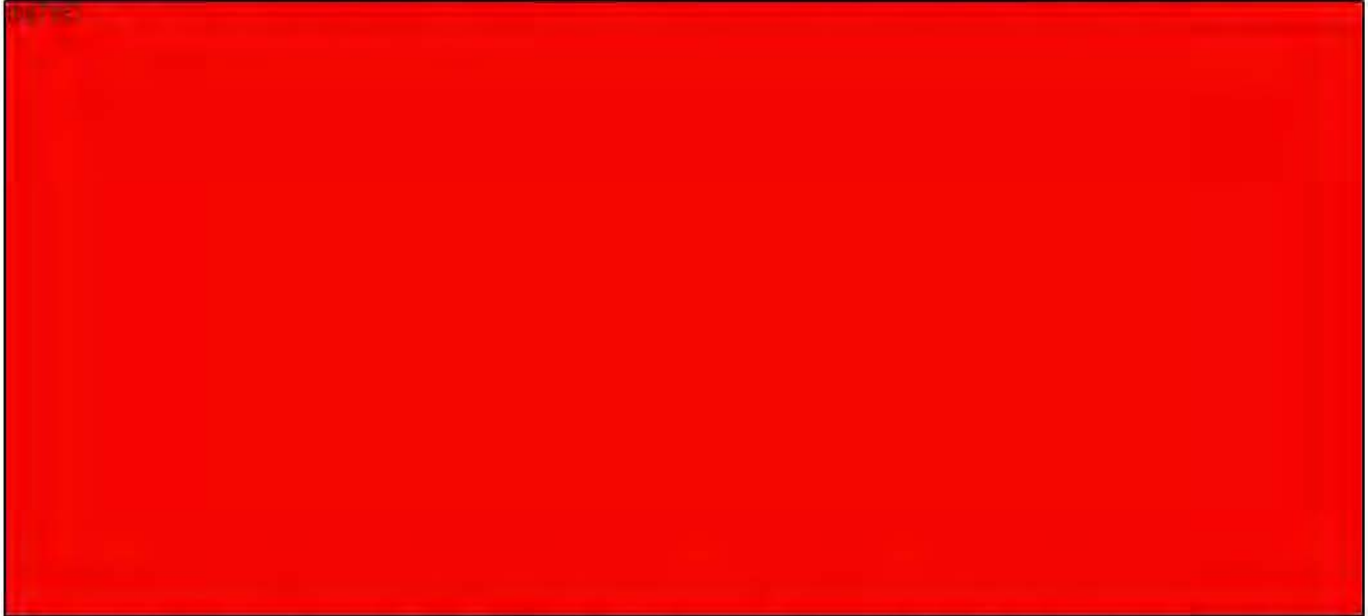


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IV. APPEAL EXAMPLES

Scenario 1: An applicant in DR-4459-LA received Damage Level 3 wind/rain. Applicant also registered in DR-4570-LA, inspection returned for DR-4570-LA with Damage Level 4 wind/rain.



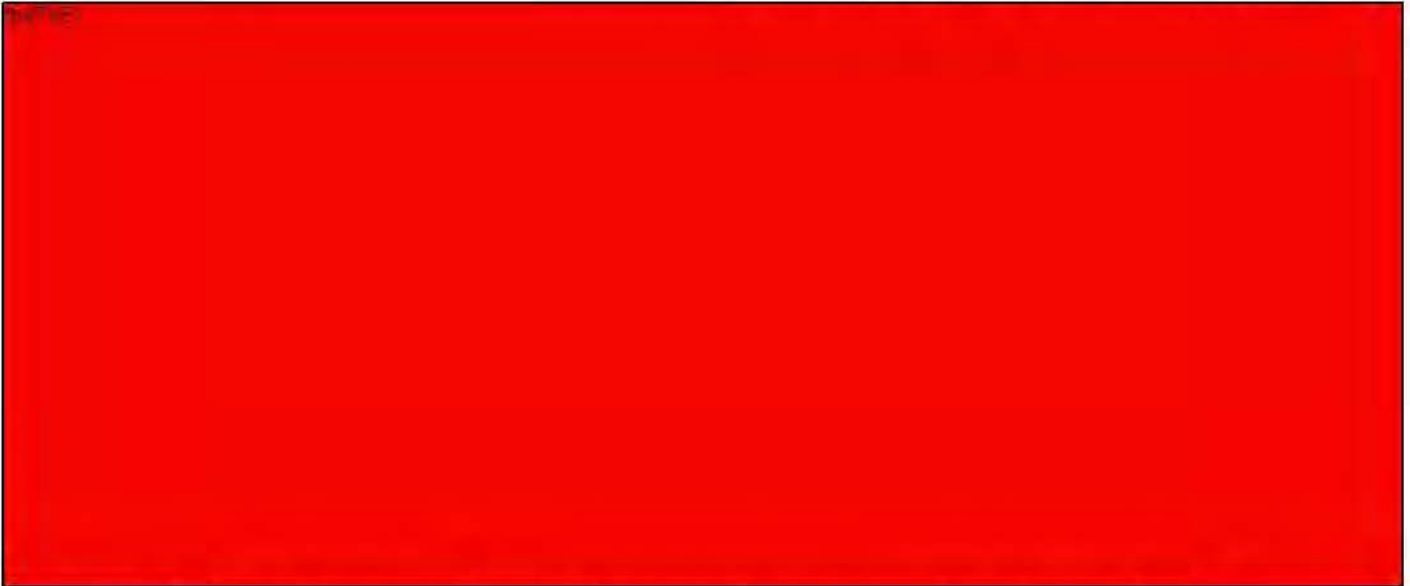
Scenario 2: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 4 wind/rain.



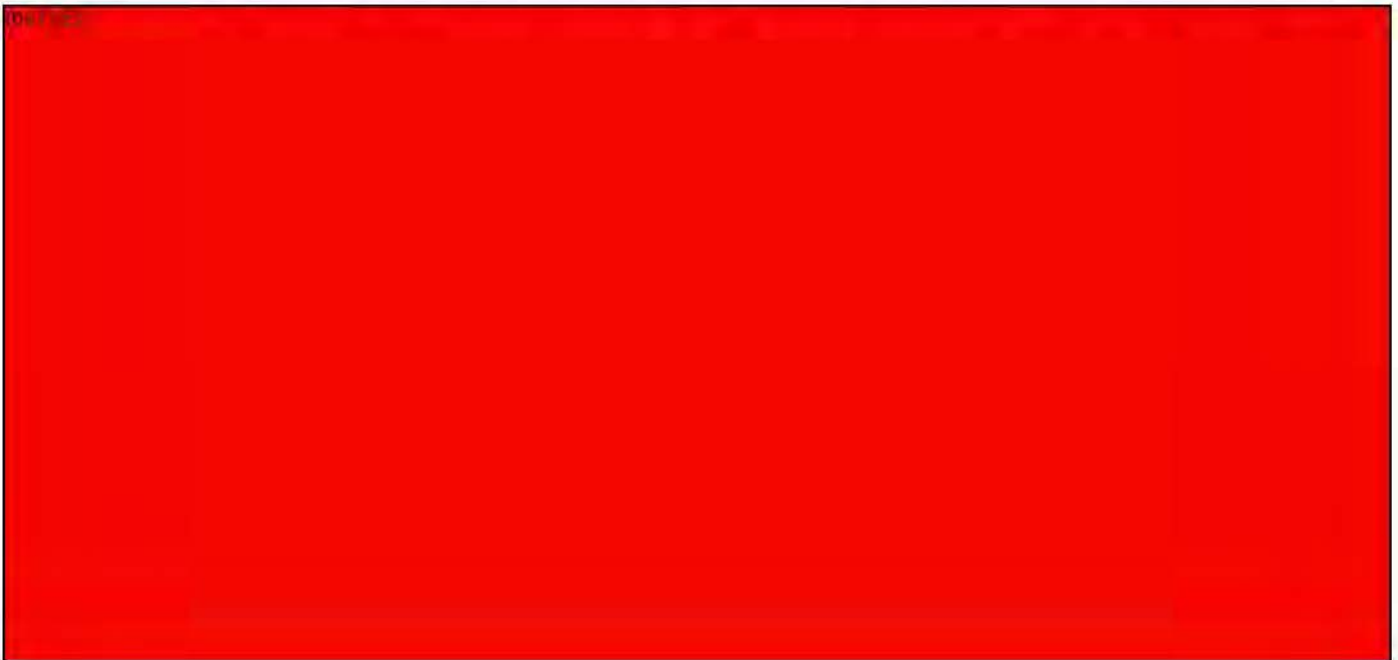
Scenario 3: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 2 wind/rain.



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Scenario 4: An applicant in DR-4559-LA received Damage Level 4 wind/rain. Applicant registers for DR-4570-LA, inspection returns for DR-4570-LA with Damage Level 2 flood.





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](#)
 - [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.



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

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 5
	<p>*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p> <p>***ALL processing employees must read this section***</p>
	<ul style="list-style-type: none"> ■ Prior to Processing 9 ■ Cross Disaster Information for DR-4590-LA ONLY 11 ■ Disability and Communication Needs 12
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 13 ■ Processing Eligible Assistance 13 ■ Cross Disaster Processing 18 ■ Insurance Processing 20 ■ Appeals 22 ■ Exceptions 28
	<ul style="list-style-type: none"> ■ Appeal Examples 29
	<ul style="list-style-type: none"> ■ Definitions 31 ■ Acronyms 31
	<ul style="list-style-type: none"> ■ Links to Related Guidance 33
	<ul style="list-style-type: none"> ■ Appendix A 34



I. OVERVIEW

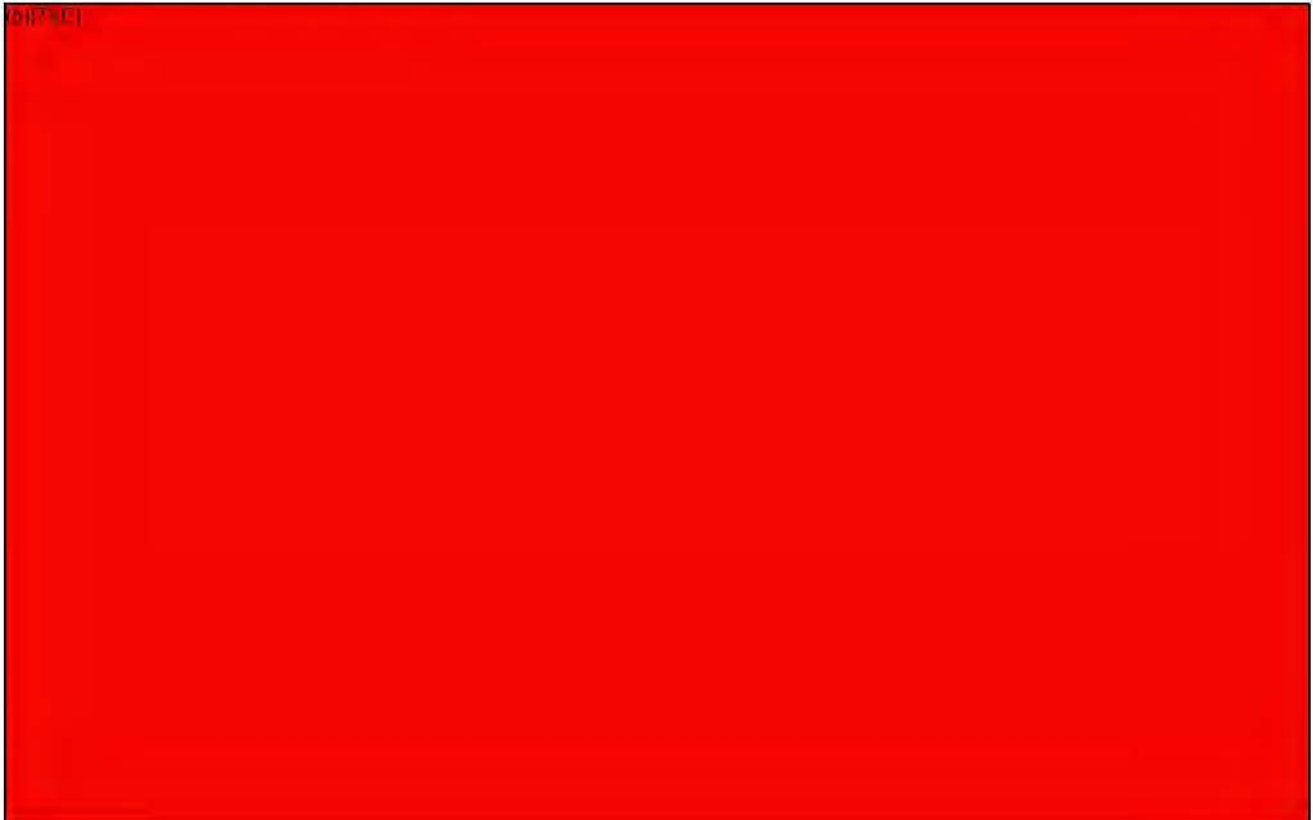
This section describes information that every employee **must** read **before** **addressing** approved disaster specific assistance.

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:

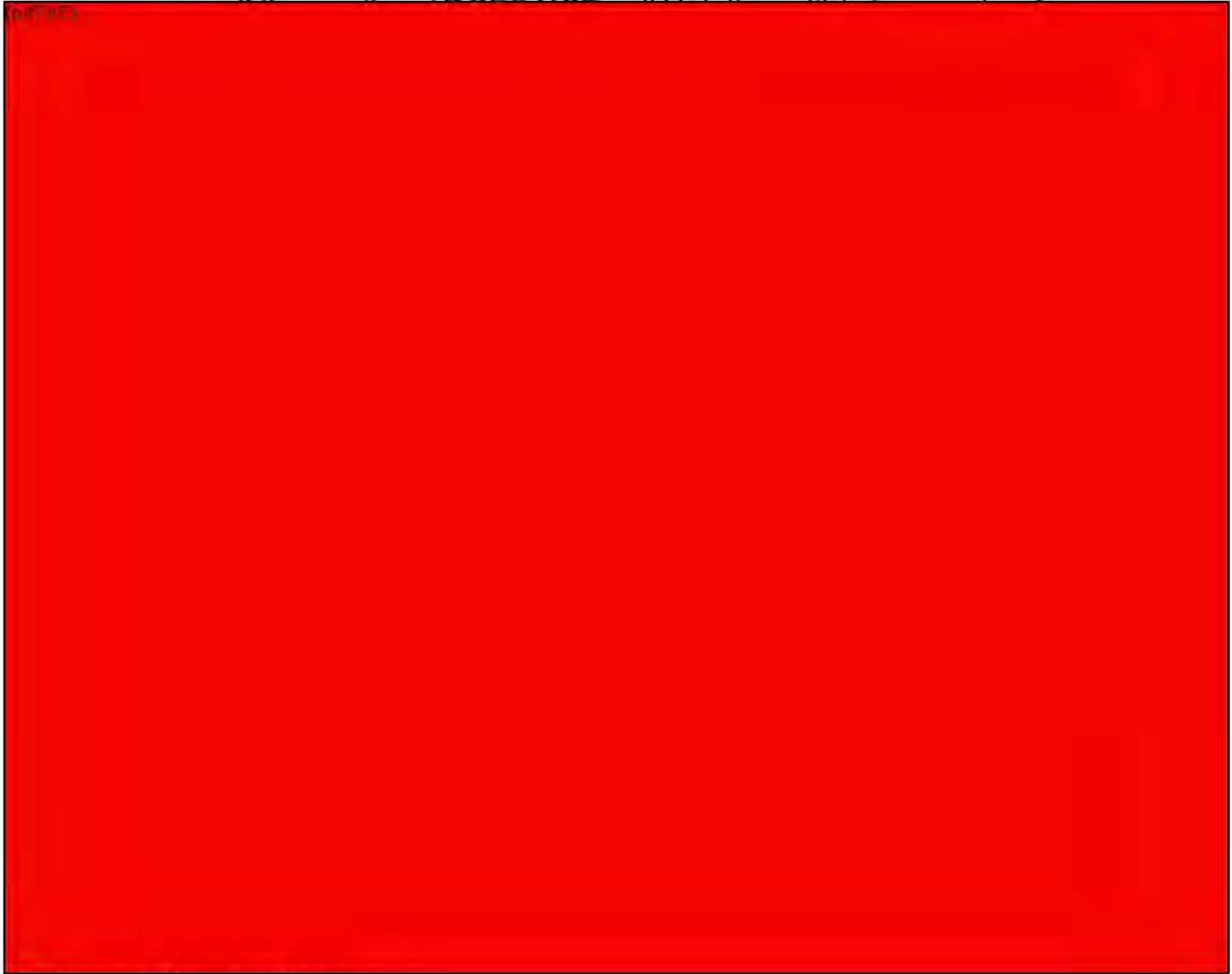
- Streamlined Inspections:





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■ **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.

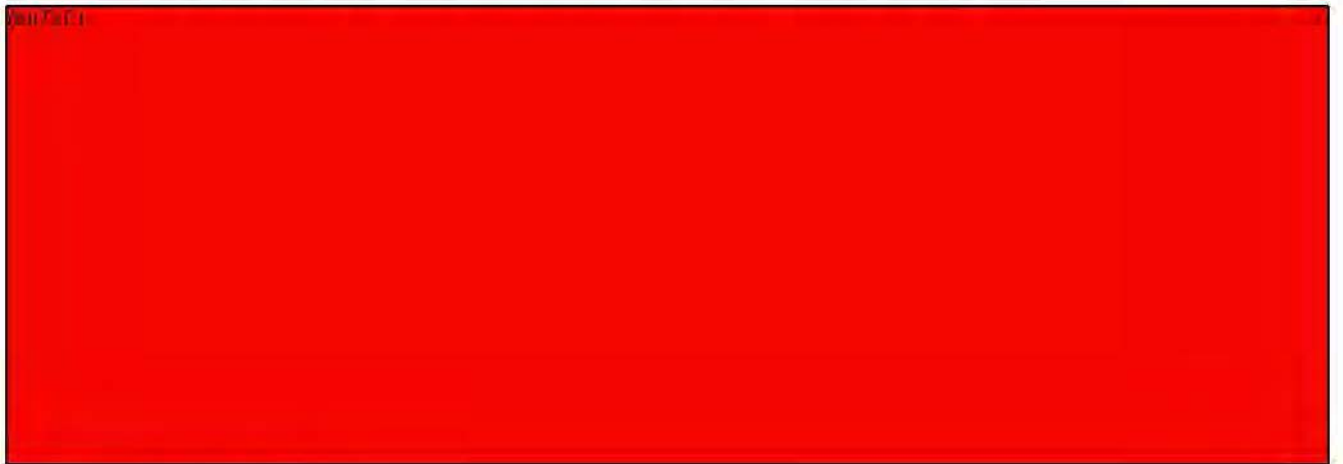
■ **Rental Assistance – Utilities Out:**



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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:**



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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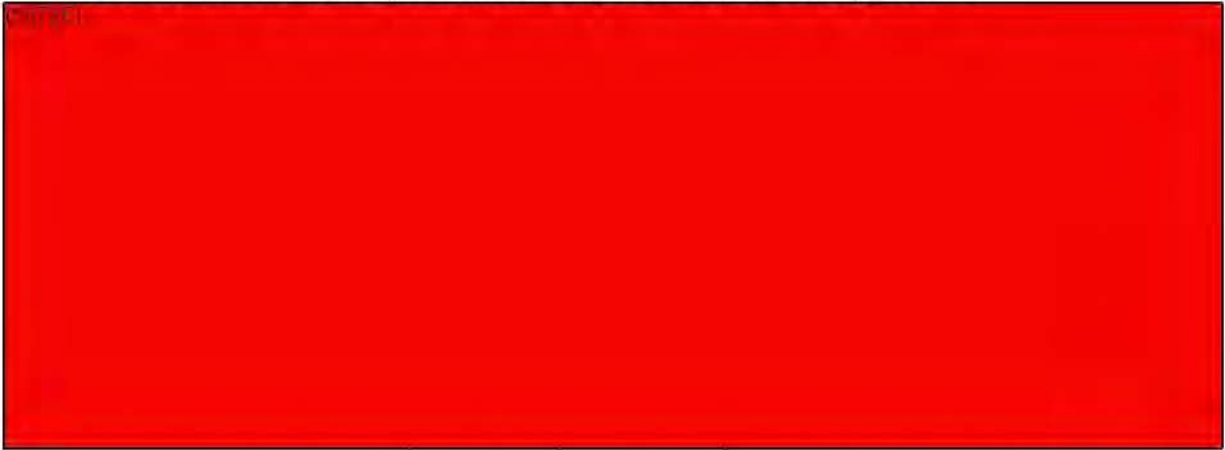
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- Applicants from all other counties will follow standard late registration procedures and must provide justification and supporting documentation for submitting a late registration.
- Beginning on July 11, 2021, processing of late registrations from 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**



- 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.



- 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.



■ **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.**



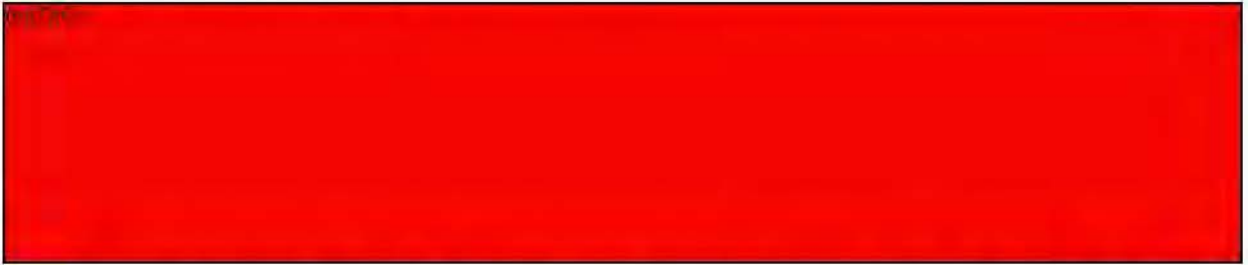
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- Applicants accessing their online DAC account will view a “Not Approved” status.
- These applicants will have 60 days from the date of letter to provide copies of an insurance settlement approval or denial letter.
 - Applicants who DO NOT provide 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:



- 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.



■ **Helpline - Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:





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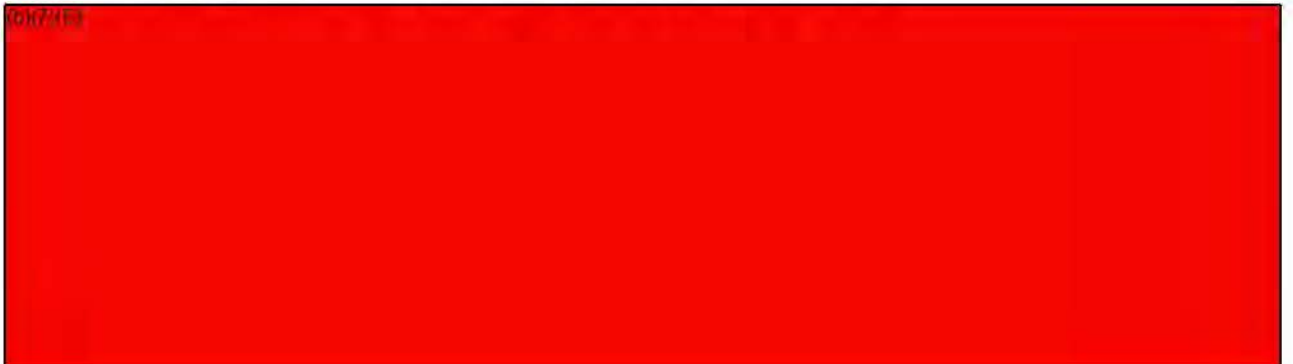
II. IMPORTANT INFORMATION

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;





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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.



- 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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Cross Disaster Information for DR-4590-LA ONLY



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



III. PROCESS

A. Eligibility Verifications

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

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

B. Processing Eligible Assistance

1. Remote Inspections Information:

- a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the **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.

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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:





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- 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:

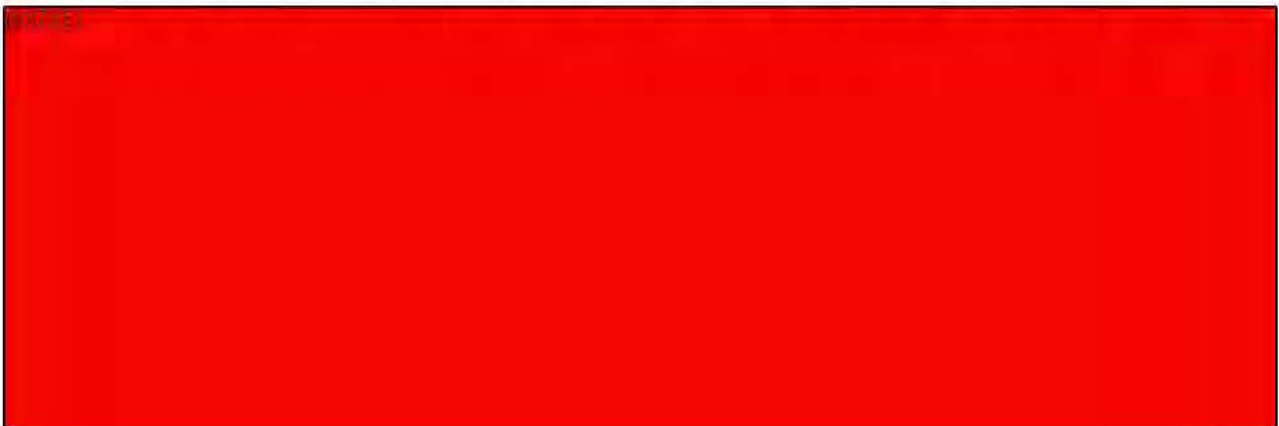


- 3. Were the damages to the SF R/B caused by the disaster?



- 4. Are the repairs considered an upgrade? If so, are they optional or required for a building code/ordinance requirement?

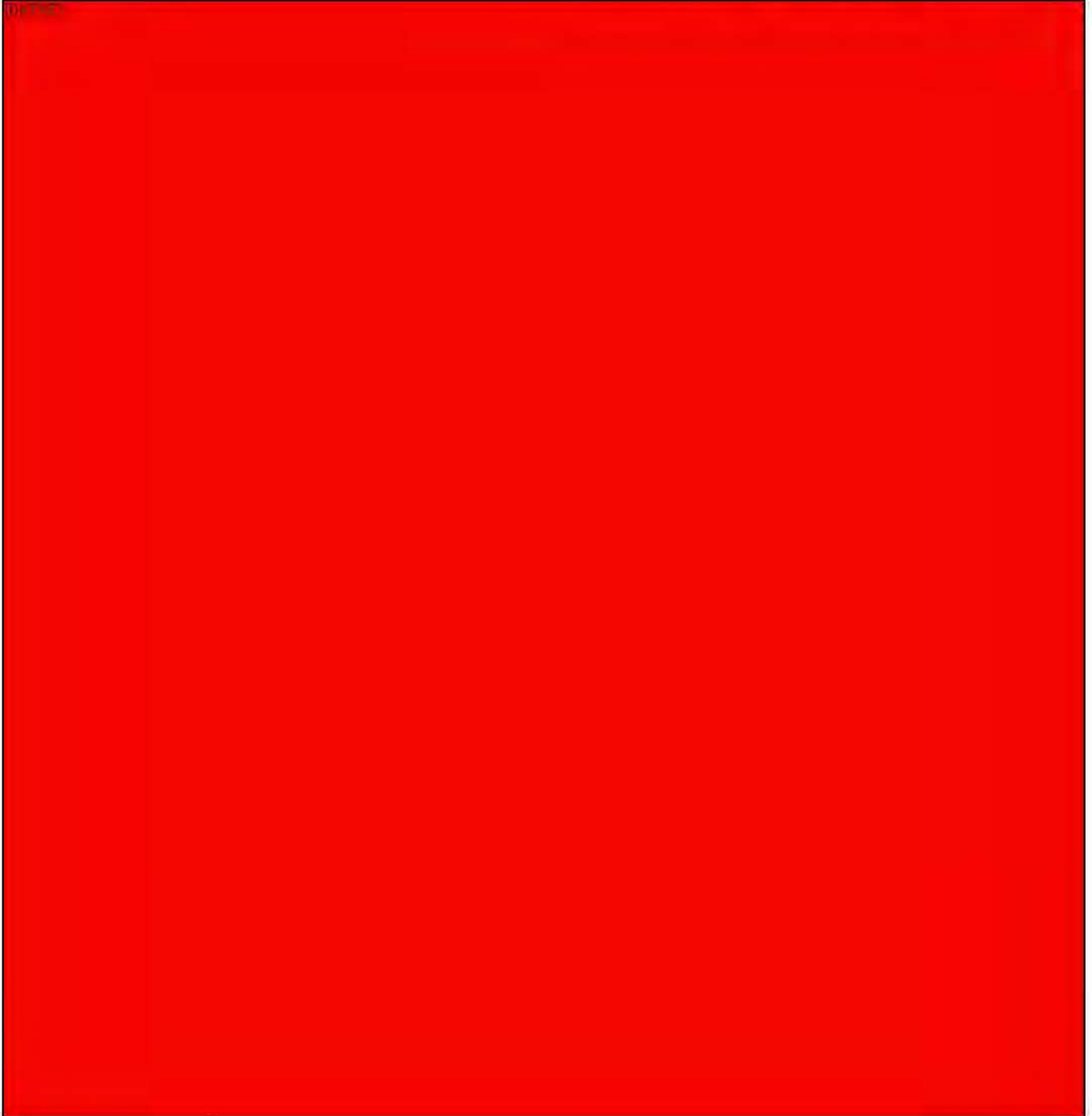
- b. If the all verifications have been completed, **PROCESS** the eligible **EHR** award.





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v. If the request is for MF, staff will follow normal MF procedures.

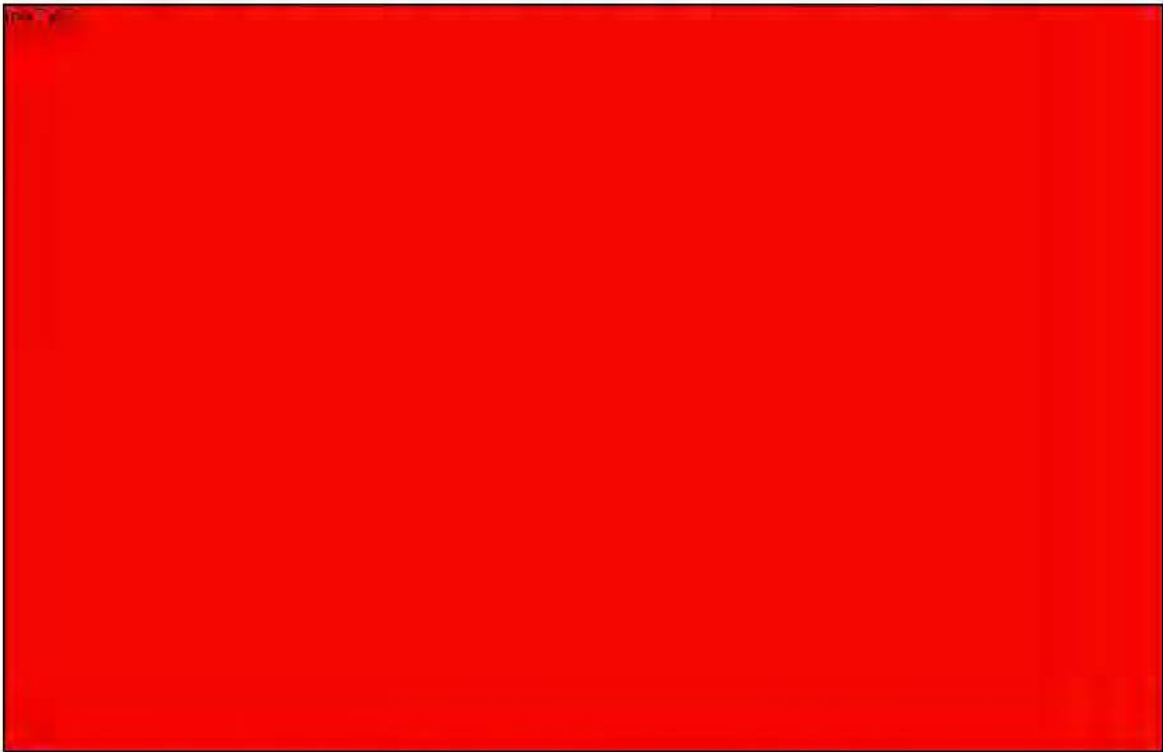
1. In addition to normal processes, applicants must submit line item receipts or estimates to determine the award amount, NOT documents that only reflect a lump sum cost. Staff will ensure none of the receipts and repairs are duplicative when identifying the total award amount for the MF road or bridge.



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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):



4. DR-4587-OK Late Registration Exception: Muskogee County only:

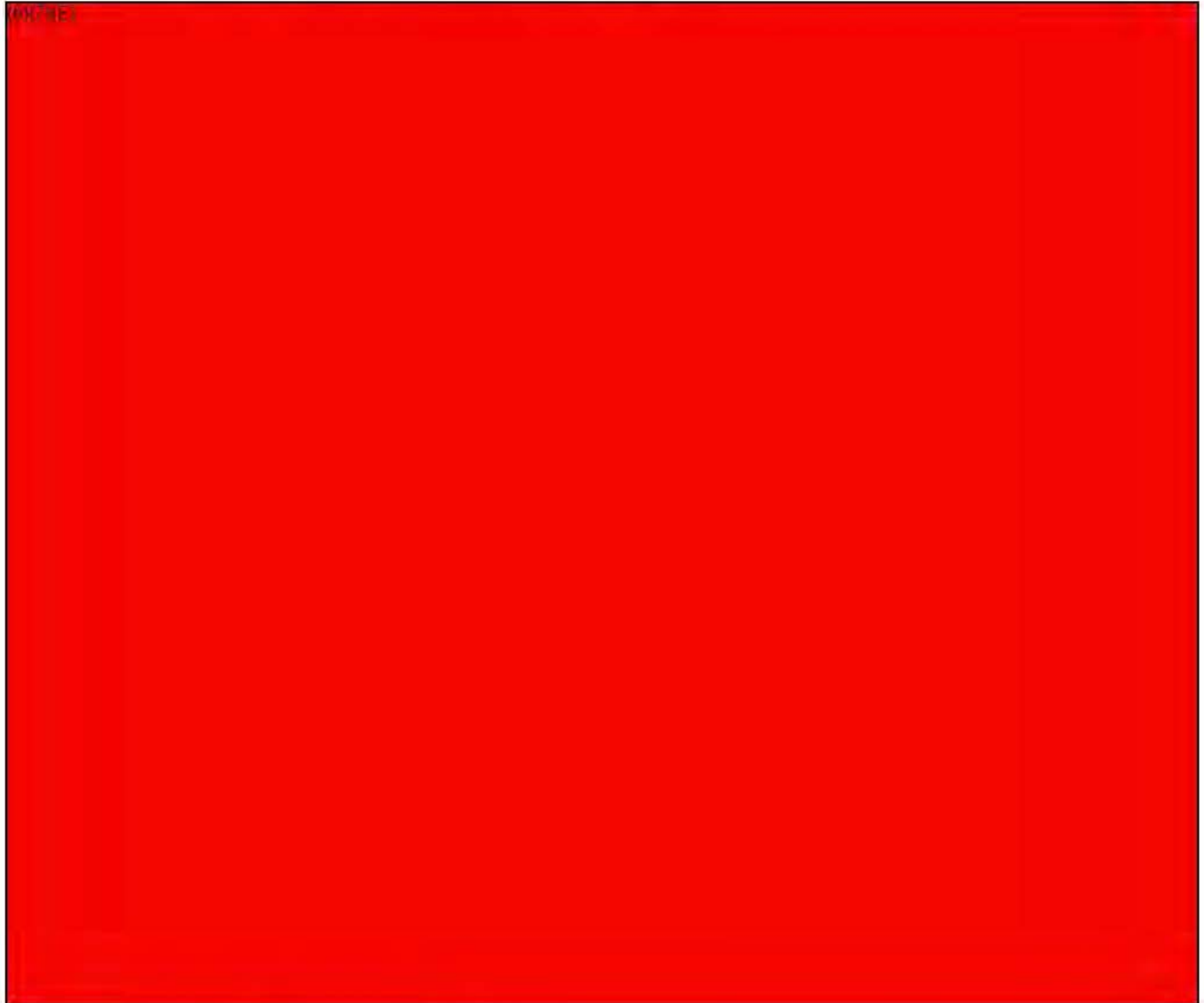
- a. All late registrations will be processed by SPU.
- b. The registration period for all DR-4587-OK counties closes on May 25, 2021.
- c. Applicants from Muskogee County who apply between May 25, 2021 through July 10, 2021 may complete a late registration without submitting a written explanation.
 - 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:





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5. Inspection Returns with Undeclared COD - Fire:



C. Cross Disaster Processing

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





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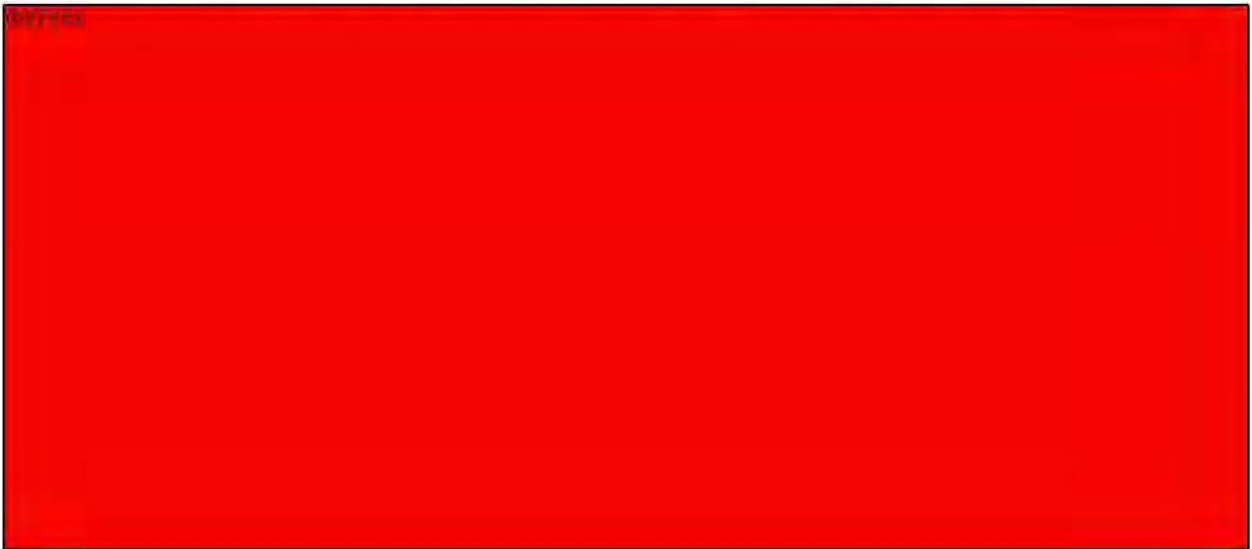
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- ii. If the applicant did receive Rental Assistance or LER in DR-4559-LA and/or DR-4570-LA, they will be ineligible for initial Rental Assistance or LER in DR-4590-LA for the same period of time.



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,





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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 **IN/INFI** post-inspection.

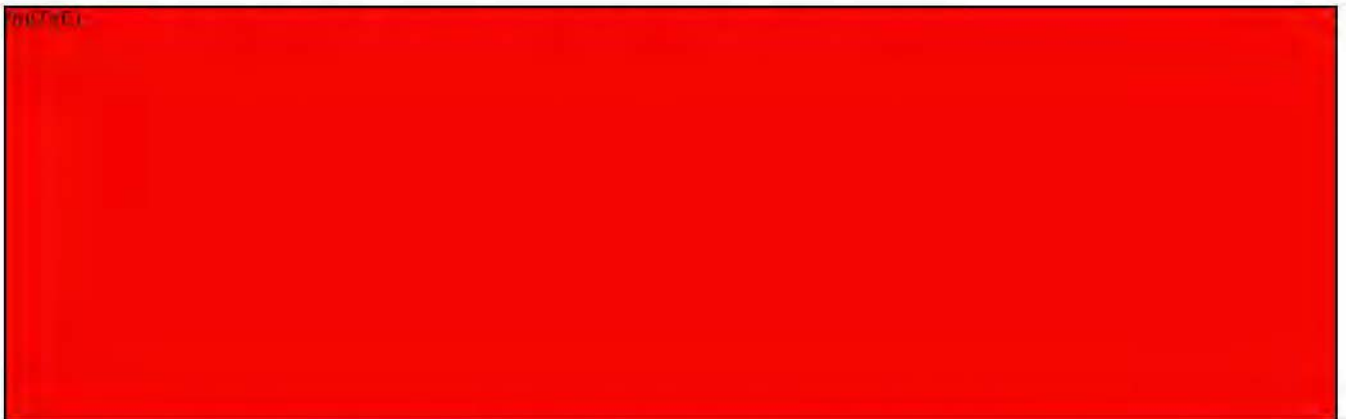
1. Not Approved COD covered by insurance

- a. If an insured applicant reports a NOT approved COD at registration, DO NOT issue for an inspection:



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:



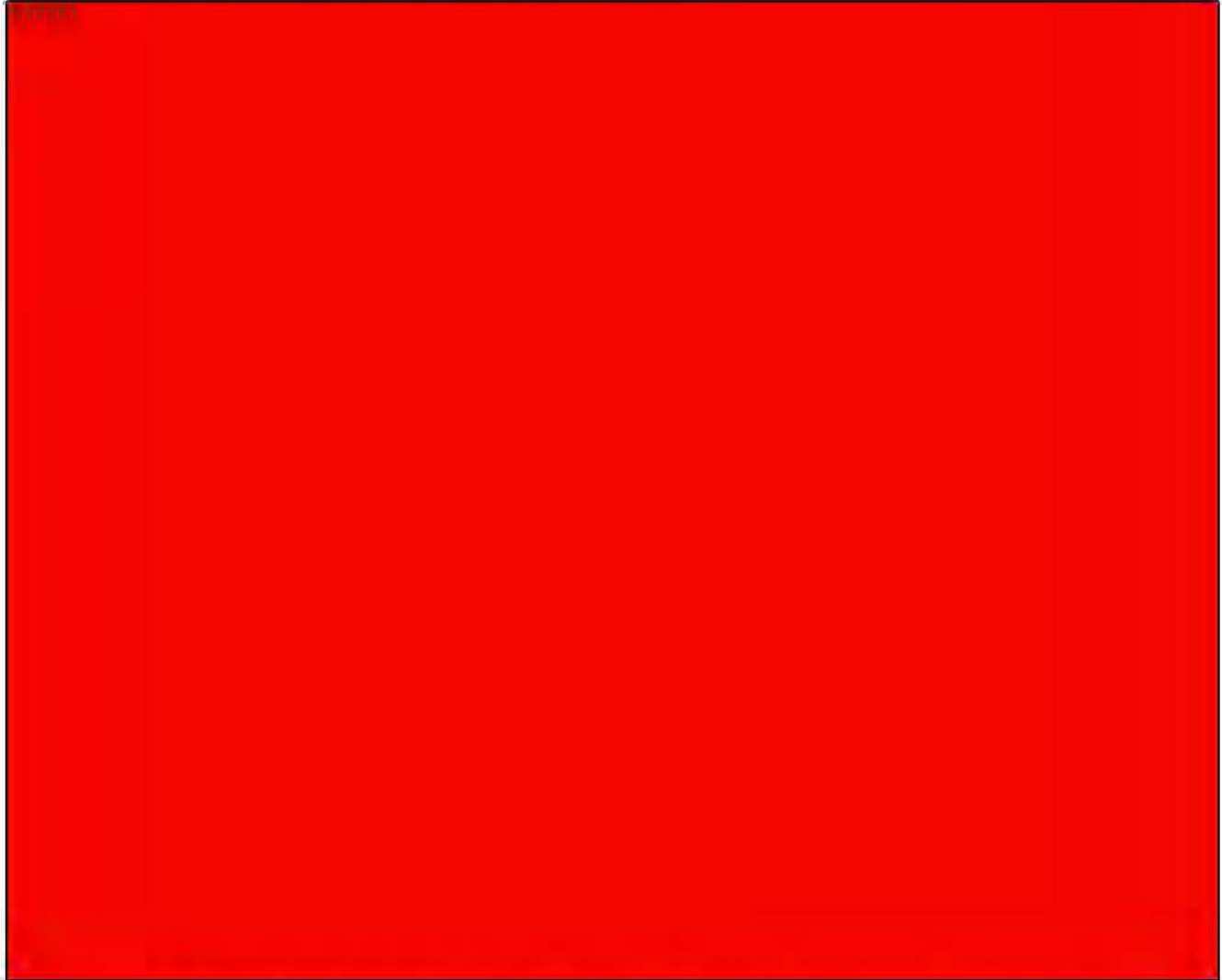
- c. If the courtesy call to the insurance provider is successful, **FOLLOW** the instructions on [Section C.3](#).



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3. Insurance settlement or denial letter on file



2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:



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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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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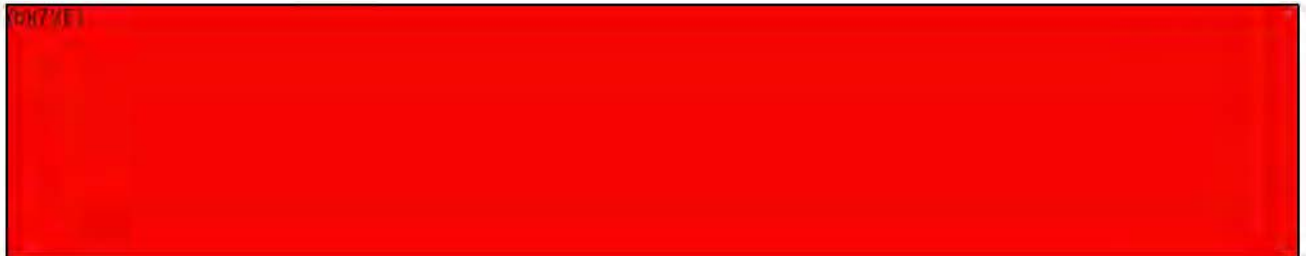
- iv. Appeals that are more than one Damage Level Award increase from the initial Damage Level award, i.e Damage Level 1 to Damage level 3.
- v. Appeals with verifiable receipts that exceed the Level 3 damage award; AND
- vi. Missing **Service Call** line items.
 - 1. Refer to Section [E.8](#) for additional processing information.
- b. When the combined total of all submitted estimates are less than any previous Damage Level Award received:



- c. If additional estimates are NOT available:



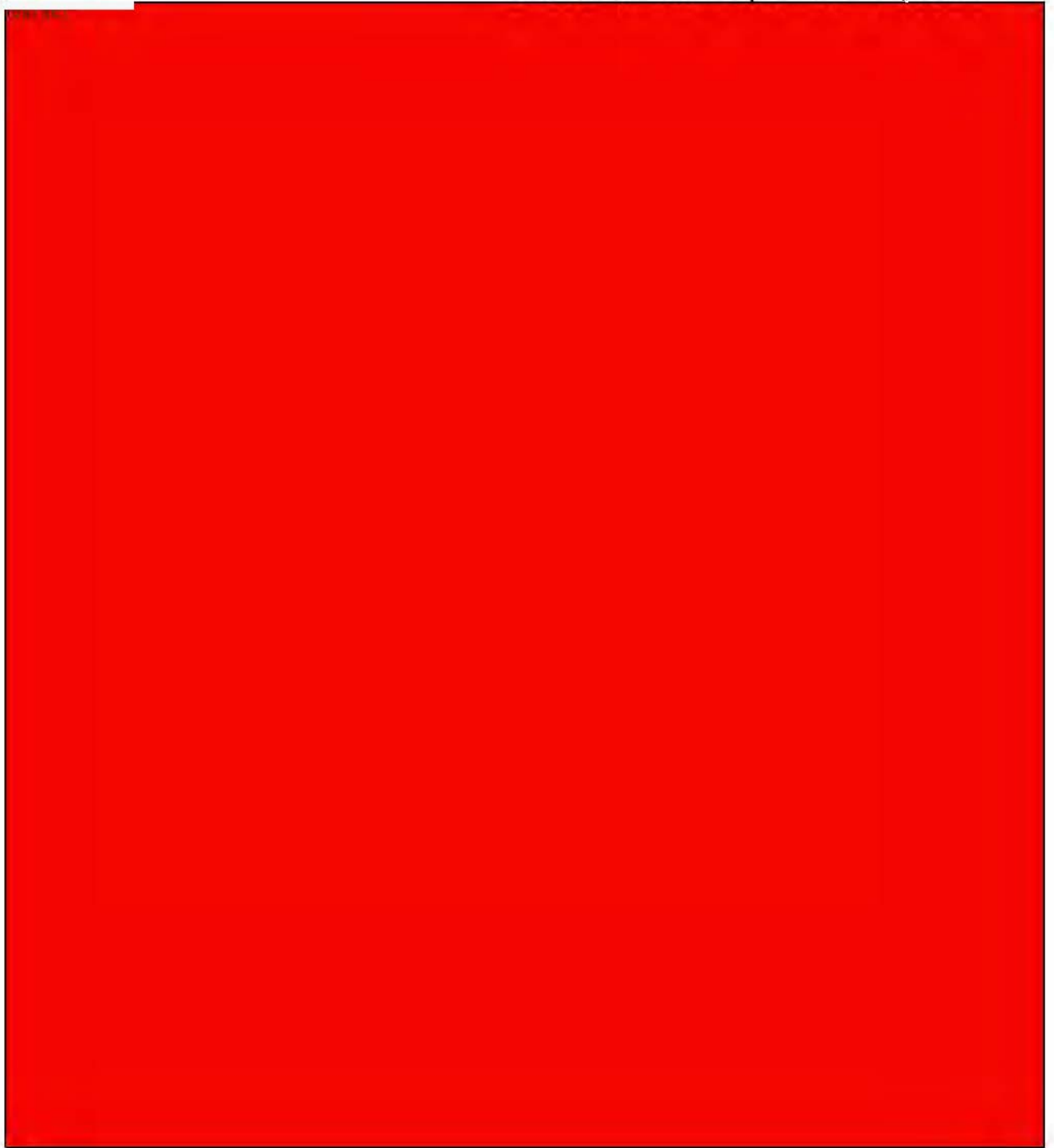
- 6. When the combined estimates are greater than the initial Damage Level Award received for Home Repair Assistance (appealing from Damage Level 1 to Damage Level 2 OR Damage Level 2 to Damage Level 3):





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d. If unable to reach the contractor:



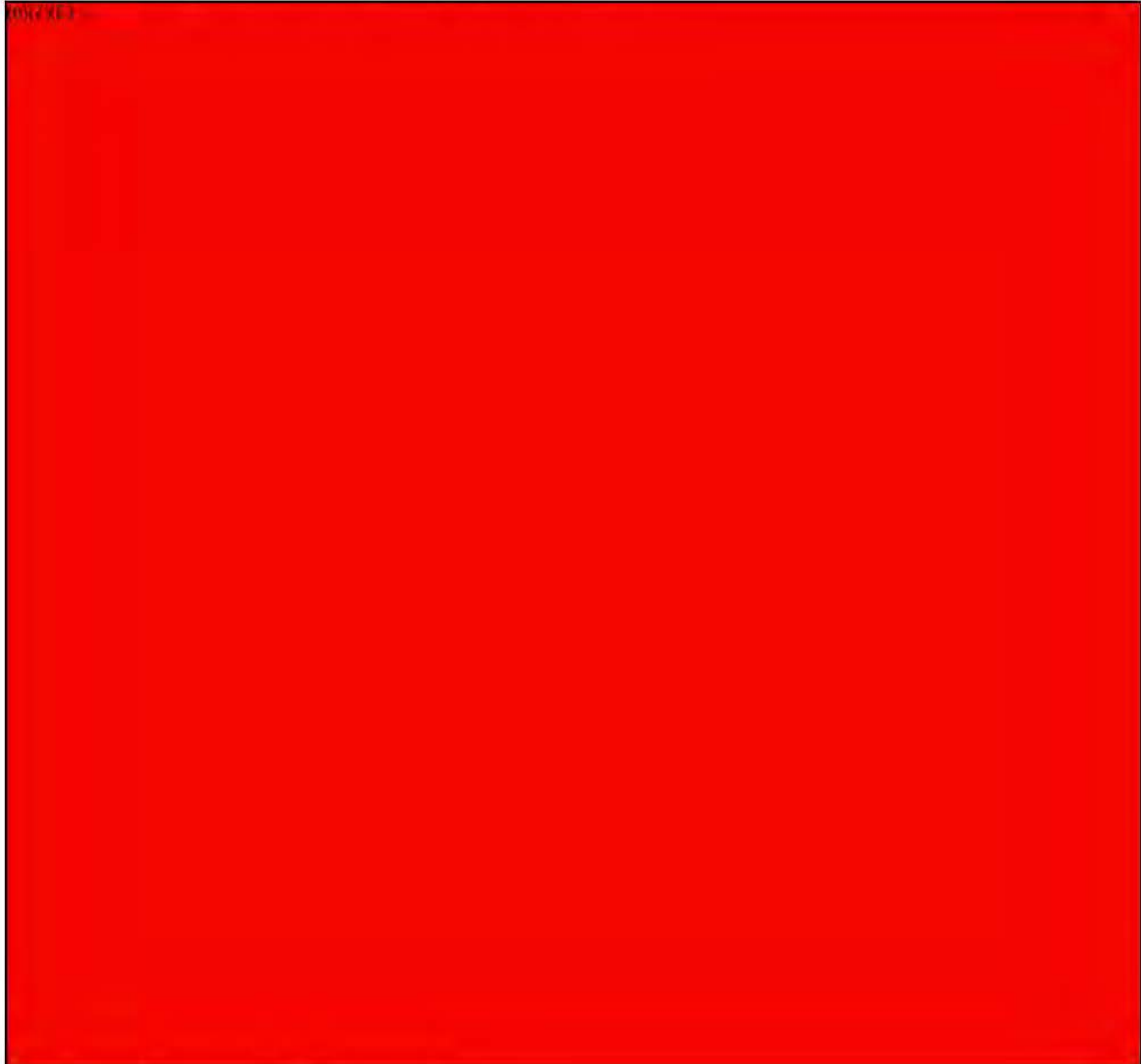


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7. Appeals above the Highest Damage Level Award:

- a. If an applicant appeals for above a level 3 and has previously received a level 3 Damage Level Award, they must submit:



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.](#)





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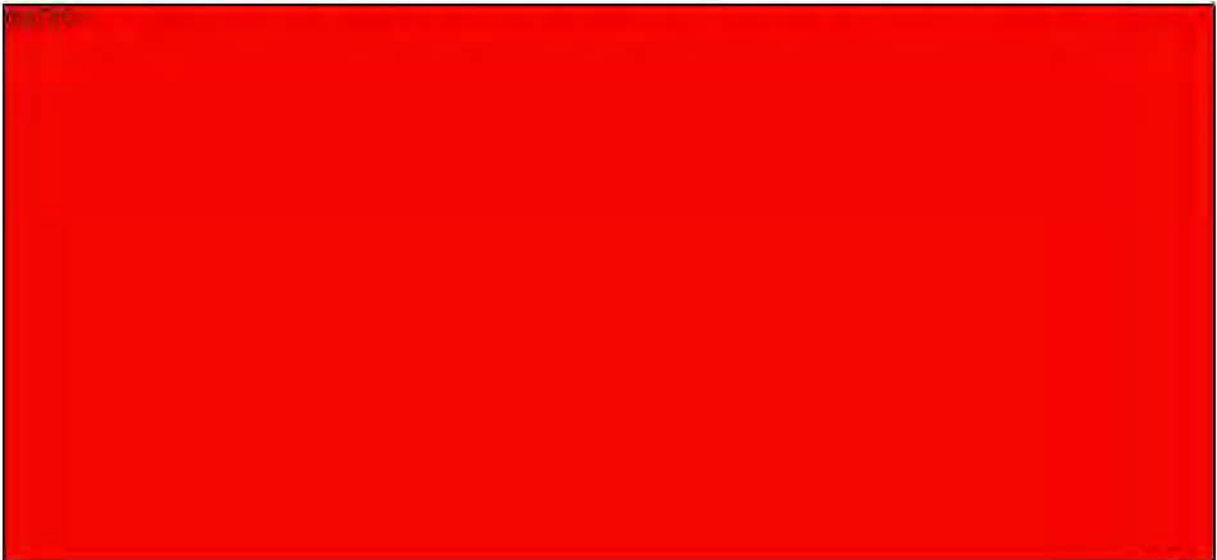


9. Returned Appeal Inspections:

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



- 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.

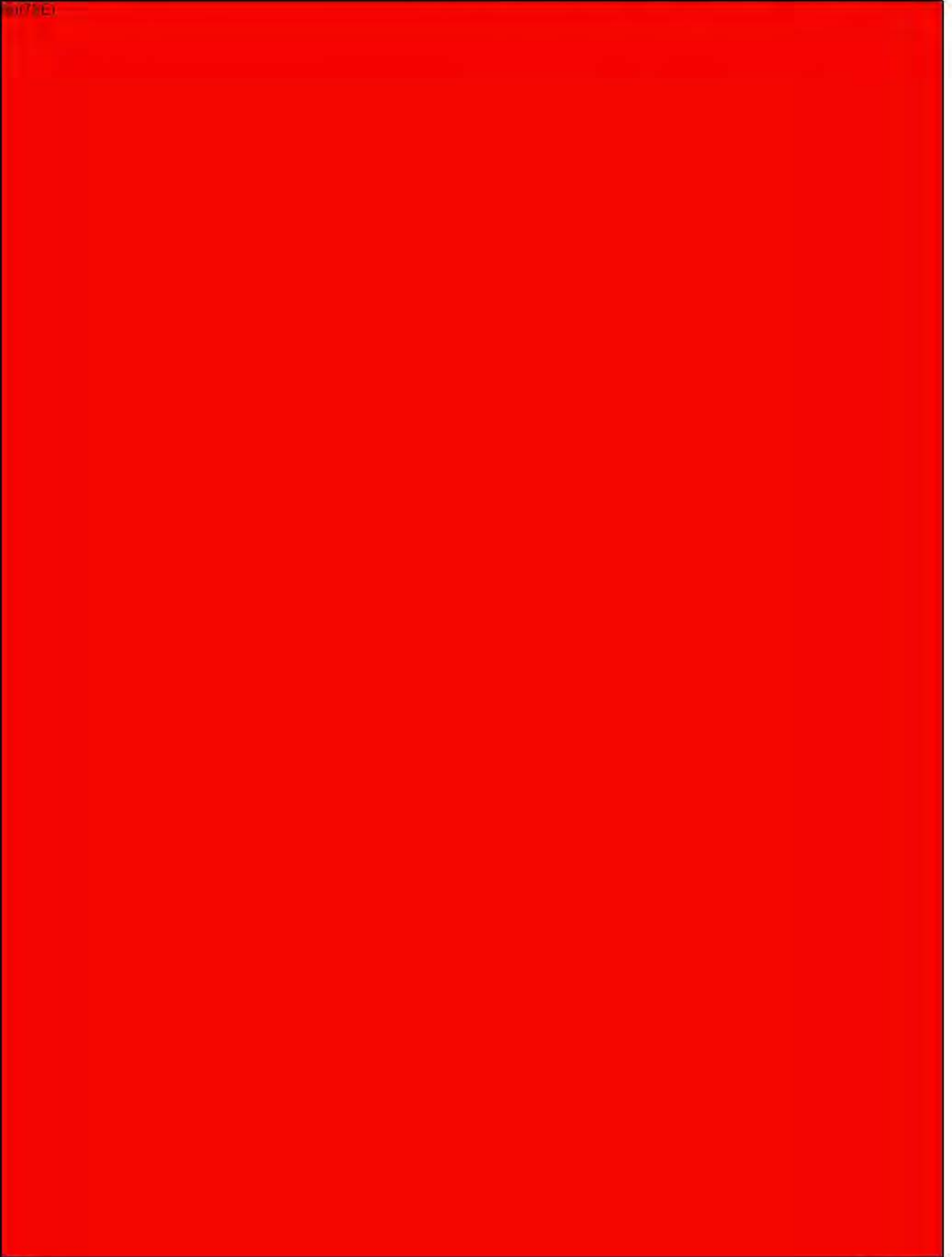




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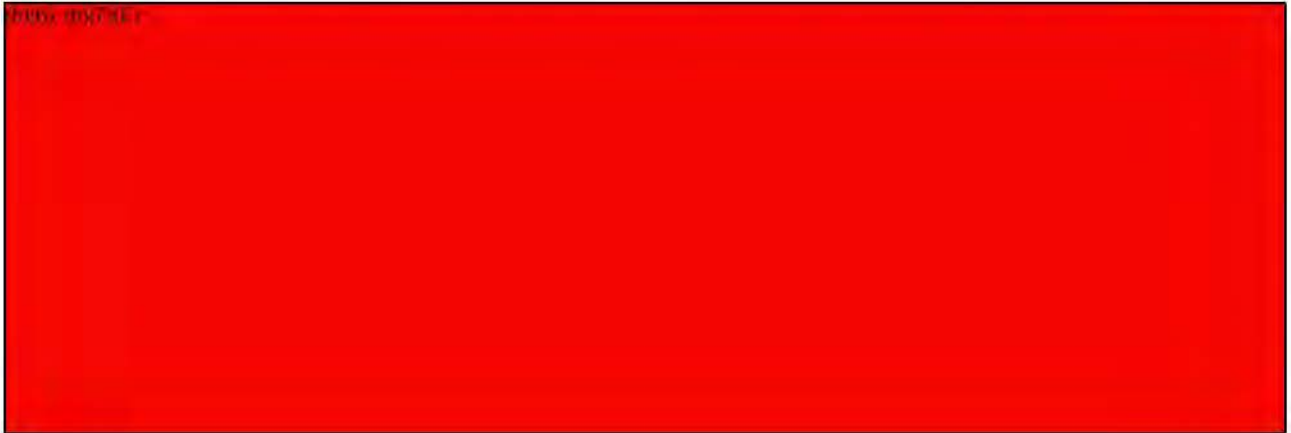
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F. Exceptions

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:





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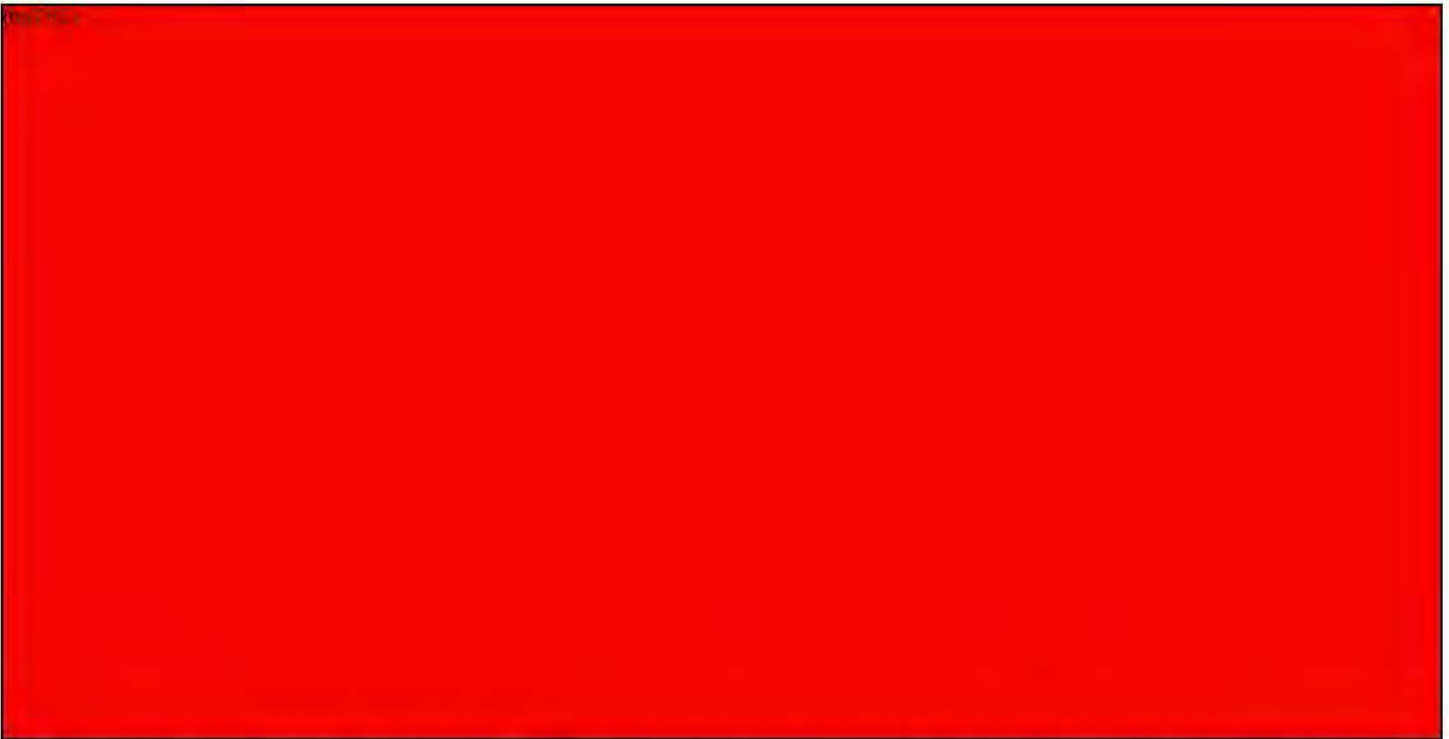
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IV. APPEAL EXAMPLES

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.



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.

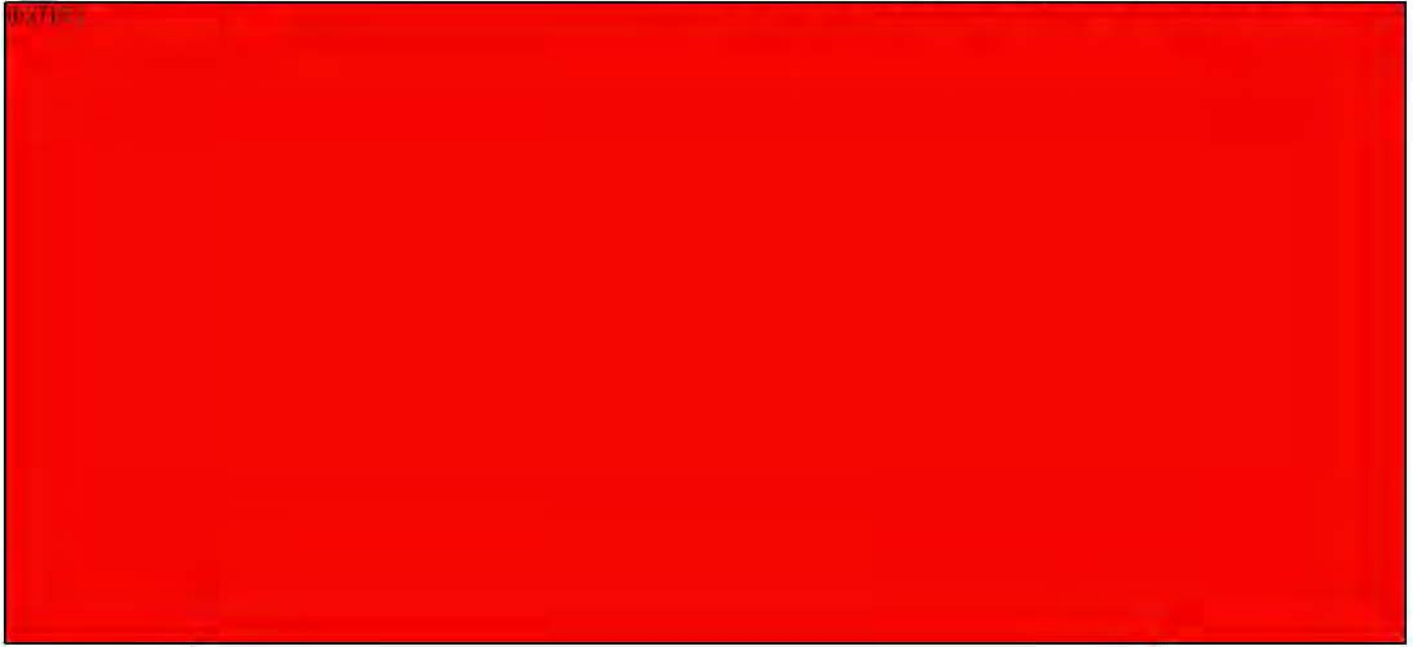


Scenario 3: An applicant in DR-4587-OK received a Remote Inspection and an Ice-Snow Dmg 3. The applicant has submitted a contractor's estimate for additional ice damage to their House that exceeds Damage Level 3.



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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



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](#)



DR-4587-OK & DR-4590-LA
Effective Date: September 17, 2021

VII. APPENDIX A

NOINSP_ Triage Level 1 No Inspection Letter text

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

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

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

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

If you have questions, please visit www.DisasterAssistance.gov, 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.



DR-4607-MI DISASTER SPECIFIC OPERATING PROCEDURES

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	■ Disaster Specific Approvals	2
	■ Other Items to Note	6
This can be referenced by all staff (JFO, DRC, DSA, Helpline) ***ALL processing employees must read this section***		
II. Important Information	■ Prior to Processing	8
	■ Condominium and Cooperatives	10
	■ Lodging Expense Reimbursement and Rental Assistance	10
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III. Process	A. Eligibility Verifications	12
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Disaster Specific Operating Procedures

Effective Date: September 24, 2021

I. OVERVIEW

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

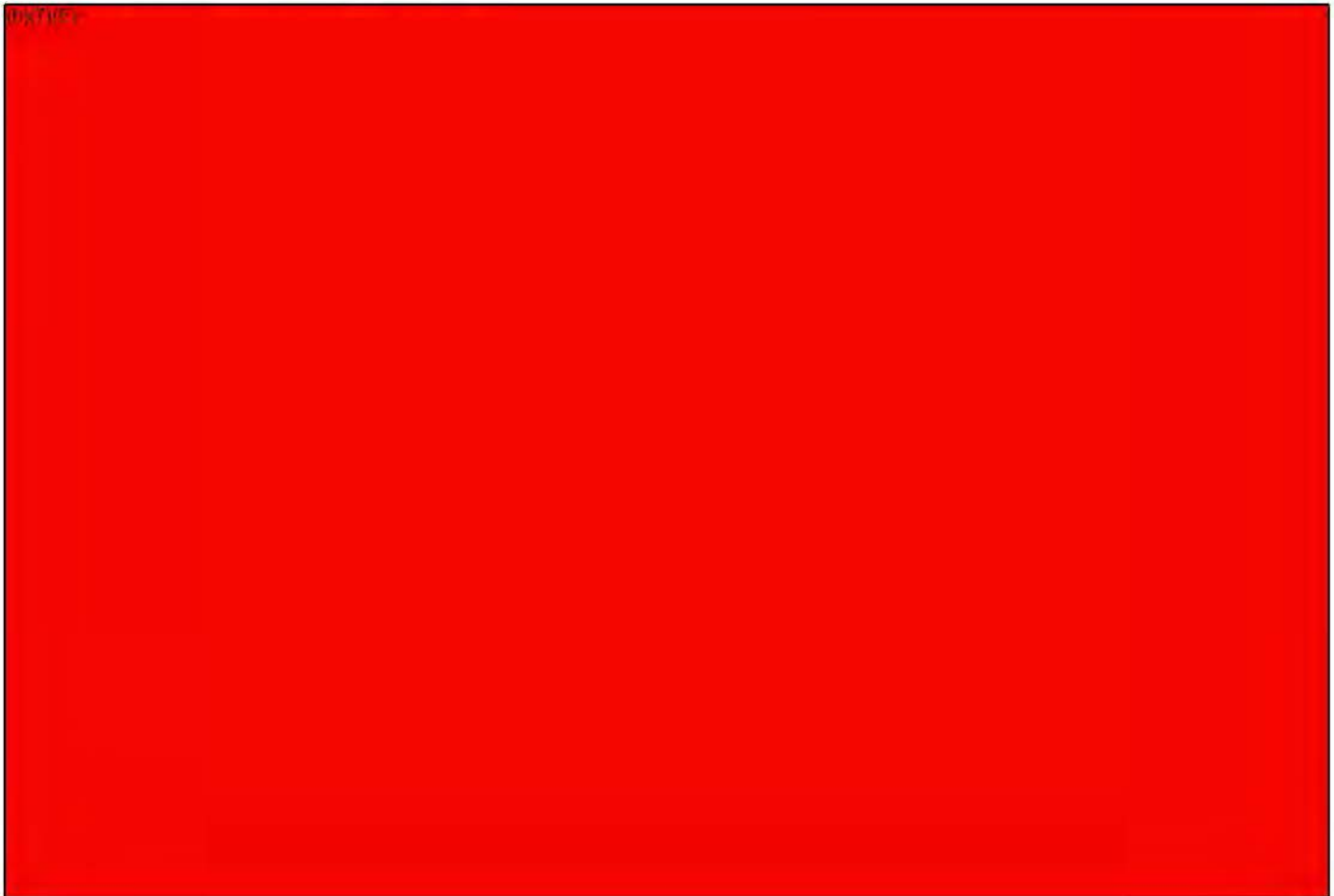
Purpose:

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:**



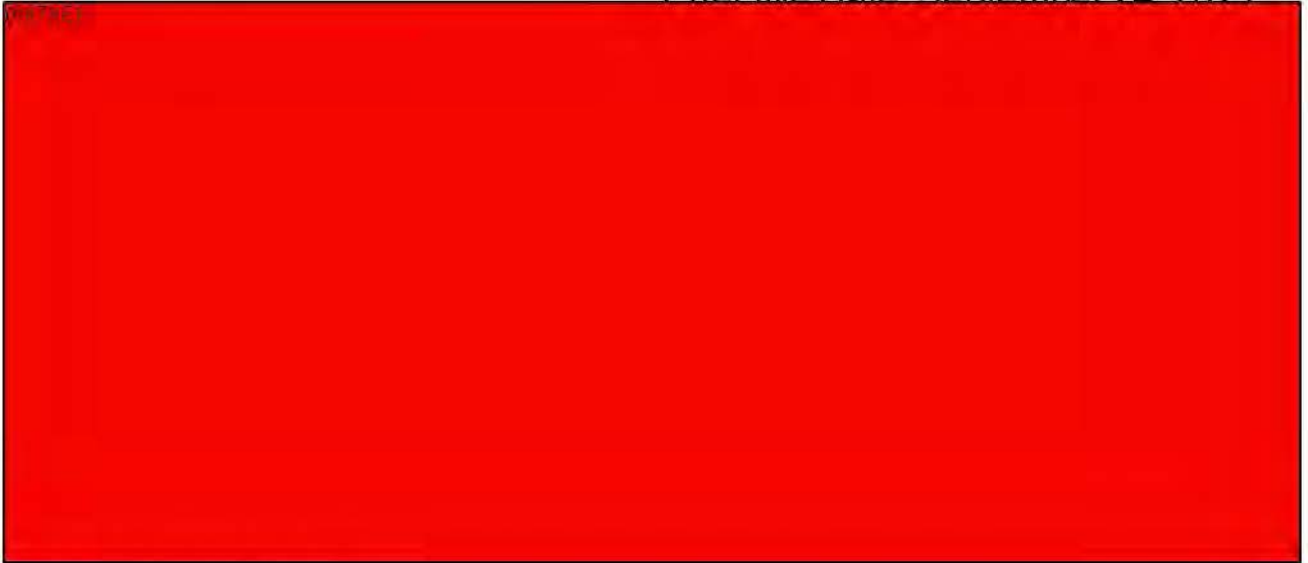


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■ **Remote Inspections:**

- 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, identify, 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.



- 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.

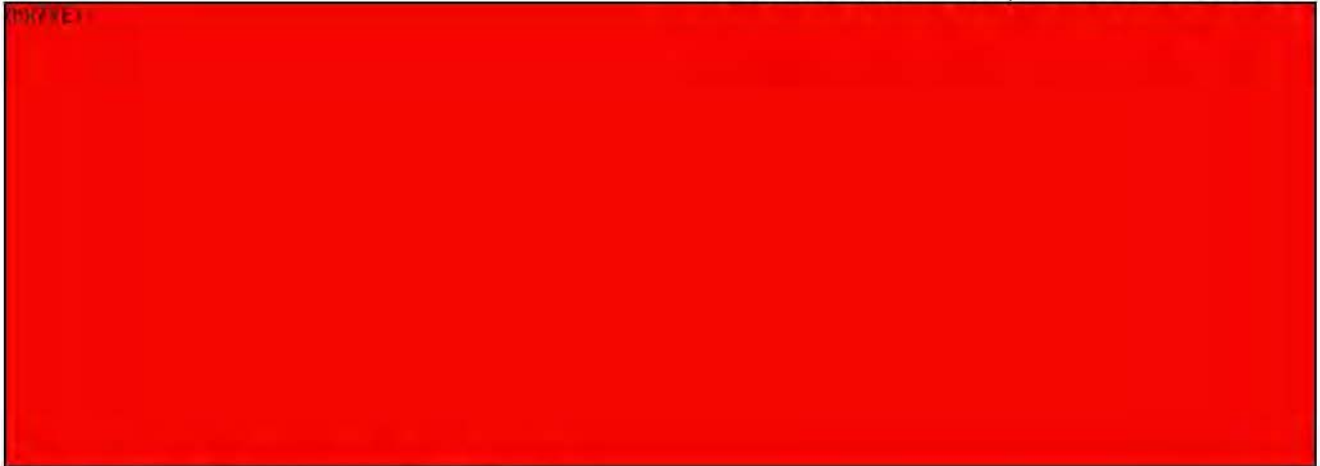
Other Items to Note:

- **Helpline**



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■ **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



- 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:



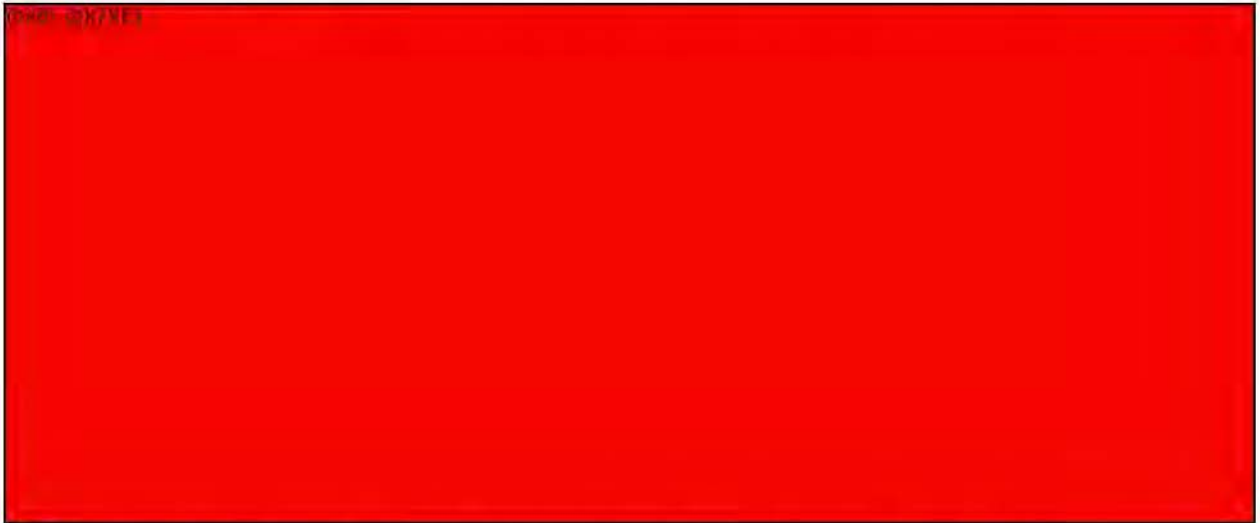
- The ONA processing option for all disasters declared due to Hurricane Irma is **FEMA Option**.
 - FEMA staff is authorized to process and discuss all HA and ONA categories of assistance.
- Unless otherwise specified in posted preshifts or processing documents, use all other standard processes for actions 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.



- ADA assistance reviews are only assigned to a limited group of Specialized Processing Unit (SPU) staff.



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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;





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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 TODO** 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:

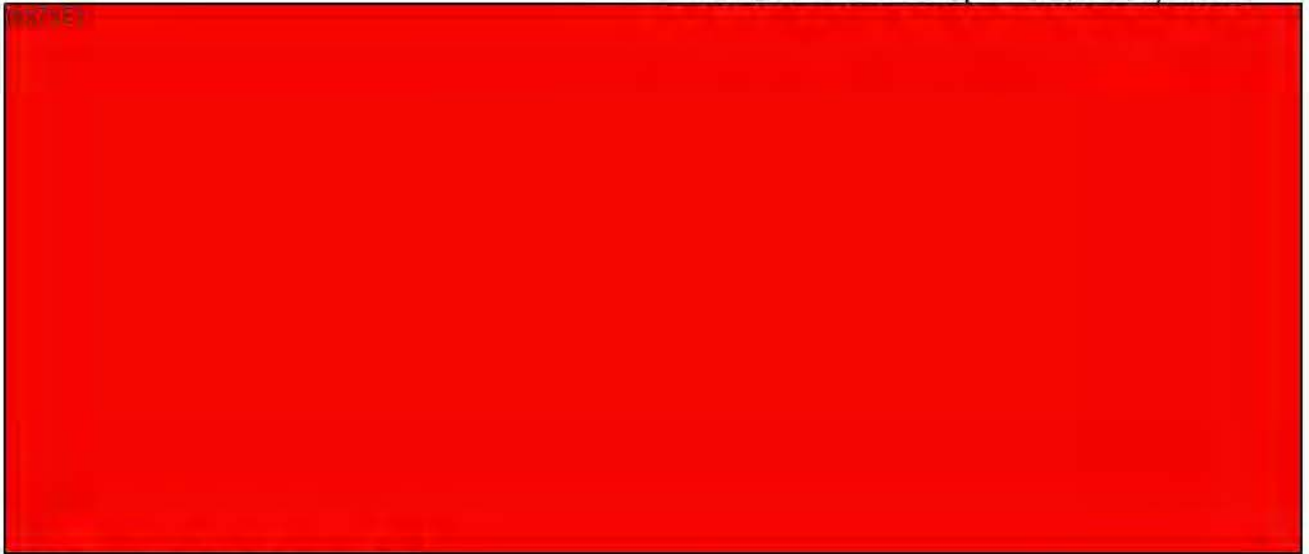


2. Processing Residence Type "Other" and Non -Traditional Housing:

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

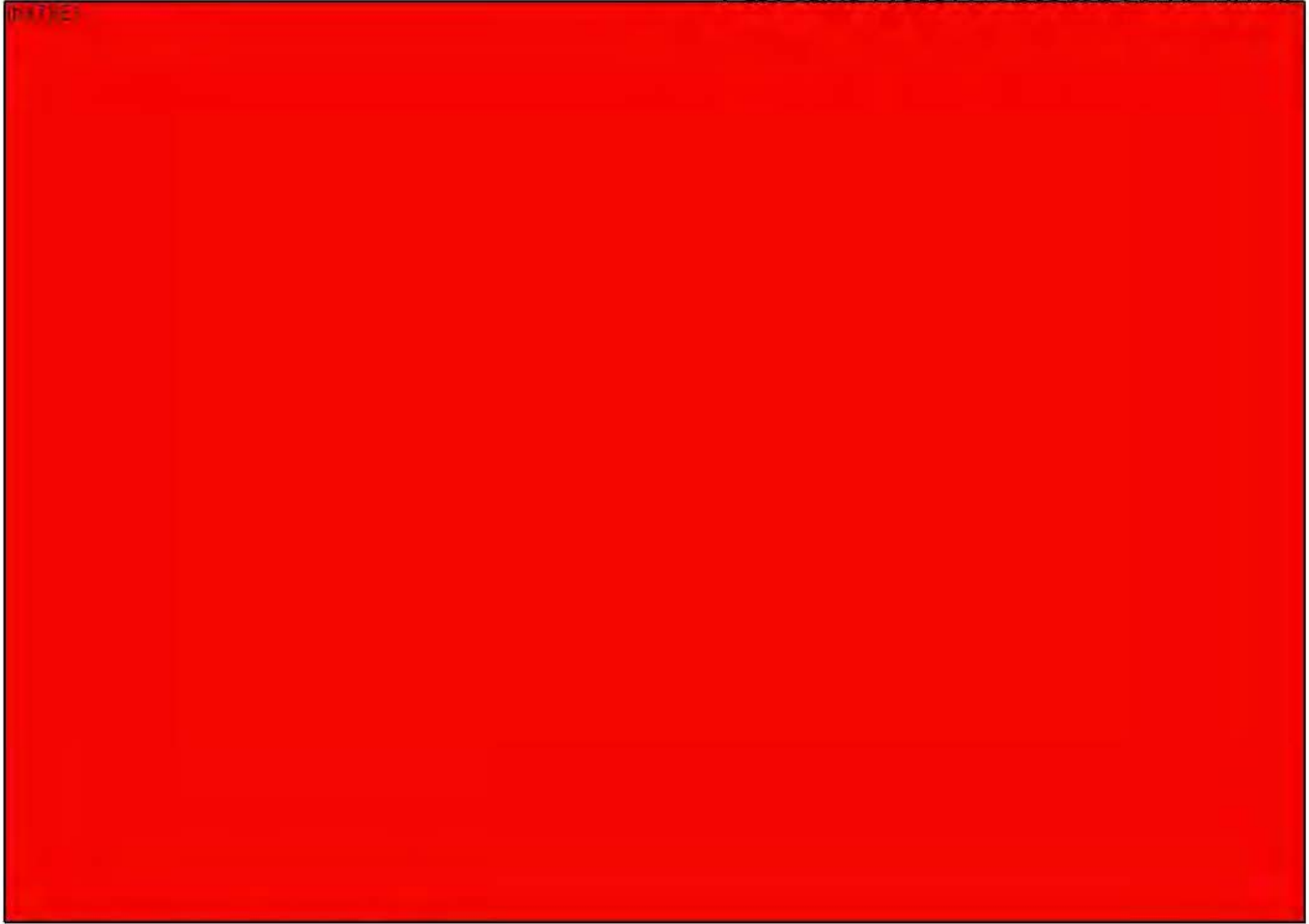
- i. Applicants who meet standard verification requirements, including occupancy, and have a “non-traditional housing” identifier are:
 - 1. Eligible to receive **NO** more than two months of Temporary Housing Assistance (any form or type of rental assistance).
 - a. Refer to the [Rental Assistance](#) 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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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.

1. If unable to determine eligibility;



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V. DEFINITIONS AND ACRONYMS

Definitions

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.

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](#)



DR-4610-CA FIRE DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 <p style="text-align: center;">*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 10 ■ Cross Disaster Information 12 ■ Disability and Communication Needs 13
III. Process	<ul style="list-style-type: none"> ■ Eligibility Verifications 14 ■ Initial Inspections 14 ■ Processing Eligible Assistance 15 ■ Cross Disaster Processing 21 ■ Appeals 22 ■ Exceptions 29
IV. Examples	<ul style="list-style-type: none"> ■ APPEAL EXAMPLES 30
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 31 ■ Acronyms 31
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 33



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DR-4610-CA Disaster Specific Operating Procedures Effective Date: November 8, 2021

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 specifications 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 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 upto 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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Effective Date: November 8, 2021

■ **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,
- Assi.stive 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



■ Helpline – Assistance for Generators (Misc/Other)

- If an applicant calls indicating a need for a Generator and/or Miscellaneous items:





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- 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.



II. IMPORTANT INFORMATION

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



Prior to Processing:

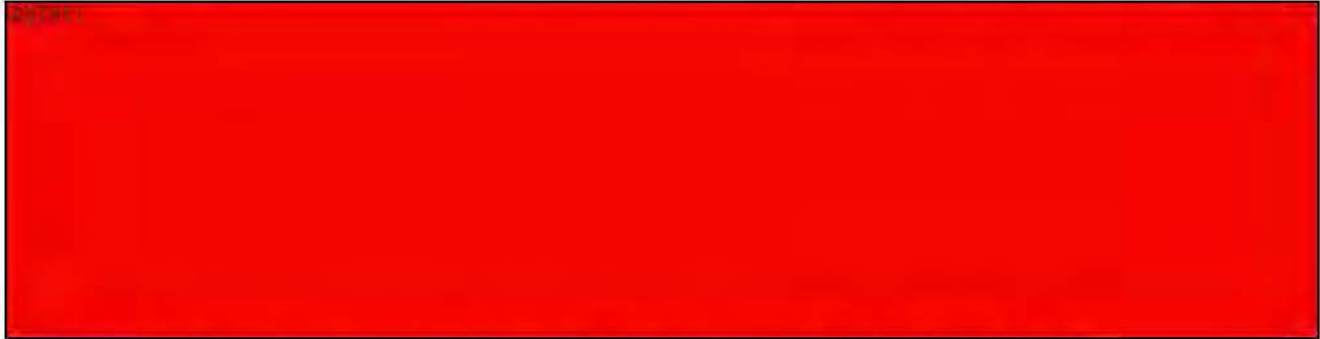
- The ONA processing option is **FEMA Option**.
 - Staff is authorized to process and discuss all HA and ONA categories of assistance.
- Fraud Reviews
 - Prior to processing, **CHECK** for codes in the **Registration Status** box for any Fraud Stamp indicators.
 - Refer to the [Fraud Review SOP](#) for 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;



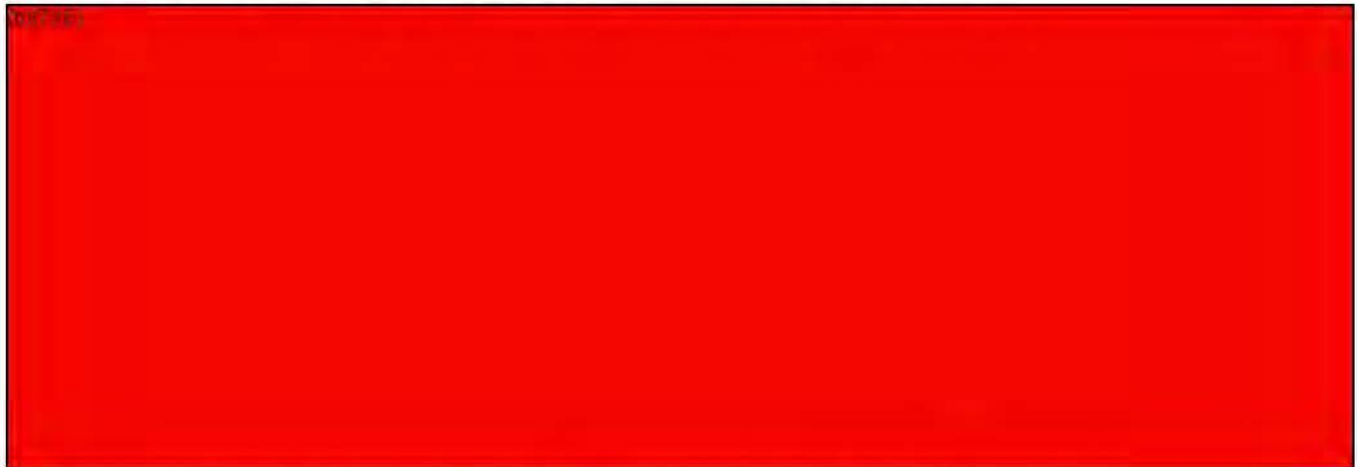


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- Individuals and Households Program (IHP) Maximum (system limit only)
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000.
 - Total combined payments include (in any combination)
 - 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.



- 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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Cross Disaster Information:

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- 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.



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



III. PROCESS

A. Eligibility Verifications

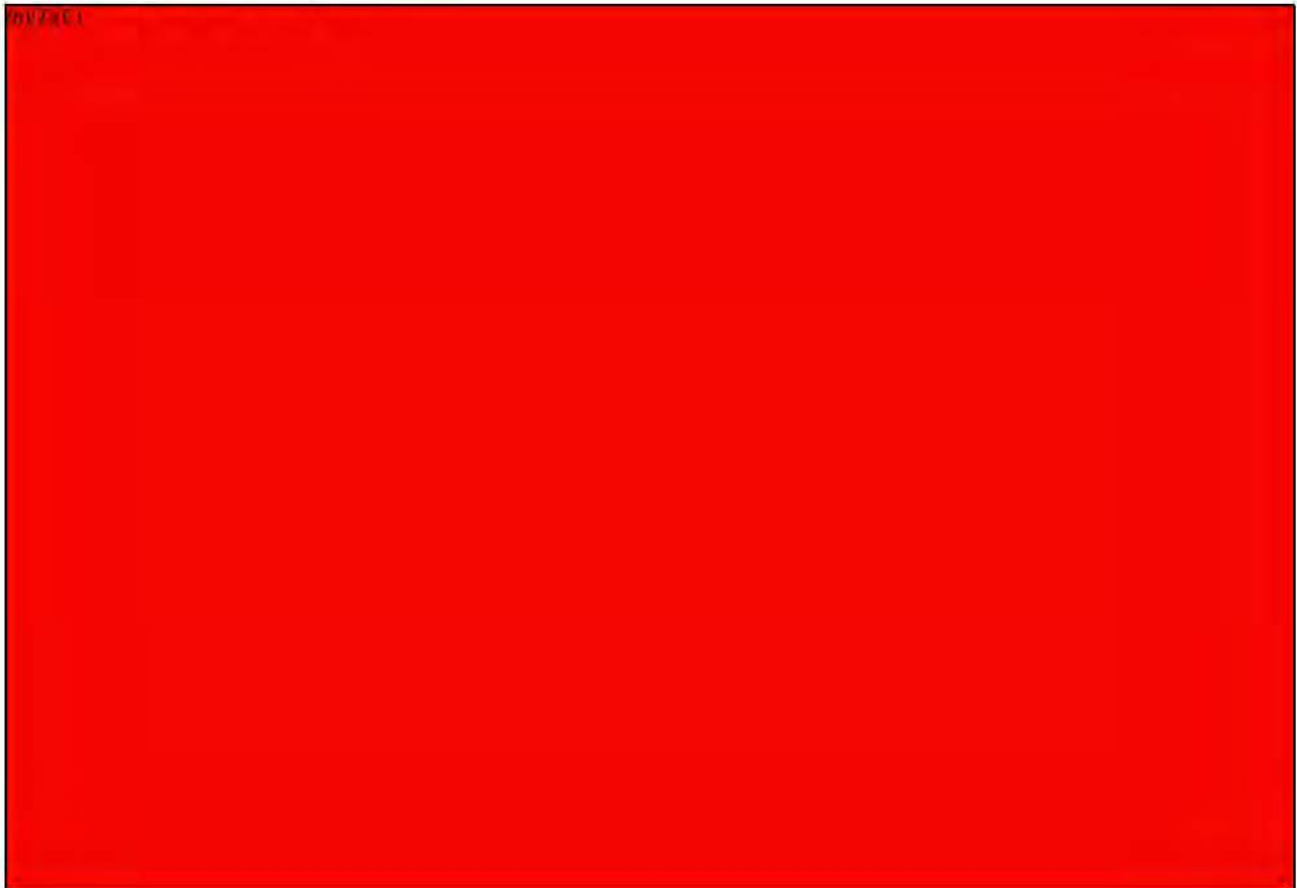
Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that category.

1. Most disaster specific payments will auto-process in NEMIS based on pre-determined eligibility requirements.
2. Refer to the 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:





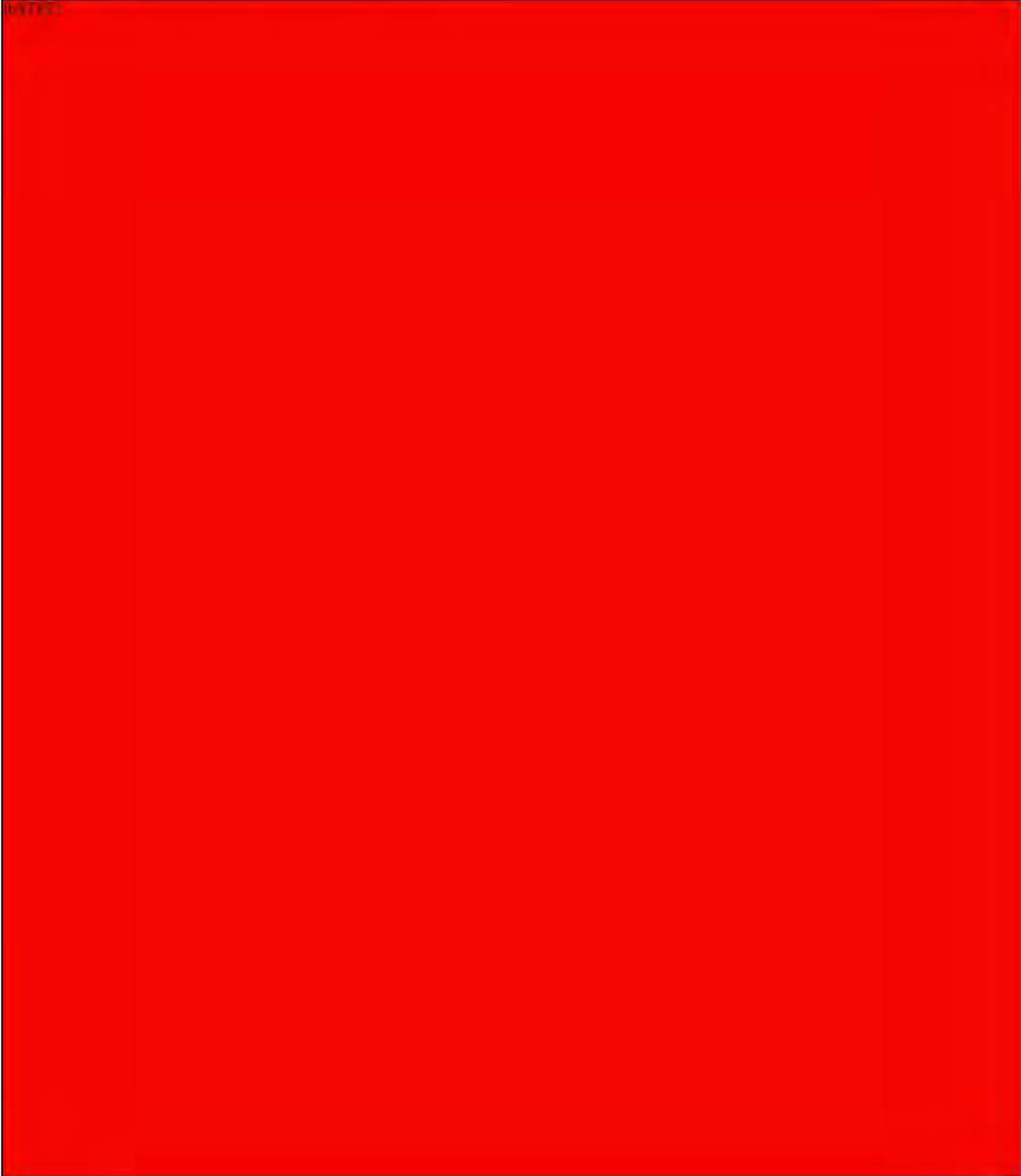
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C. Processing Eligible Assistance

1. Remote Inspections Information

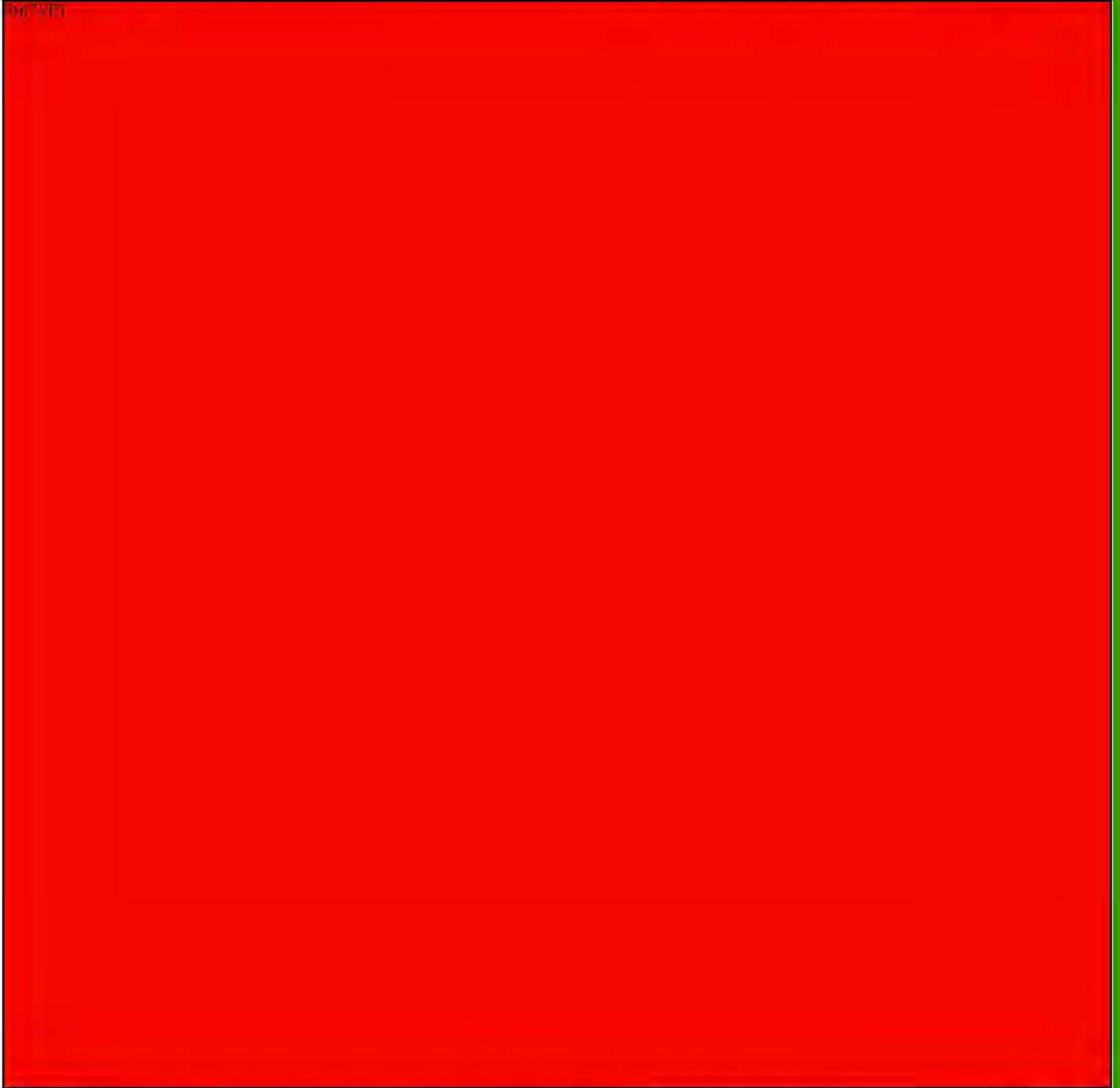
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2. Processing Residence Type "Other" and Non-Traditional Housing:

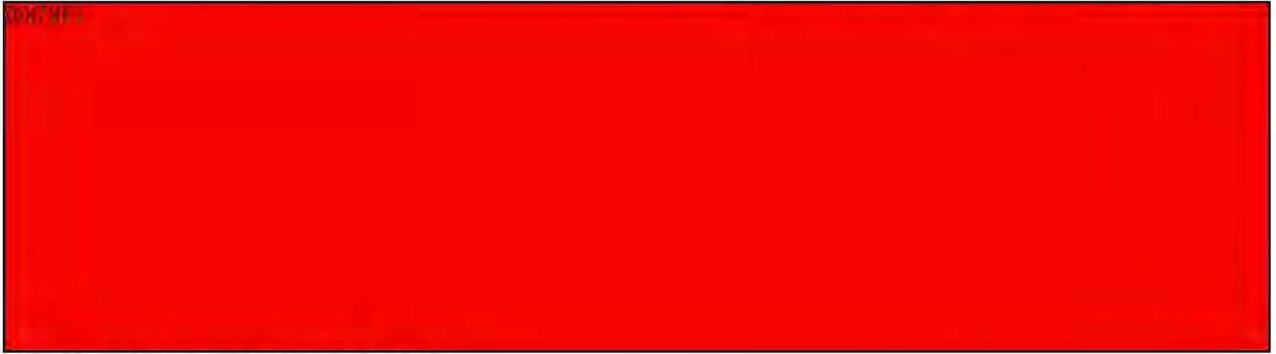
- a. Due to the unique nature of some housing structures, HIS may provide a designation of "Other" as the residence type at the time of inspection. This designation does NOT automatically equate to "non-traditional housing" nor does it make the applicant ineligible for home repair funds.





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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.
 - i. 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.

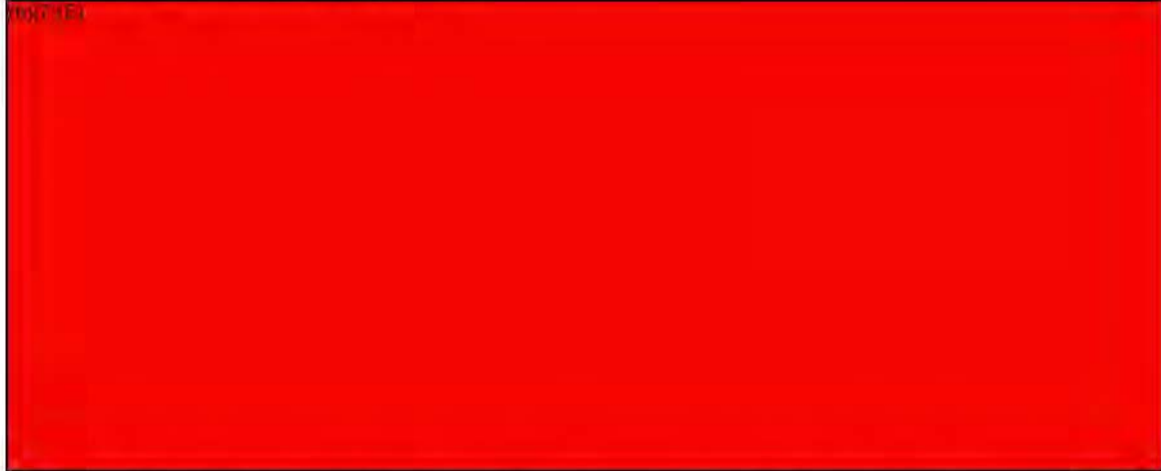
3. Single Family & Multi Family Roads & Bridges – Paying Actual



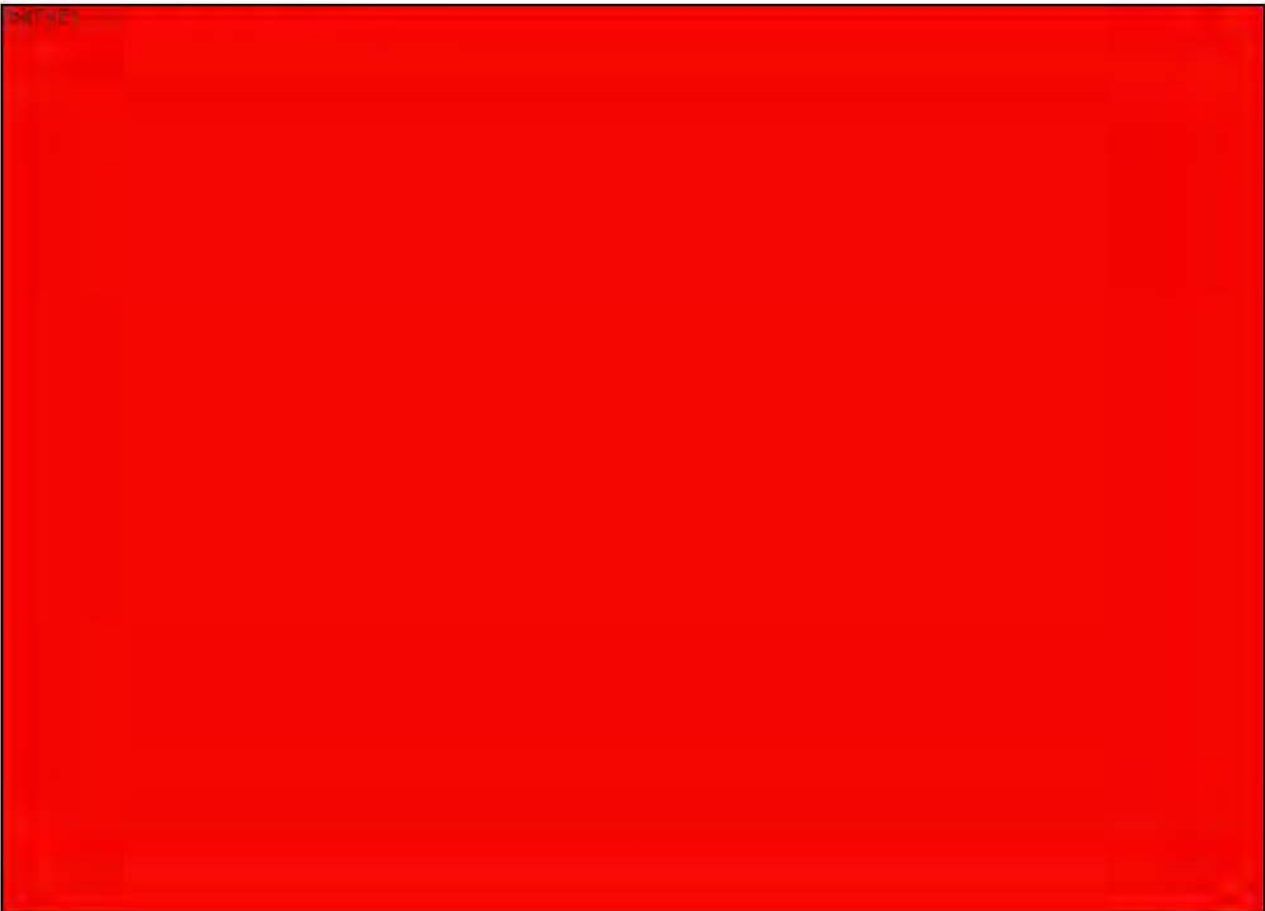
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- a. Applicants that submit documentation for Single Family (SF) Road and Bridge repair or replacement with an **SF Service Call (6700 Line Item)**, must have the following reflected in their file:



- 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:

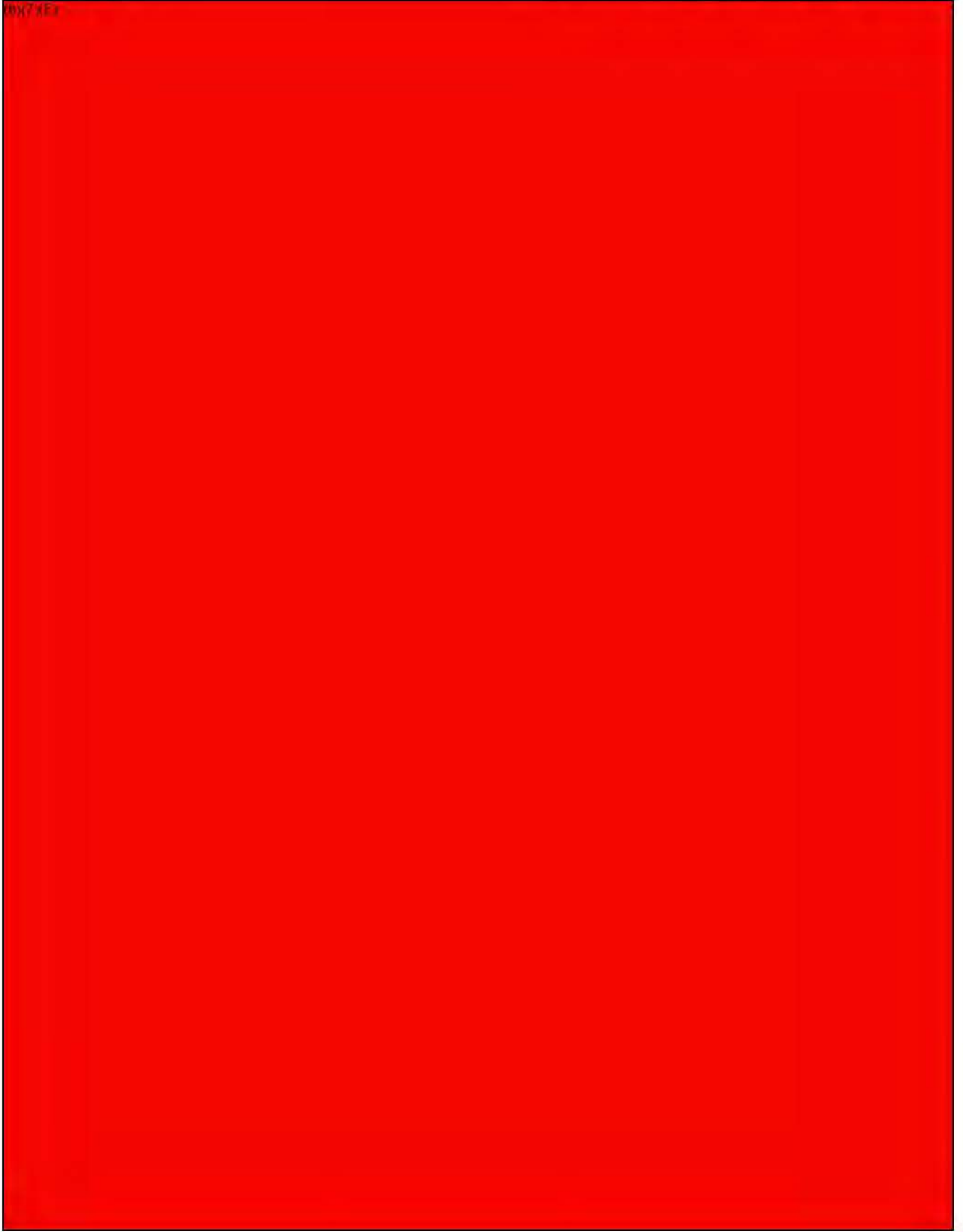




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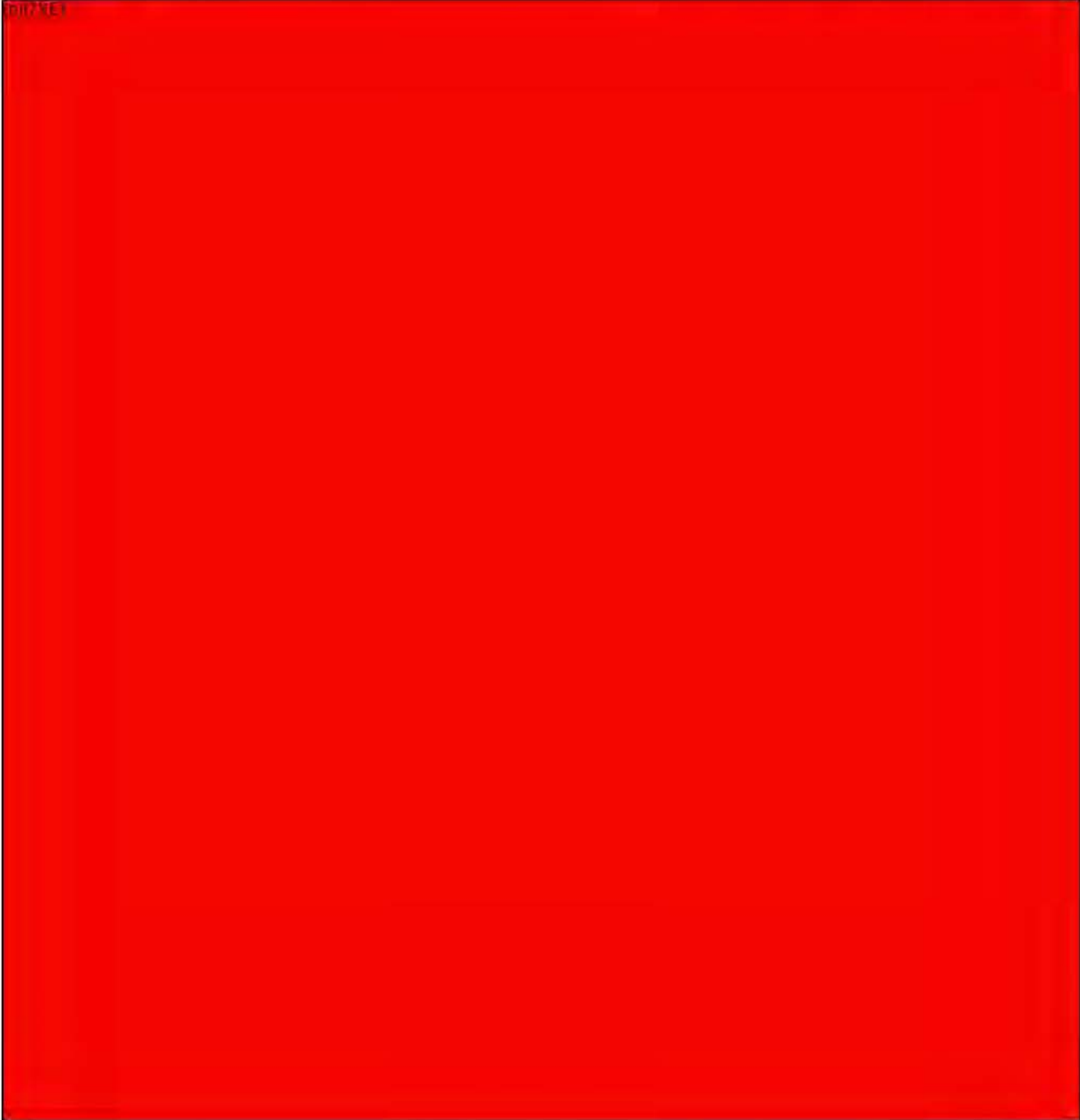




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4. DR-4610-CA Late Applications (Trinity and Tehama Counties only)

- 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:

[REDACTED]

- 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.

[REDACTED]

- 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

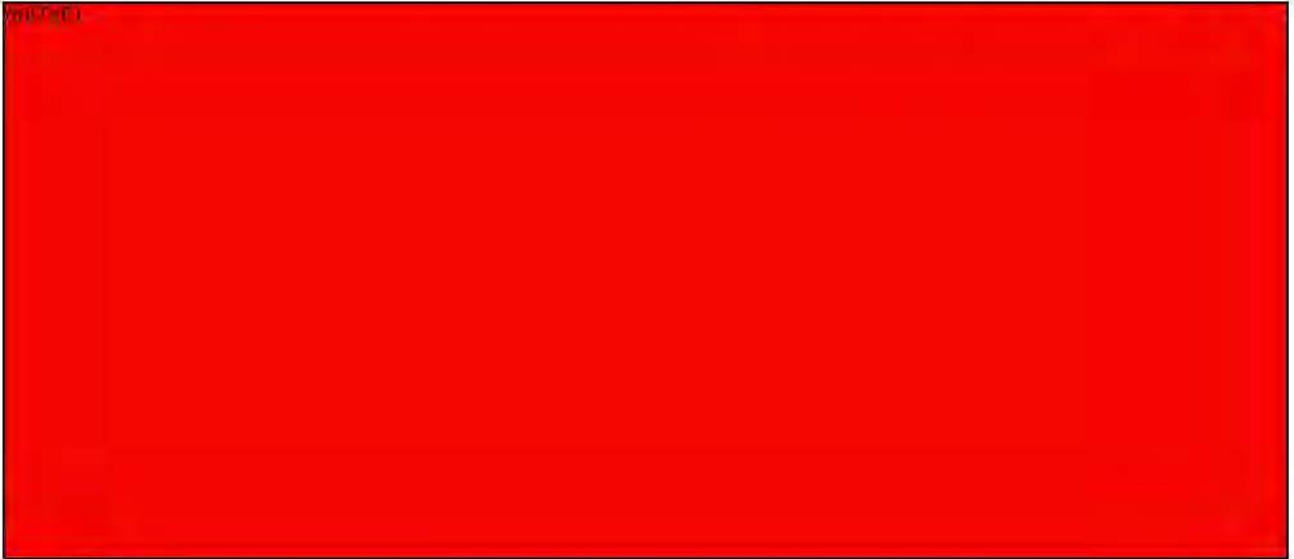
- 1. Continued Rental Assistance:

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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;

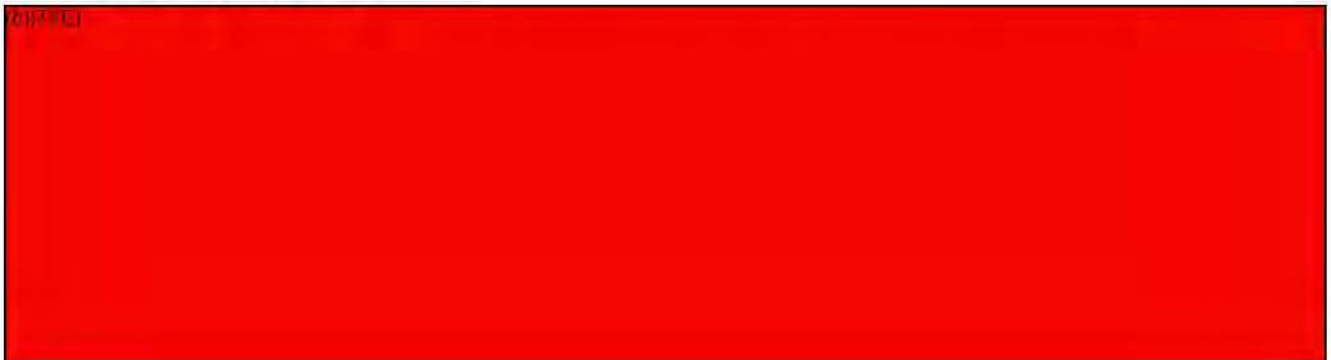
iv. Missing **Service Call** line items; AND

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:



6. When the combined estimates are greater than Fire Dmg 1 but less than 'Residence Rebuild':





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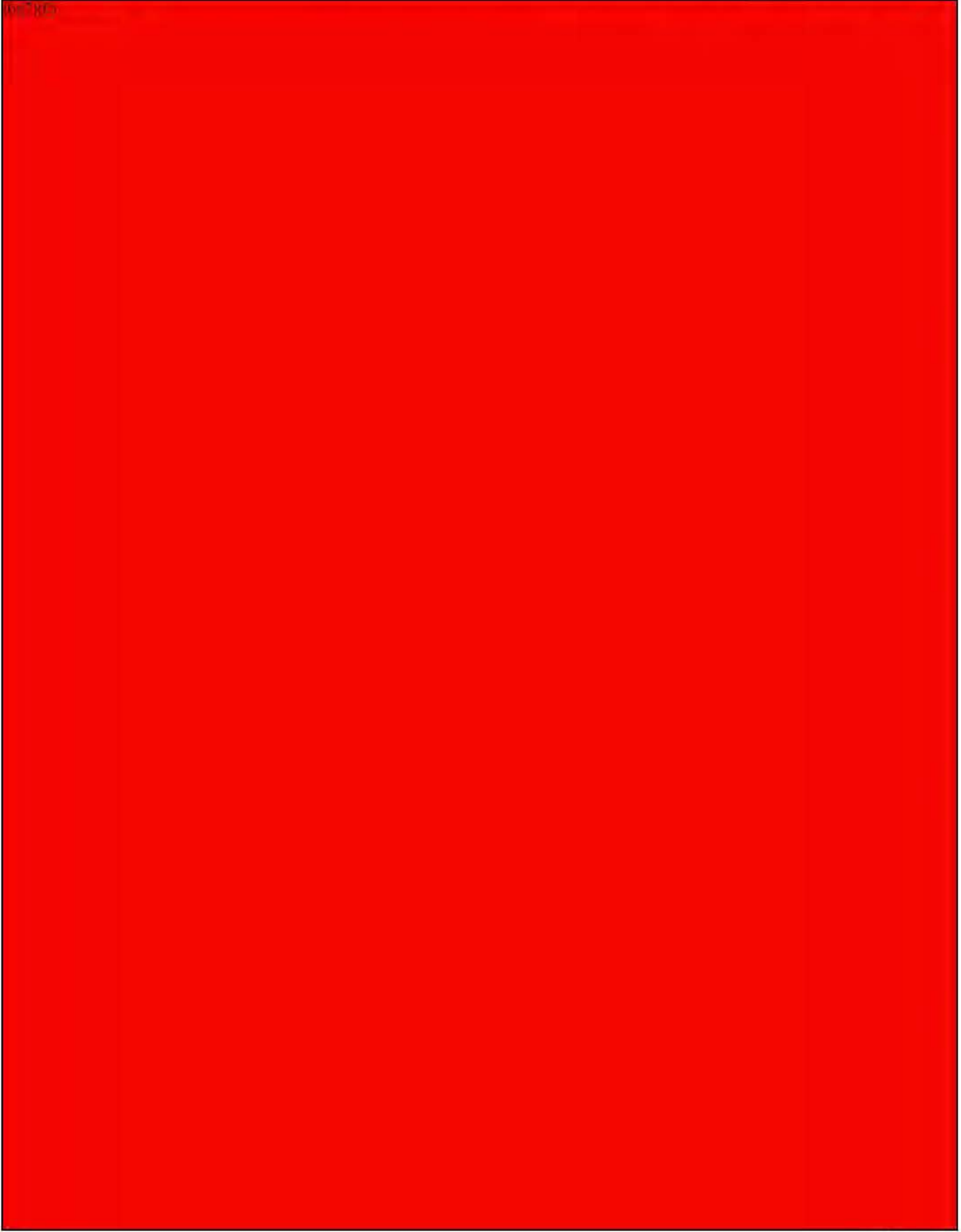
- iv. If there are any improvement or upgrade observed, **VERIFY** if they are optional or required for a building code/ordinance requirement.

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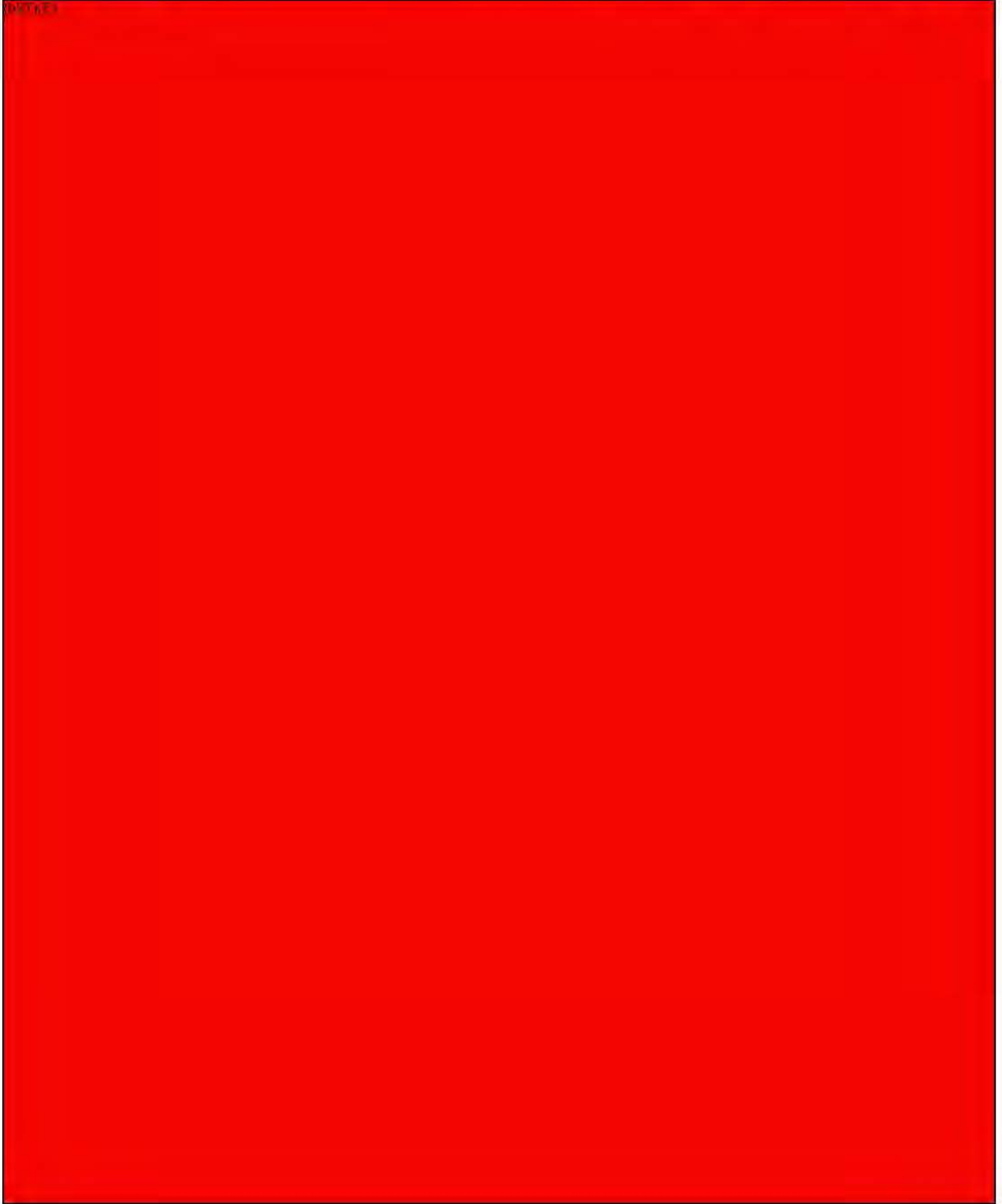




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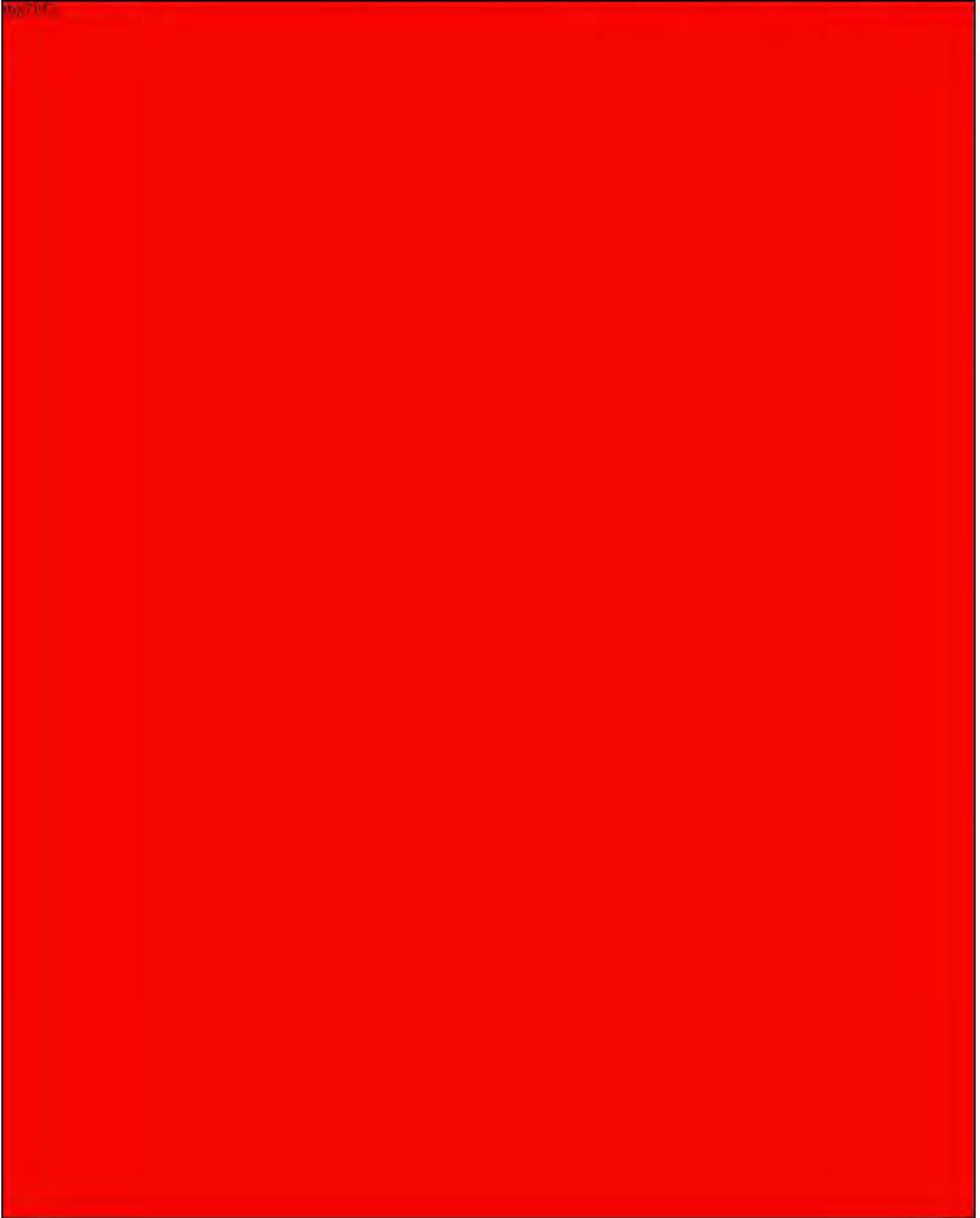
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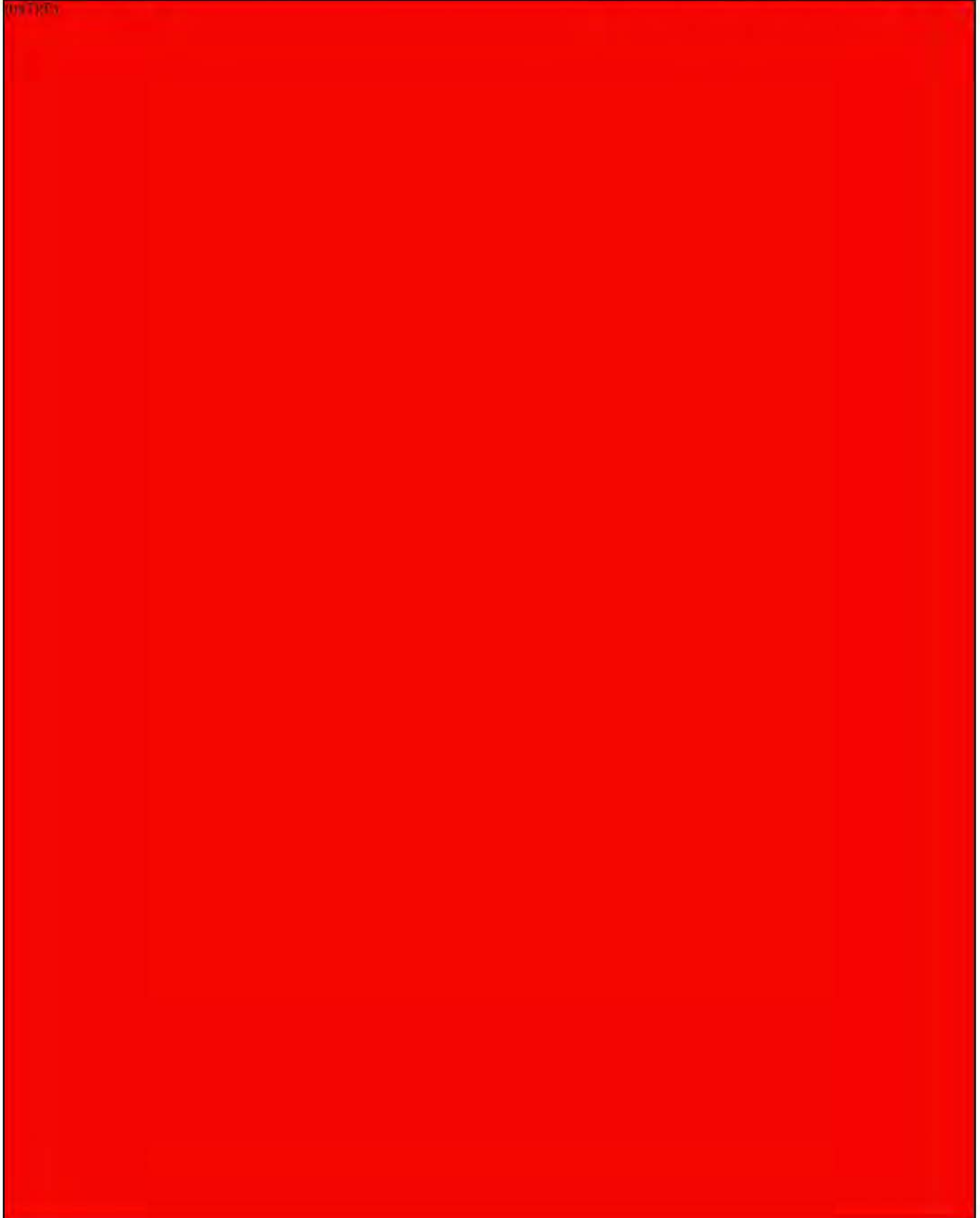




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F. Exceptions

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:

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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



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.





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



VI. RELATED GUIDANCE

Please refer to the following:

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



DR-4611-LA HURRICANE IDA

DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none">■ Purpose 2■ Disaster Specific Approvals 2■ Other Items to Note 13
	<p>*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p>***ALL processing employees must read this section***</p> <ul style="list-style-type: none">■ Prior to Processing 18
	<ul style="list-style-type: none">■ Eligibility Verifications 21■ Initial Inspections 21■ Processing Eligible Assistance 22■ Cross Disaster 33■ Insurance Processing 35■ Appeals 37■ Exceptions 37
IV. Definitions and Acronyms	<ul style="list-style-type: none">■ Definitions 38■ Acronyms 38
V. Related Guidance	<ul style="list-style-type: none">■ Links to Related Guidance 40
VI. Appendix	<ul style="list-style-type: none">■ Attachment A: Parishes Declared in Active Louisiana Disasters 41



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.

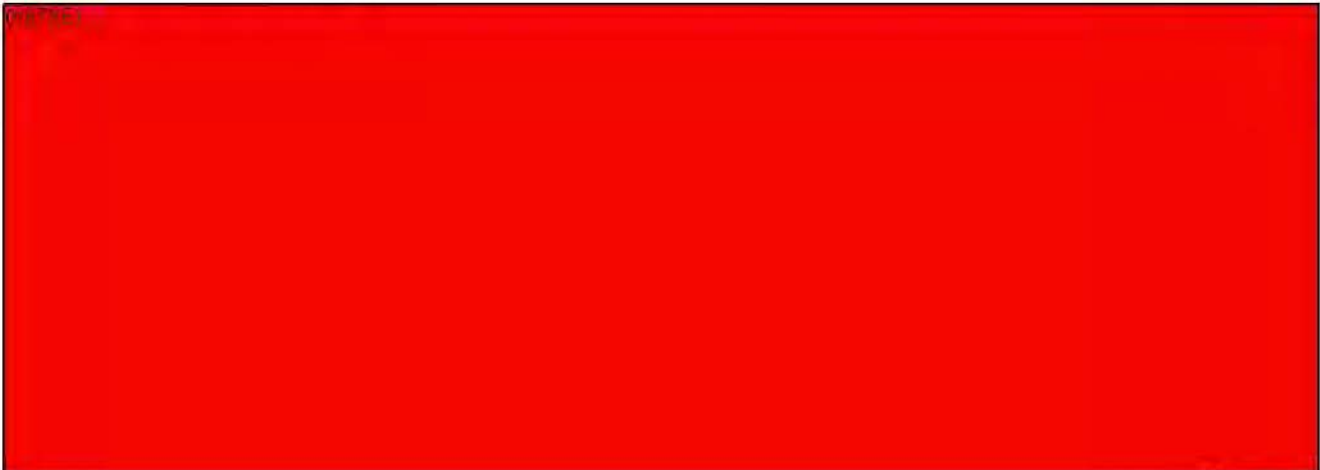


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- If occupancy and/or ownership **CANNOT** be verified during the initial inspection, the system will automatically check previous disasters (no more than two years) for occupancy and ownership verification. This will be indicated with a Registration 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.

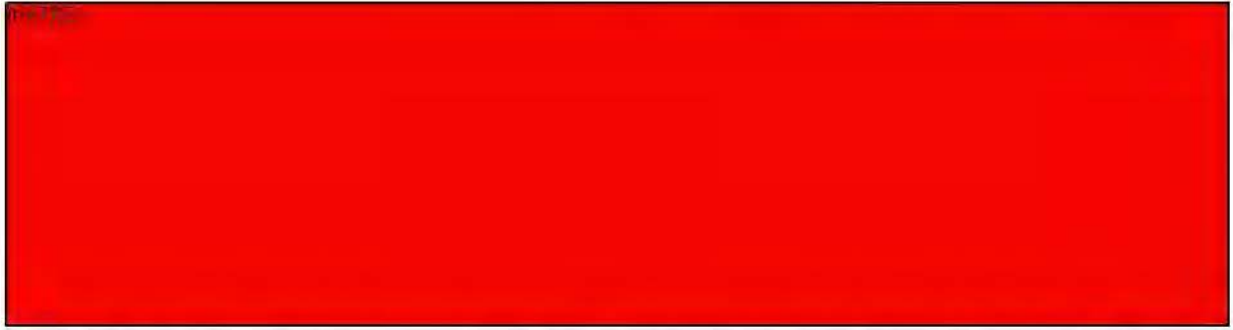




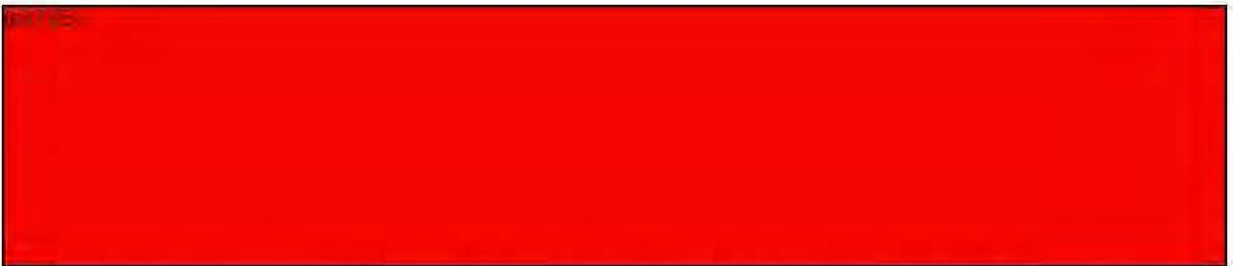
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- If the inspection returns with additional damages or a damage level that is greater than the previous damage level award:



- 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.

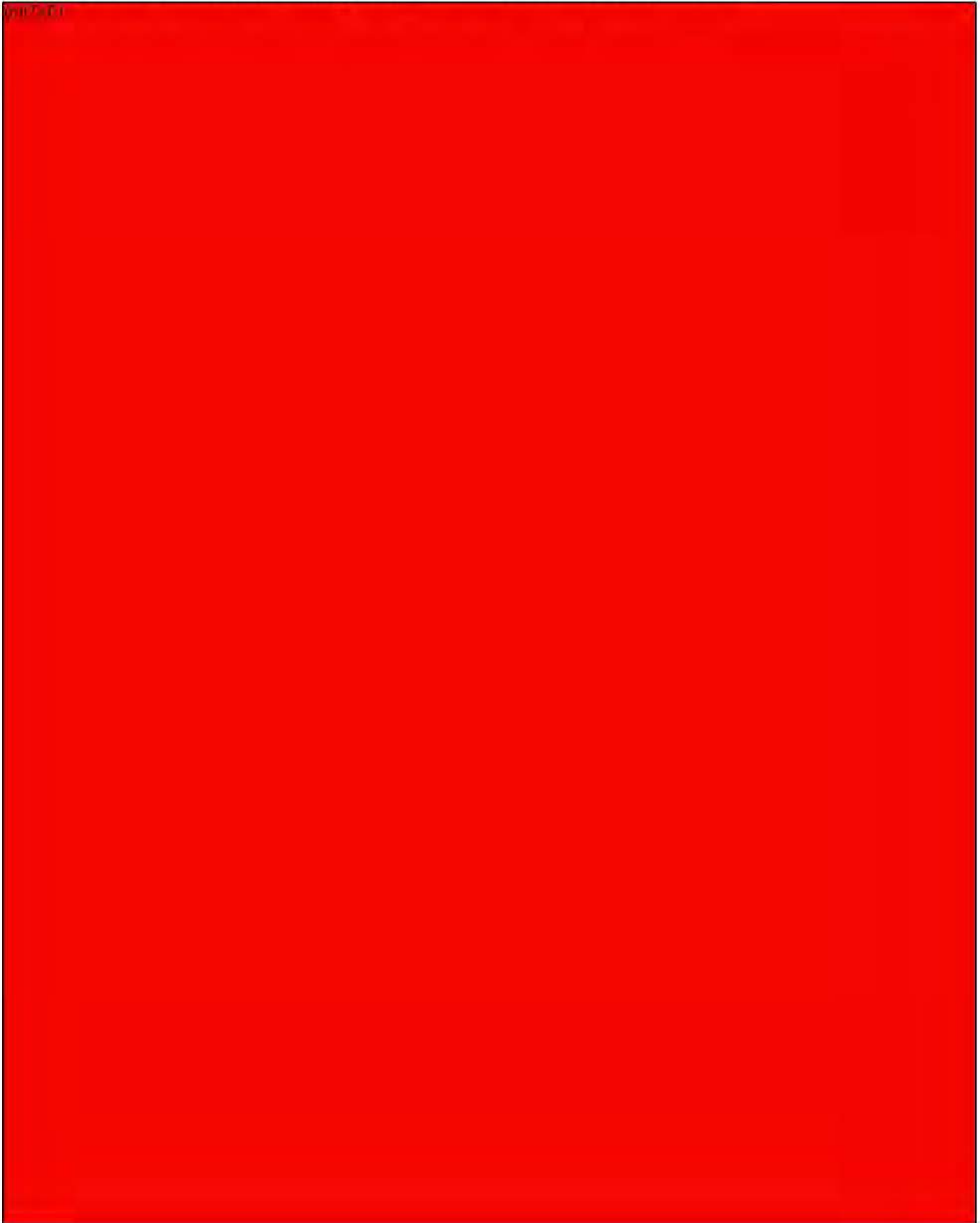


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- o Damage Level Award determinations will be based on the applicant's responses, exterior validation from an inspector, and GIS Destroyed confirmation. Award amounts will include a variety of commonly damaged line items grouped together under the combined Damage Level line items for each disaster.



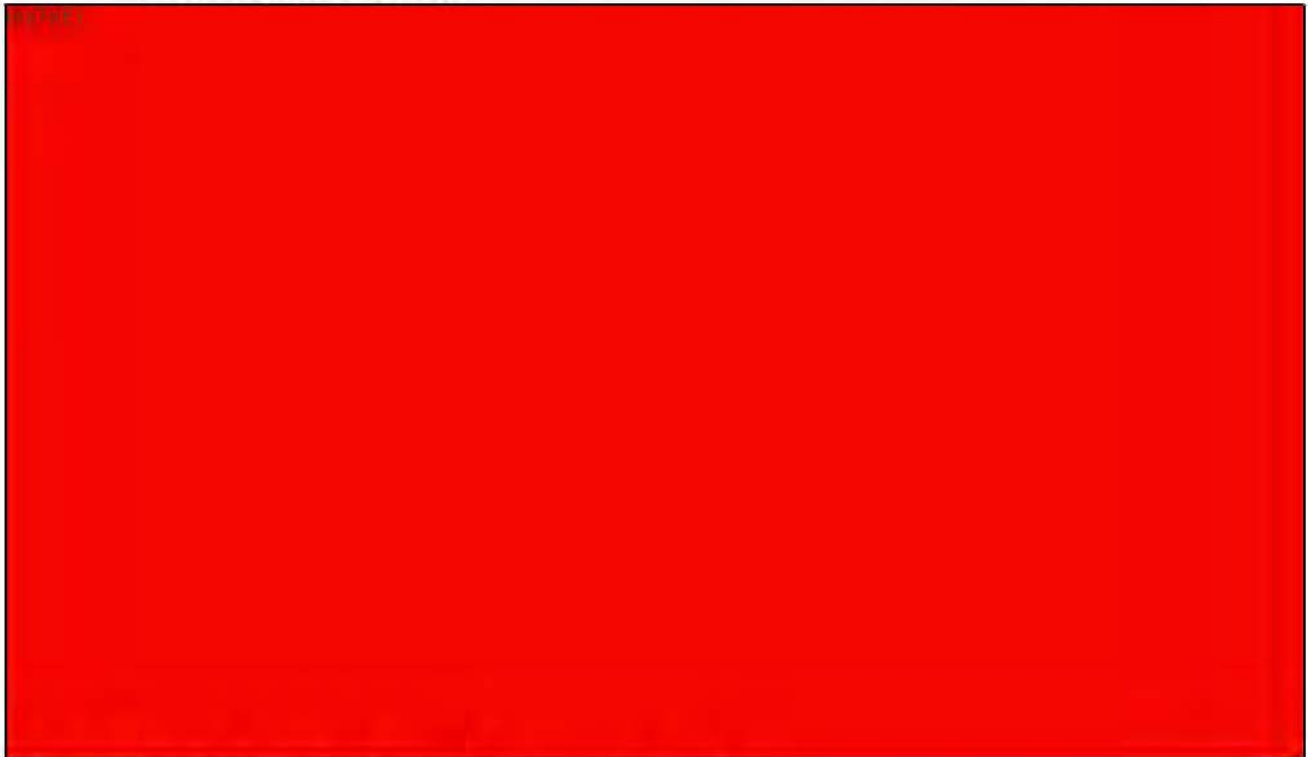


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- The inspector will verbally address personal property using standard line items and procedures.
- Transportation Assistance will be recorded during Exterior Validation Inspection process when possible.
- The Exterior Validation Inspection process 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.



■ **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)**



- 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.

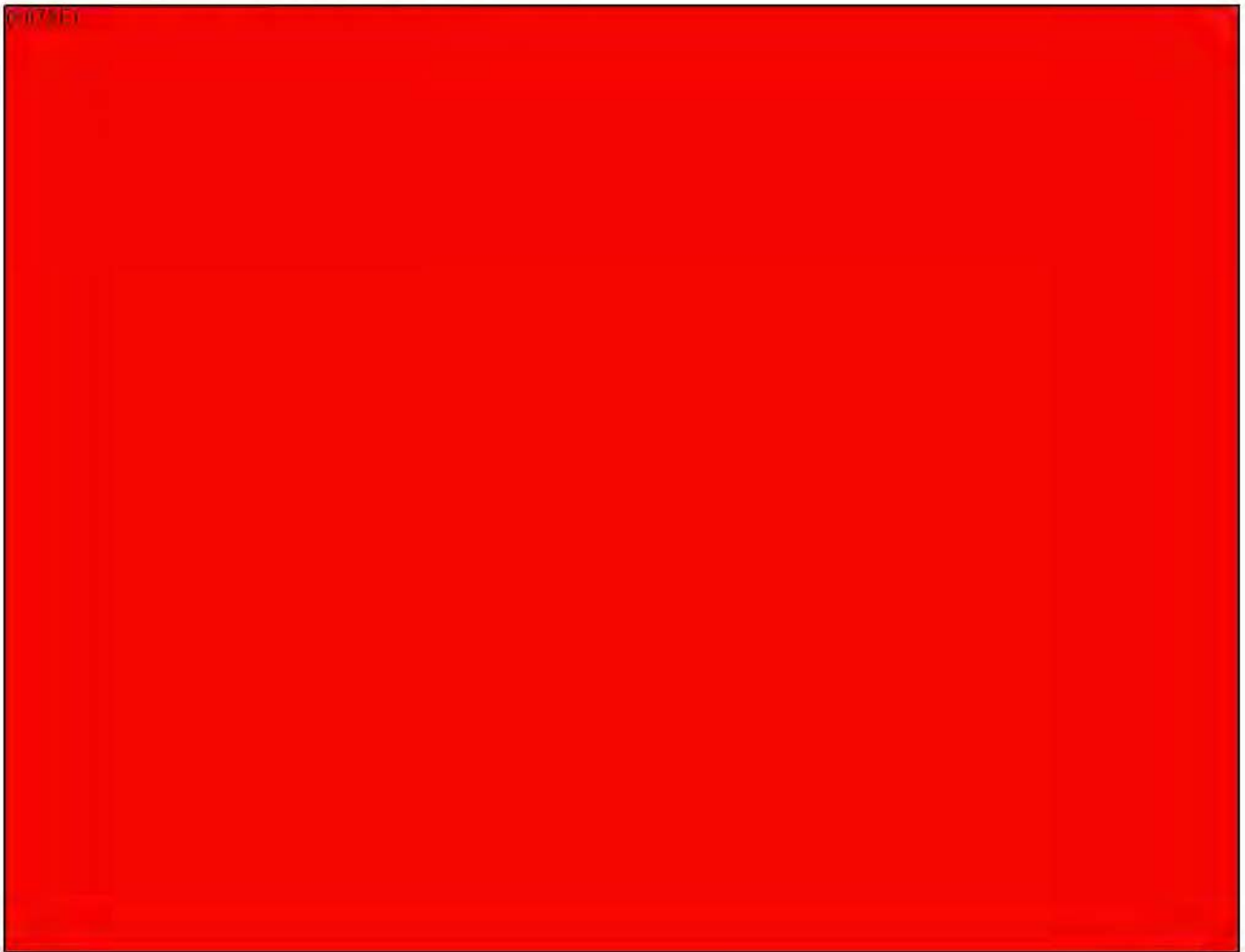


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- The applicant is NOT insured or their insurance DOES NOT provide coverage to meet temporary housing needs, i.e. flood insurance.
- Applicants that were initially ineligible due to various verification failures and fraud indicators will NOT receive 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.



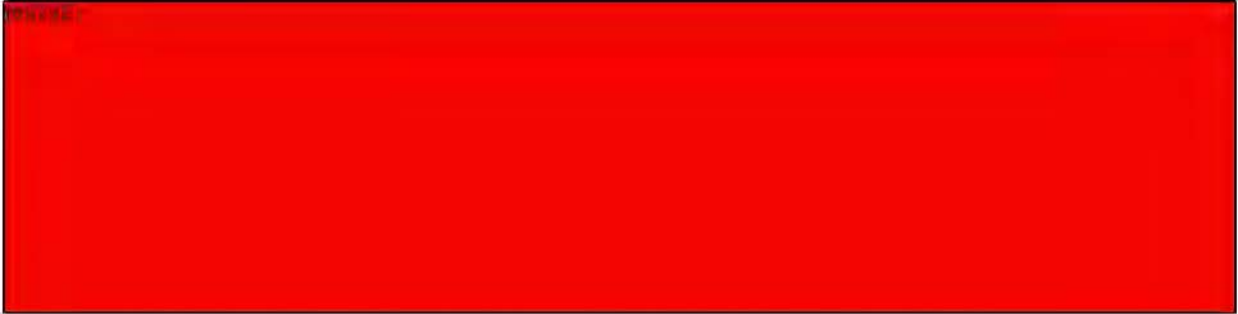
- FEMA will award two months of initial rental assistance (ER) to these applicants instead of sending an inspection.



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- These applicants may be eligible for continued rental assistance or Direct Temporary Housing Assistance, if needed.



■ **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.



- 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:



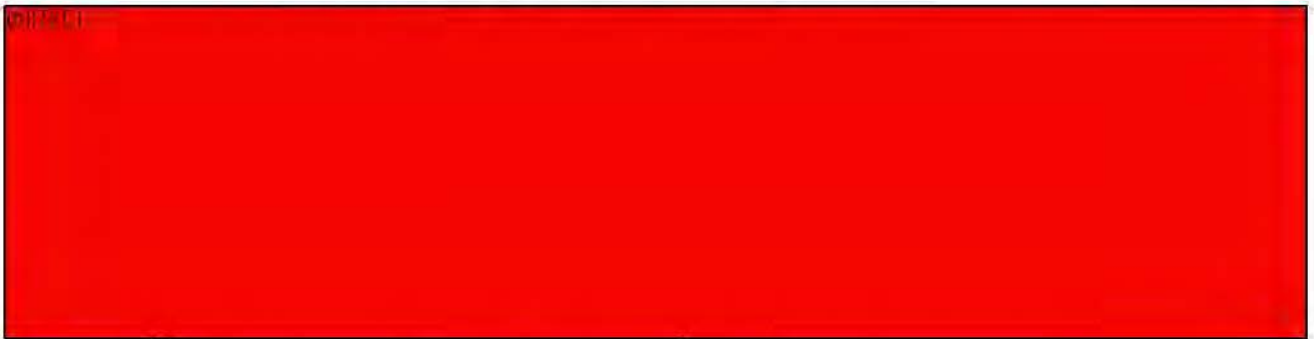


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- The generator must have been purchased after the incident start date of August 26, 2021 and no later than September 25, 2021;
- The applicant submits verifiable receipts the generator purchase/rental or the receipt of purchase, rental, or lease is 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.



■ **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.

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■ 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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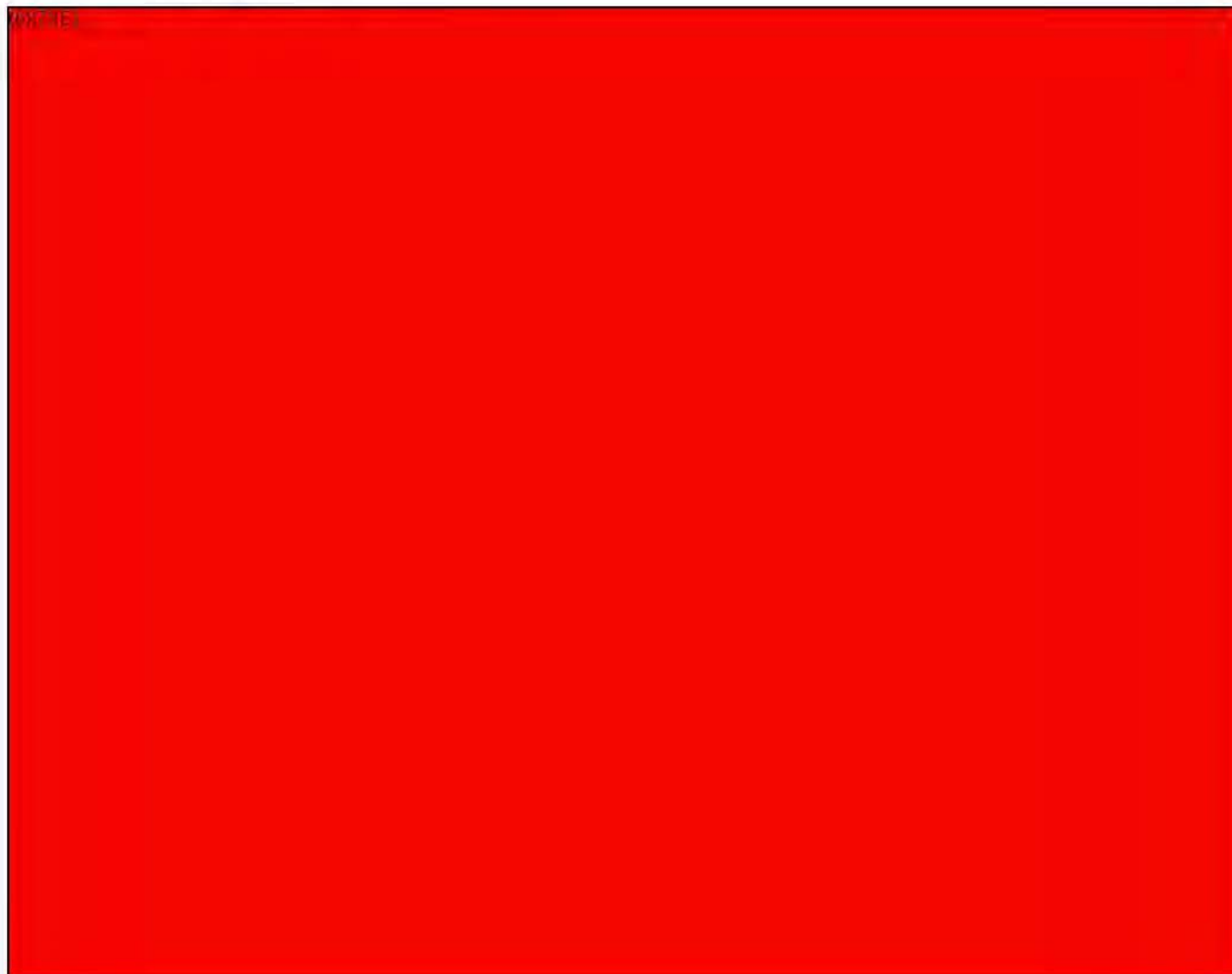
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- Senator Circle, Houma, LA
- Bayou Towers, Houma, LA
- If a copy of the Notice To Vacate letter is uploaded to applicant's file.



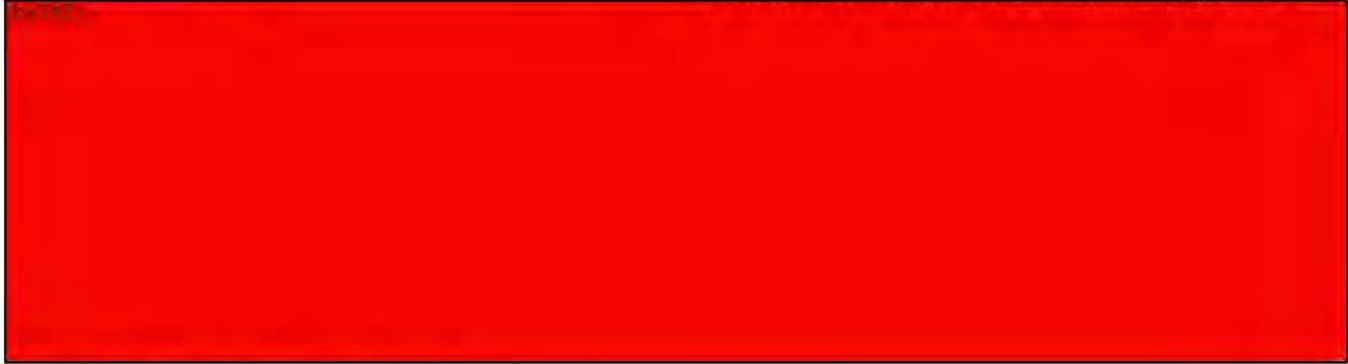
on applicants forced to relocate.

■ **Duplicate Payments**





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■ **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:

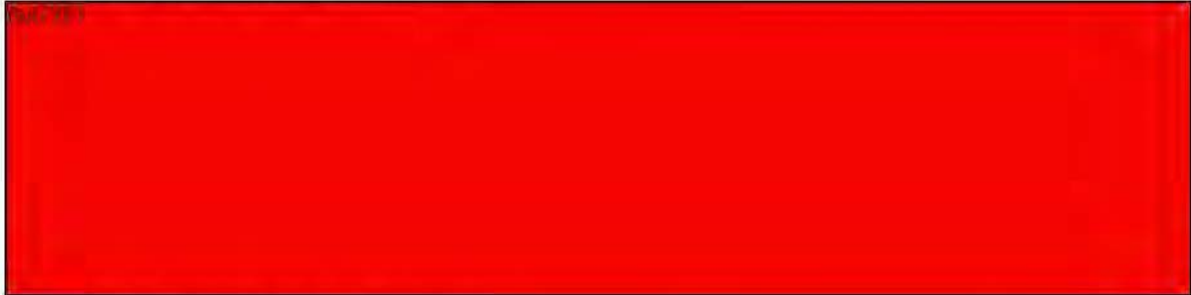




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■ **Helpline – Road and Bridges Callout**

- 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:



■ **Helpline - Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:



■ **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.



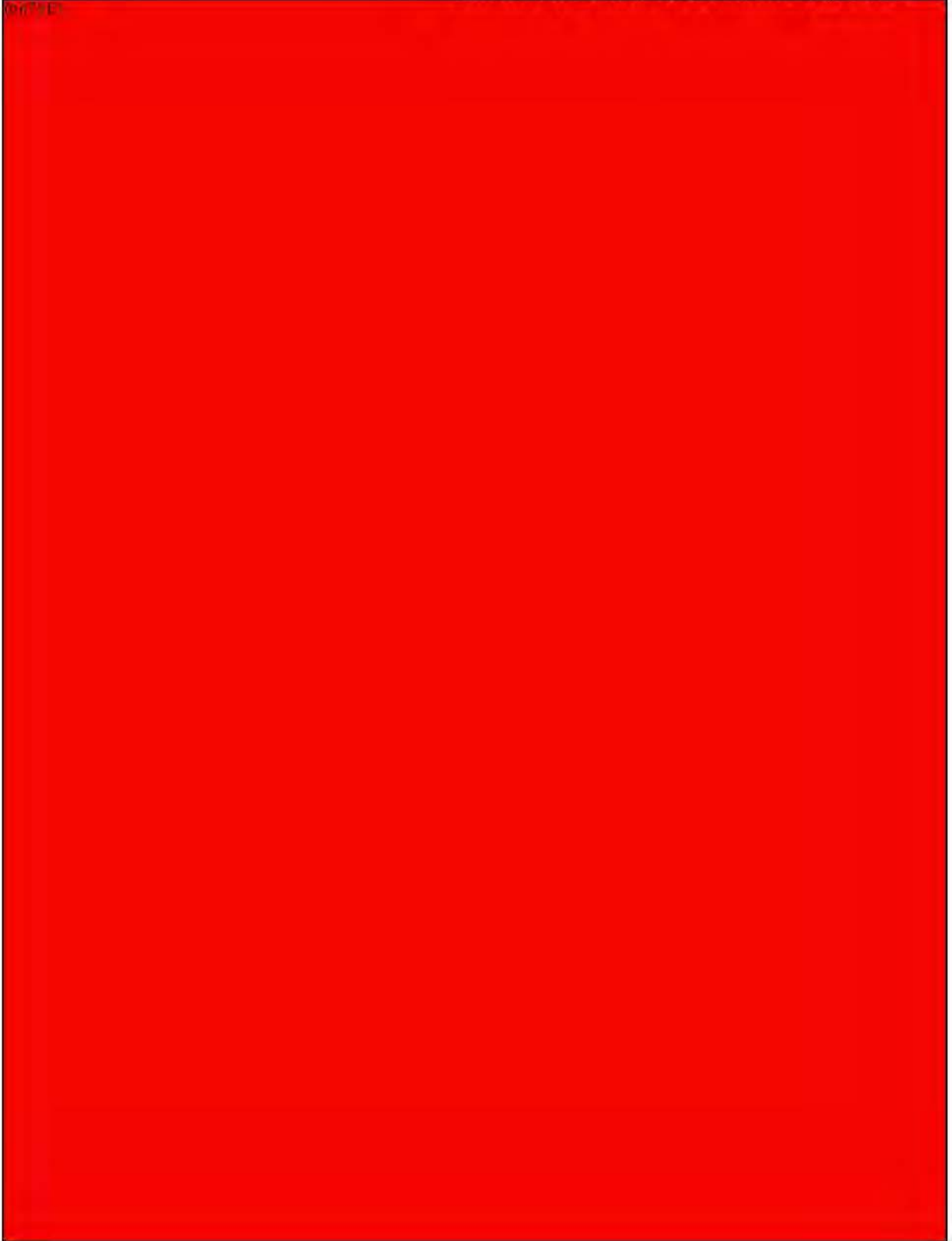
- If an applicant is returning a call from an agent regarding a duplicate payment and/or potential offset:





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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;



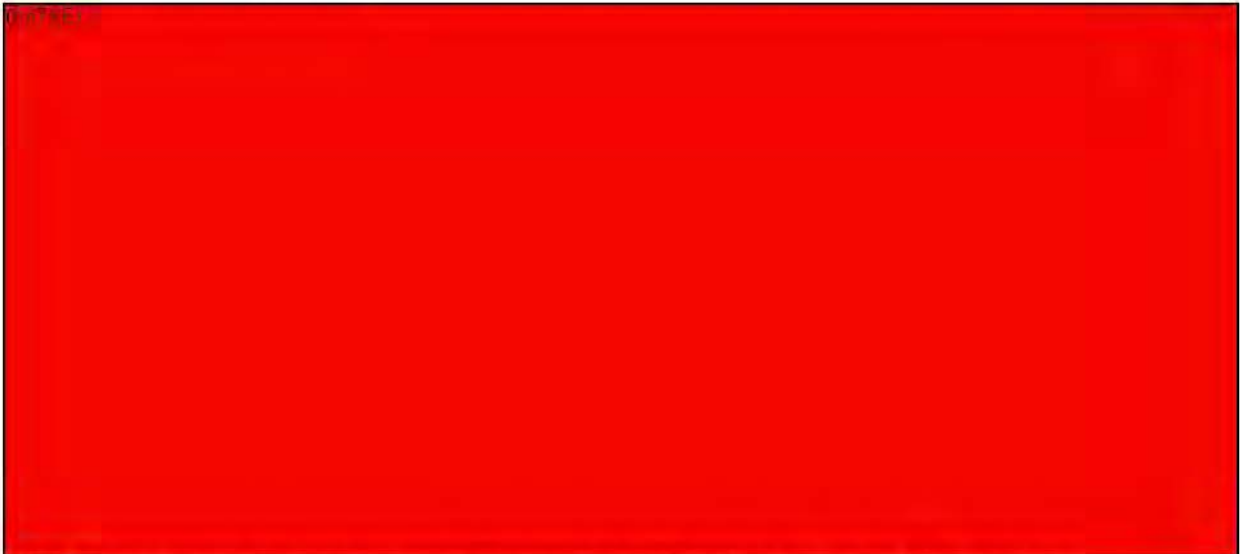


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- Individuals and Households Program (IHP) Maximum (system limit only)
 - In an effort to minimize errors, the system will generate a popup if the total combined payment exceeds \$100,000
 - Total combined payments include (in any combination)
 - HA
 - 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.



- 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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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

(b)(7)(F)



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:

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- 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;

(b)(5) - DCP

- 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

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2. Exterior Validation Inspections Information

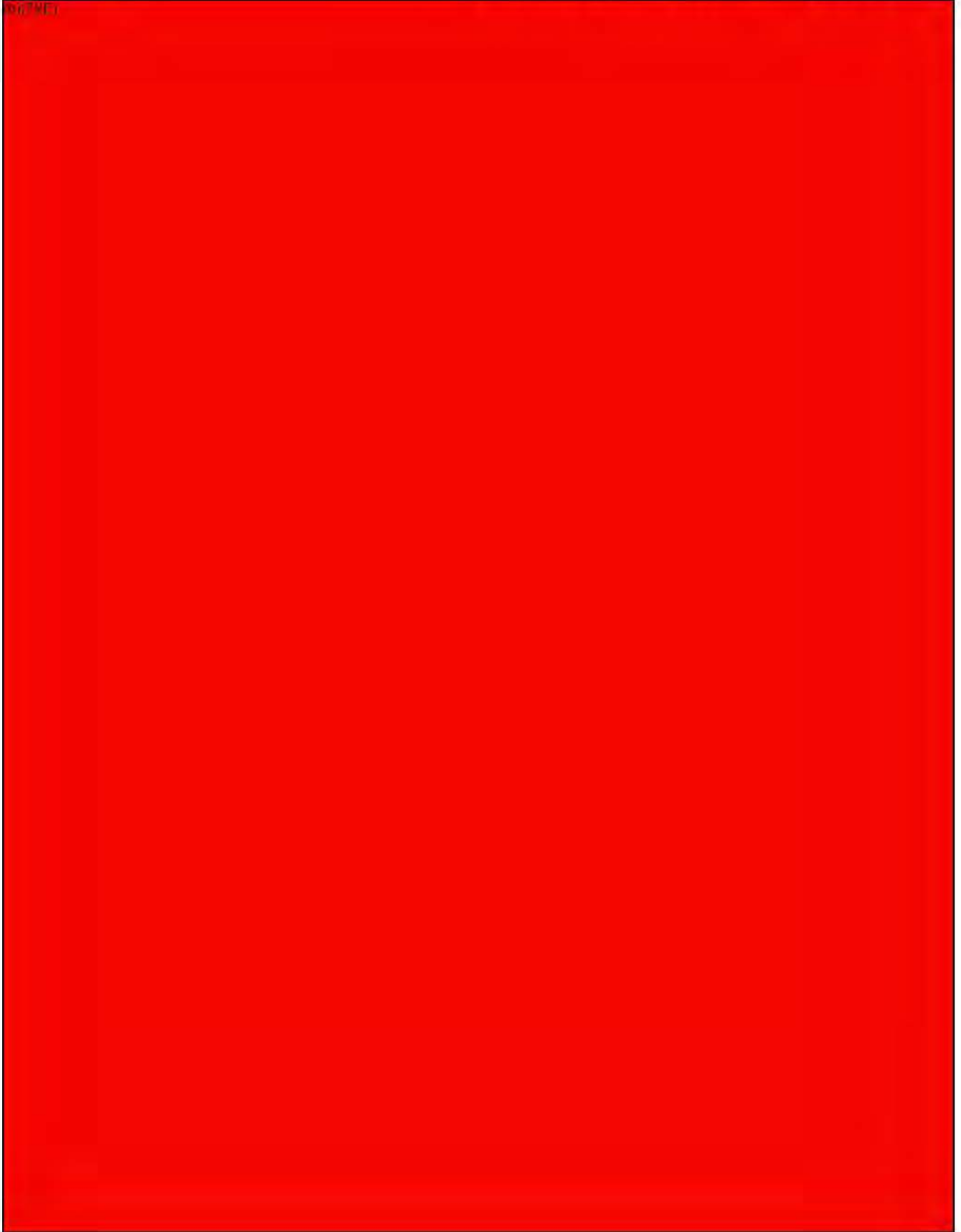
- a. The Damage Level Award amount will be visible in NEMIS with the applicable award level in the Inspection **INSP Real Property** tab frame.
 - i. Refer to [Disaster Specific Information](#) webpage for the Damage Level Award Amount line items for each disaster.
- b. Transportation will be recorded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





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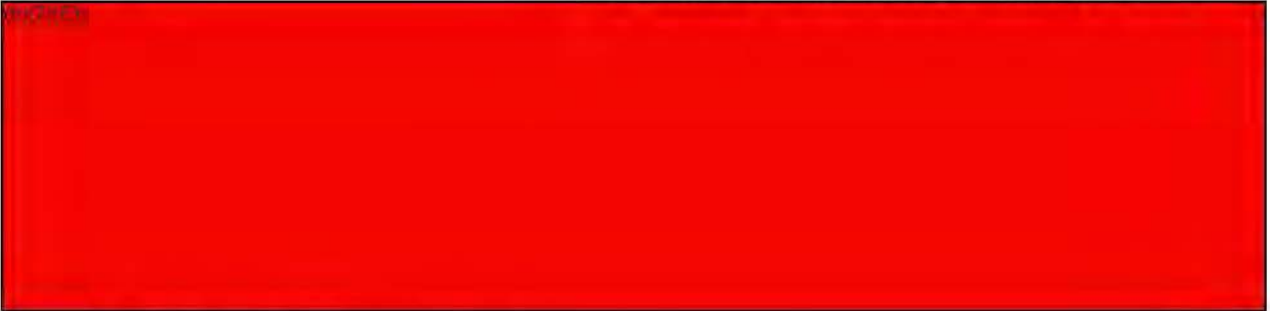
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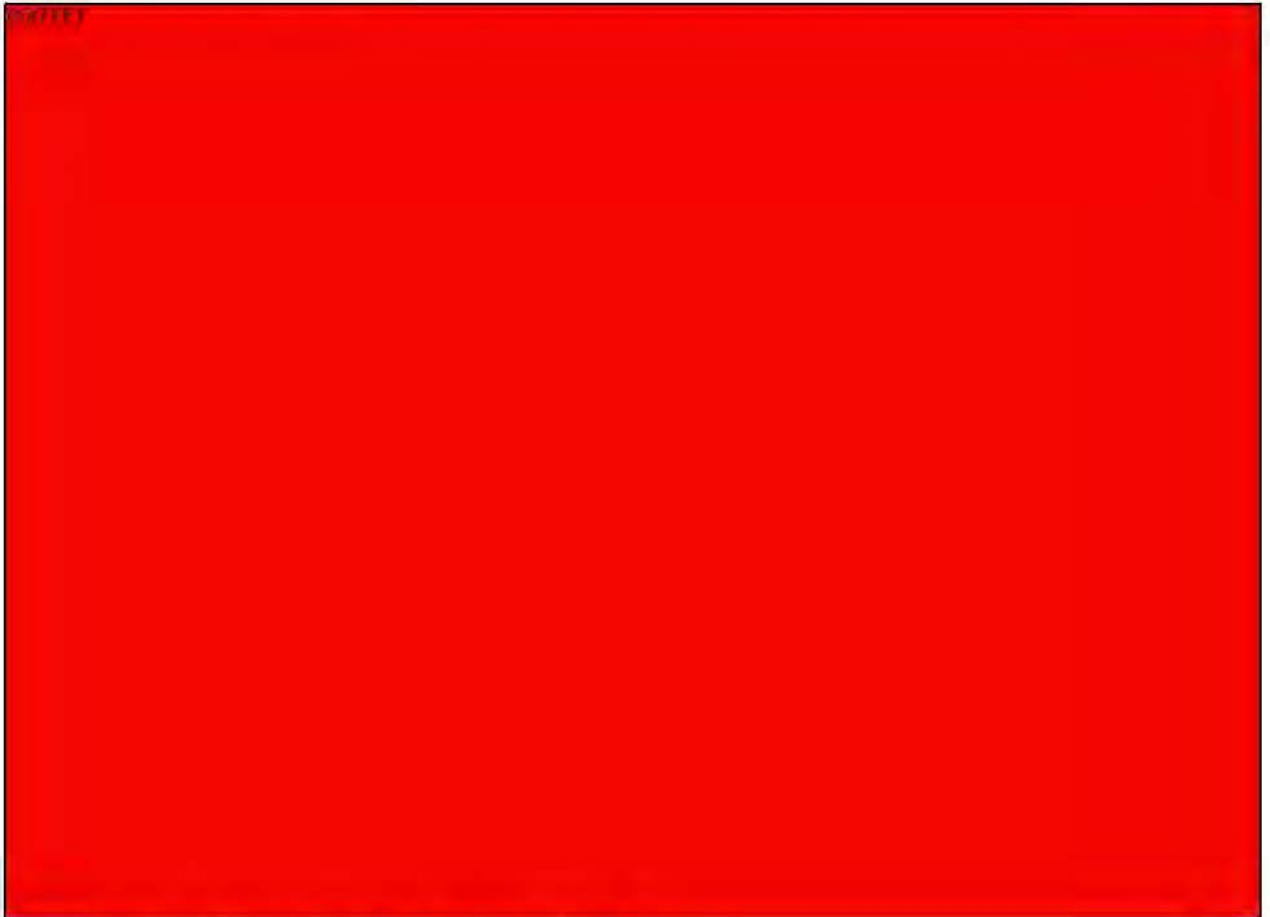
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3. FEMA Correction (FCOR) Inspection:

- 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.



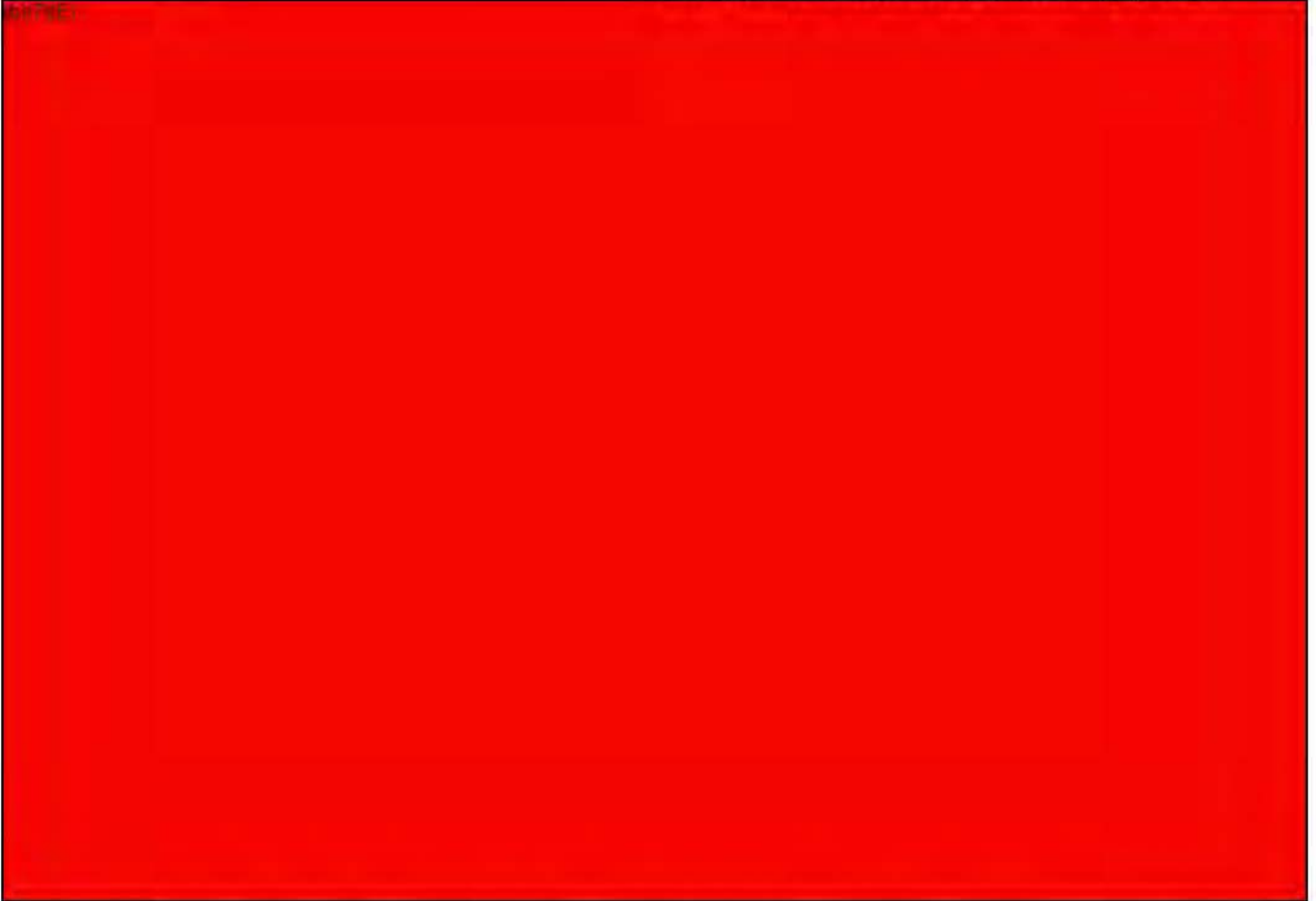
4. Inspection Returns with Undeclared COD - Fire:

- 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.



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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:

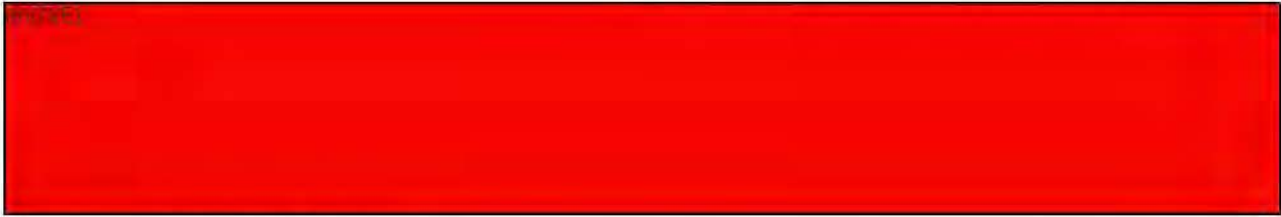
- a. If a case is identified in which an applicant may have been awarded an incorrect Damage Level Award, e.g. Damage Level Award for Flood with COD listed as Wind/Rain:





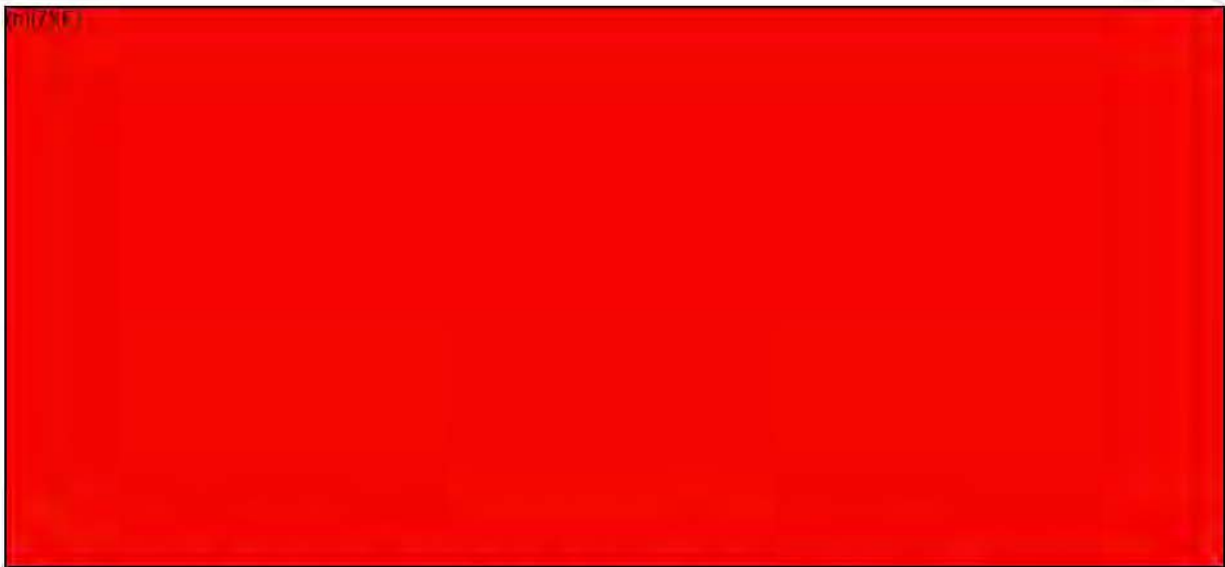
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7. Special Handling Queue:

- 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.



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.





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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:





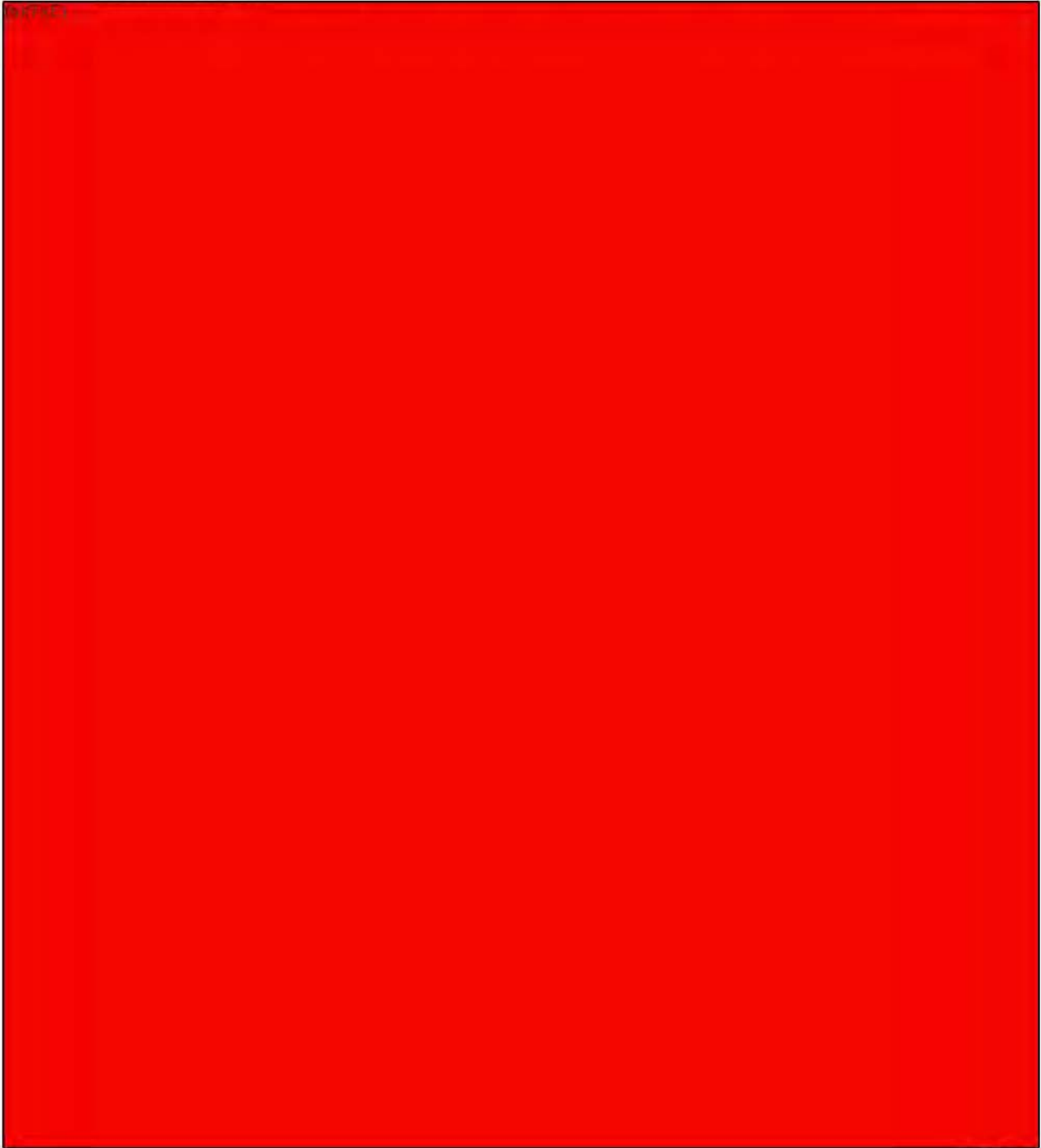
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- iii. A verifiable estimate or itemized invoice/receipt. Three call attempts to the contractor to verify the following is required before making an ineligible determination:

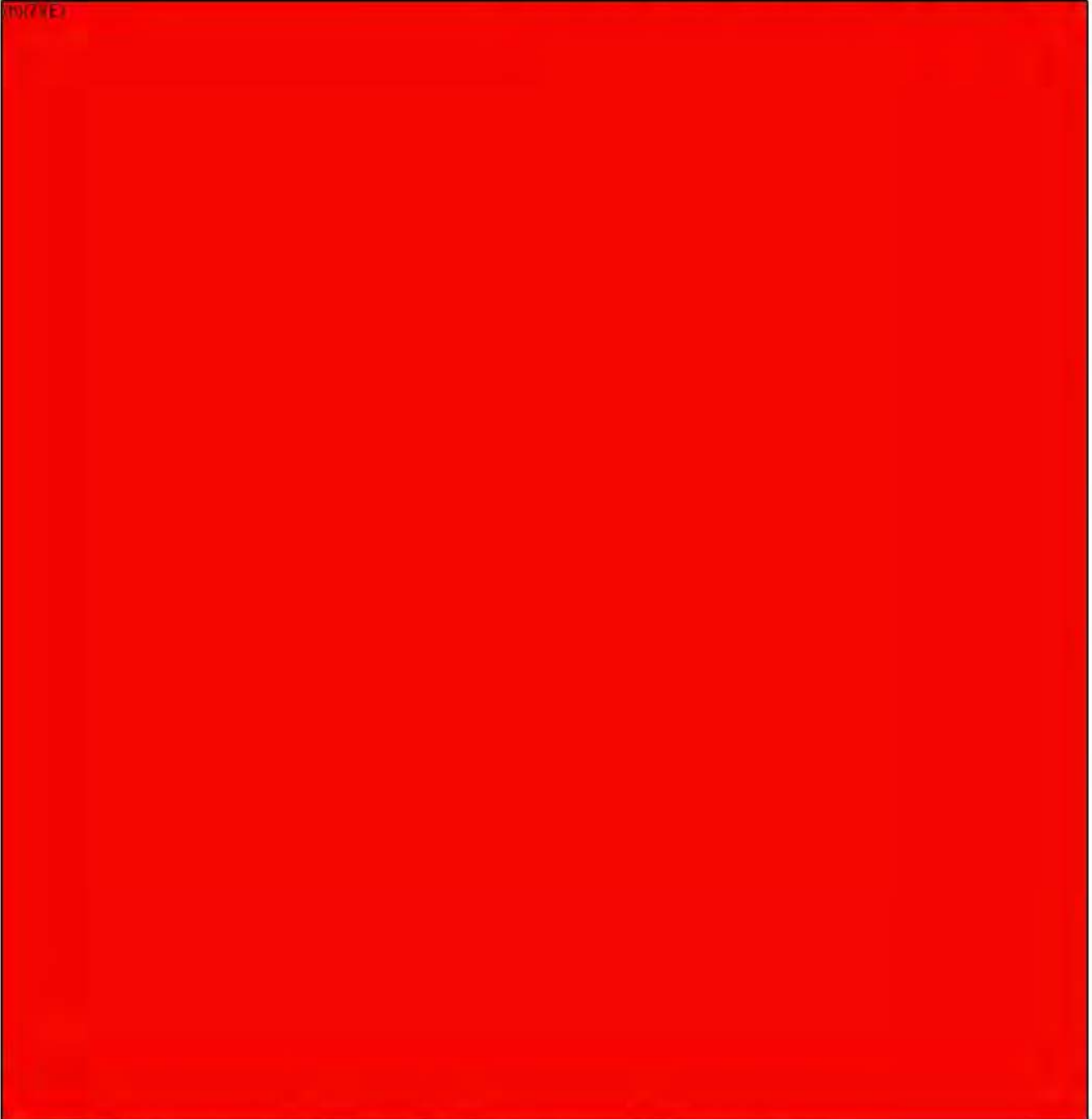




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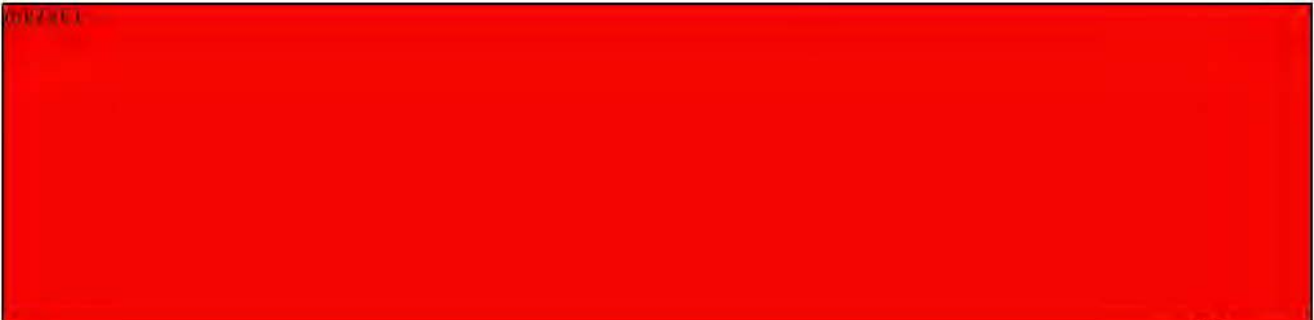
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v. If the request is for MF , staff will follow normal MF procedures.

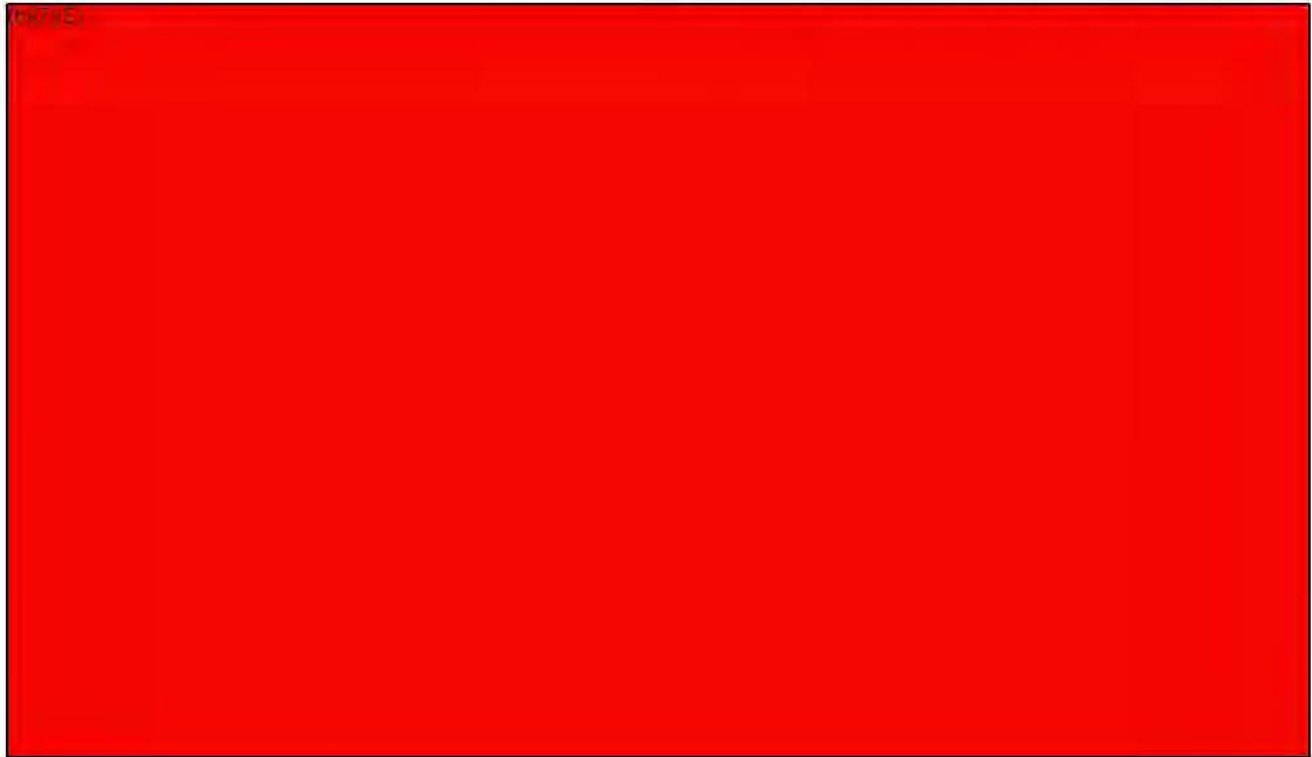
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10. Expanded Lodging Expense Reimbursement (LER)

- 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:



- 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.



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:

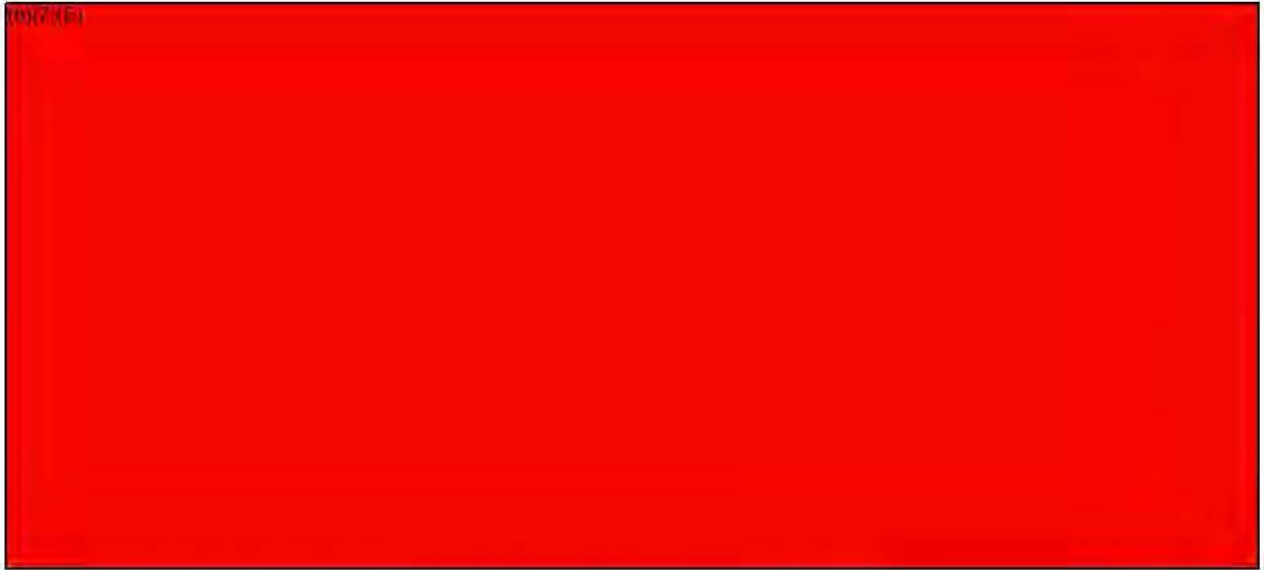


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- a. When processing Transportation Assistance, **REVIEW ANY** active Louisiana disaster (DR-4559, DR-4570, DR-4577, DR-4590, or DR-4606) file to ensure assistance for the same vehicle was NOT provided.



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.

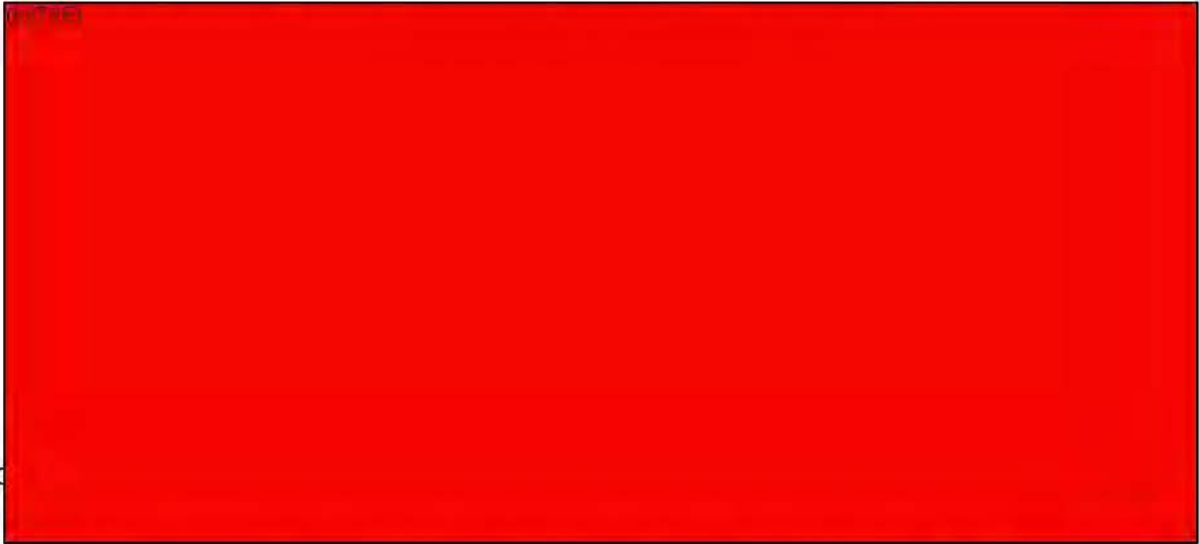


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DR-4611-LA DSOP

Effective Date: November 12, 2021

c. If the call attempt to the insurance provider is unsuccessful:



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



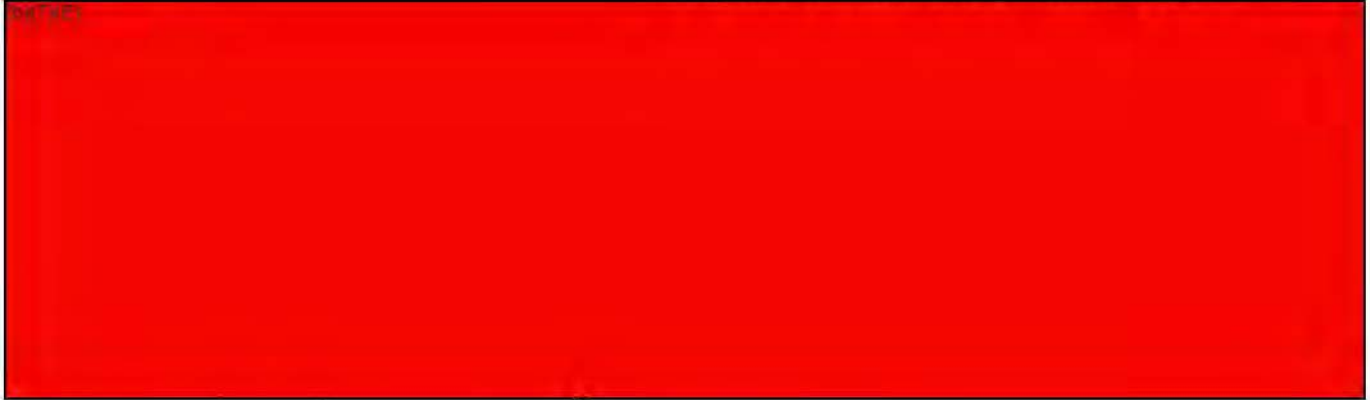
ii. If the applicant submitted an insurance settlement and received any insurance funds for the insured COD, **PERFORM** an insurance comparison against the Damage Level Award (HA/ONA line item) according to the COD and insurance type.



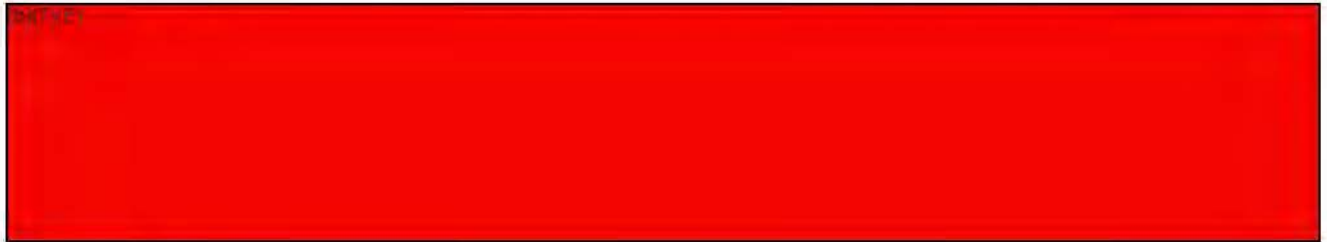


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Effective Date: November 12, 2021



- 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):



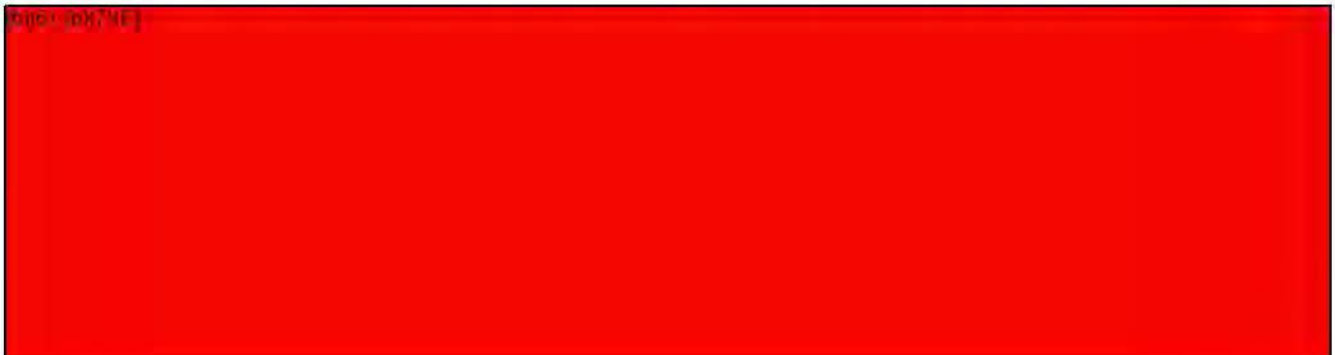
F. Appeals

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:





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



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](#)



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			Iberville	Iberia 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 Sabine	Rapides		Rapides 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		



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

I. Overview	<ul style="list-style-type: none">■ Purpose 2■ Other Items to Note 2 <p>*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Process	<ul style="list-style-type: none">■ Eligibility Verifications 4■ Processing Eligible Assistance 4■ Appeals 19■ Exceptions 19
III. Appendix	<ul style="list-style-type: none">■ Attachment A: Duplicate Payment Offset Script 21■ Attachment B: Offset Examples 22■ Attachment C: Duplicate Payment Offset Stamp Chart 23

Assigned Staff Only



I. OVERVIEW

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

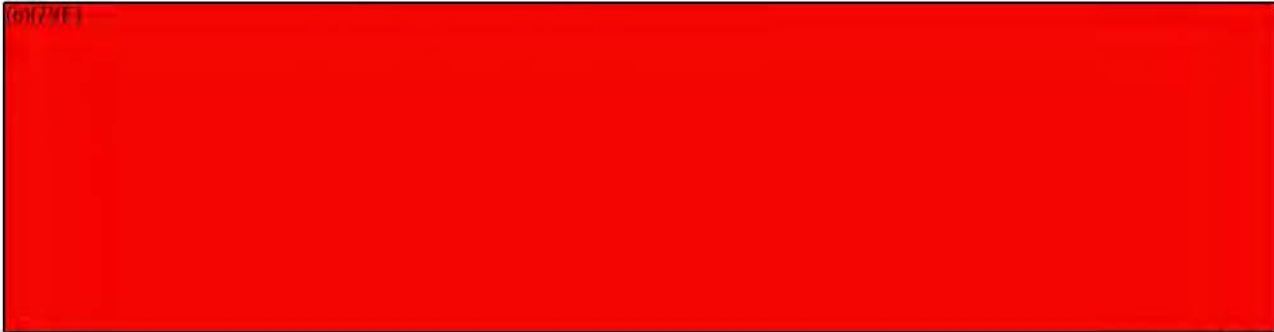
Purpose:

- 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:

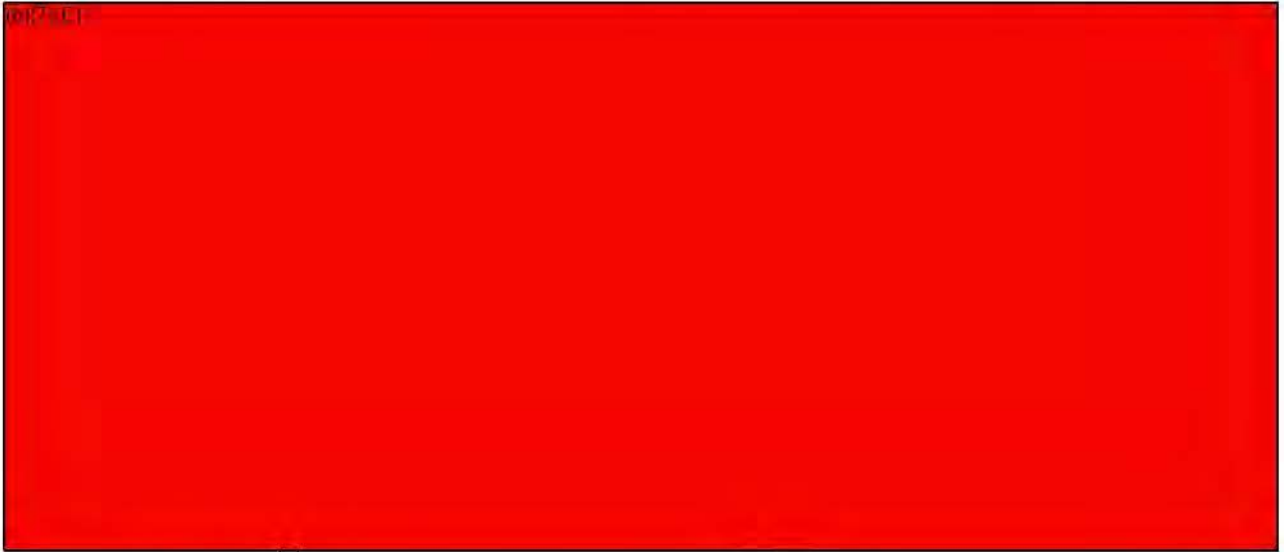
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DR-4611-LA DSOP
Effective Date: November 16, 2021



■ **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:





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.



- b. Offset Case Review:



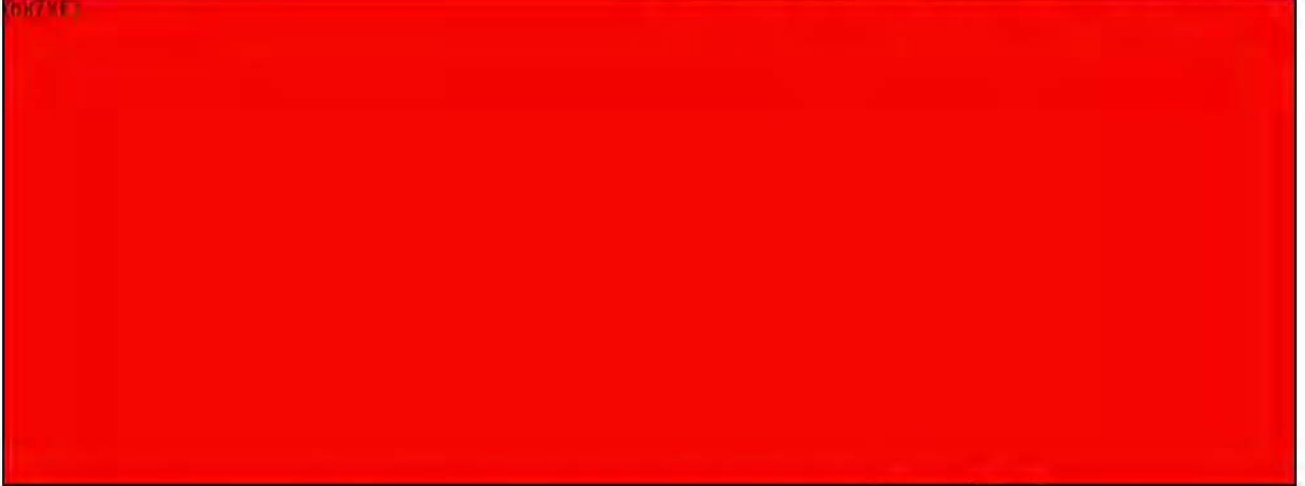
- c. DUP_CLEAR or DUP_COMP stamp is on the Registration Status screen



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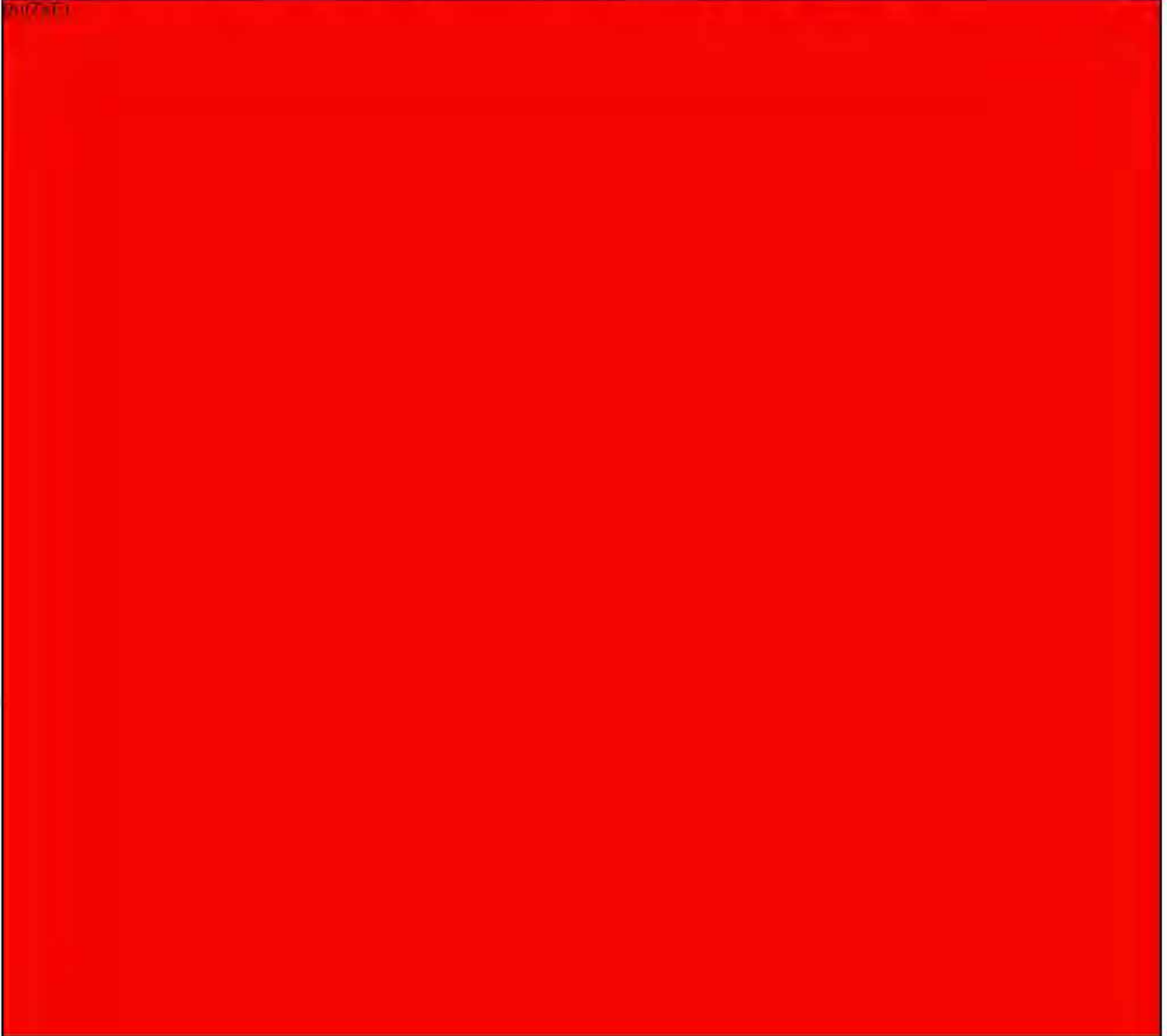
DR-4611-LA DSOP
Effective Date: November 16, 2021

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

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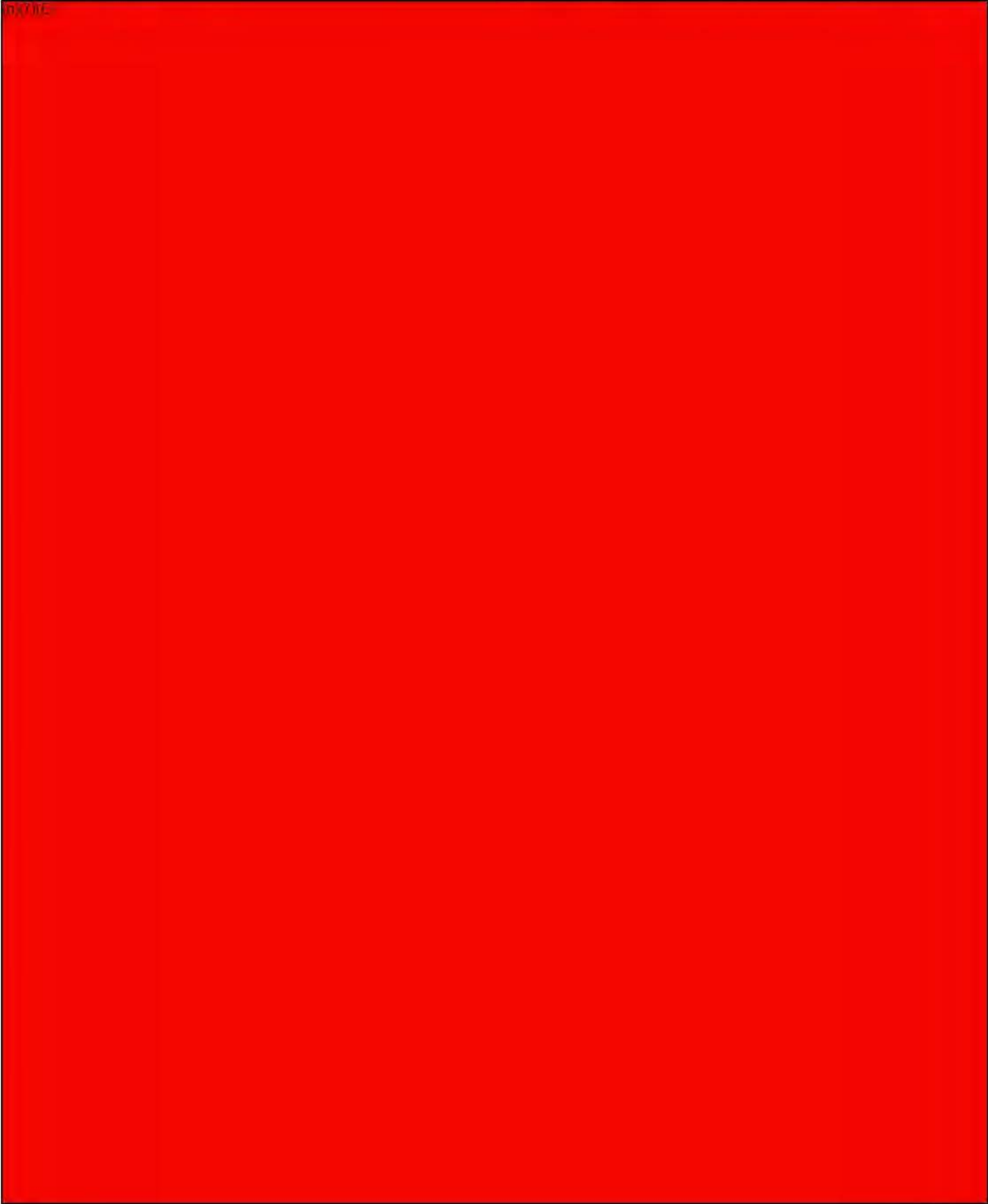




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Effective Date: November 16, 2021

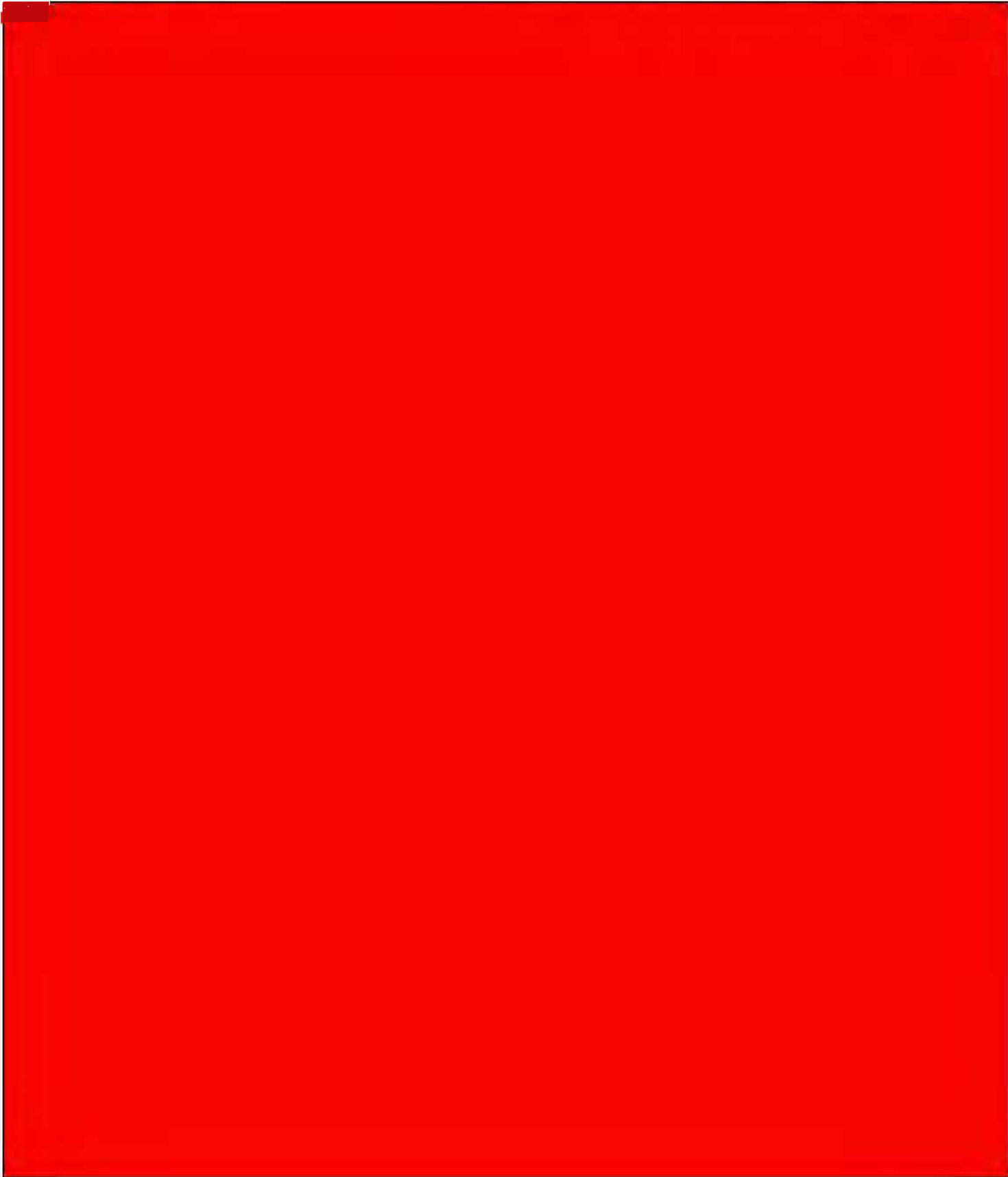
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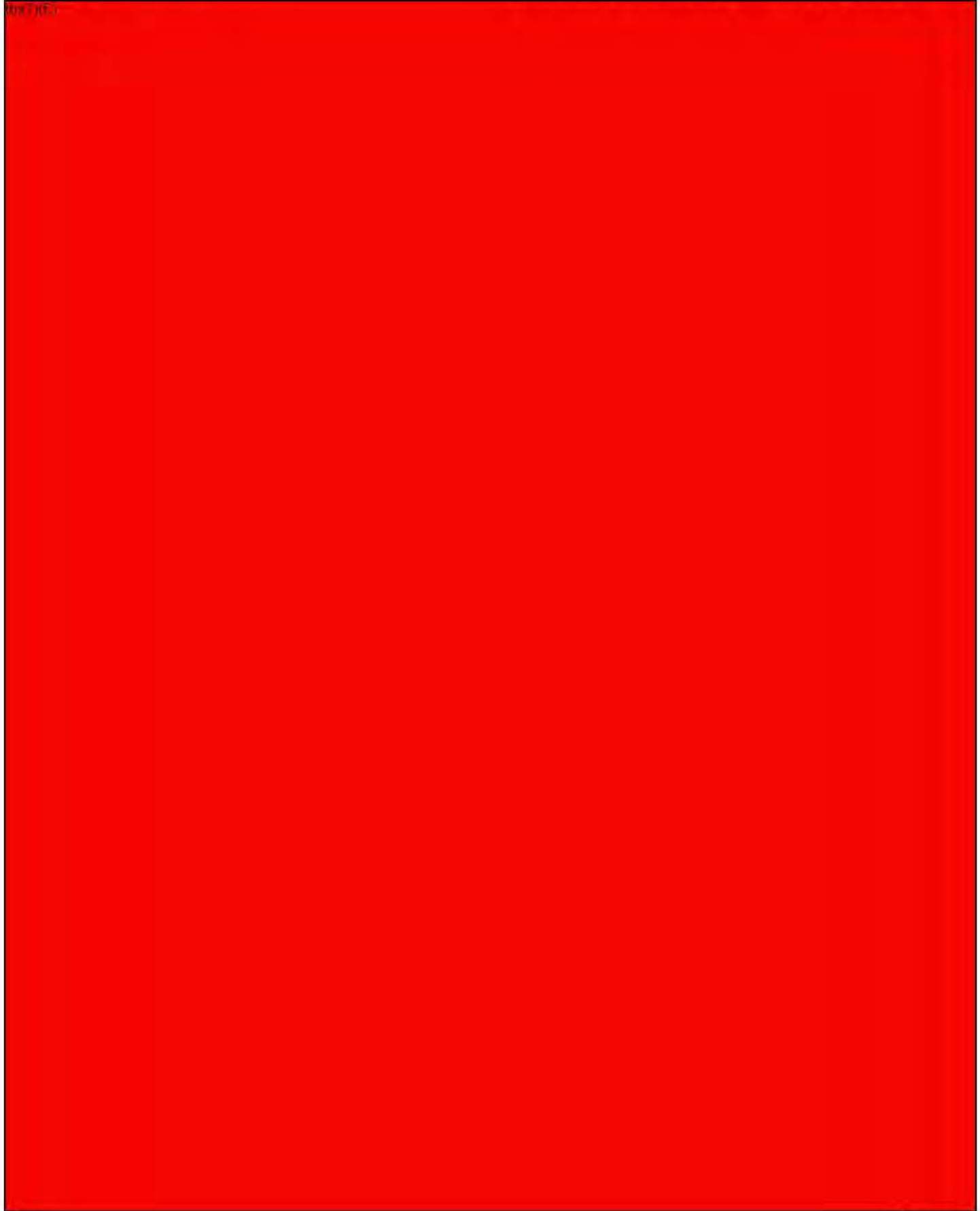
DR-4611-LA DSOP
Effective Date: November 16, 2021





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DR-4611-LA DSOP
Effective Date: November 16, 2021





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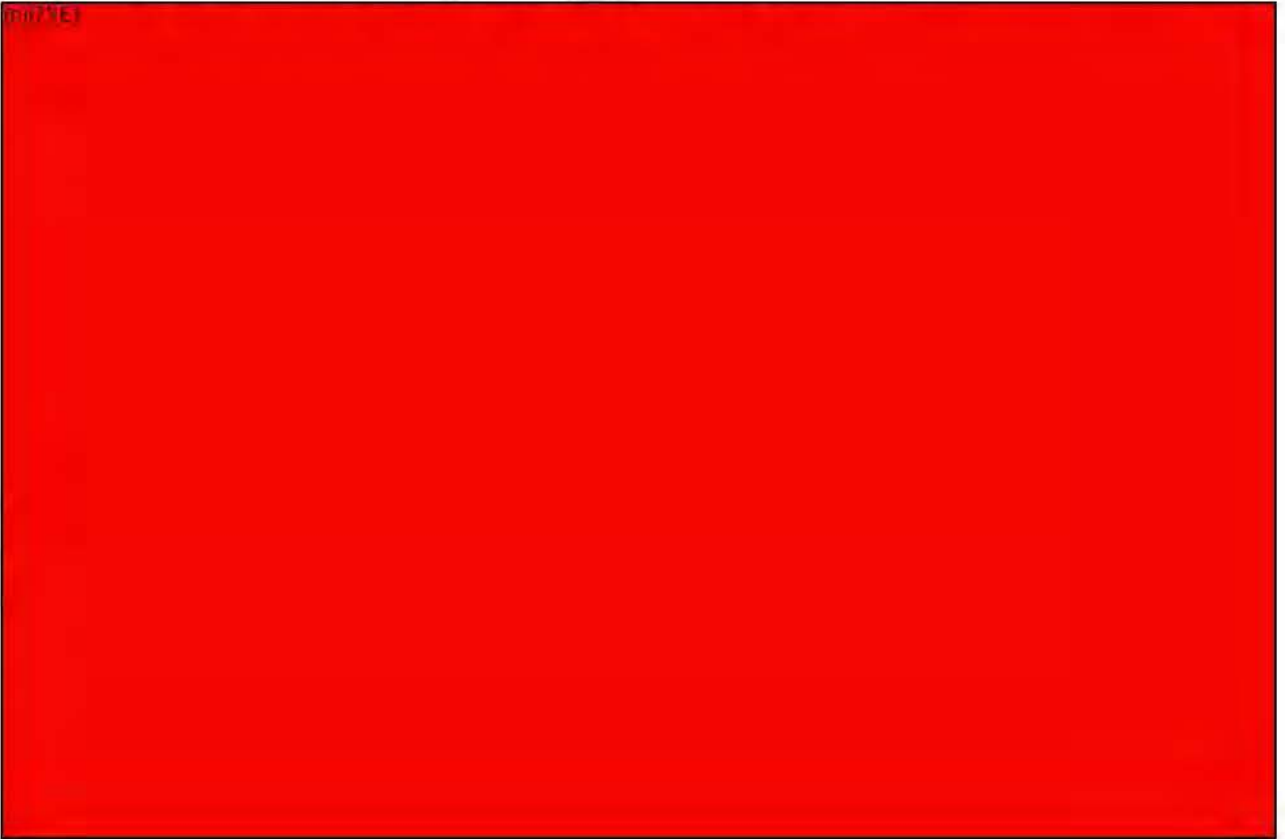
DR-4611-LA DSOP
Effective Date: November 16, 2021

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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:

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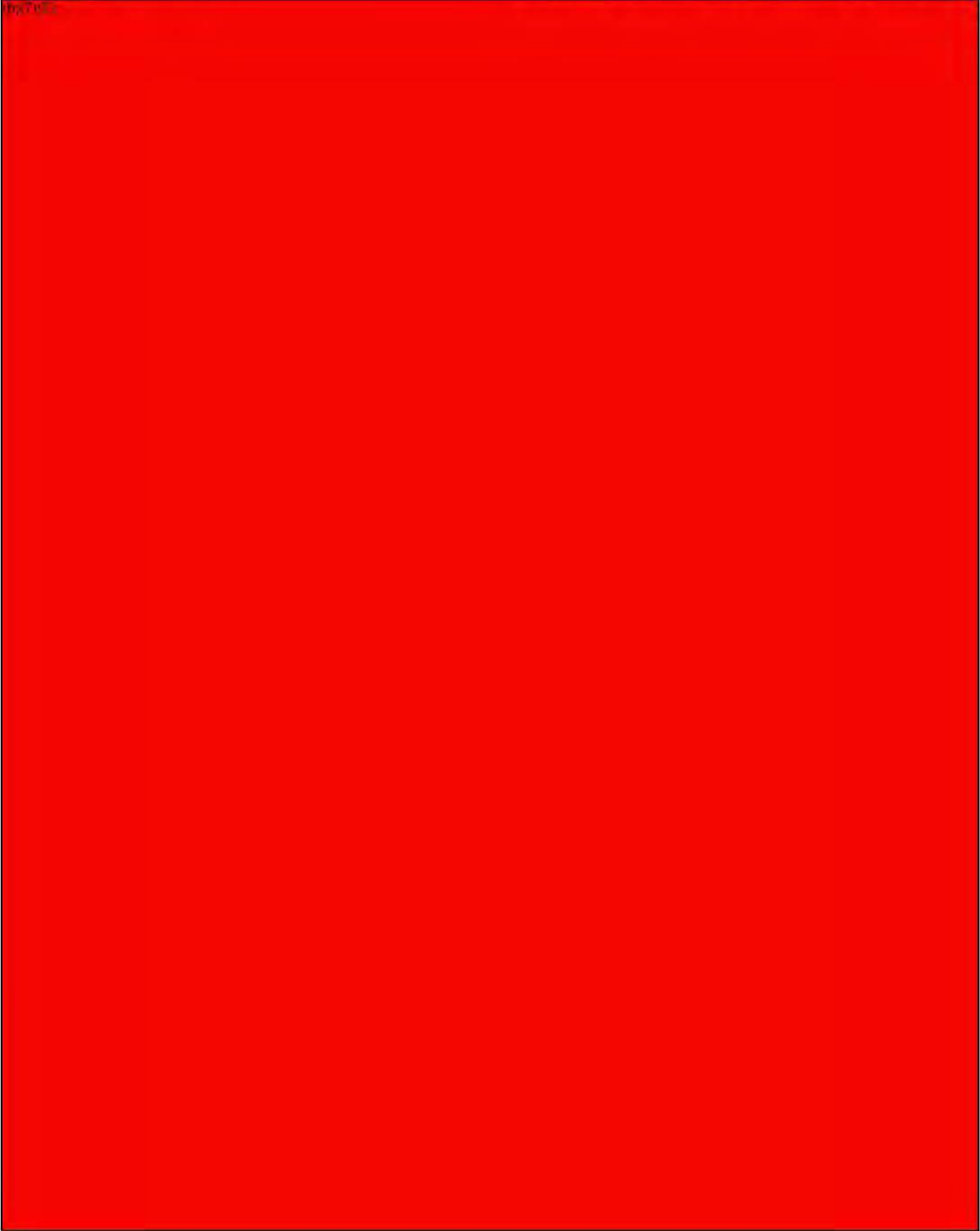




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Effective Date: November 16, 2021

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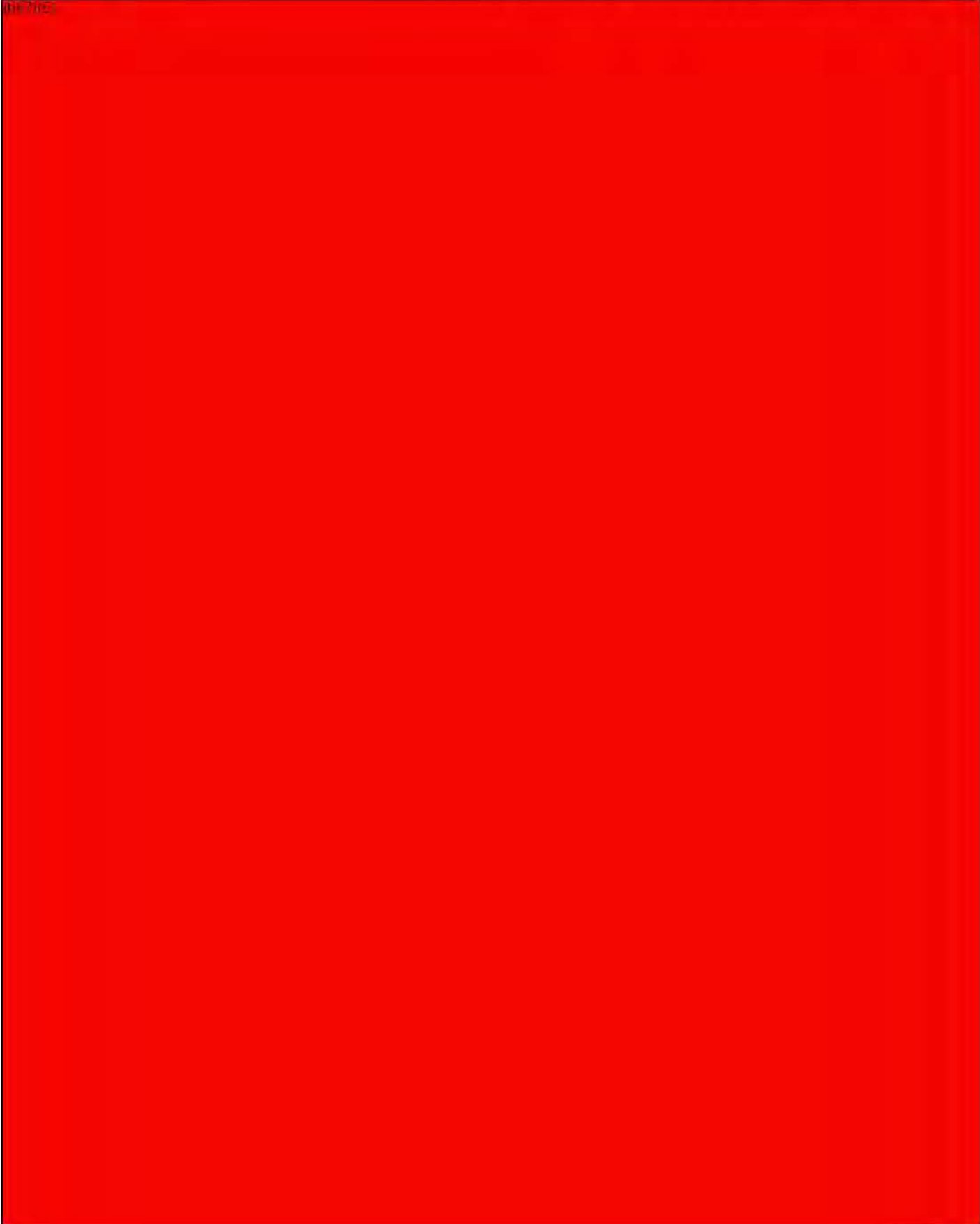




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Effective Date: November 16, 2021

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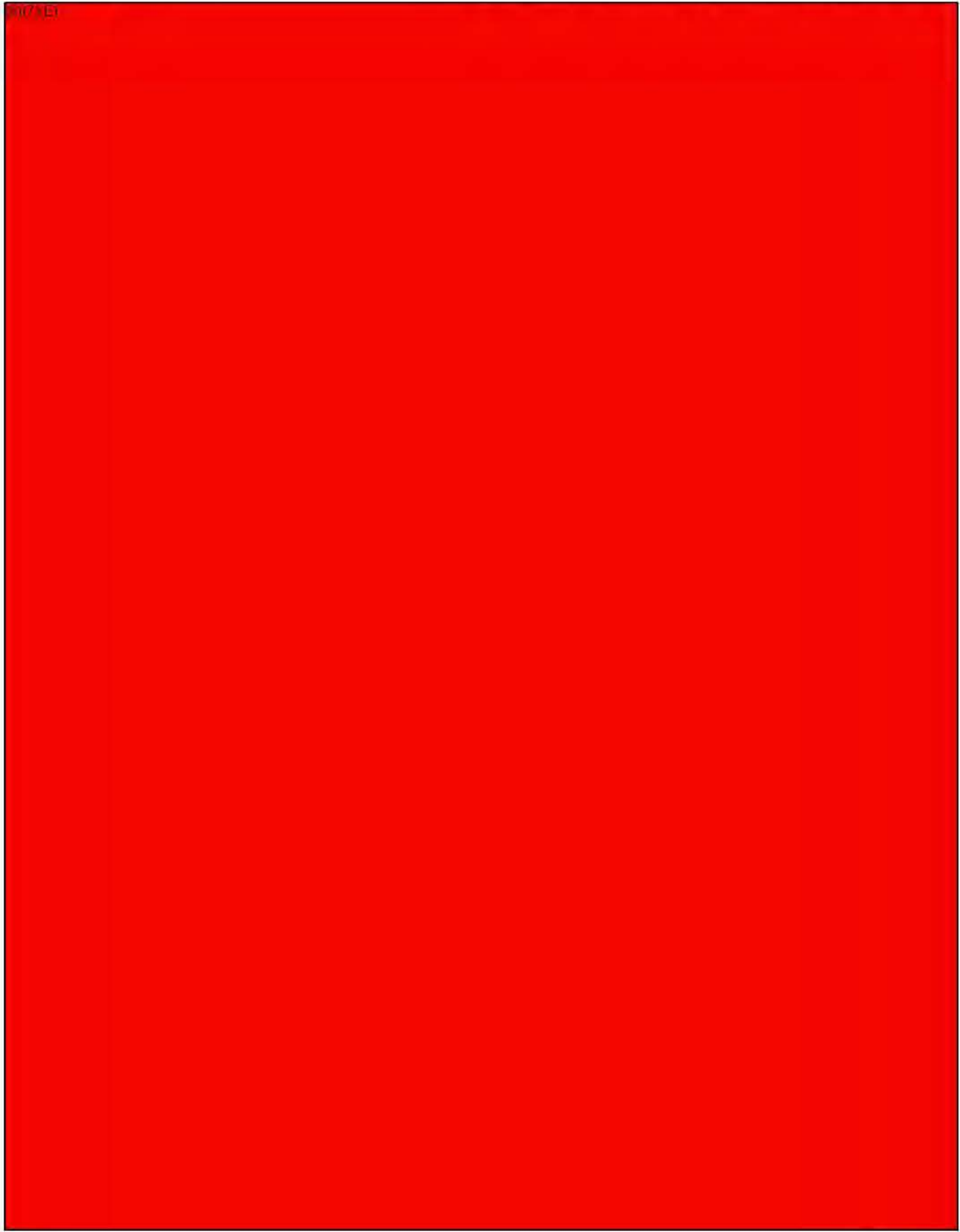




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Effective Date: November 16, 2021

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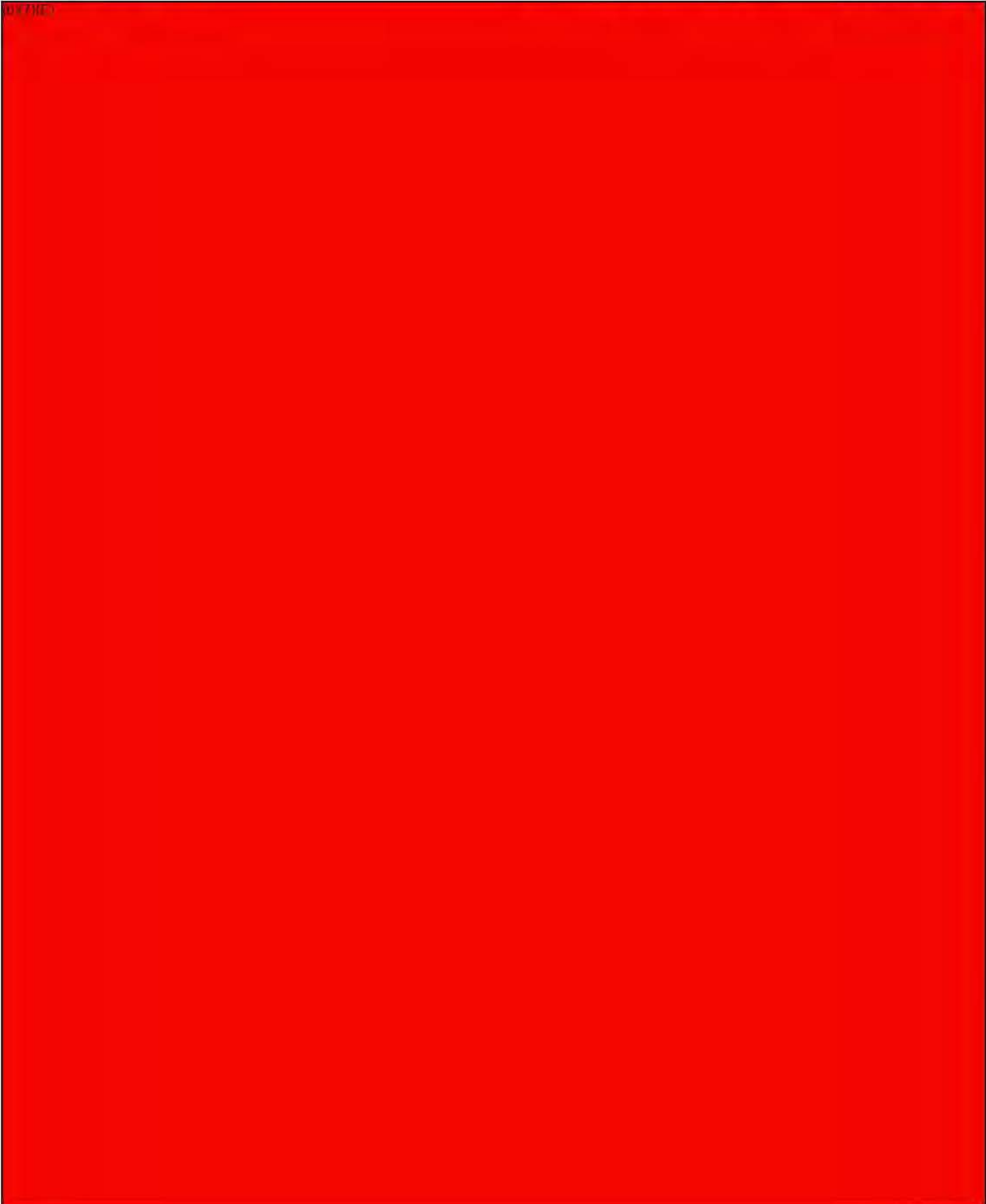




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DR-4611-LA DSOP
Effective Date: November 16, 2021

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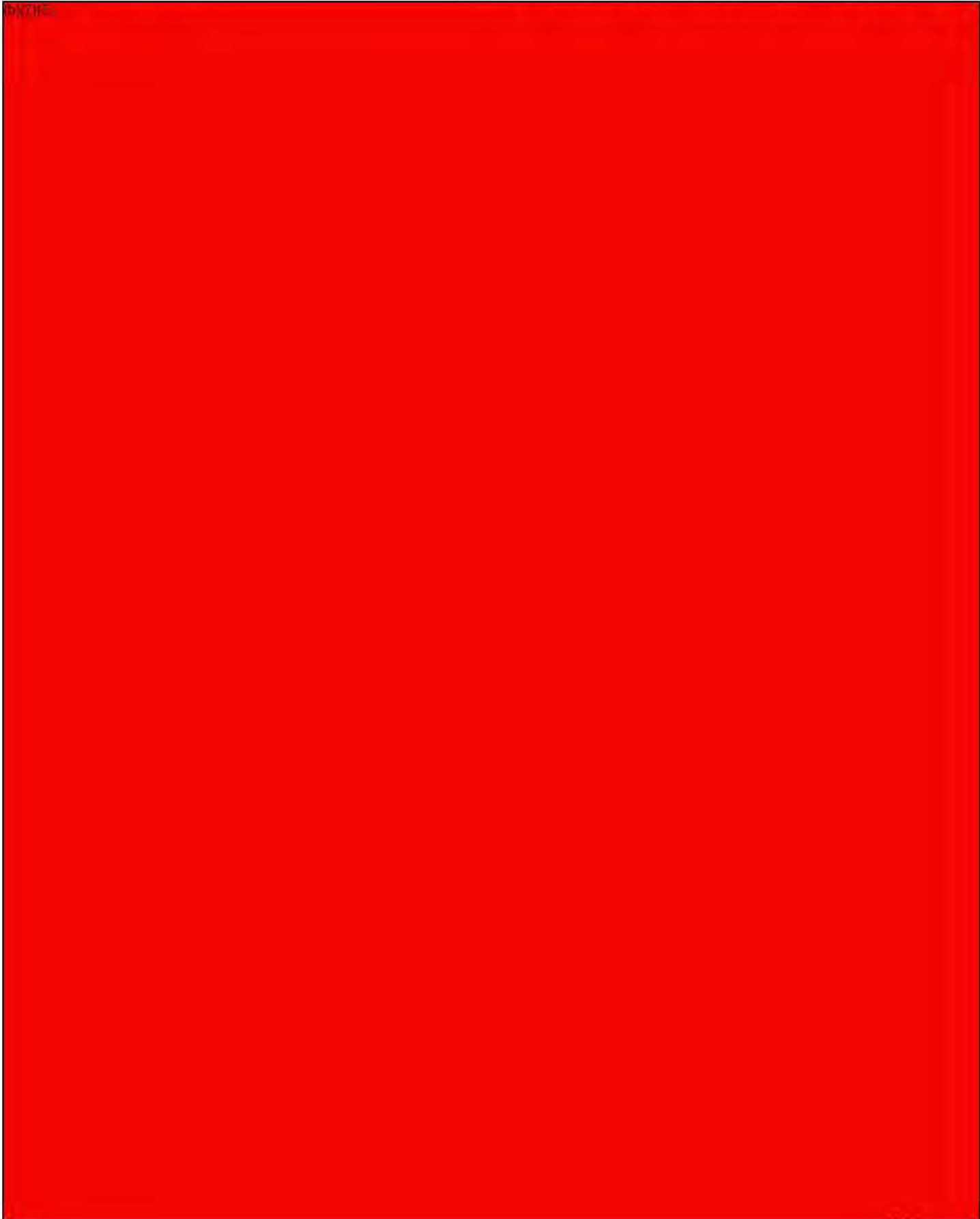




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Effective Date: November 16, 2021

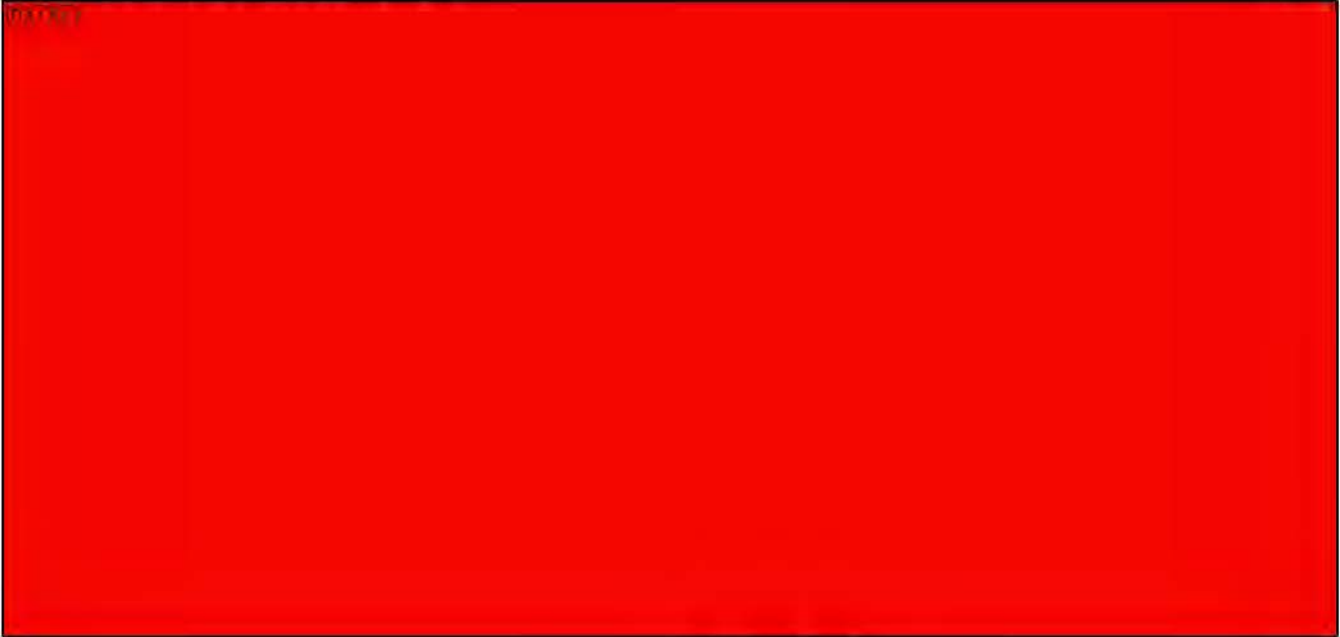
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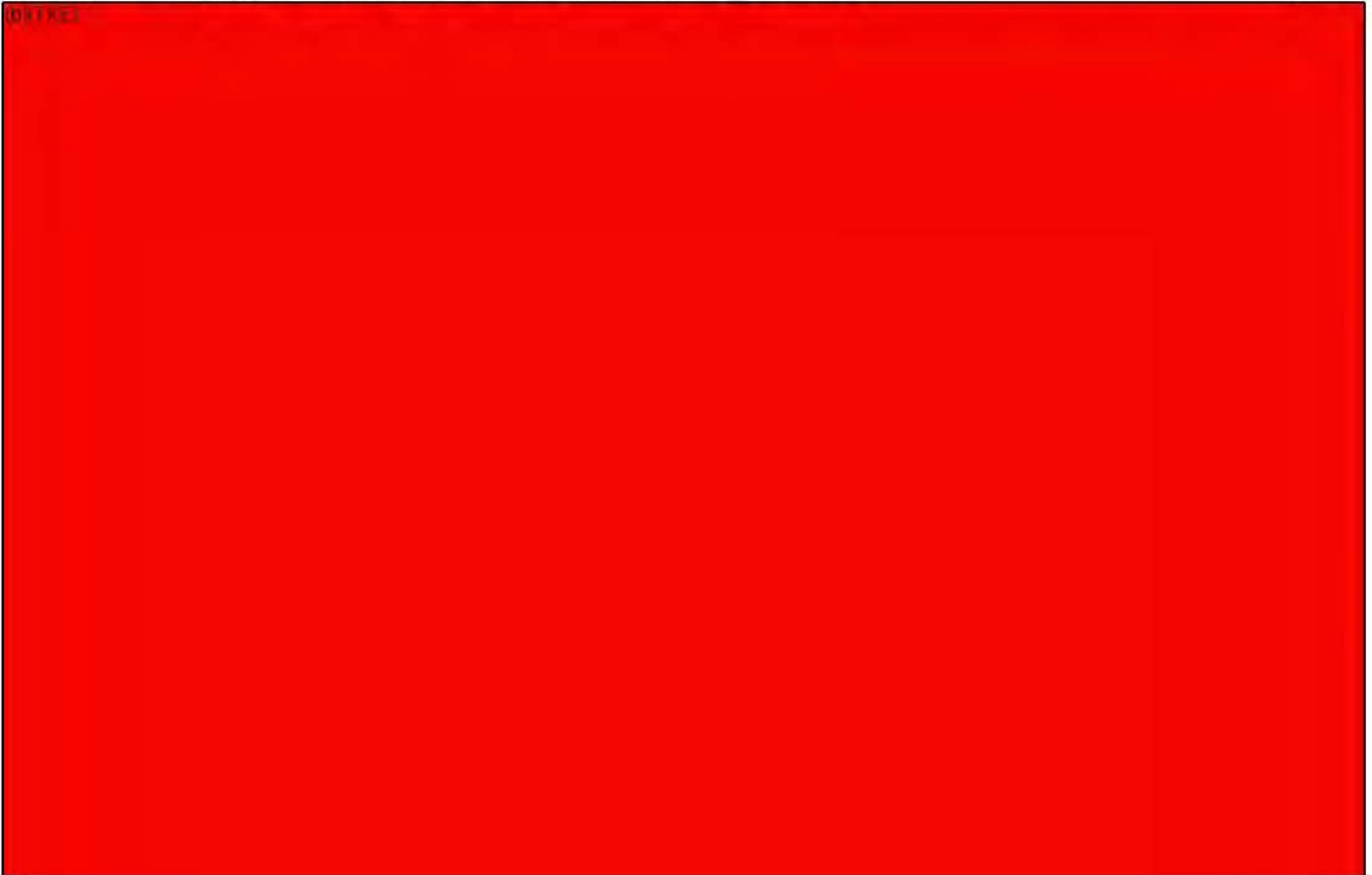


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Effective Date: November 16, 2021

2. Potential Recoupments



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

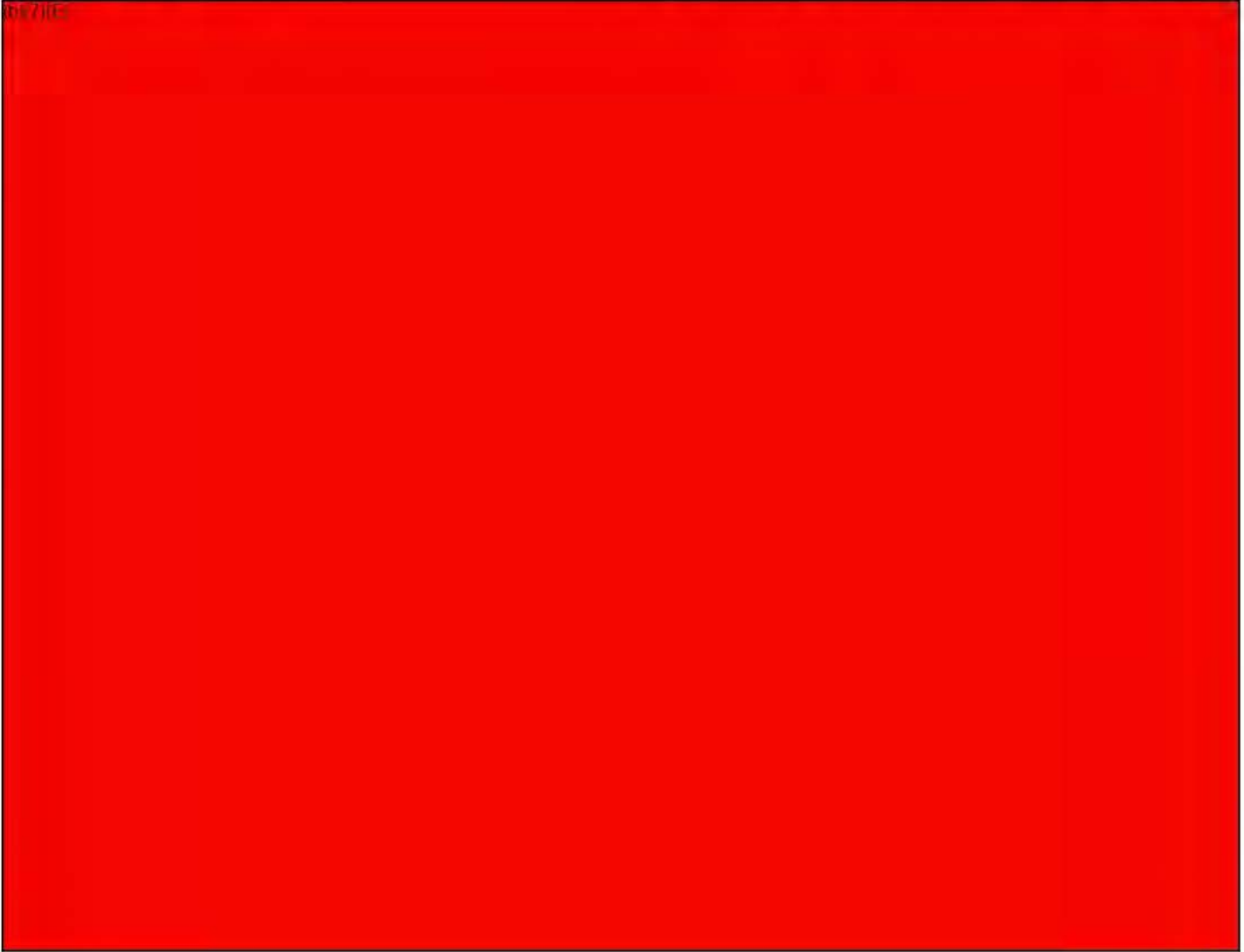




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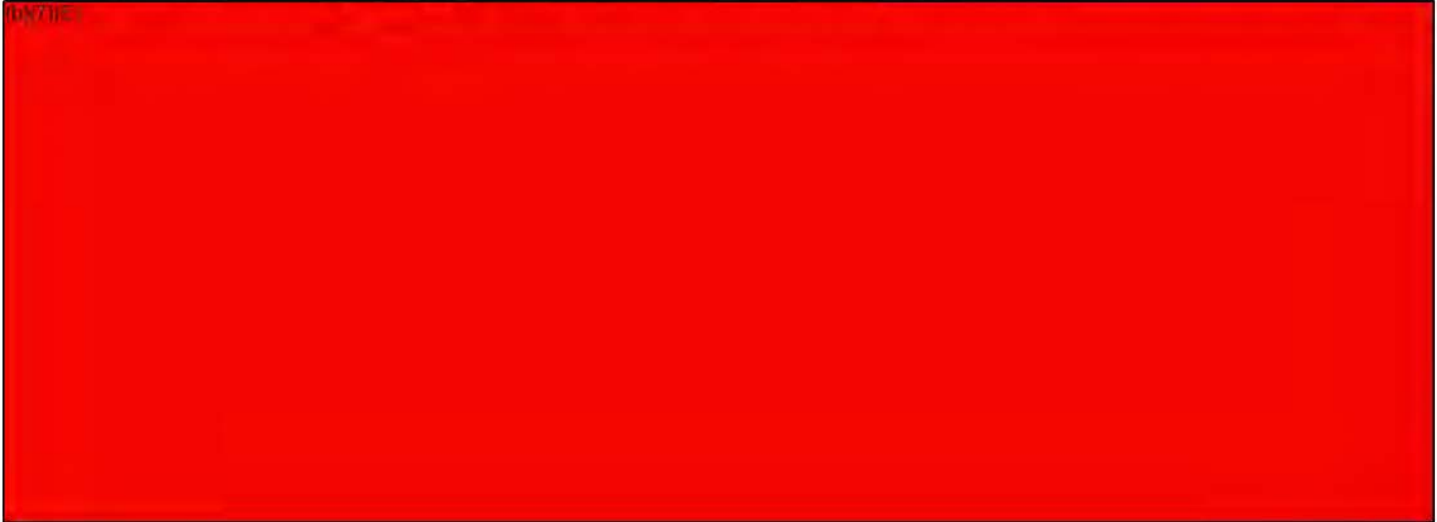
DR-4611-LA DSOP
Effective Date: November 16, 2021

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

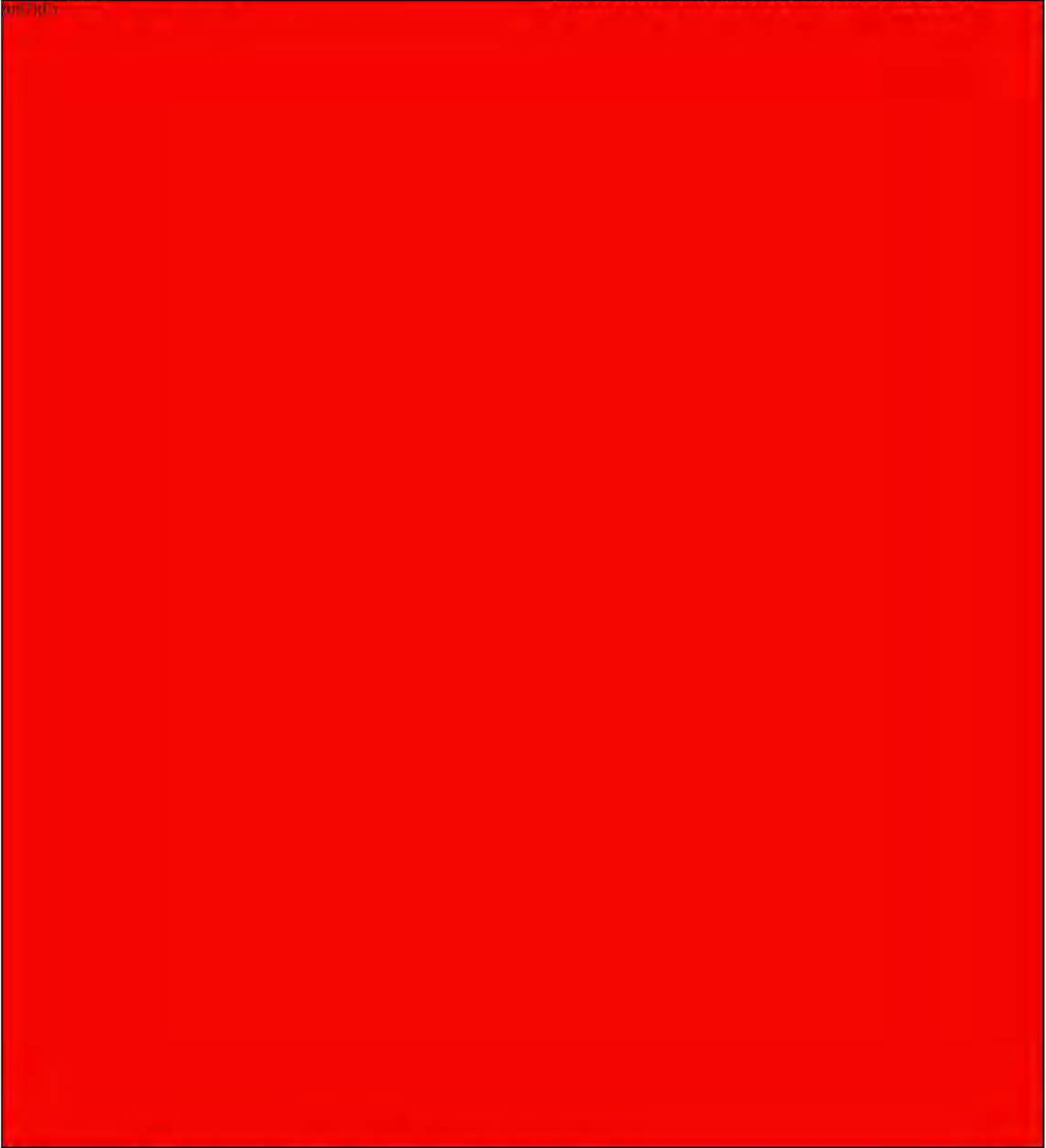
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DR-4611-LA DSOP
Effective Date: November 16, 2021



e. Processing in the Pre-Recoupment Queue





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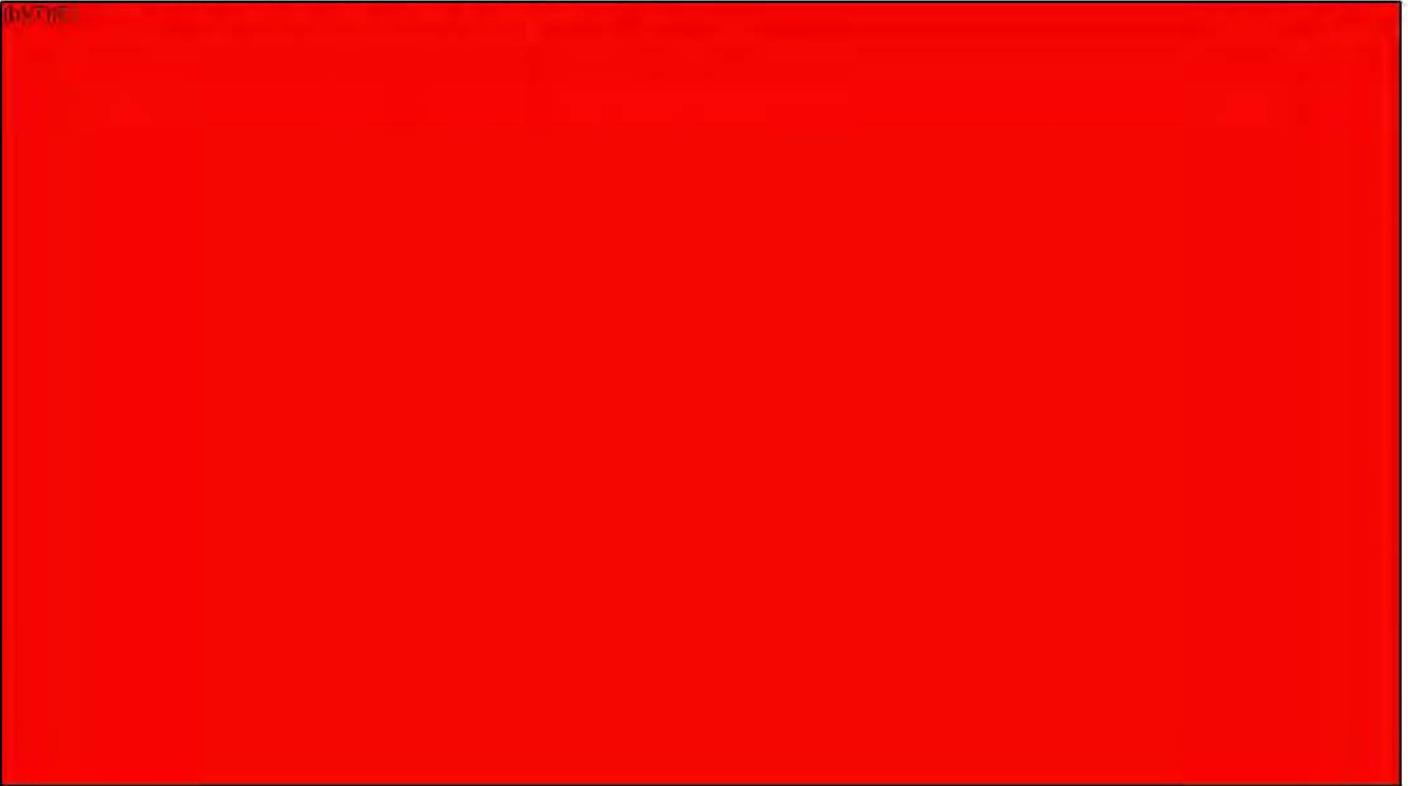
DR-4611-LA DSOP
Effective Date: November 16, 2021

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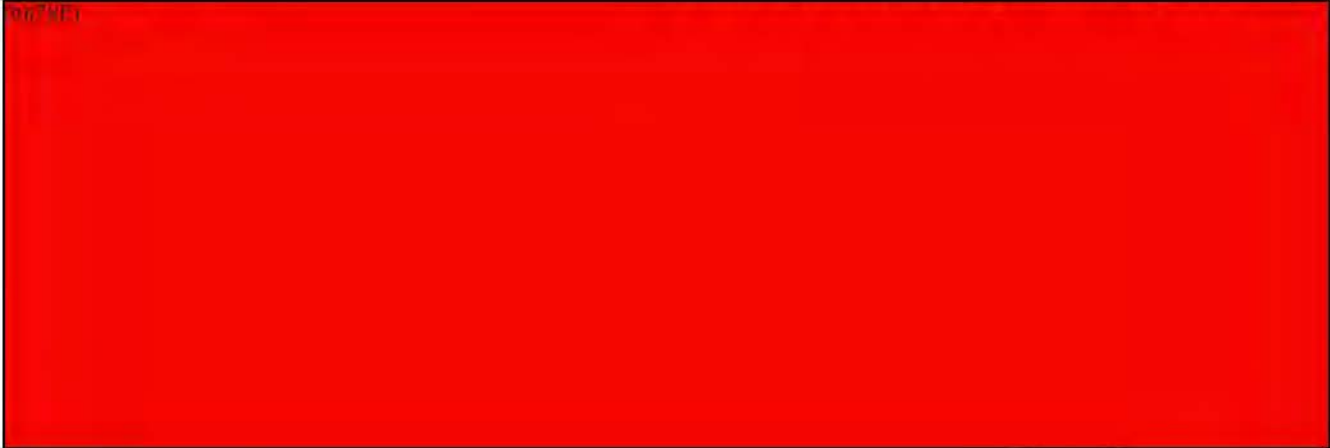
f. Duplicate Offset Chart

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DR-4611-LA DSOP
Effective Date: November 16, 2021



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:

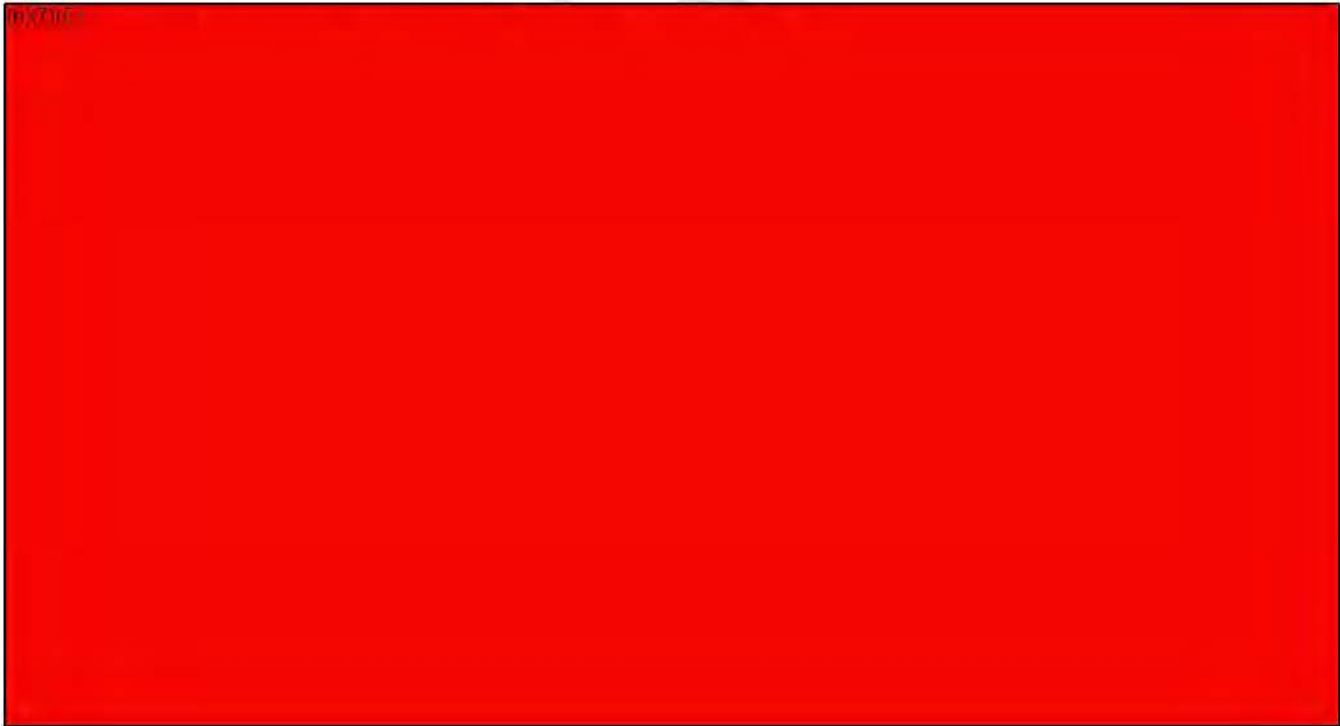




DR-4611-LA DSOP
Effective Date: November 16, 2021

Staff Only

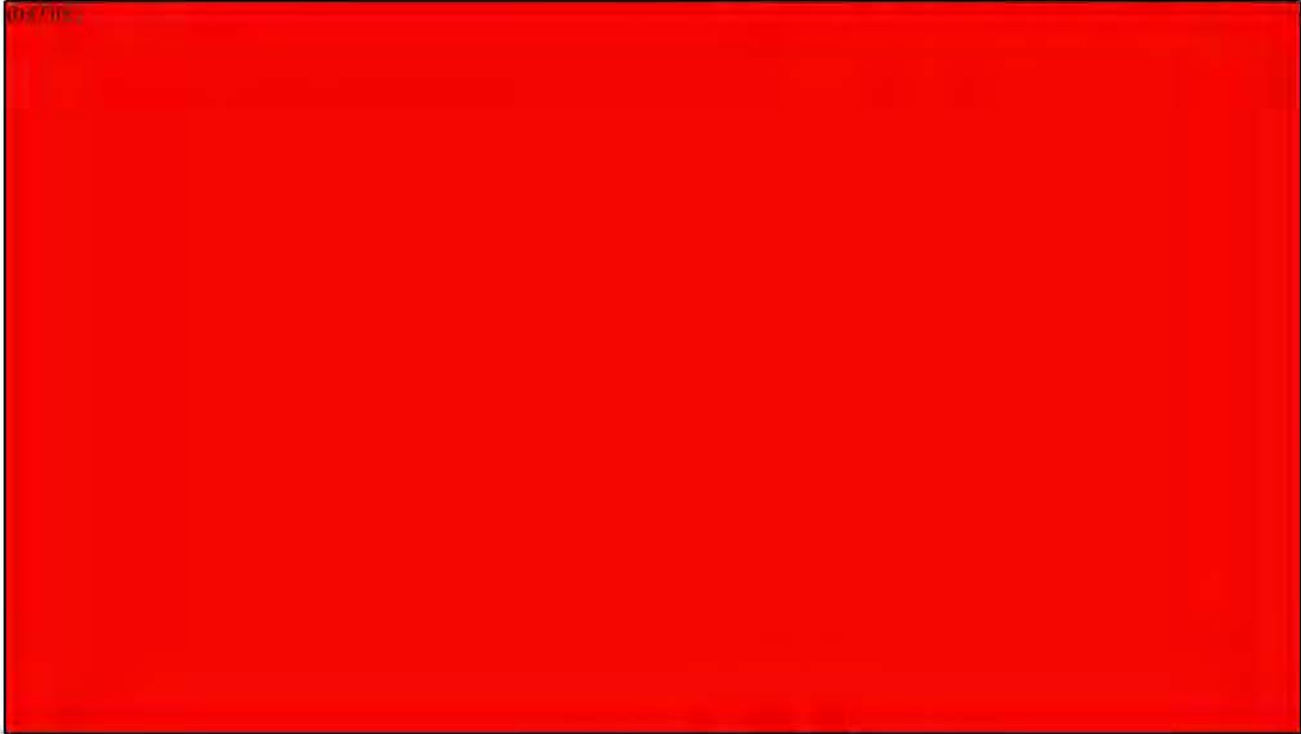
Attachment A: Duplicate Payment Offset Script





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Effective Date: November 16, 2021



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



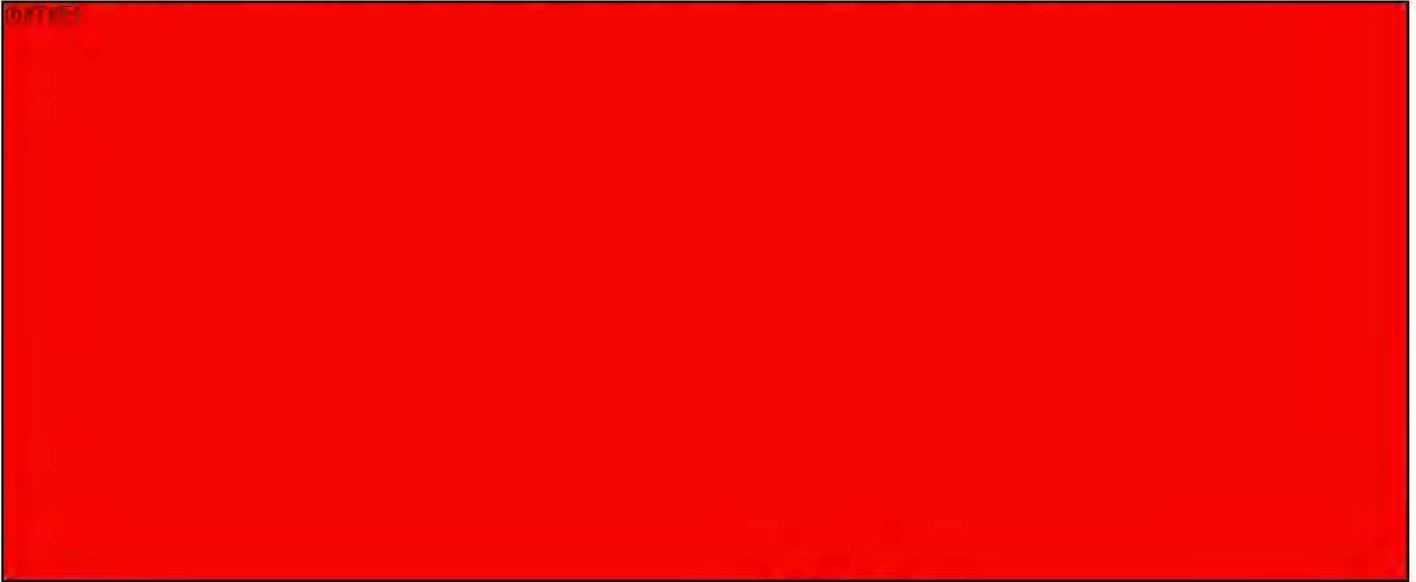
Scenario 2: An applicant in DR-4611-LA received a duplicate award for **ERIA** in the amount of \$750. The applicant is later found eligible for initial rental assistance in the



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Effective Date: November 16, 2021

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.



Attachment C: Duplicate Payment Offset Stamp Chart

Duplicate Payment Offset Stamp Chart	
Duplicate Payment Stamp	Action
[Redacted content]	



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DR-4611-LA DSOP
Effective Date: November 16, 2021

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Assigned 8



EM-3560-FL DISASTER SPECIFIC OPERATING PROCEDURES

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Processes for EM-3560-FL 2 ■ Who May Get Assistance? 3 ■ Disaster Specific Approvals 4 ■ Other Items to Note 5 <p style="text-align: center;">***This can be referenced by all staff*** (JFO, DRC, DSA, Helpline)</p>	
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 9 	
III. Process	<ul style="list-style-type: none"> A. Eligibility Verifications 11 B. Processing Eligibility Assistance 11 C. Special Handling Queue 15 D. 3560 Stamp Required 16 E. Information Request 18 F. Insurance Processing 12 G. Funeral Processing 22 H. Funeral Processing - SPU ONLY 24 I. Processing Ineligible Funeral Assistance – SPU ONLY 27 J. Processing Ineligible Assistance 29 K. Appeals 29 L. Exceptions 29 	
IV. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 31 ■ Acronyms 31 	
V. Appendix	<ul style="list-style-type: none"> ■ Attachment A: 3560-EM Funeral RFI 32 ■ Attachment B: 3560-EM Undesignated Area 33 ■ Attachment C: Eligible and Ineligible Items 34 	
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 36 	



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EM-3560-FL

Disaster Specific Operating Procedures

Effective Date: August 26, 2021

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:





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■ **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.



■ **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.
 - Due to the sensitive nature of the case, please use your best customer service when explaining documentation needed.



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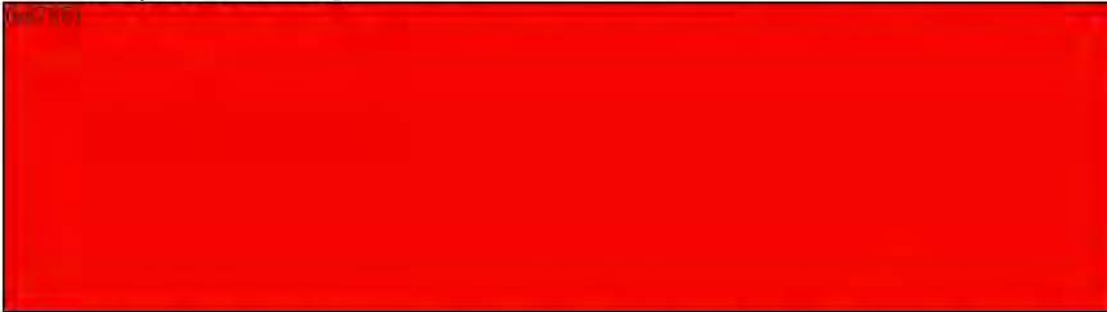
Disaster Specific Operating Procedures

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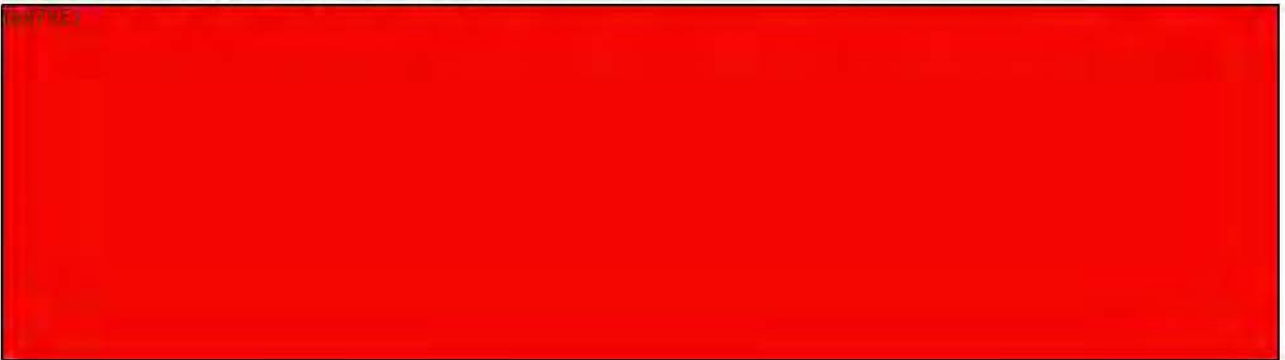
- Please refer to the [3560-EM Funeral RFI](#) for additional information.

■ **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:



- Once verifications have been completed. Update the **Registrant Info** Screen with co-applicant's information:



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

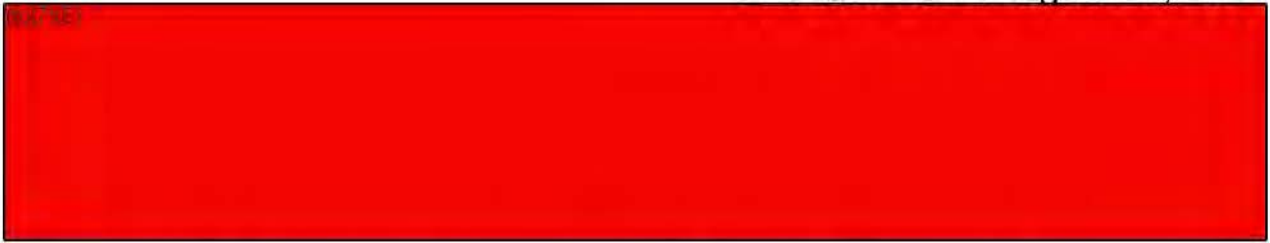
- If the family member states the applicant of the registration is deceased and is one of the occupants on file and is able to verify the following:





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■ **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.



- The registration in the deceased individual's name only, will have NO further action.





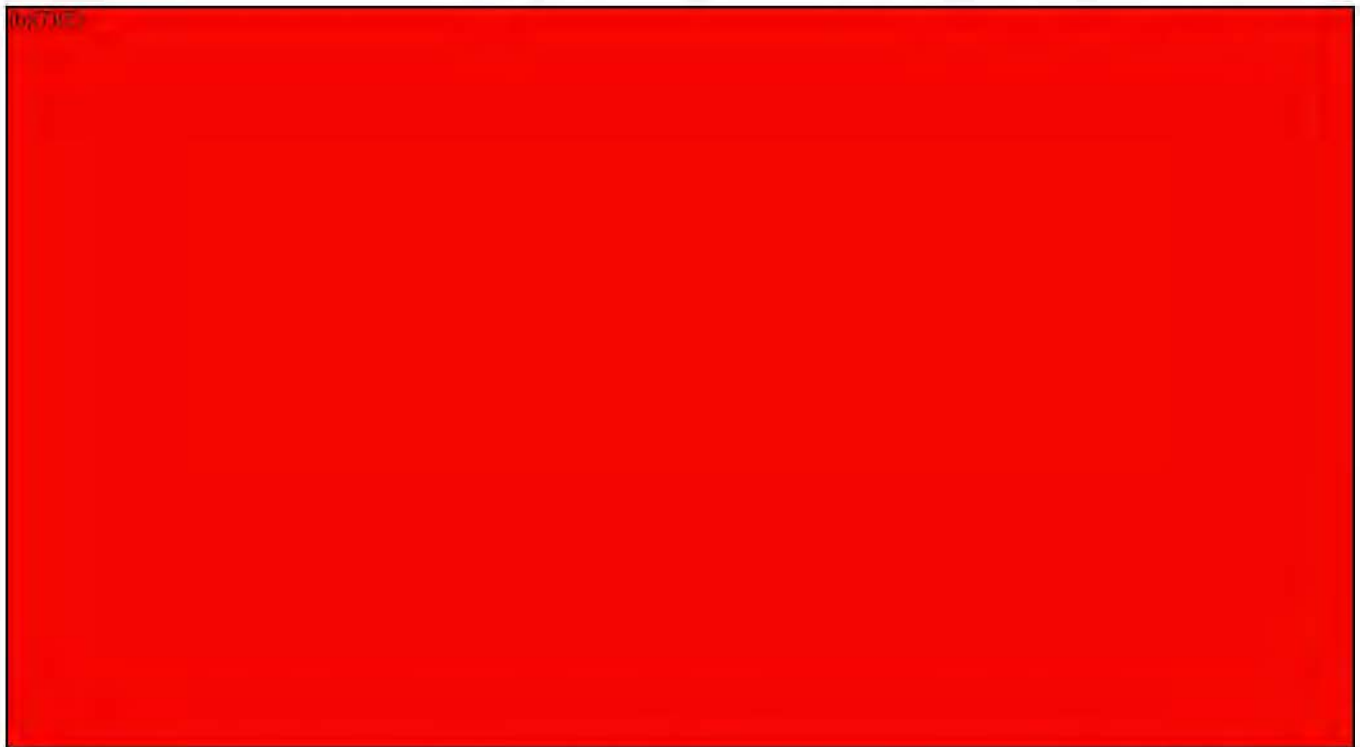
II. IMPORTANT INFORMATION

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:



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



III. PROCESS

A. Eligibility Verifications

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

B. Processing Eligible Assistance

1. Home Replacement Assistance:

- a. Home Replacement Assistance may be paid based on confirmation of the Remote Inspection or a visual assessment by the inspector.



- 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);



- 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:





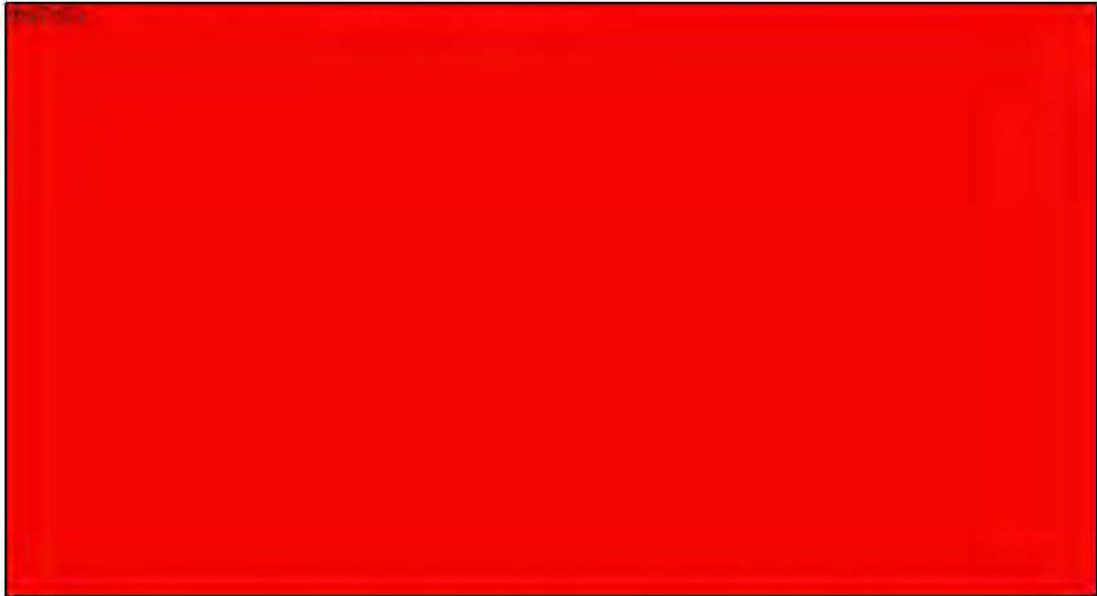
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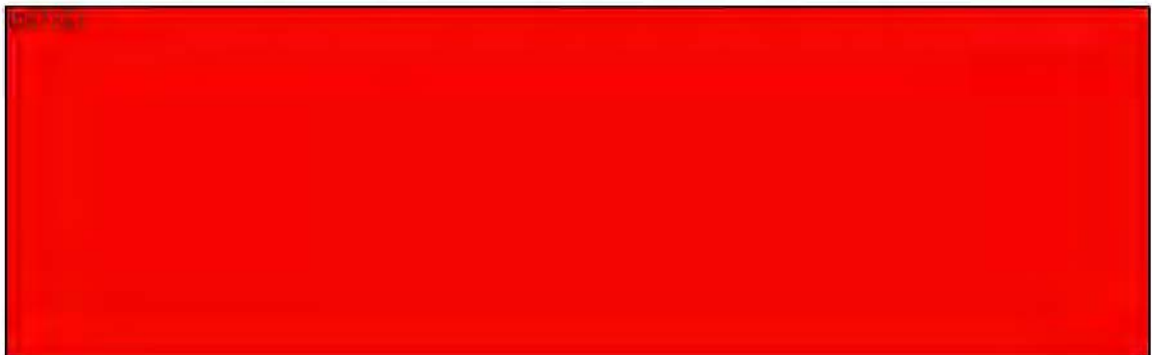
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2. If the applicant continues to stay in a hotel/motel, **LER** can continue until they vacate or through the night of the 30th day from any Initial Rental Assistance award certification date, which ever occurs first.
- ii. Applicants will have the 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:



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.





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[REDACTED]

- 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.

[REDACTED]

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.

[REDACTED]



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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:



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.



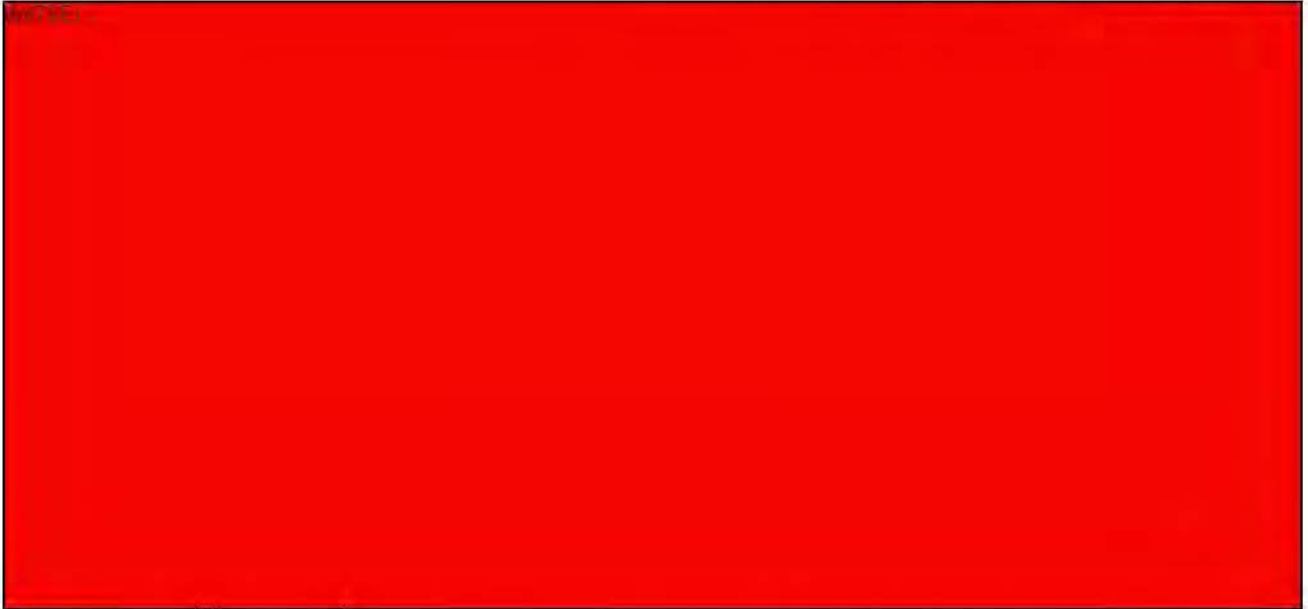
D. 3560 Stamp Required

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.

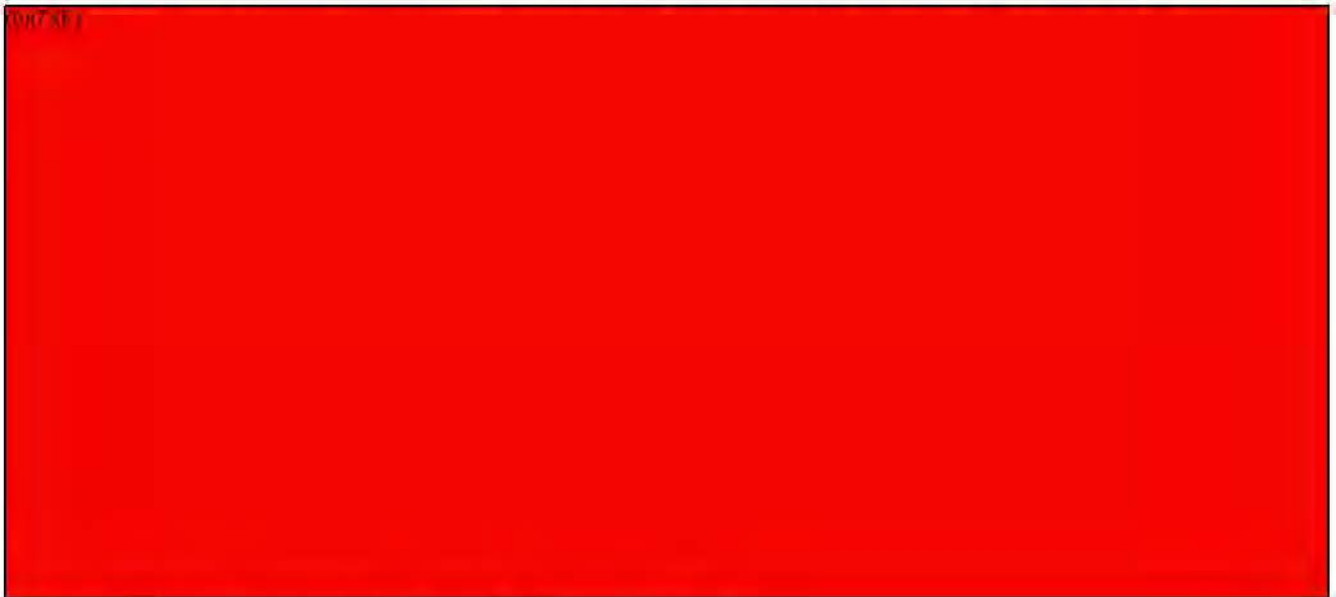
- a. If the applicant indicates they have Condo Unit Insurance (Interior) and/or Personal Property (Contents) Insurance:



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b. If the applicant needs an RFI for Transportation, Funeral or Medical/Dental:



c. If the applicant needs an INPR determination:





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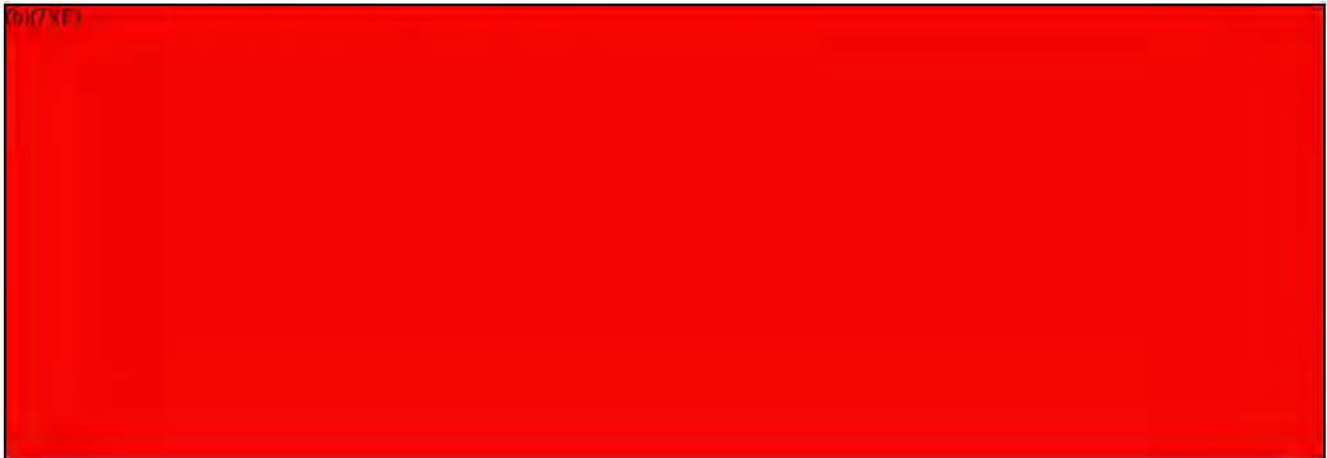
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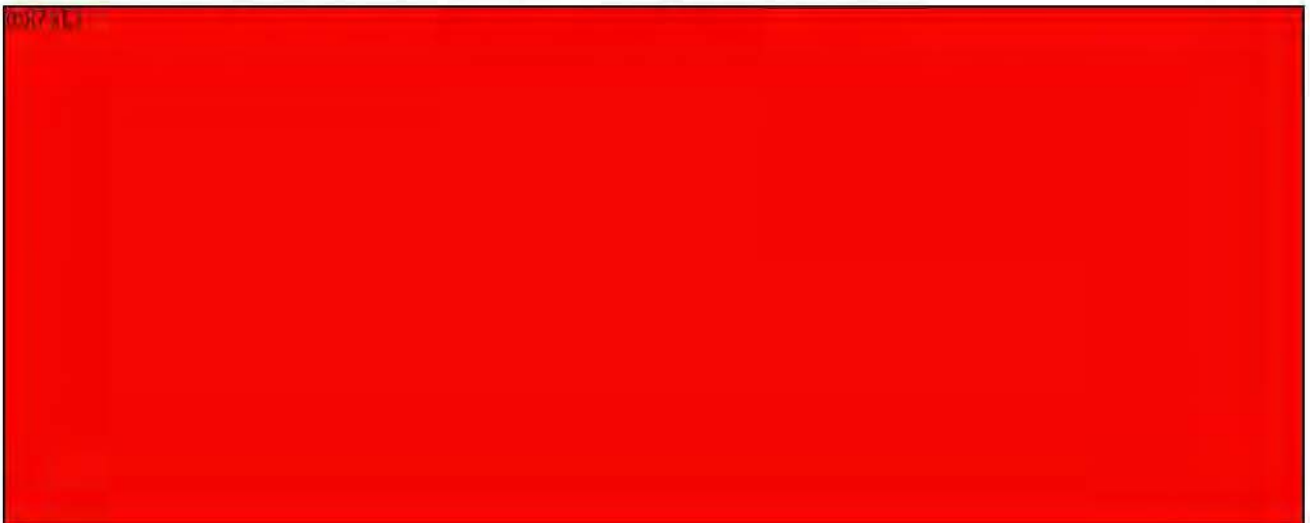
E. Information Requests

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:



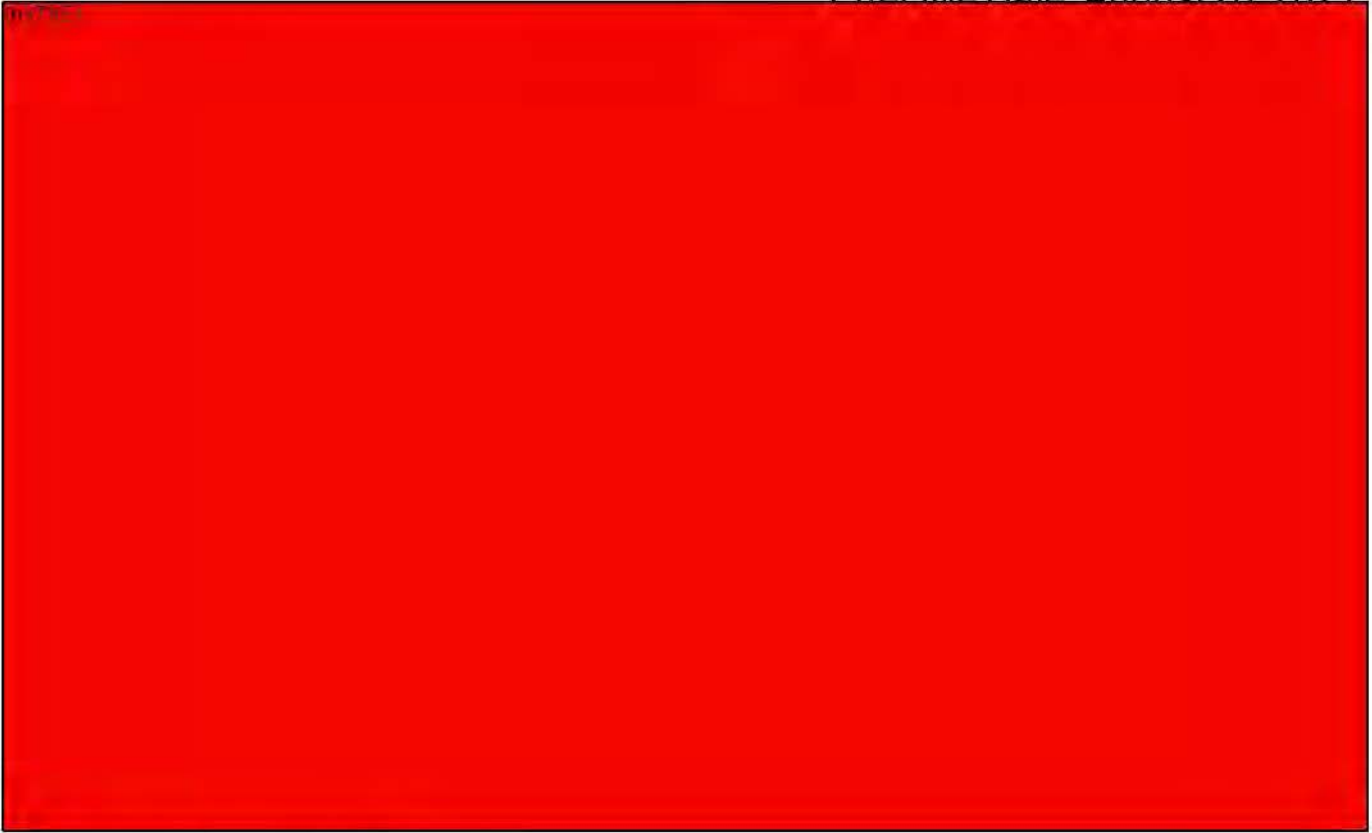
- b. If generating the RFI for requests involving service animals:





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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:





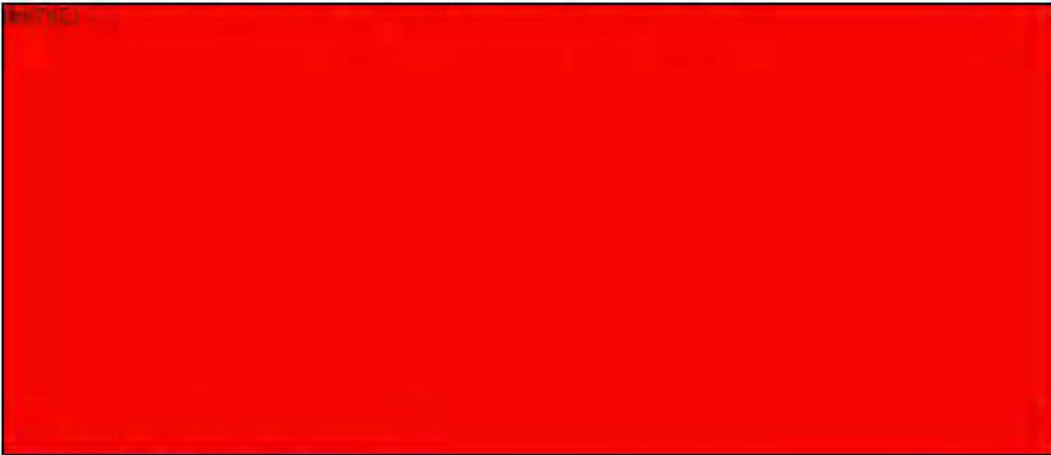
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3. Funeral RFI letter:

a. If there is a pending Funeral assistance request:



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

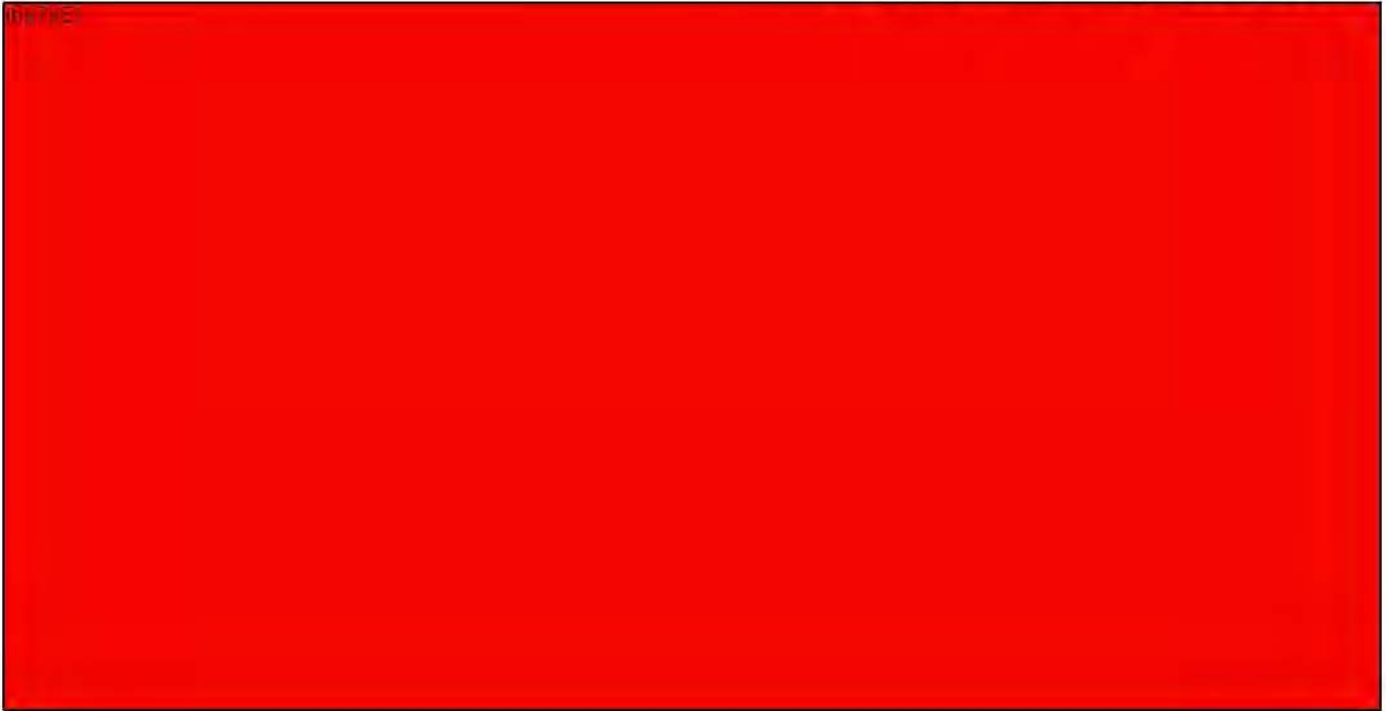
a. If the applicant indicates they **ONLY** have a CondoMaster insurance policy, **DO NOT** process an **INS** OR if the applicant indicates **NO** insurance.

i. If applicant has **NOT** received an inspection:





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2. Medical Insurance coverage

- a. If applicant reports having Medical Insurance and had made a request for assistance with medical needs:



G. Funeral Processing

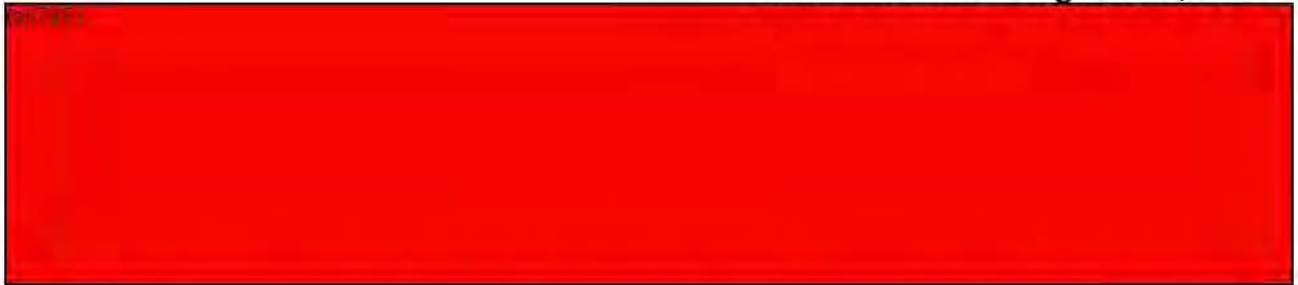
For EM-3560 FL, the following section lists the procedures authorized for Funeral assistance to be completed by the initial reviewer.





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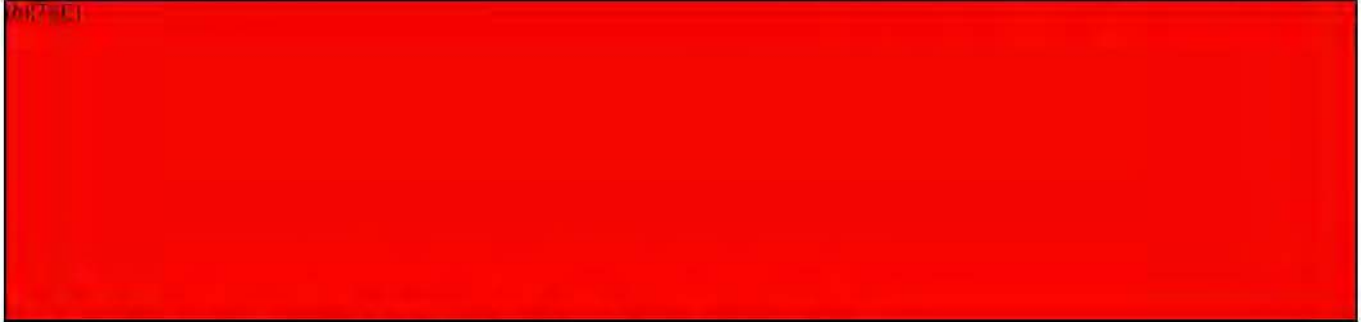


- b. Death Certificate with Blunt Force Trauma/Building Collapse listed as the cause of death;
 - i. An official death certificate, or a signed statement from a medical examiner, coroner, or other certifier stating the death was directly or indirectly related to the disaster. This may include pre-existing 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.

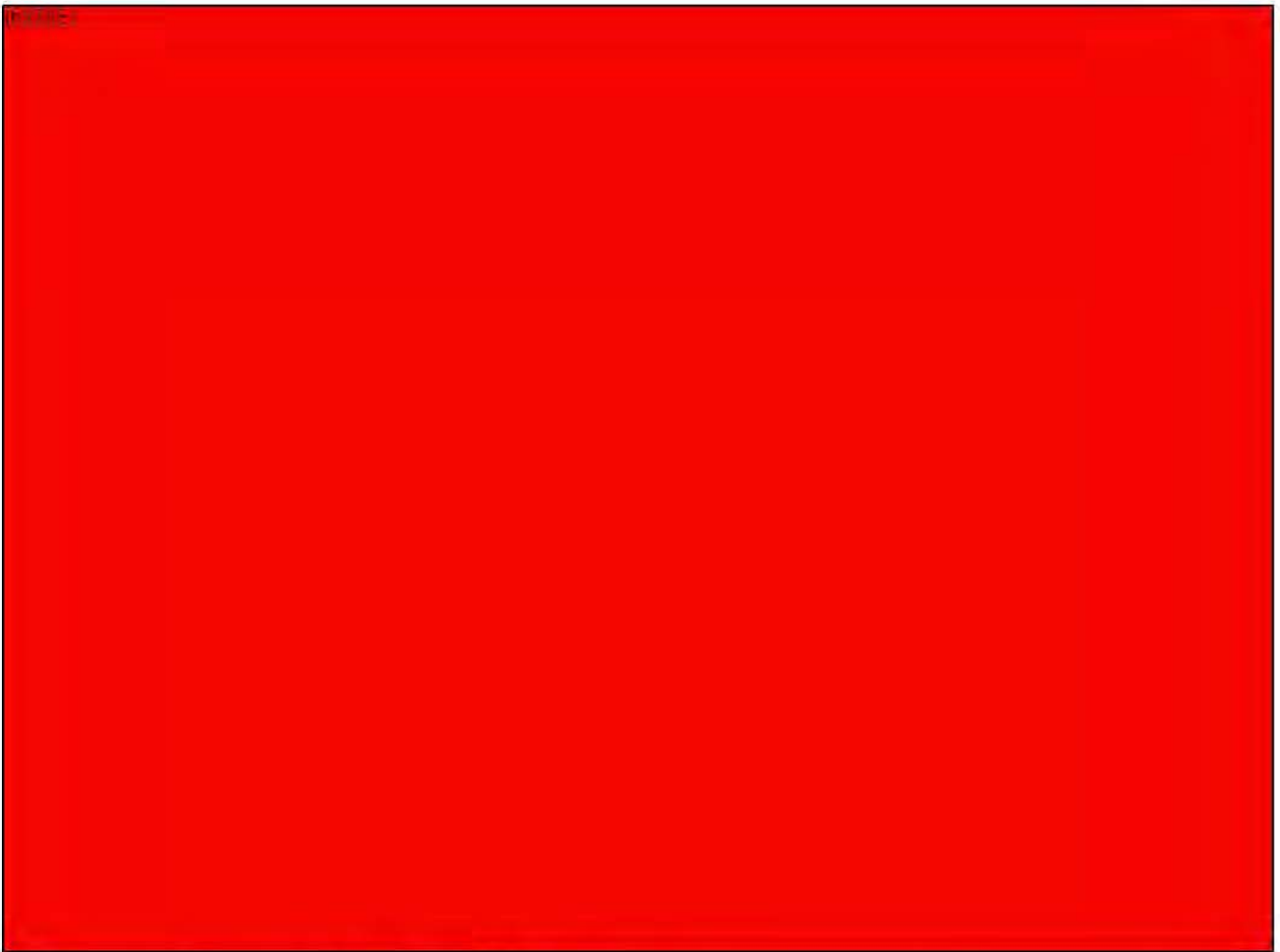




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3. **If** all documents are NOT on file, illegible or incomplete:



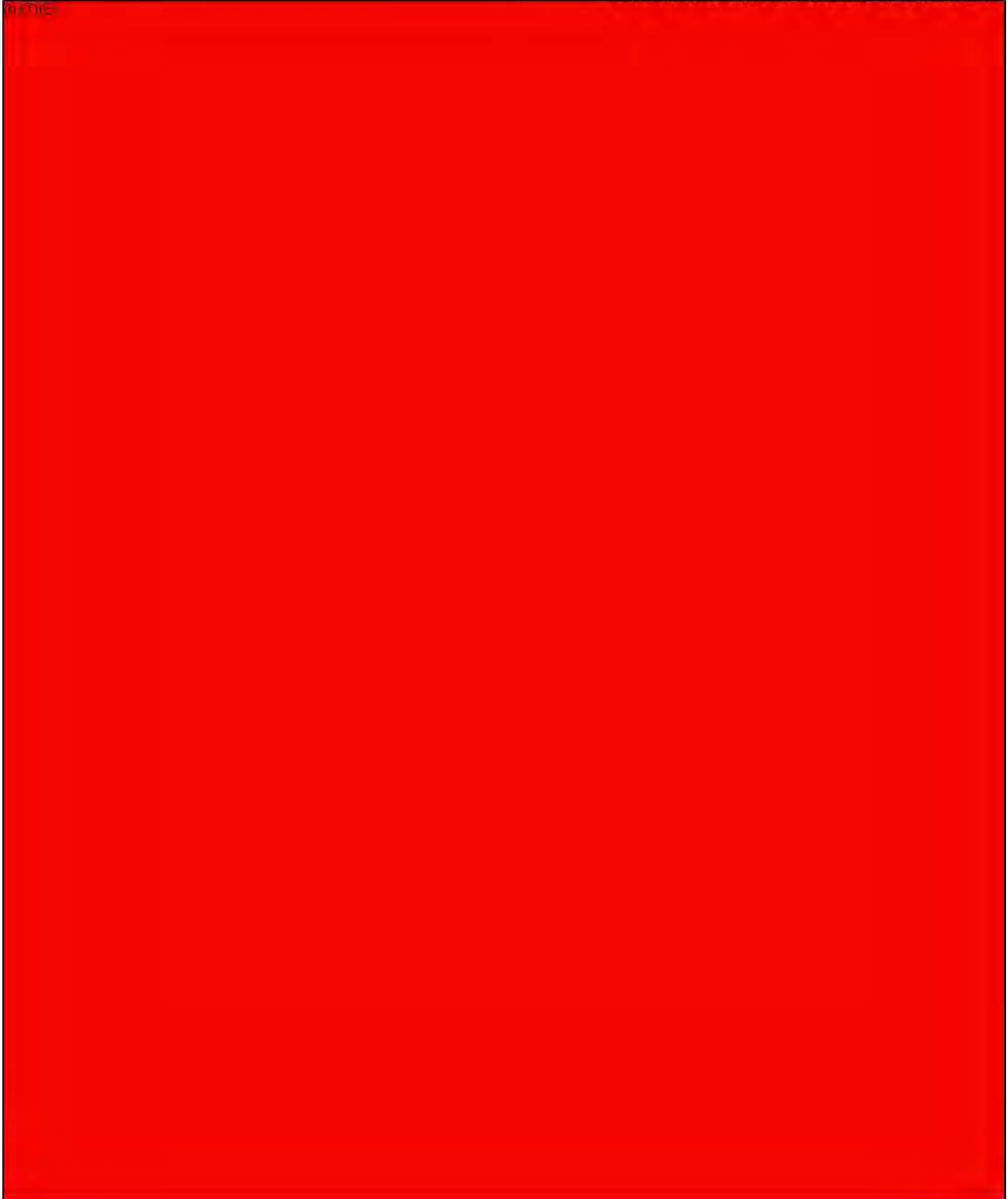
H. Funeral Processing – SPU ONLY

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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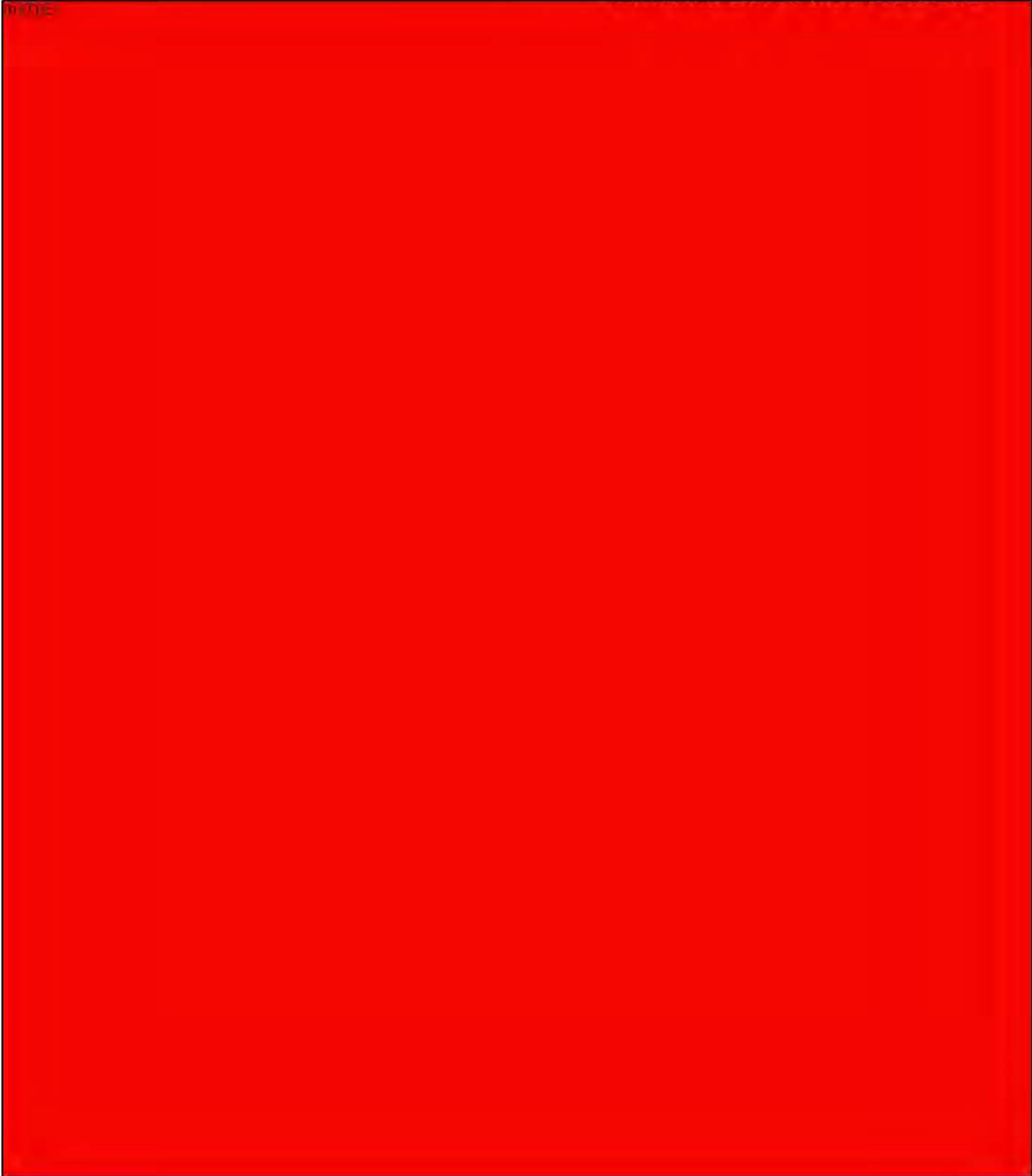
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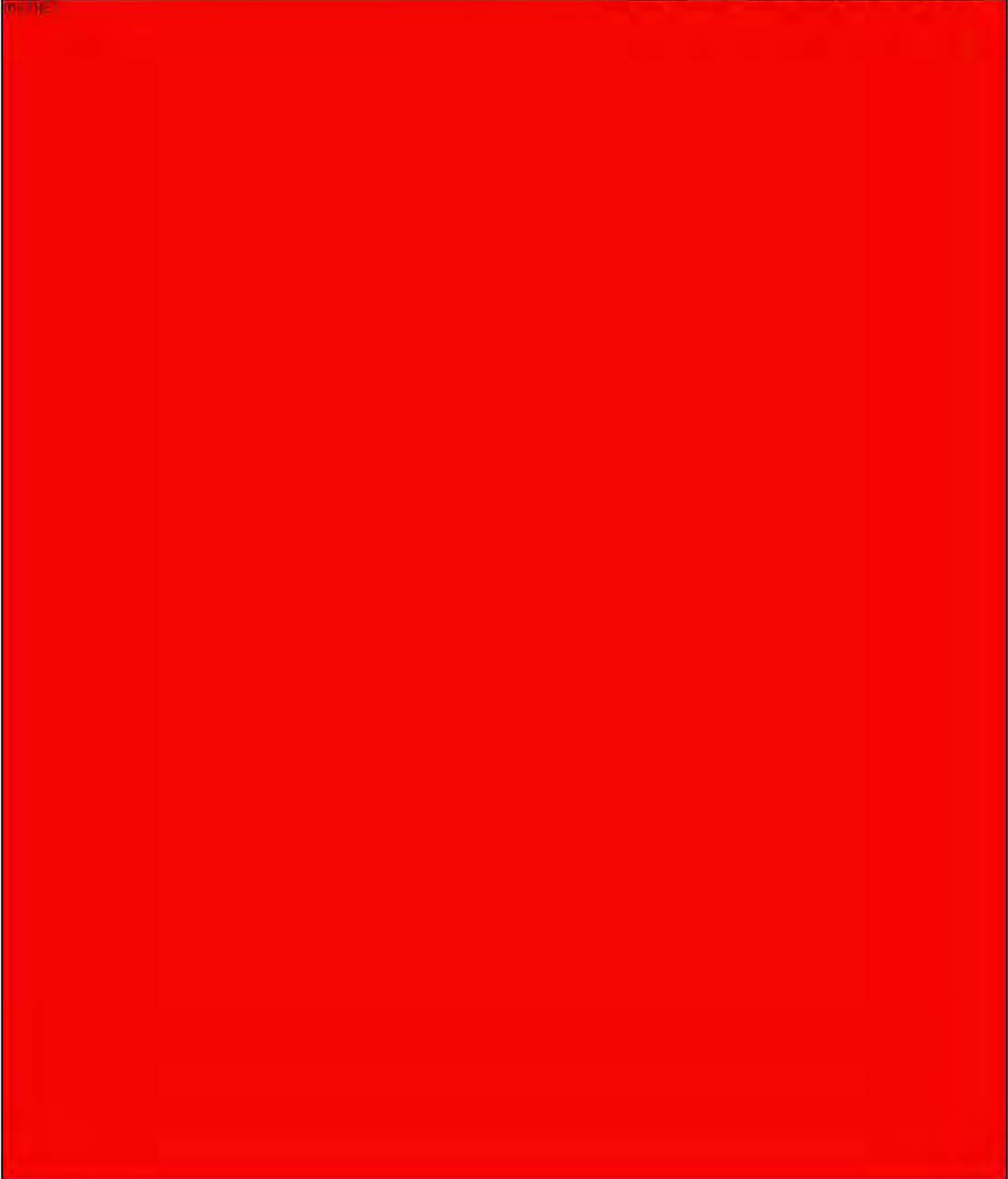




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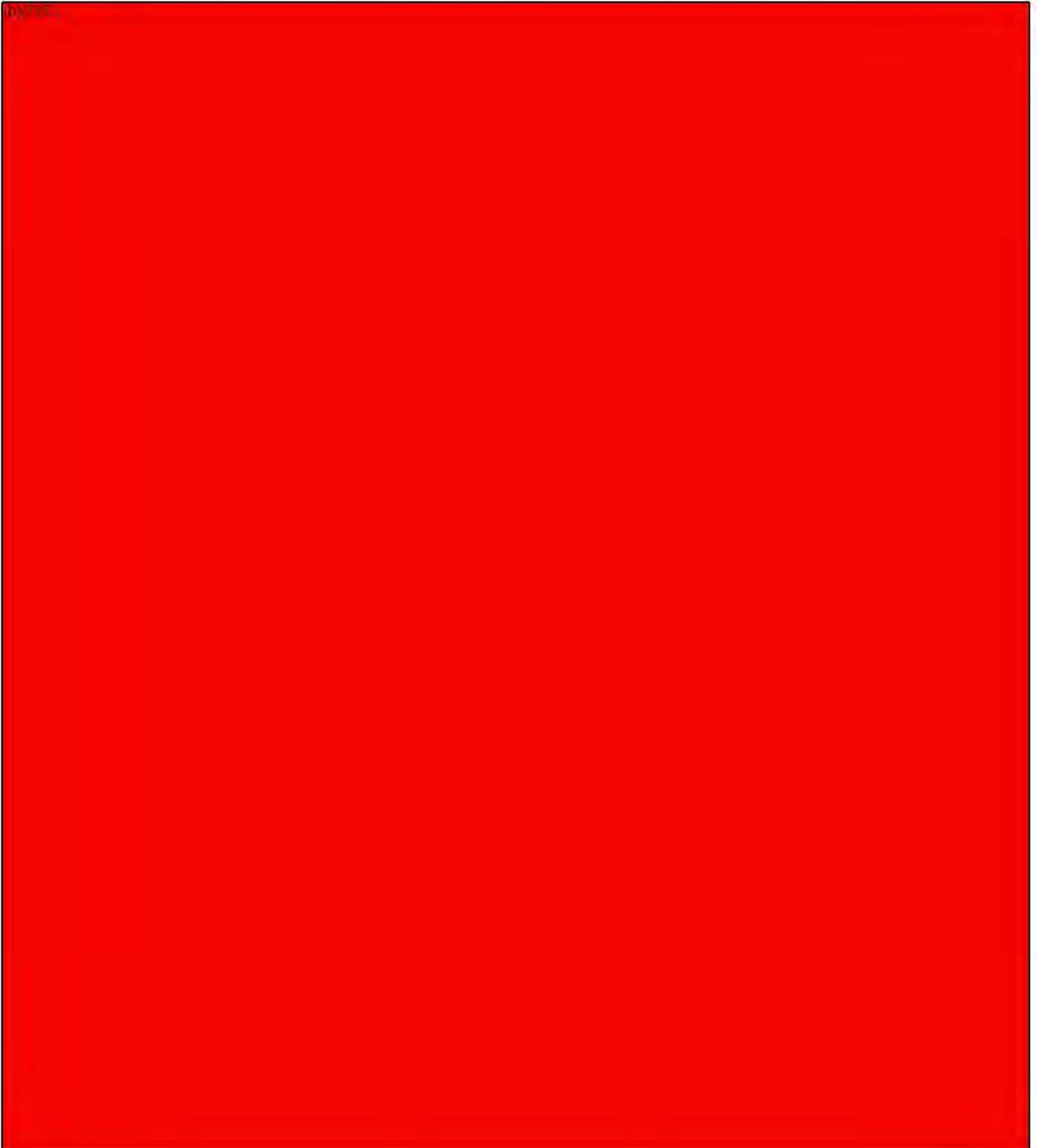
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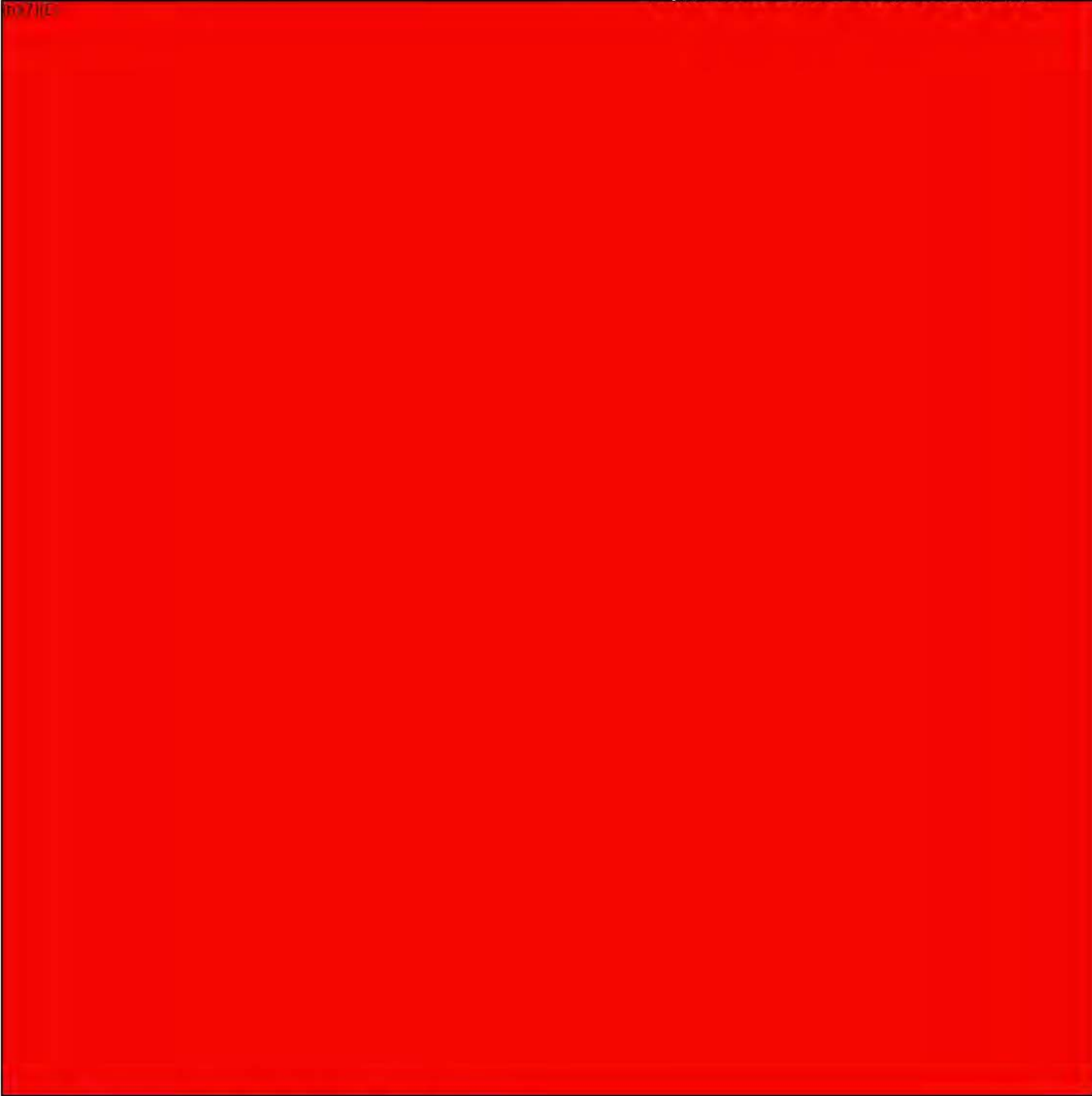
I. Processing Ineligible Funeral Assistance – SPU ONLY





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(b)(7)(E)



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:



2. Losses NOT at 8777 Collins Ave

a. If a registration is taken in error for losses in the surrounding area:



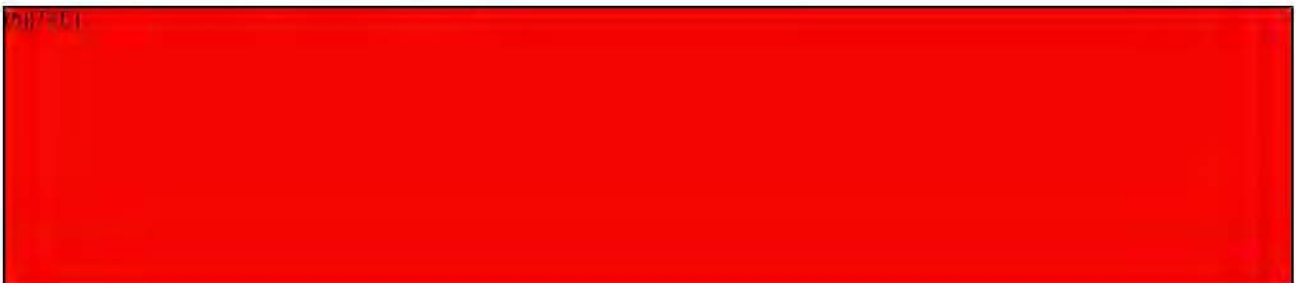
K. Appeals

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;





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(b) (5) - DPP





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



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	



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](#)



DR-4563-AL and DR-4573-AL
 Disaster Specific Operating Procedures
 Effective Date: September 17, 2021

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

I. Overview	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 <p style="text-align: center;">*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 9 ■ Cross Disaster Information 11 ■ Disability and Communication Needs 12
III. Process	<ul style="list-style-type: none"> ■ 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:

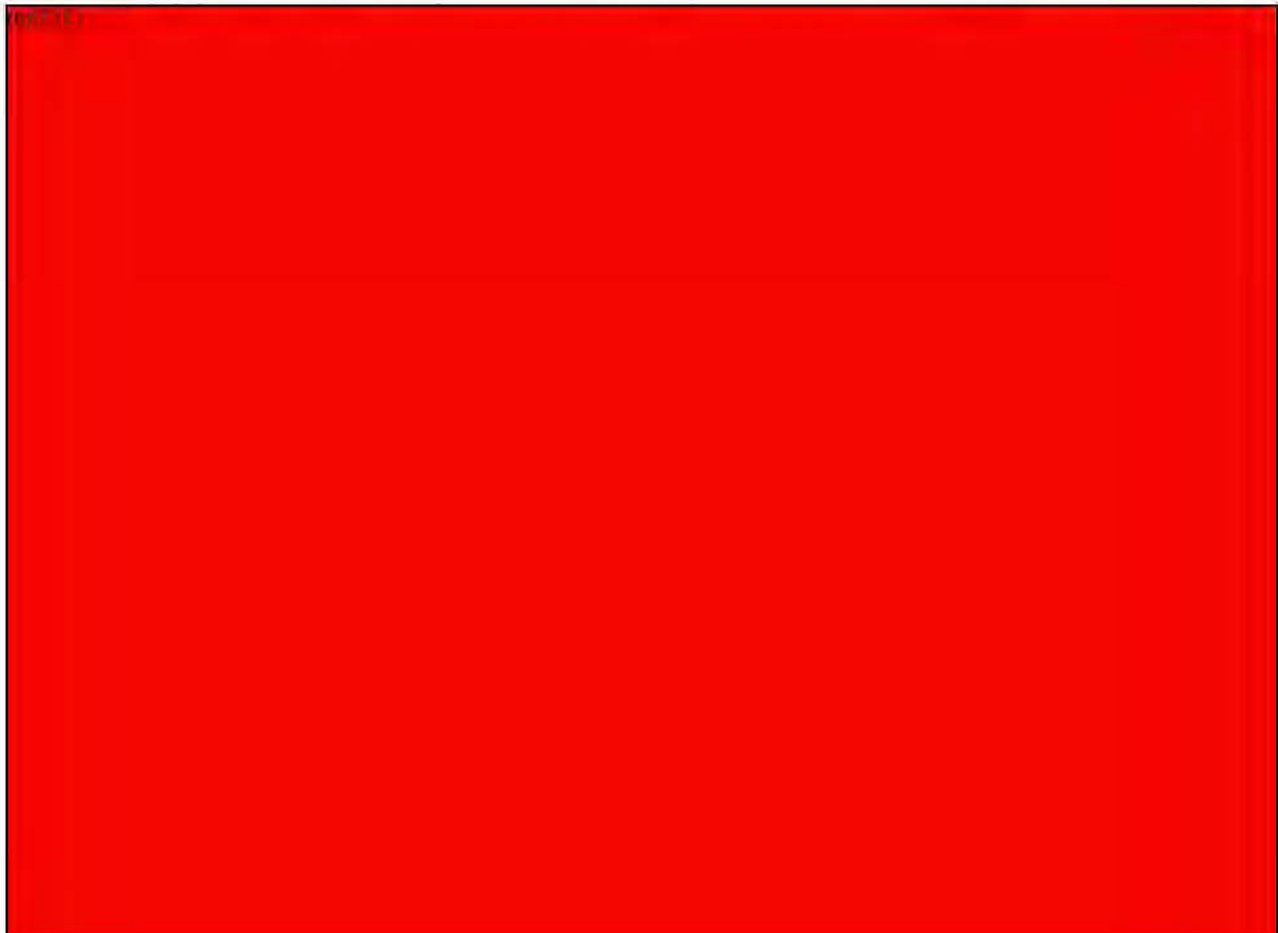
- **Registering Applicants with Damages in Both Disasters**
 - Pre-disaster renters who were displaced by DR-4563-AL and subsequently impacted by Hurricane Zeta will be encouraged to apply for losses caused by Hurricane Zeta at their new temporary housing location.
 - Pre-disaster owners impacted by 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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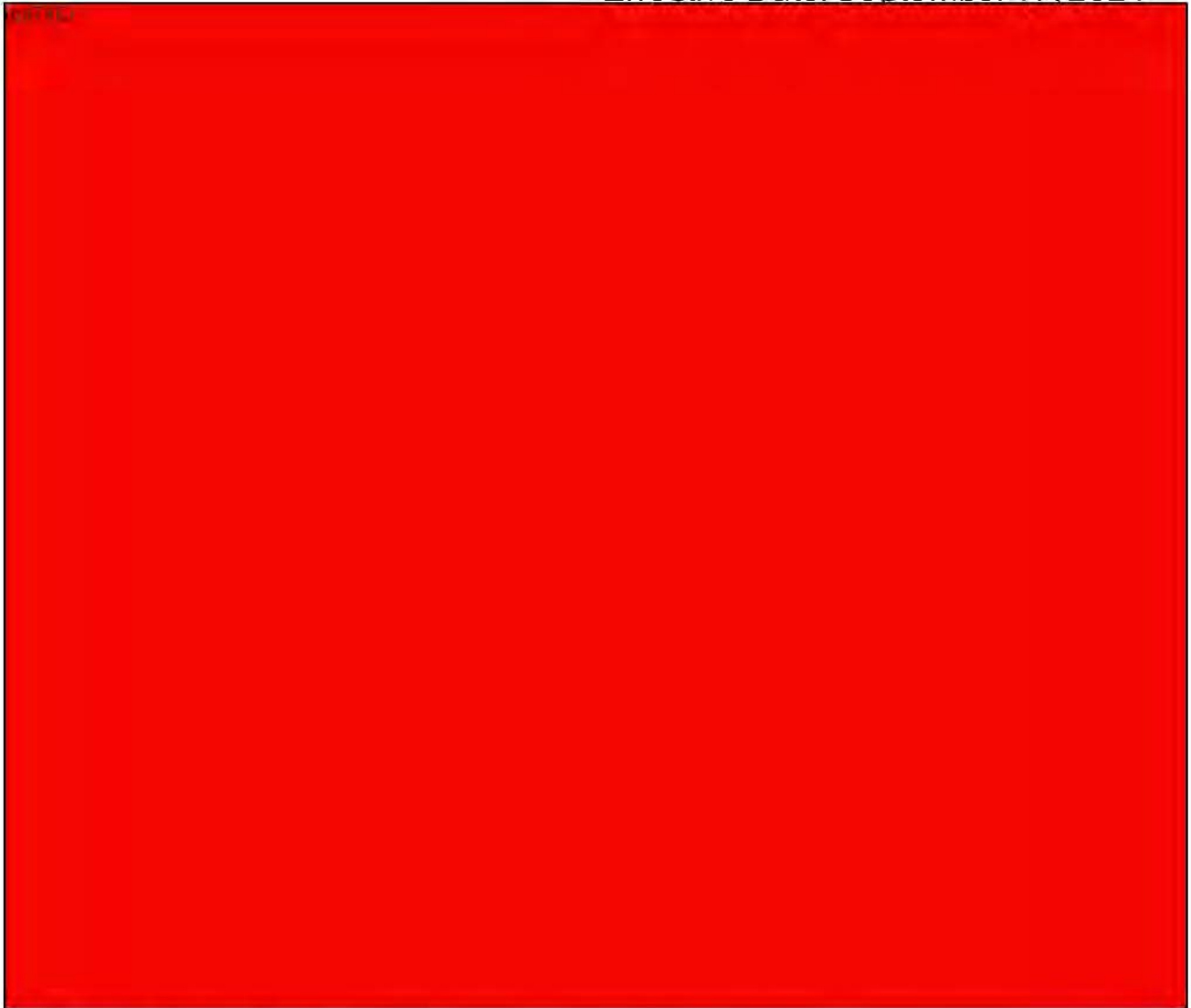
- These registrations will be identified and stamped for applicants who have registered with the same damaged dwelling (DD) and received some form of Housing Assistance in DR-4563-AL.
 - These cases will be stamped using the automated post-registration code **DD_AL** within NEMIS.
 - After three days, 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:



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■ **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:



■ **Helpline - Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:



- 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.

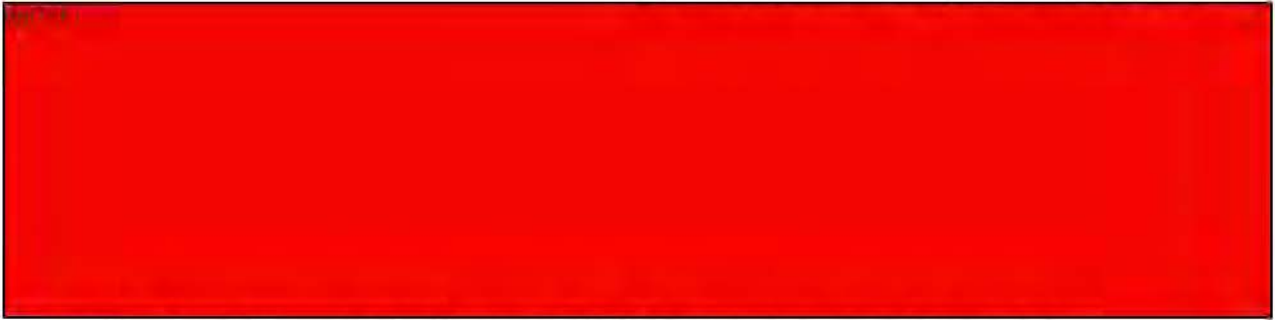


Prior to Processing:

- 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;



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- 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.



- 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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[REDACTED]

Cross Disaster Information

[REDACTED]

[REDACTED]

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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

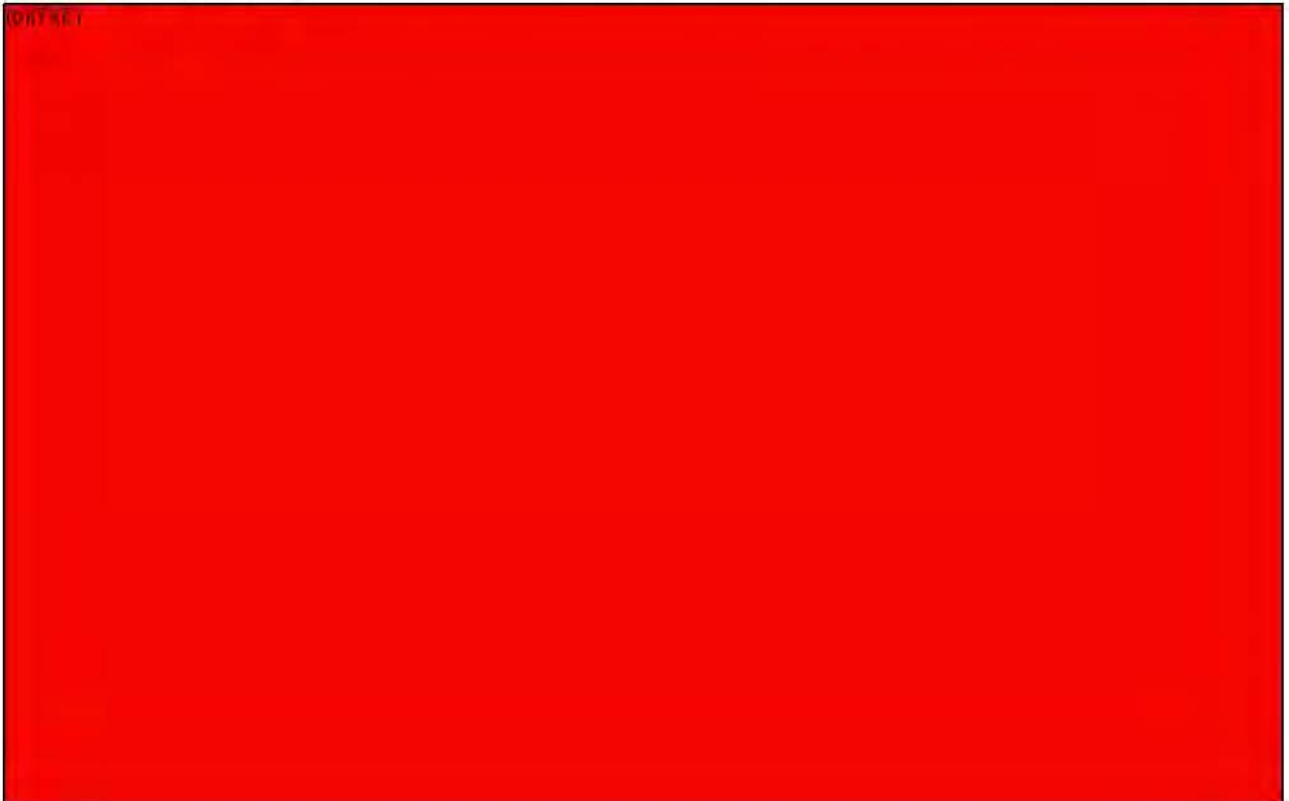
Applicants must meet the eligibility criteria for each form of disaster specific assistance in order to receive that category.

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:



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C. Processing Eligible Assistance

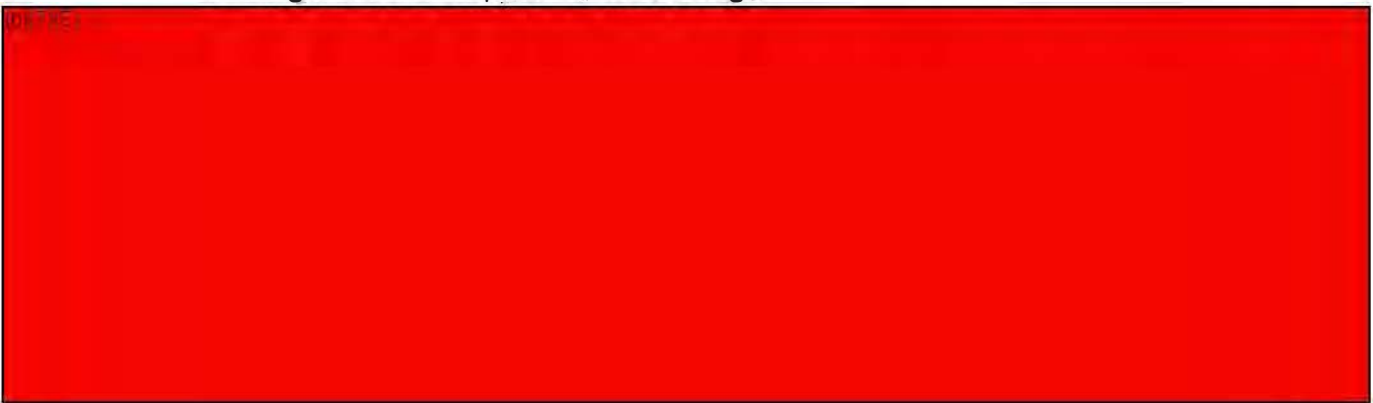
1. Remote Inspections Information

- 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:



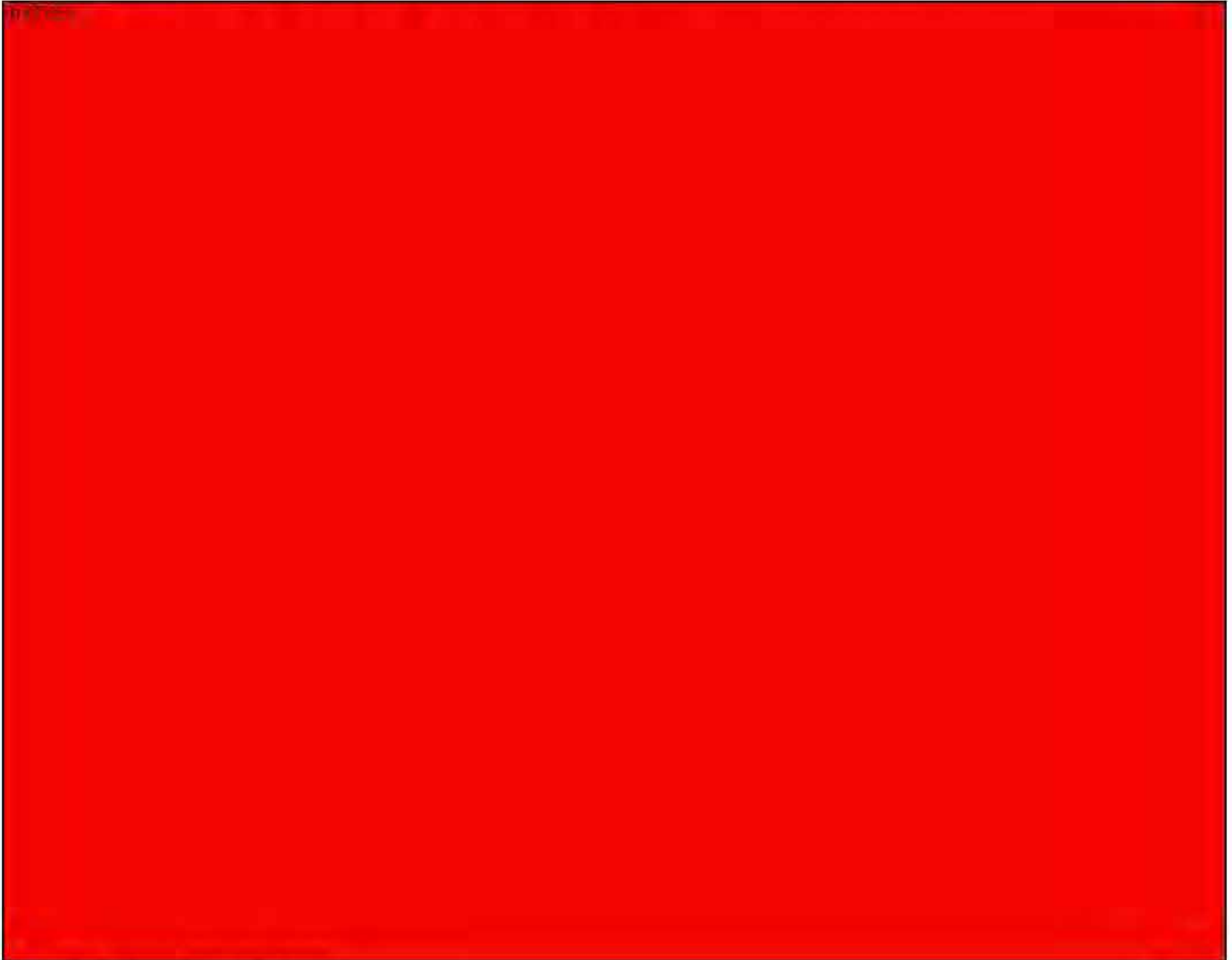
2. Exterior Assessment Inspections - Reinspection:

- 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:

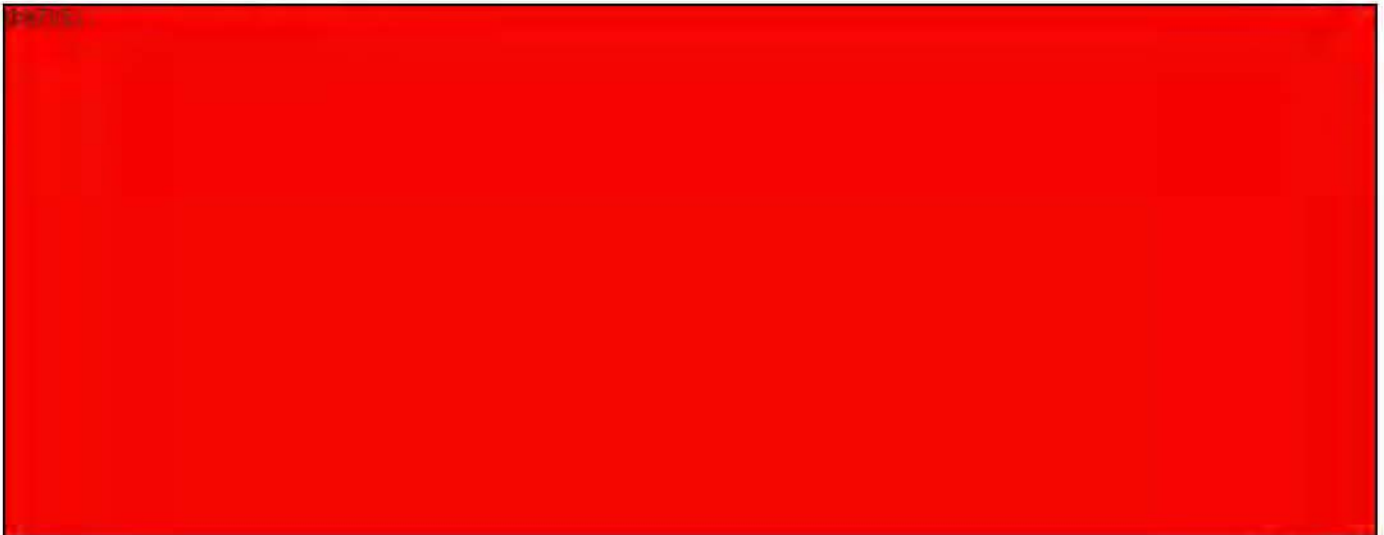


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3. Inspection Returns with Undeclared COD - Fire:



4. Inspection Errors:



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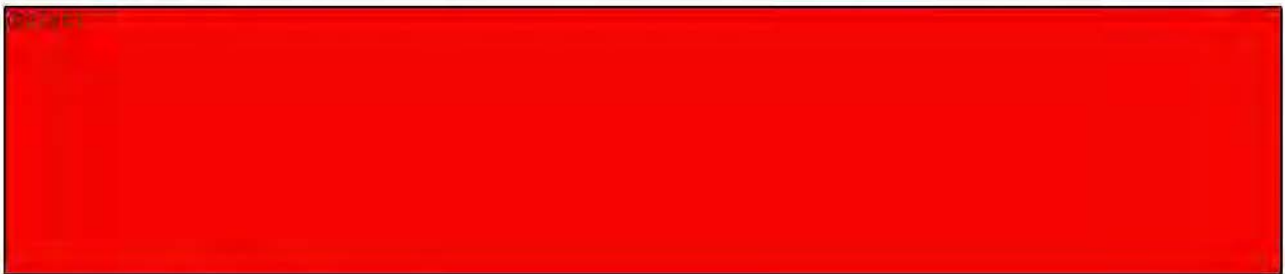


5. National Flood Insurance Requirement Act (NFIRA) and Group Flood Insurance Policy (GFIP) for DR-4573-AL ONLY:

- 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:

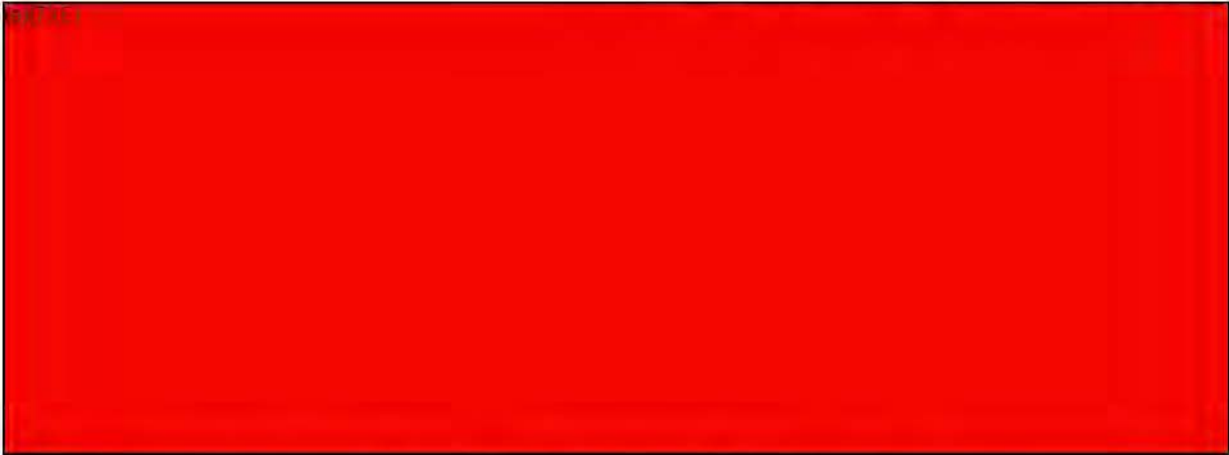


7. Special Handling Queue:

- 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.



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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.



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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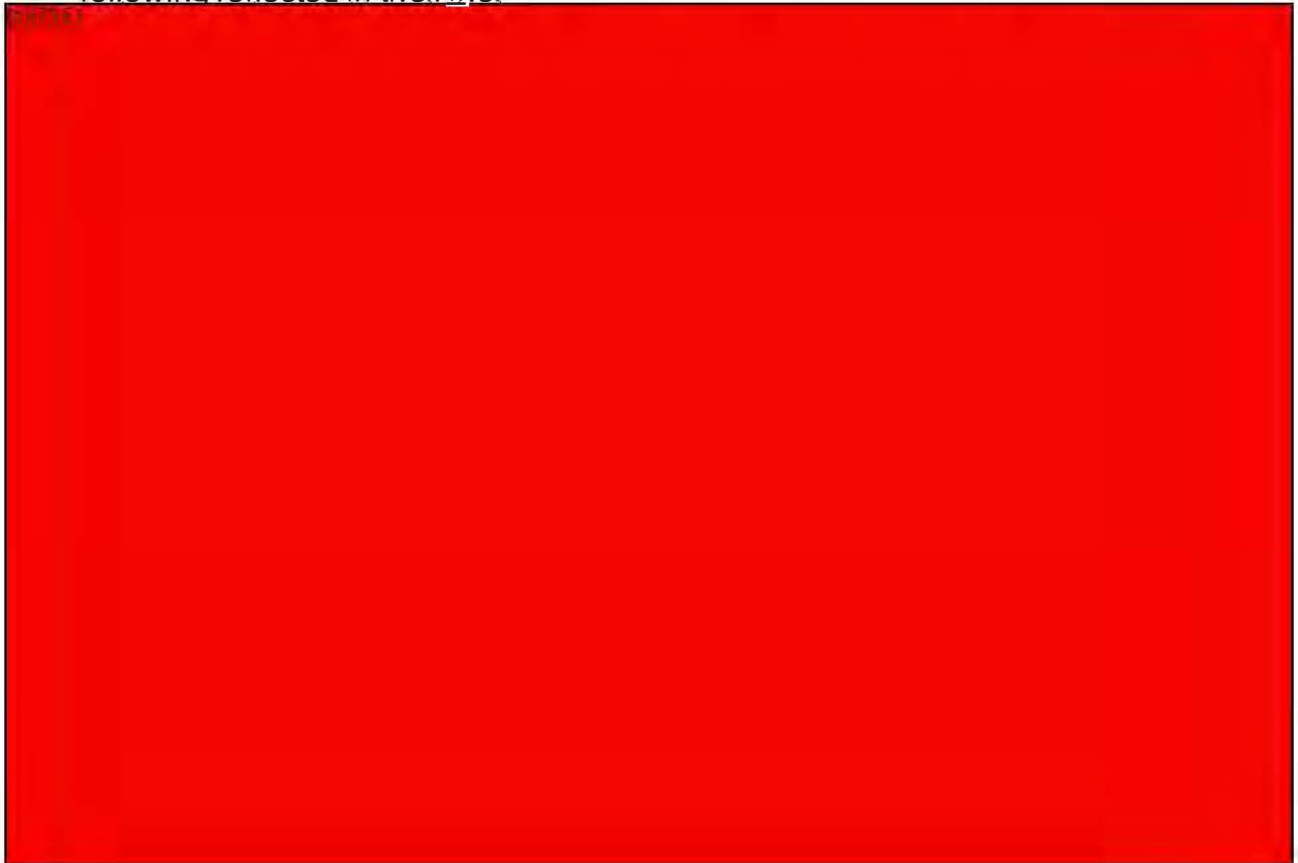
- b. For utility outage and inaccessibility, the eligible period for LER begins on the first day of the incident period up to and including the confirmed date the utilities or access is restored, OR seven days from the approved date of any initial Rental Assistance, whichever occurs first.
- i. Refer 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:



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b6
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(b)(7)(E)



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(b)(7)(C)

D. Cross Disaster Processing

1. Home Repair Assistance:

(b)(7)(C)

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b7C

- 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.

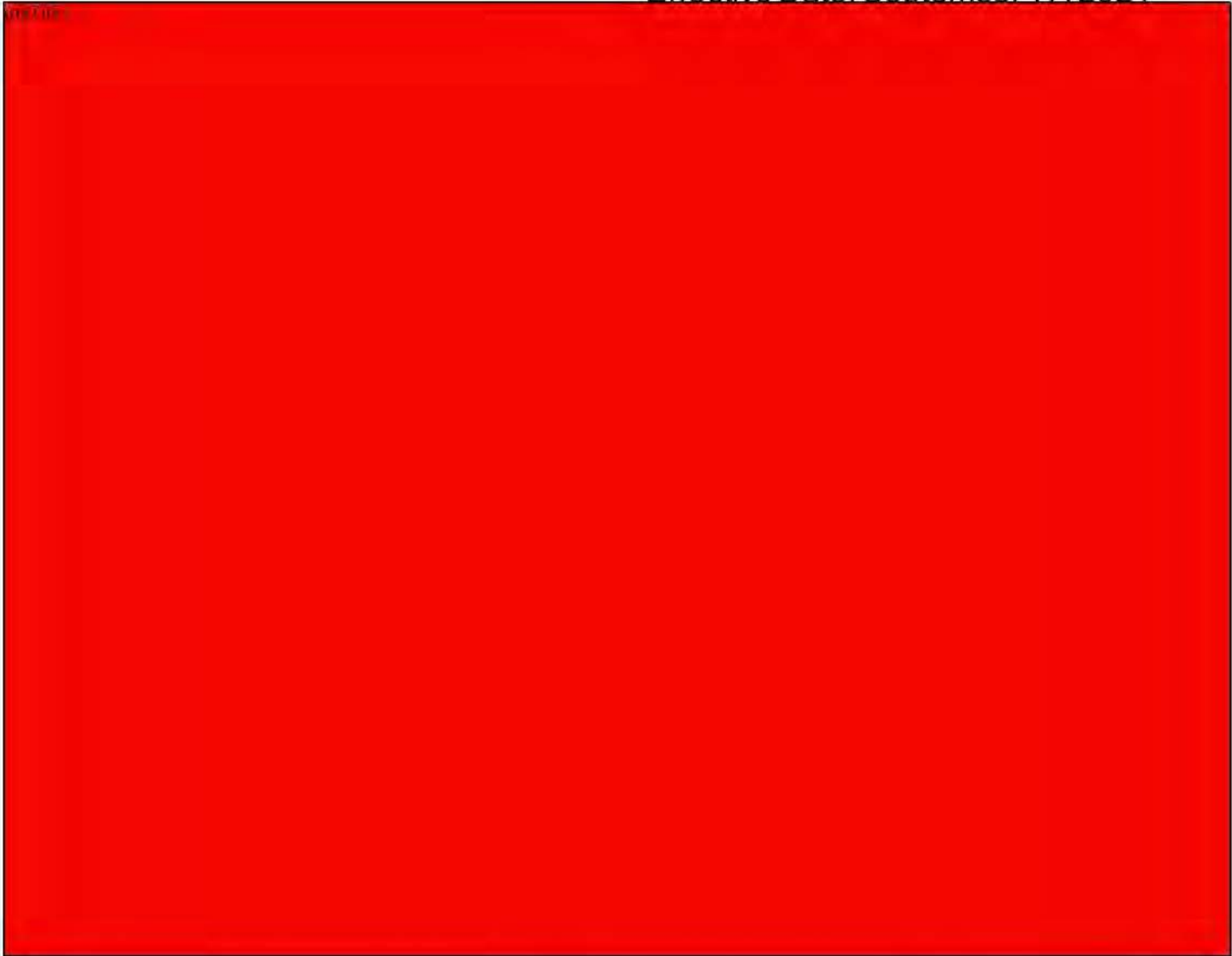
2. Replacement Assistance:

b7C

- 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:

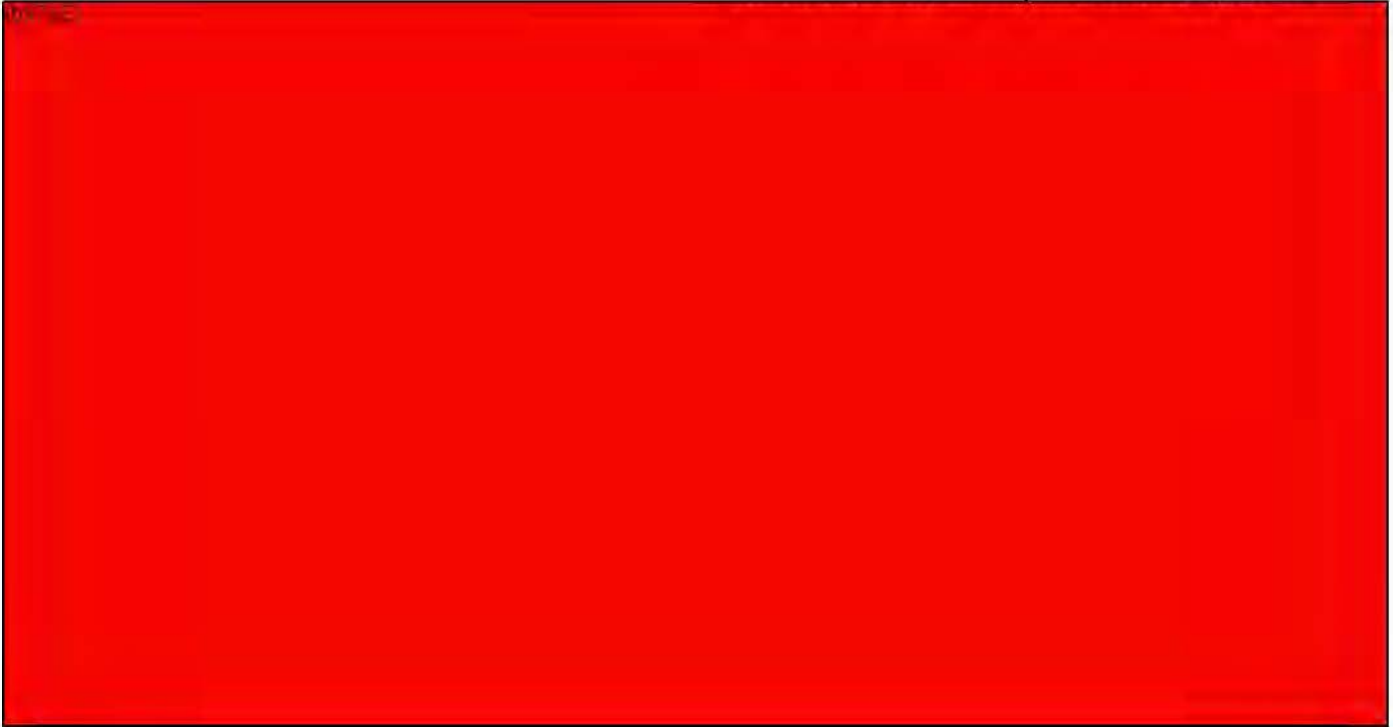
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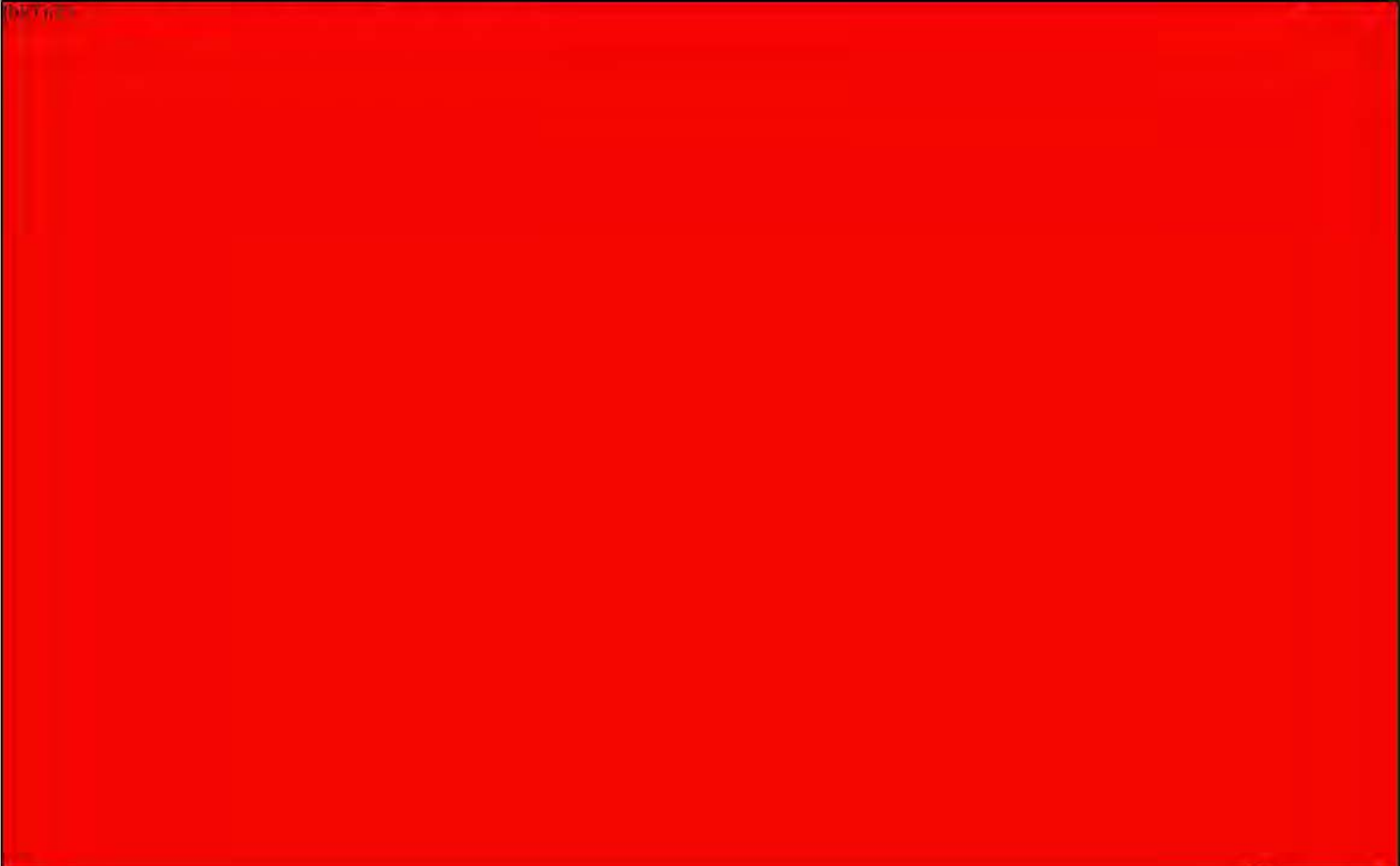
4. Initial Rental Assistance and Lodging Expense Reimbursement (LER):



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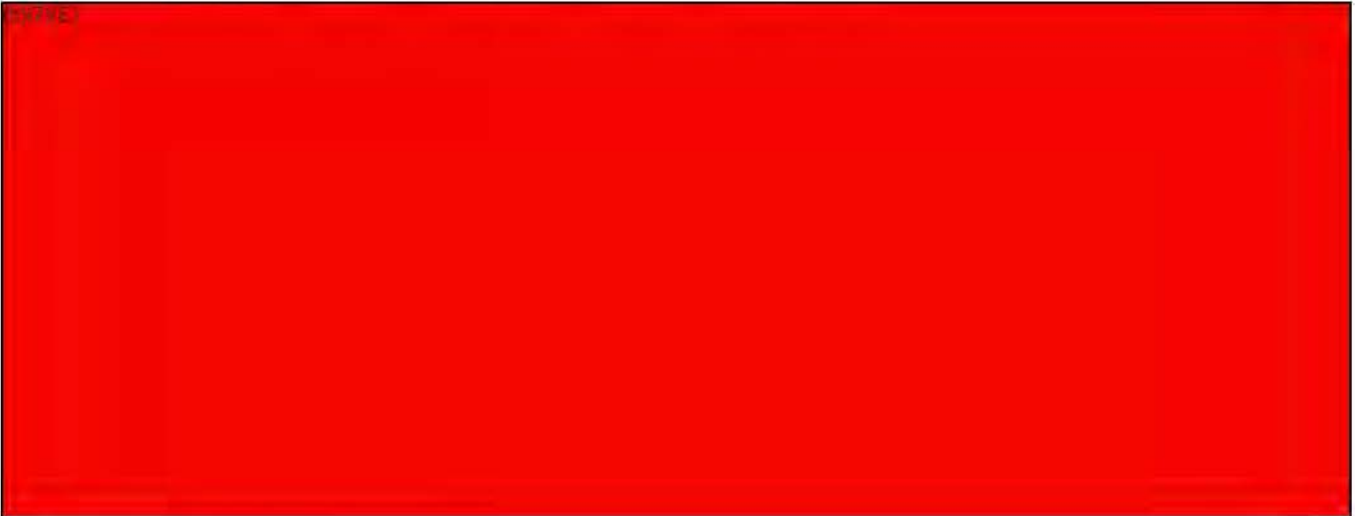
5. Continued Rental Assistance:



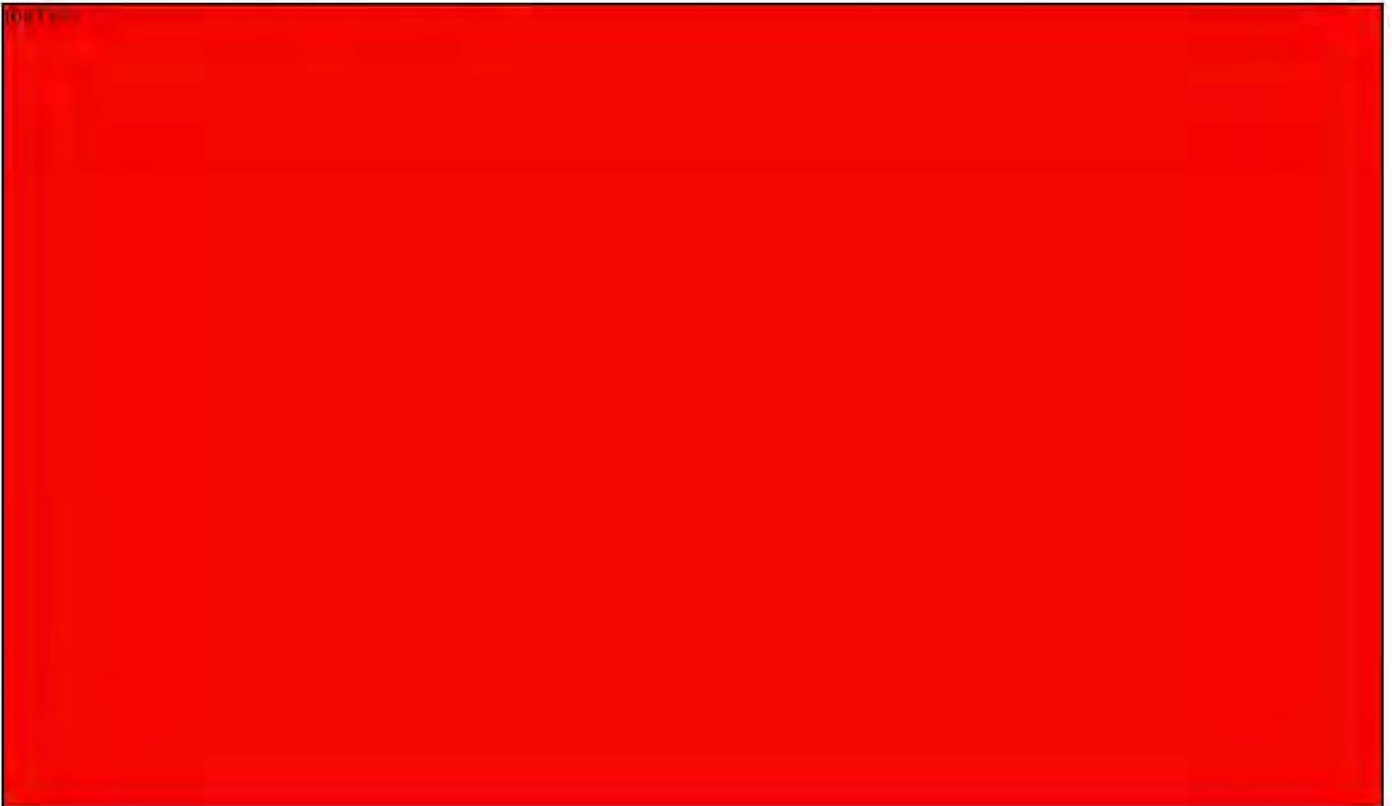
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6. Personal Property Assistance and Misc./Other Expenses:



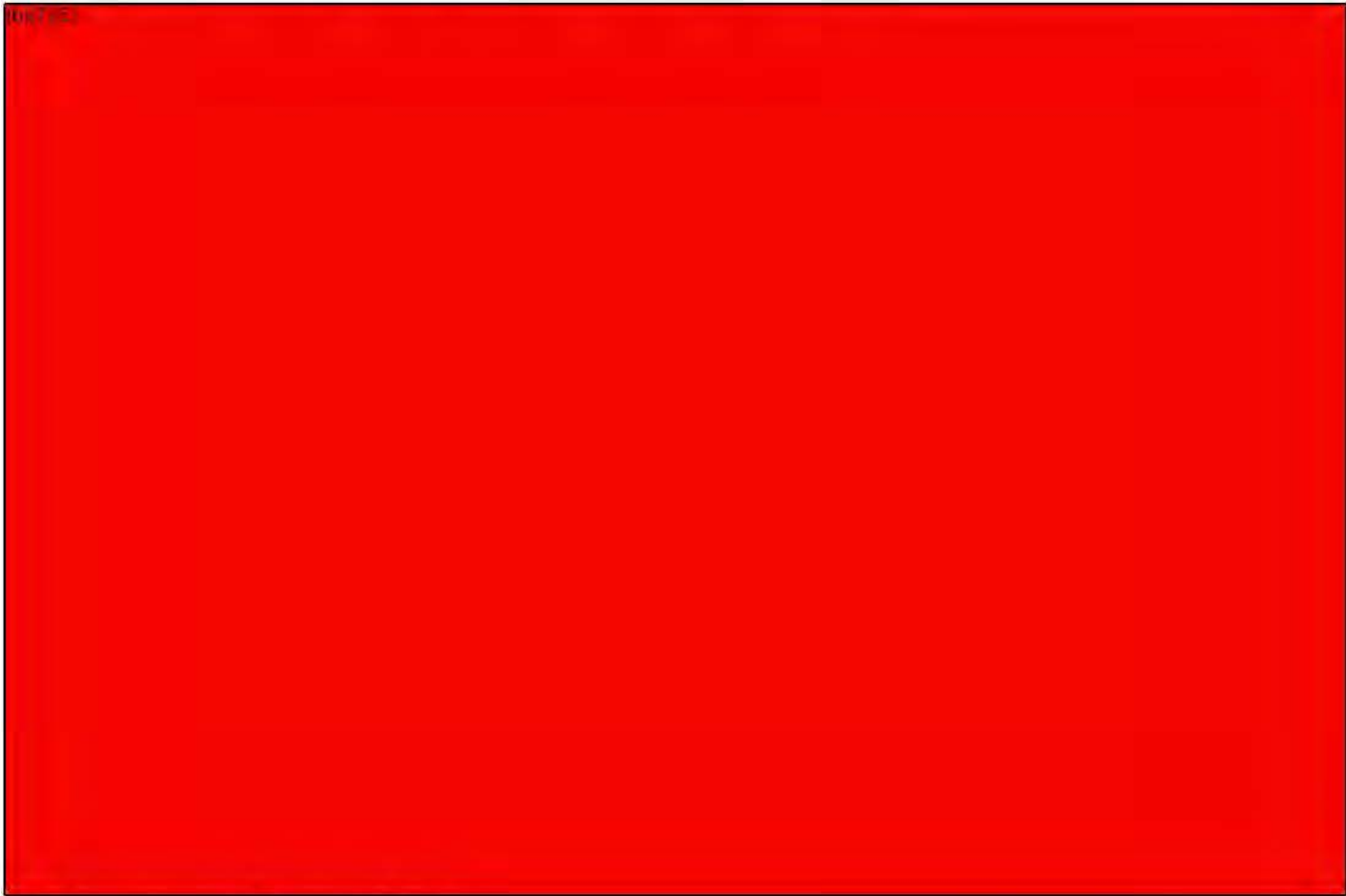
7. Transportation Assistance:



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



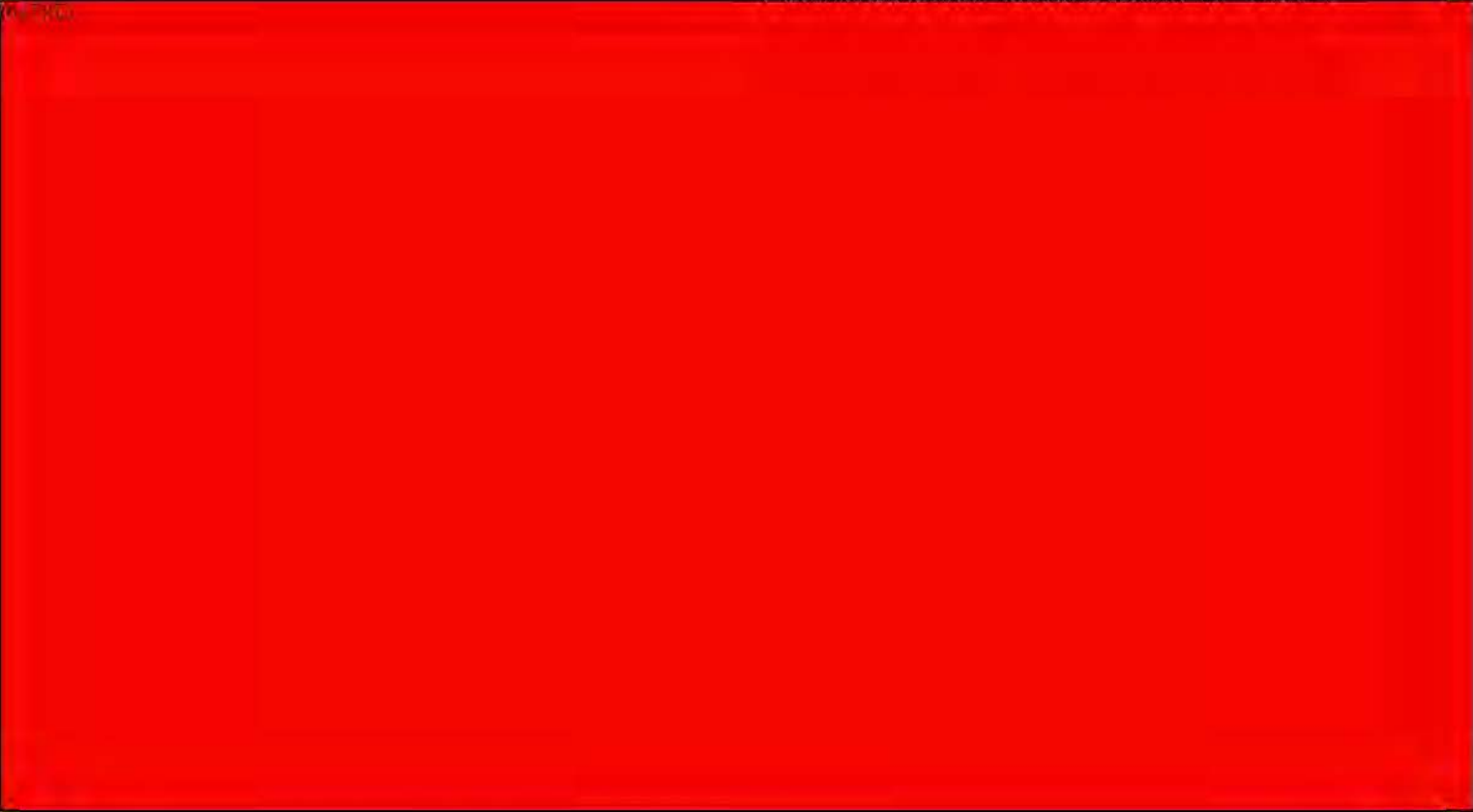
E. Insurance Processing

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.

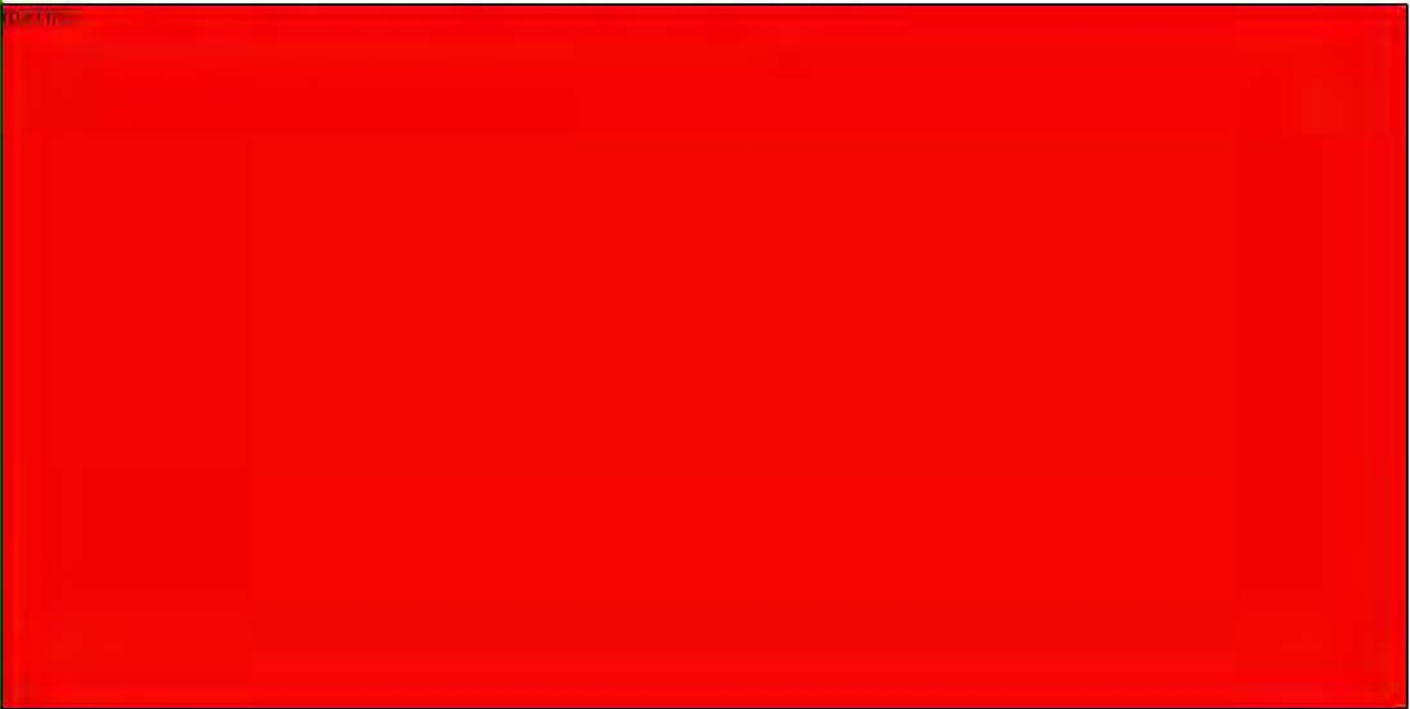
1. Missing insurance settlement or denial information

- 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.

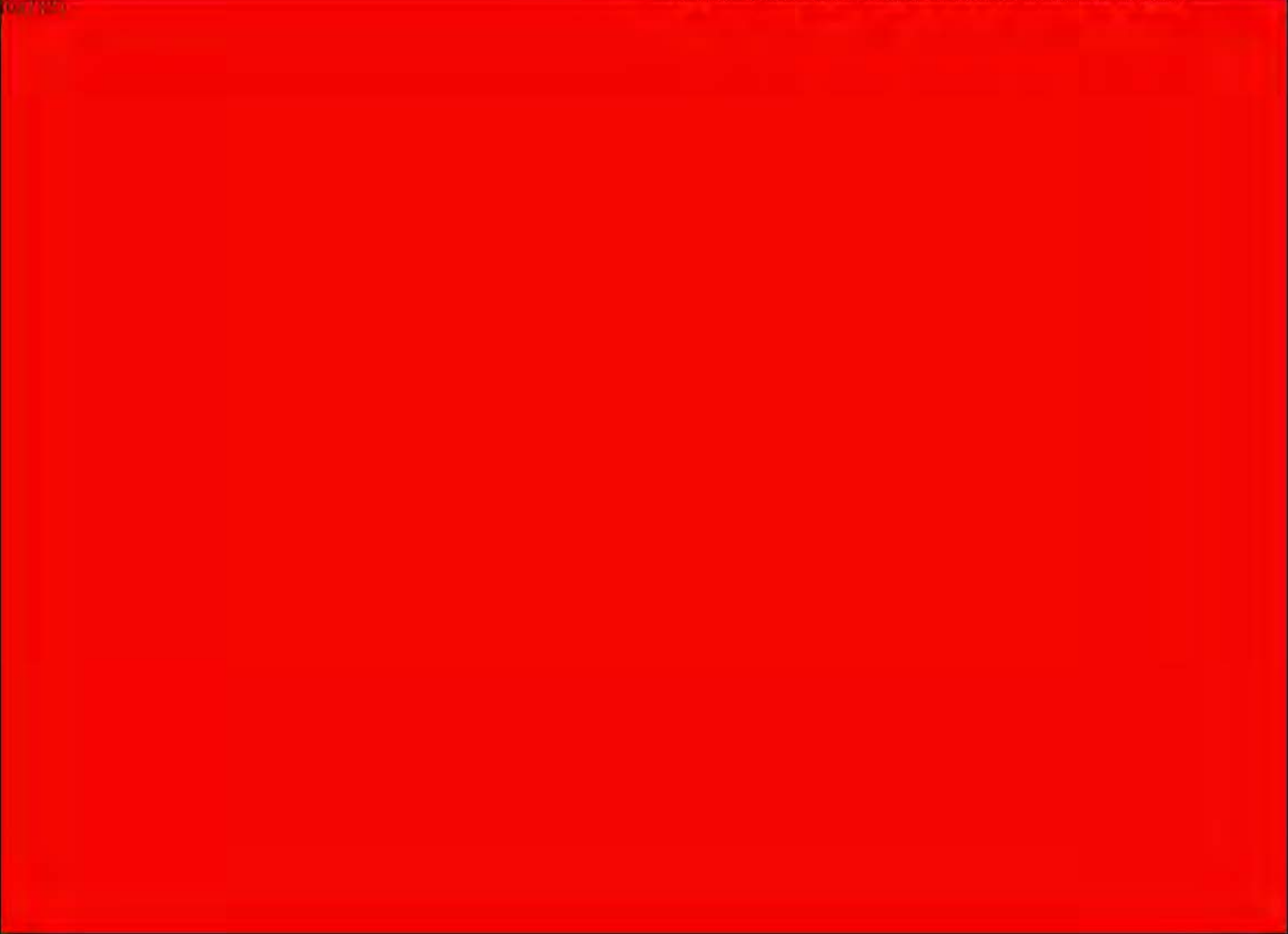
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2. Insurance settlement or denial letter on file



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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

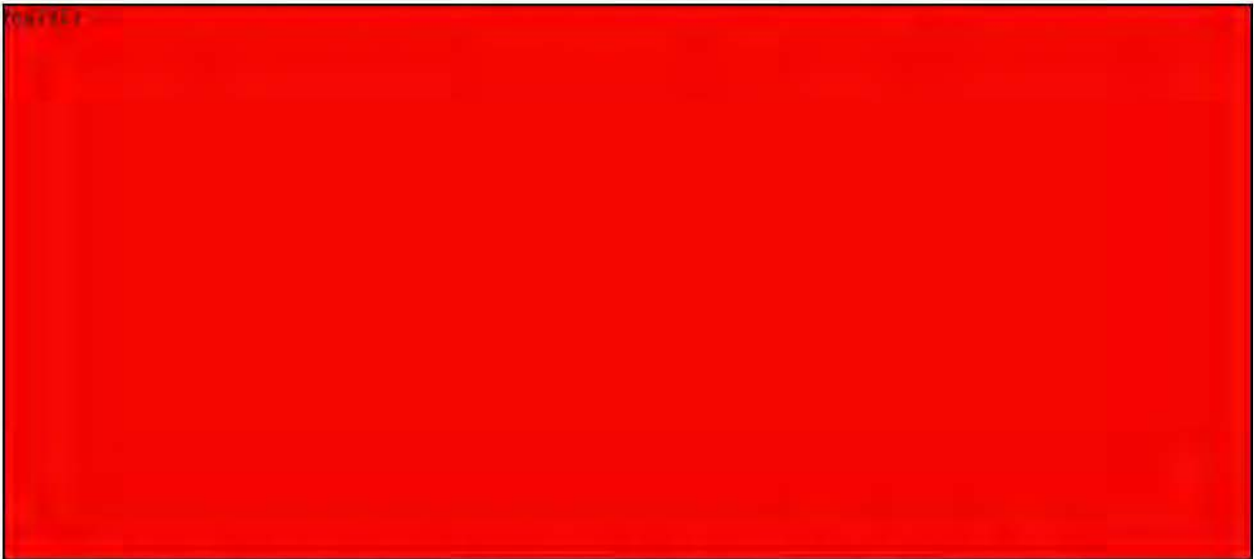
- a. If the applicant was awarded assistance or registered in only **ONE** of the disasters (DR-4563-AL or DR-4573-AL), the appeal will be processed in that specific disaster.
 - i. The standard appeal guidance for remote inspections would apply. Refer to [Section F.2.](#) for additional processing information.
- 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:



- d. All receipts and estimates must be verified prior to awarding assistance.



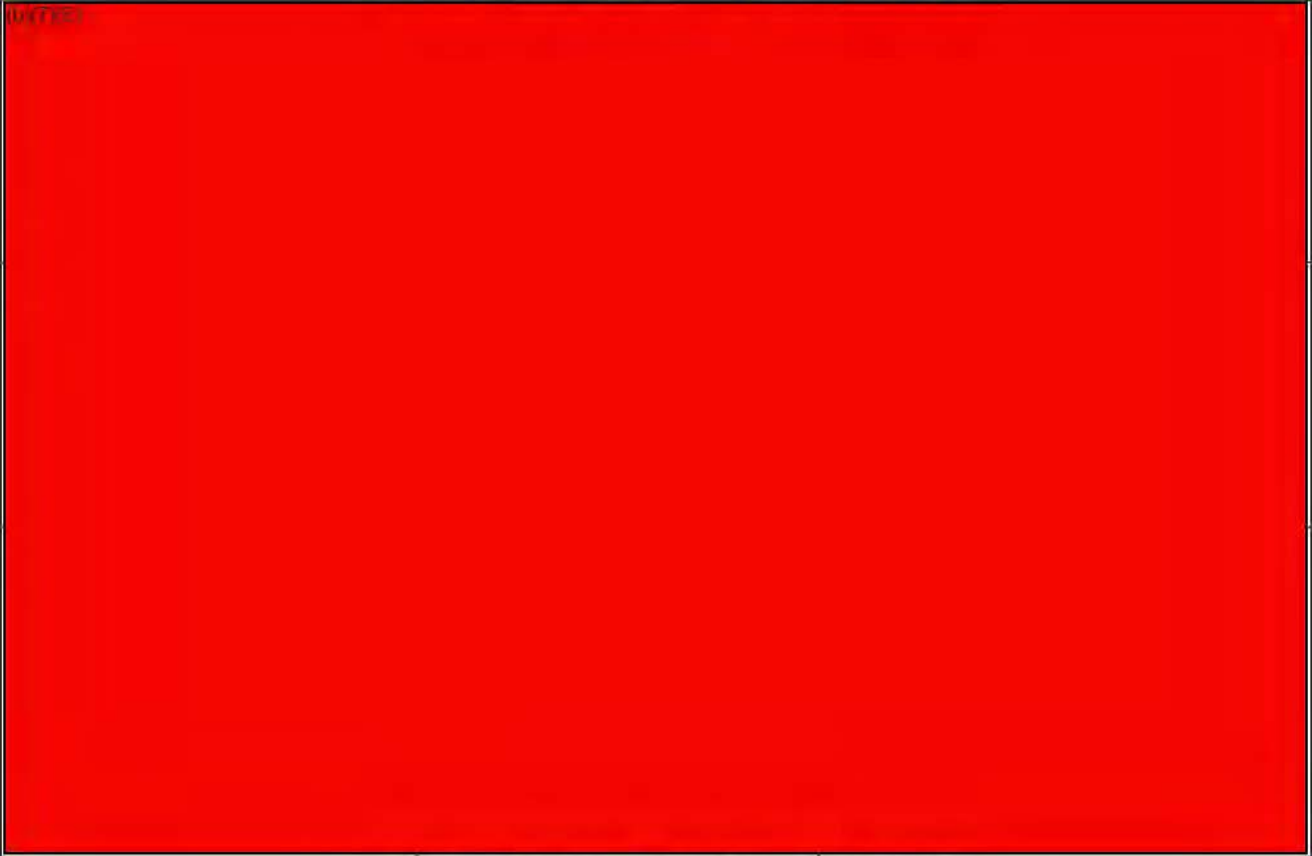
- e. Applicants that received Replacement Assistance in DR-4563-AL will be ineligible for additional assistance in DR-4573-AL.
 - i. Applicants that previously received Replacement Assistance in DR-4563-AL and submit an appeal for additional home repair assistance should be

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



Double Damage Appeals with Receipts



Double Damage Appeals with Estimates



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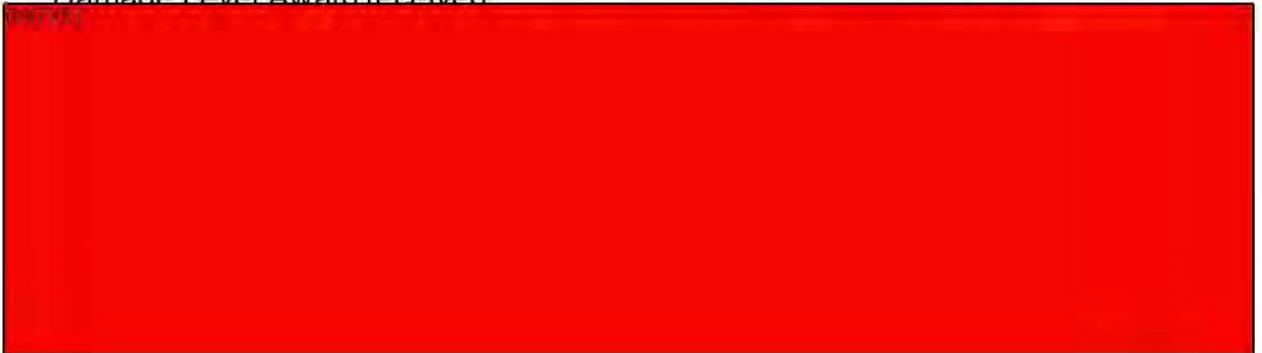


2. Standard Appeals

- 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.



- 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 on-site 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:

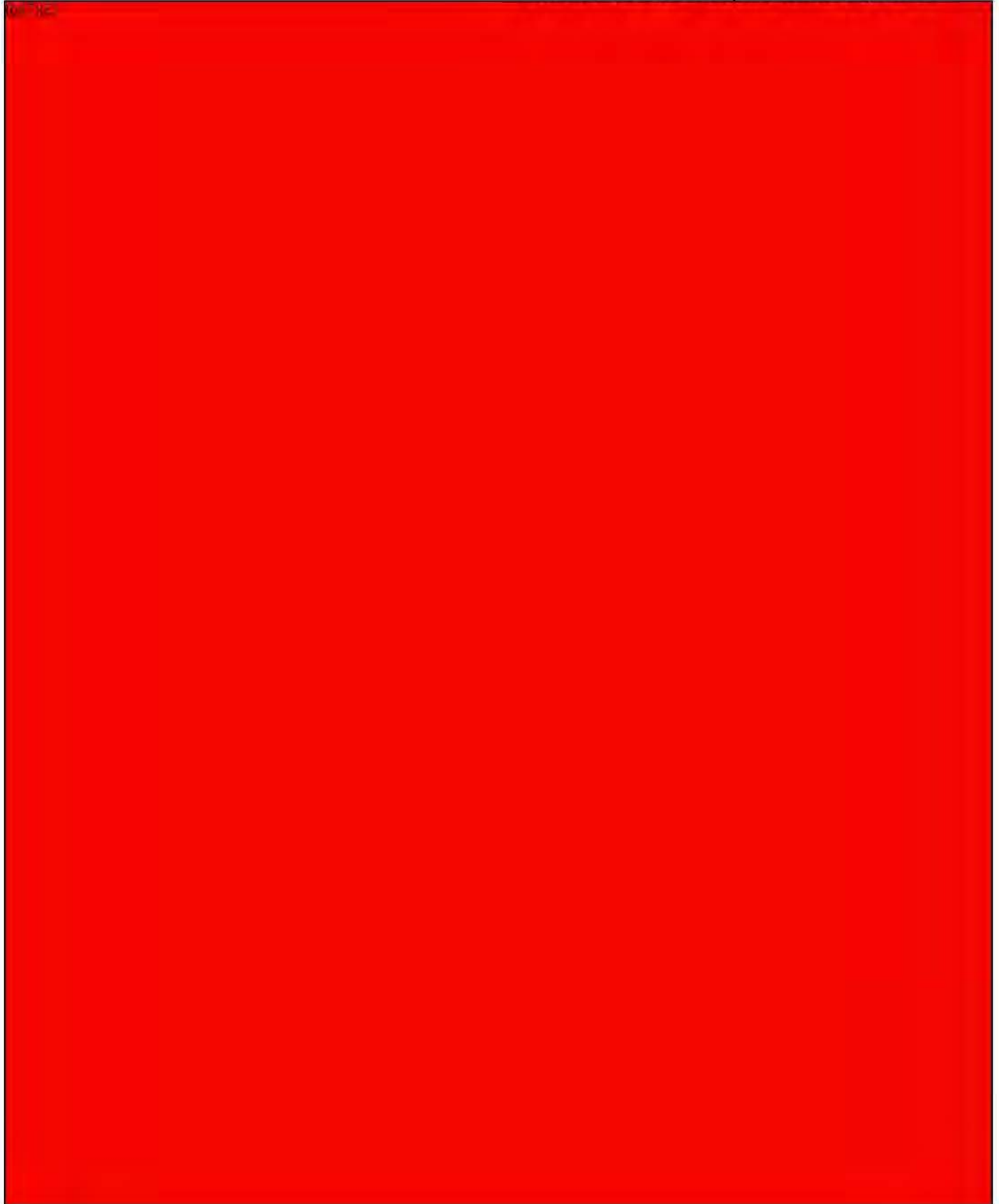


DR-4563-AL and DR-4573-AL
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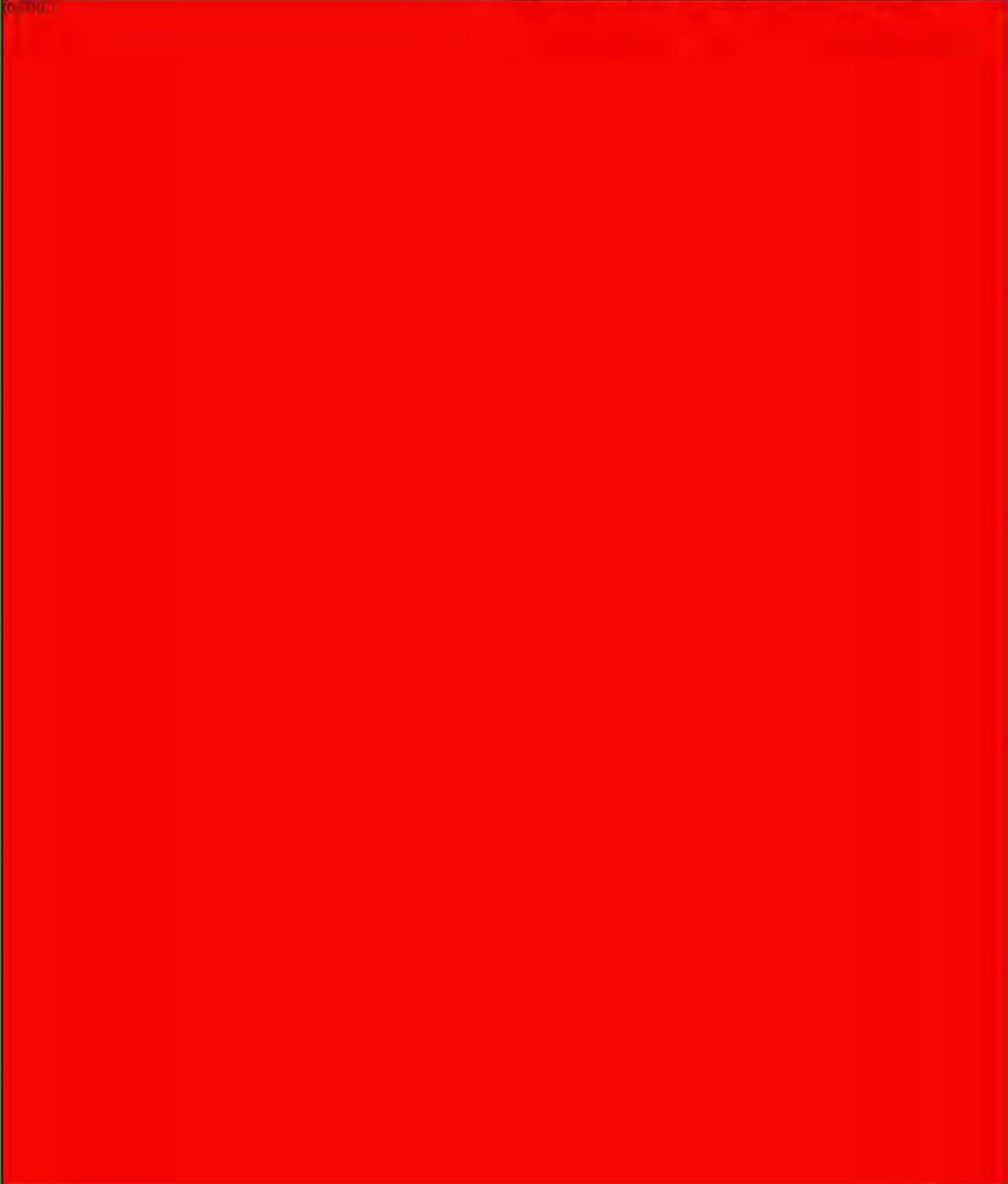


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Disaster Specific Operating Procedures
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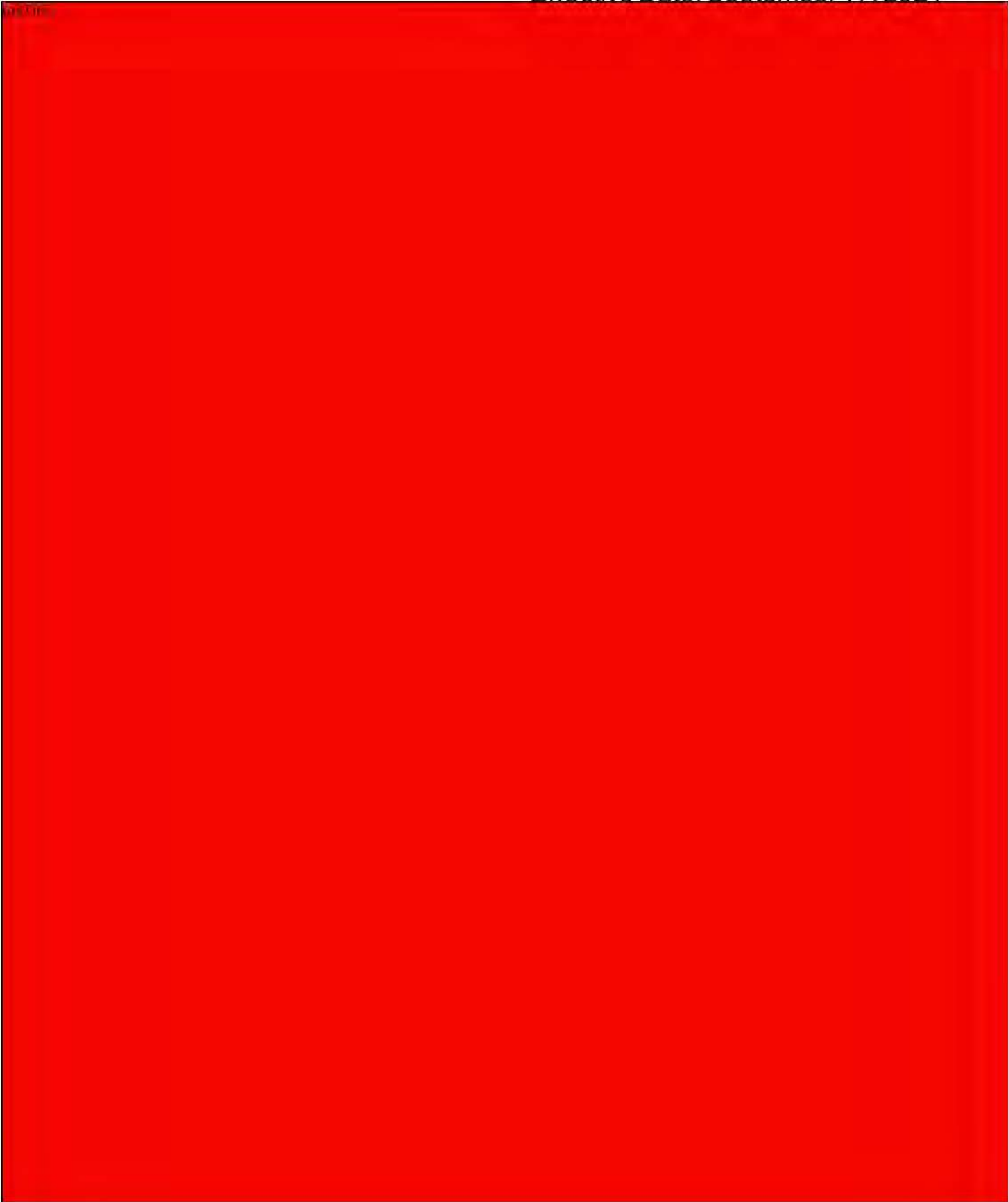
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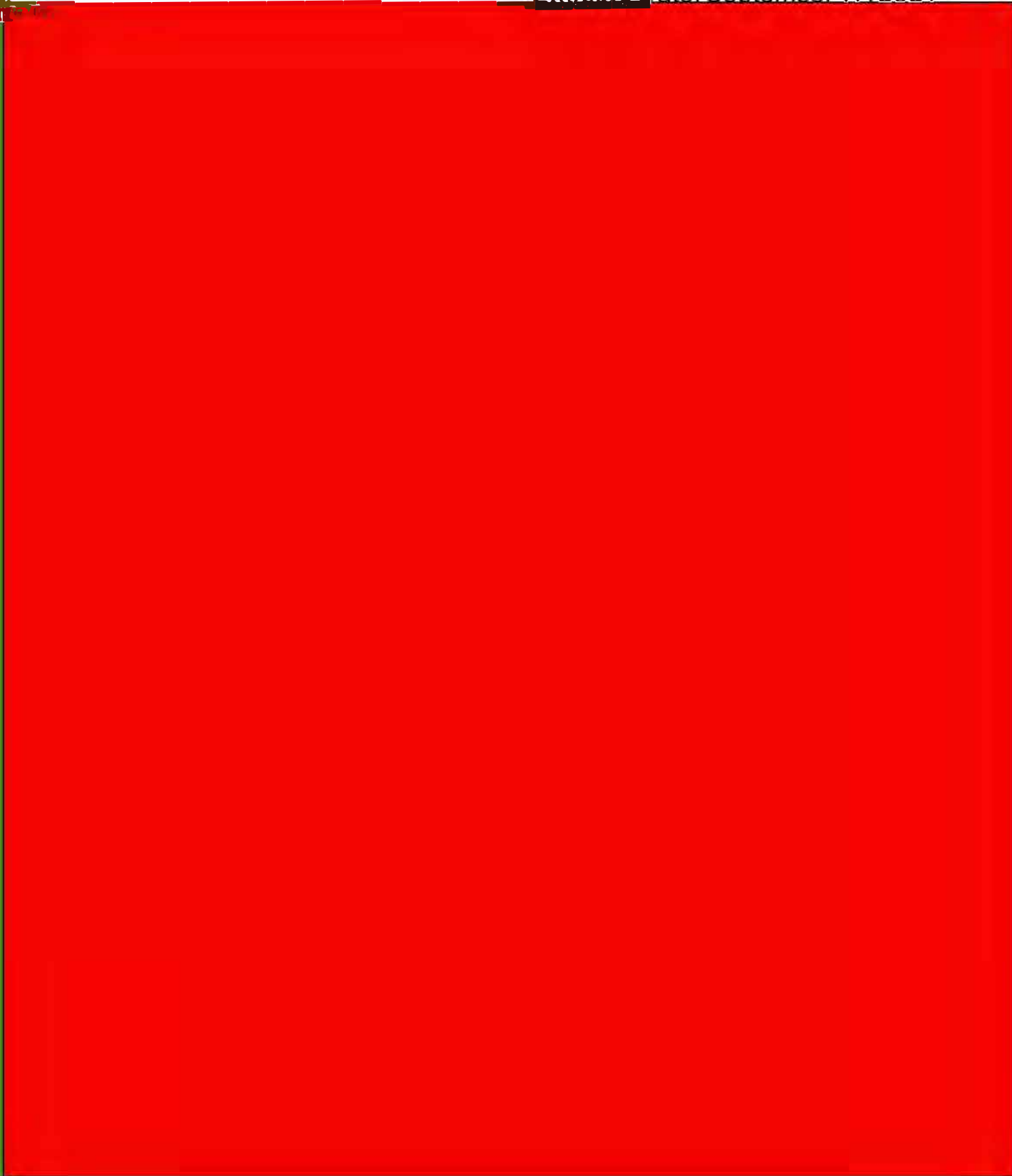
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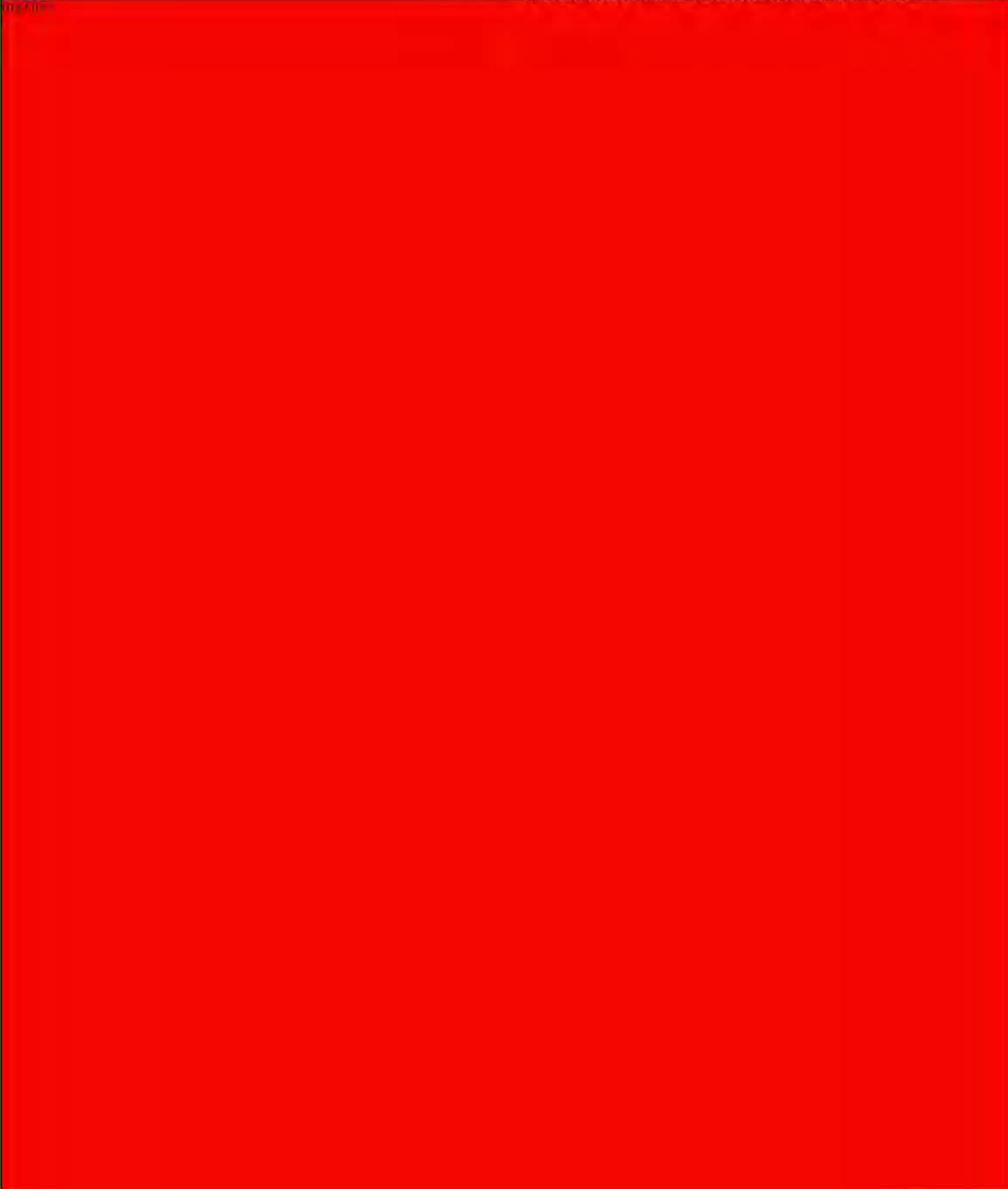
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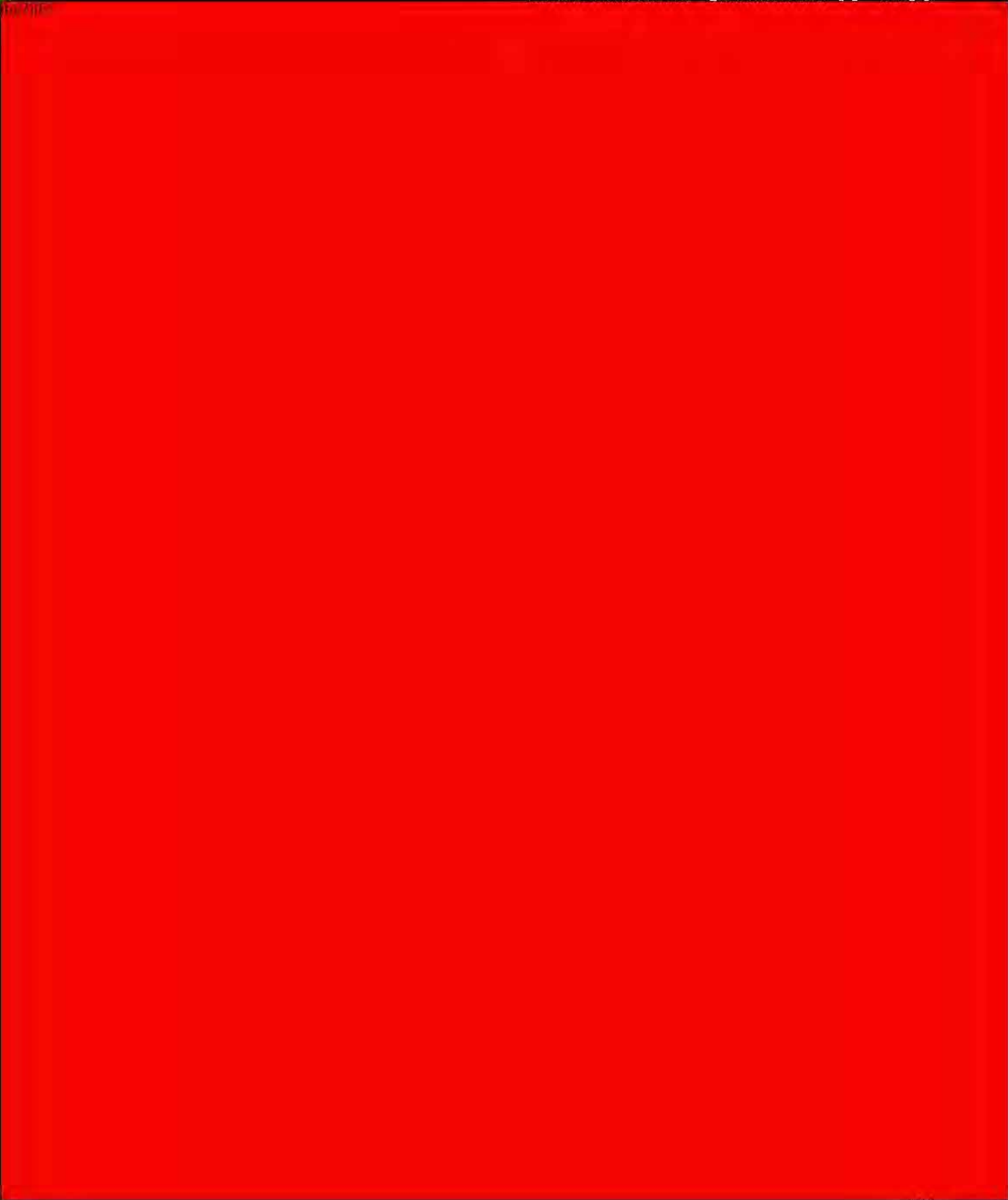
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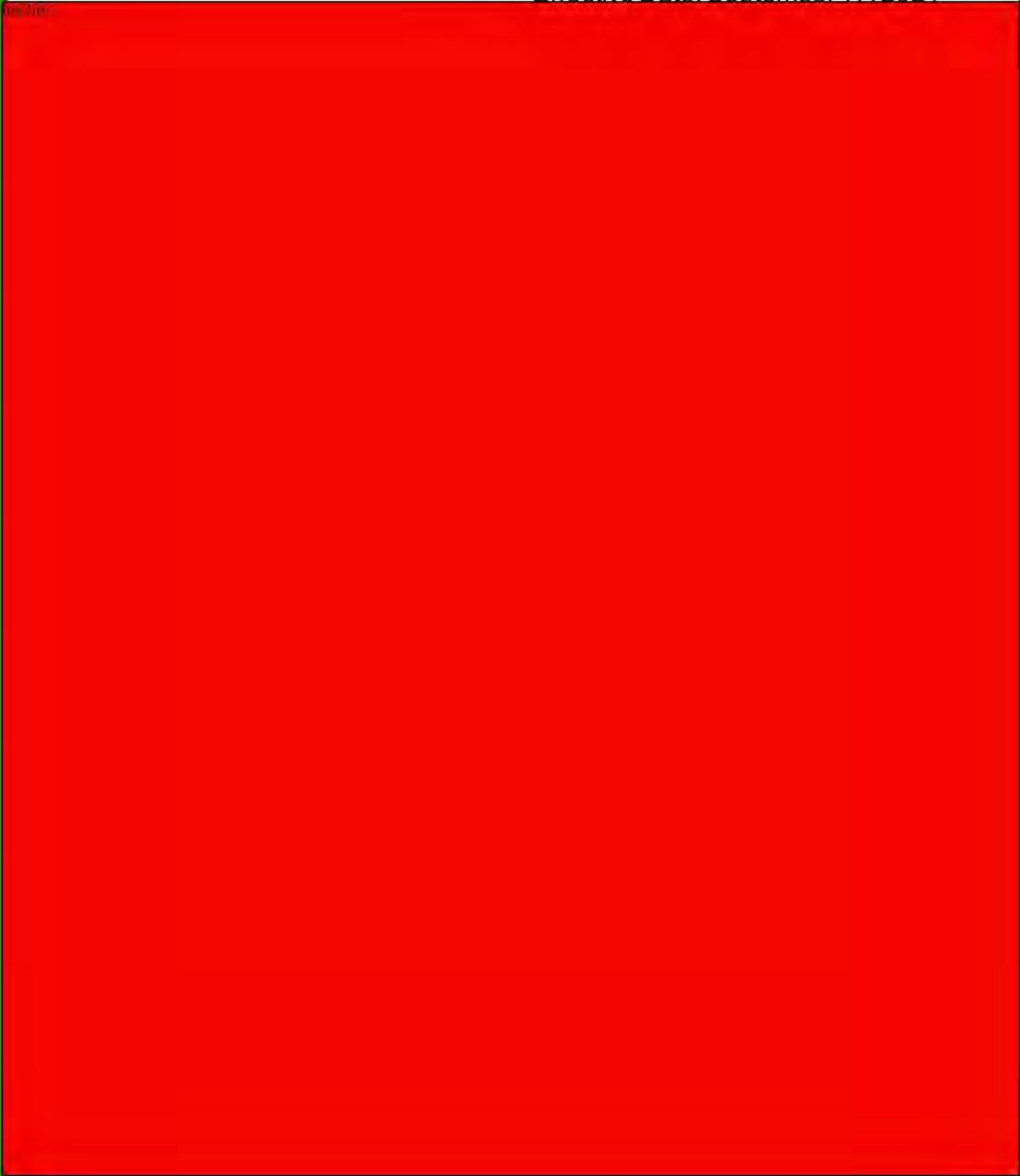
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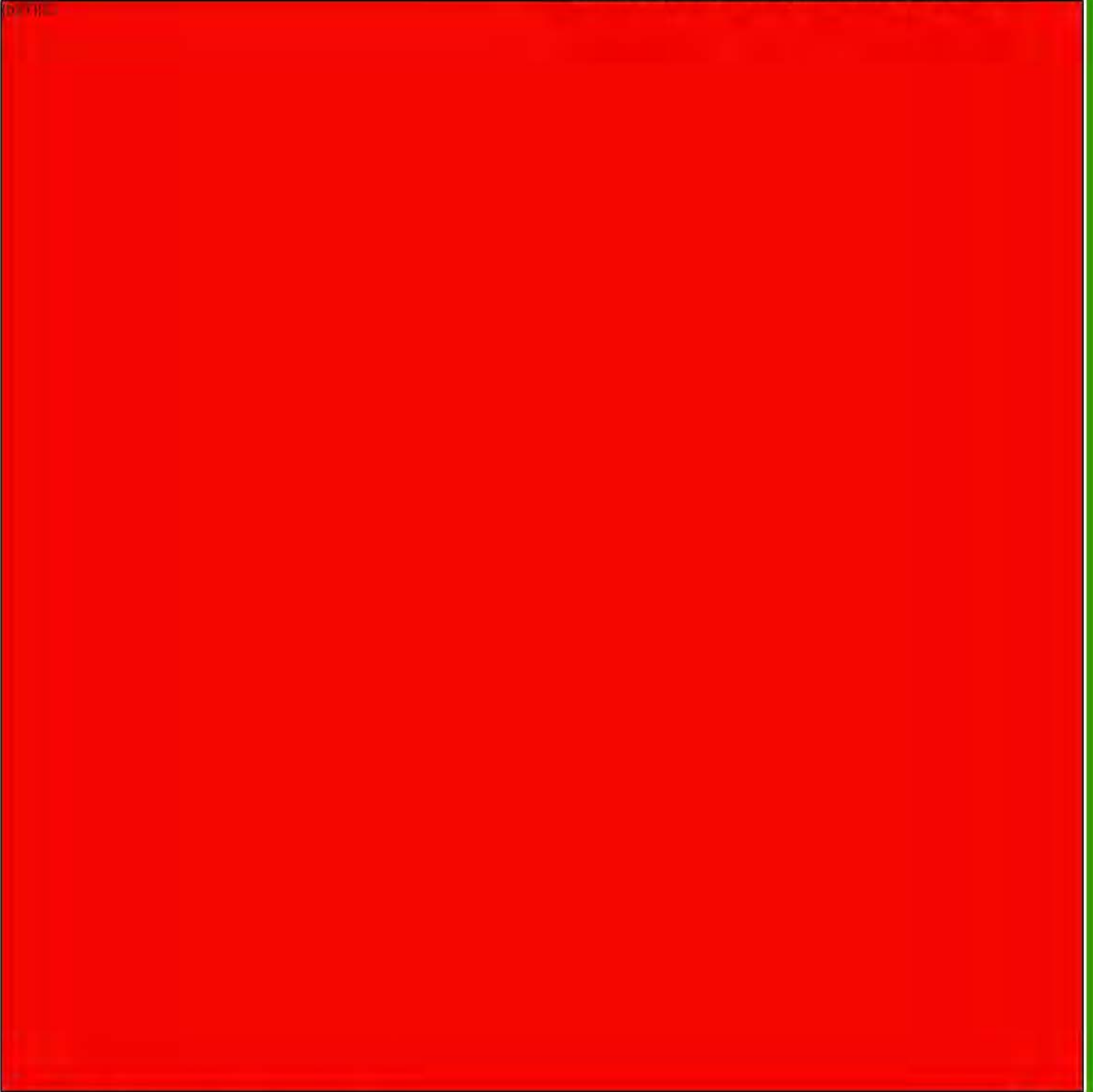


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4. Appeals for Retaining Walls

- 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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(b) (5) - ACP



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:

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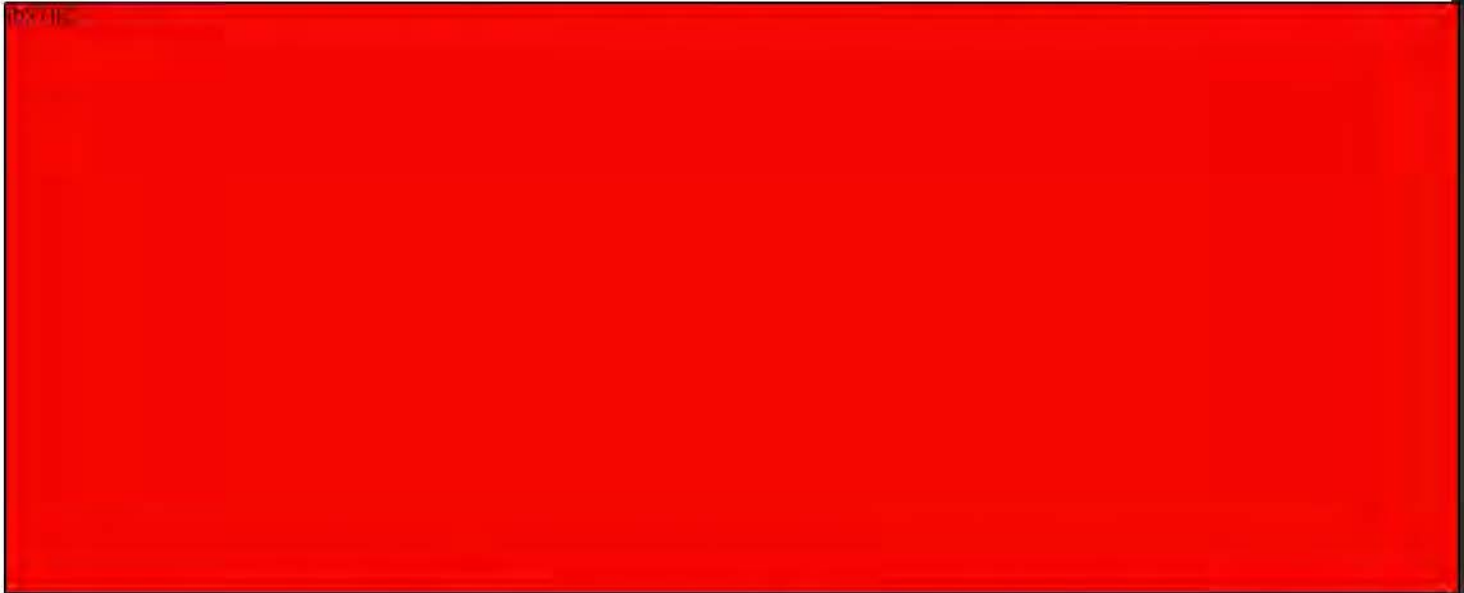




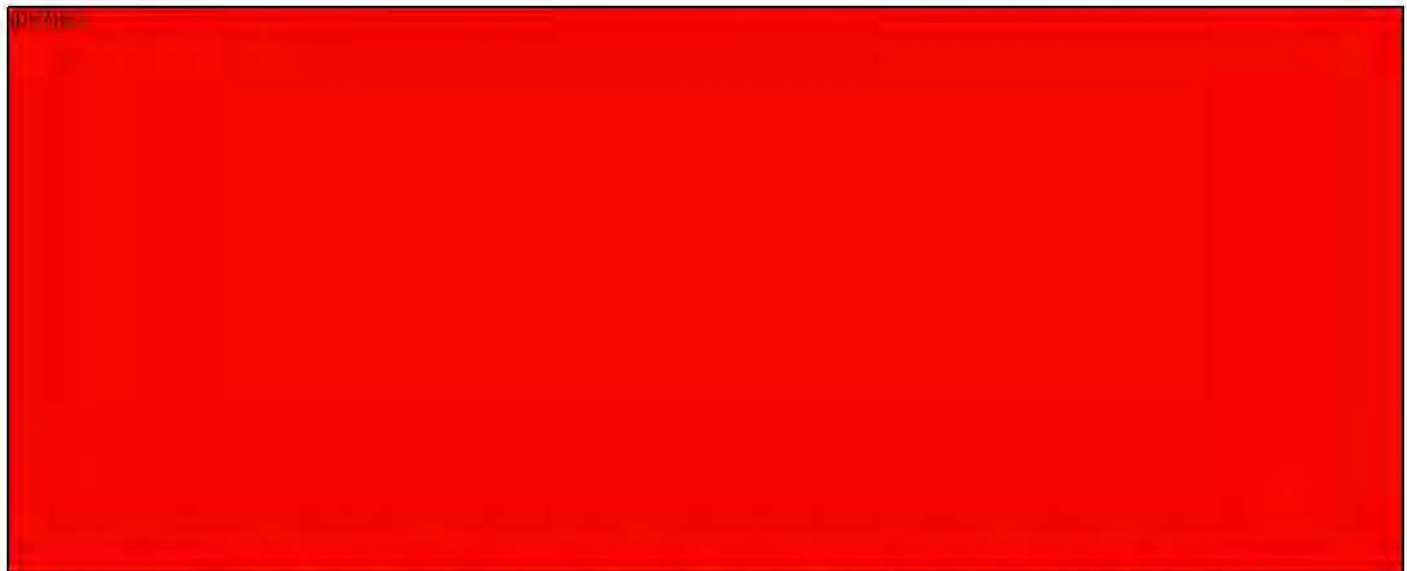
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IV. APPEAL EXAMPLES

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.



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.



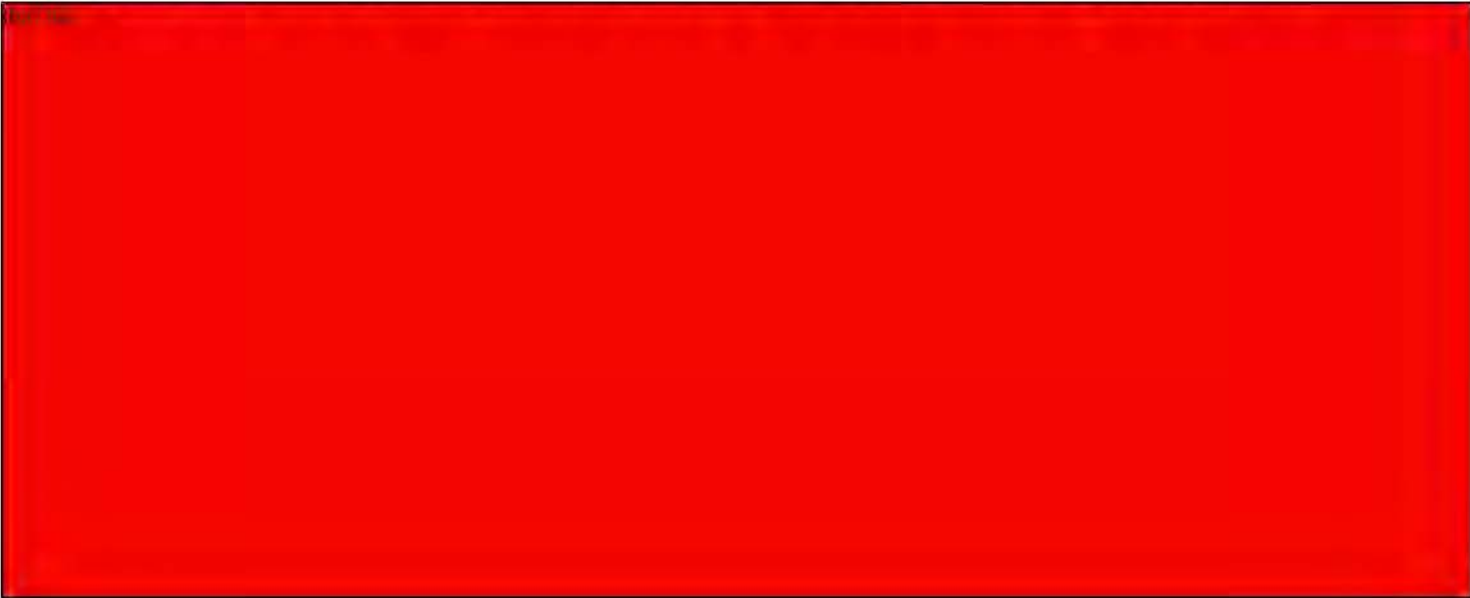
Scenario 3: An applicant in DR-4563-AL received Damage Level 4 wind/rain. Applicant registers for DR-4573-AL, inspection returns for DR-4573-AL with Damage Level 2 wind/rain.

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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.





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	<ul style="list-style-type: none"> ■ Purpose 2 ■ Disaster Specific Approvals 2 ■ Other Items to Note 6 <p style="text-align: center;">*** This can be referenced by all staff ***(JFO, DRC, DSA, Helpline)</p>
II. Important Information	<p style="text-align: center;">***ALL processing employees must read this section***</p> <ul style="list-style-type: none"> ■ Prior to Processing 10 ■ Disability and Communication Needs 12
III. Process	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> ■ Appeal Examples 28
V. Definitions and Acronyms	<ul style="list-style-type: none"> ■ Definitions 30 ■ Acronyms 30
VI. Related Guidance	<ul style="list-style-type: none"> ■ Links to Related Guidance 32
VII. Appendix	<ul style="list-style-type: none"> ■ 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:**

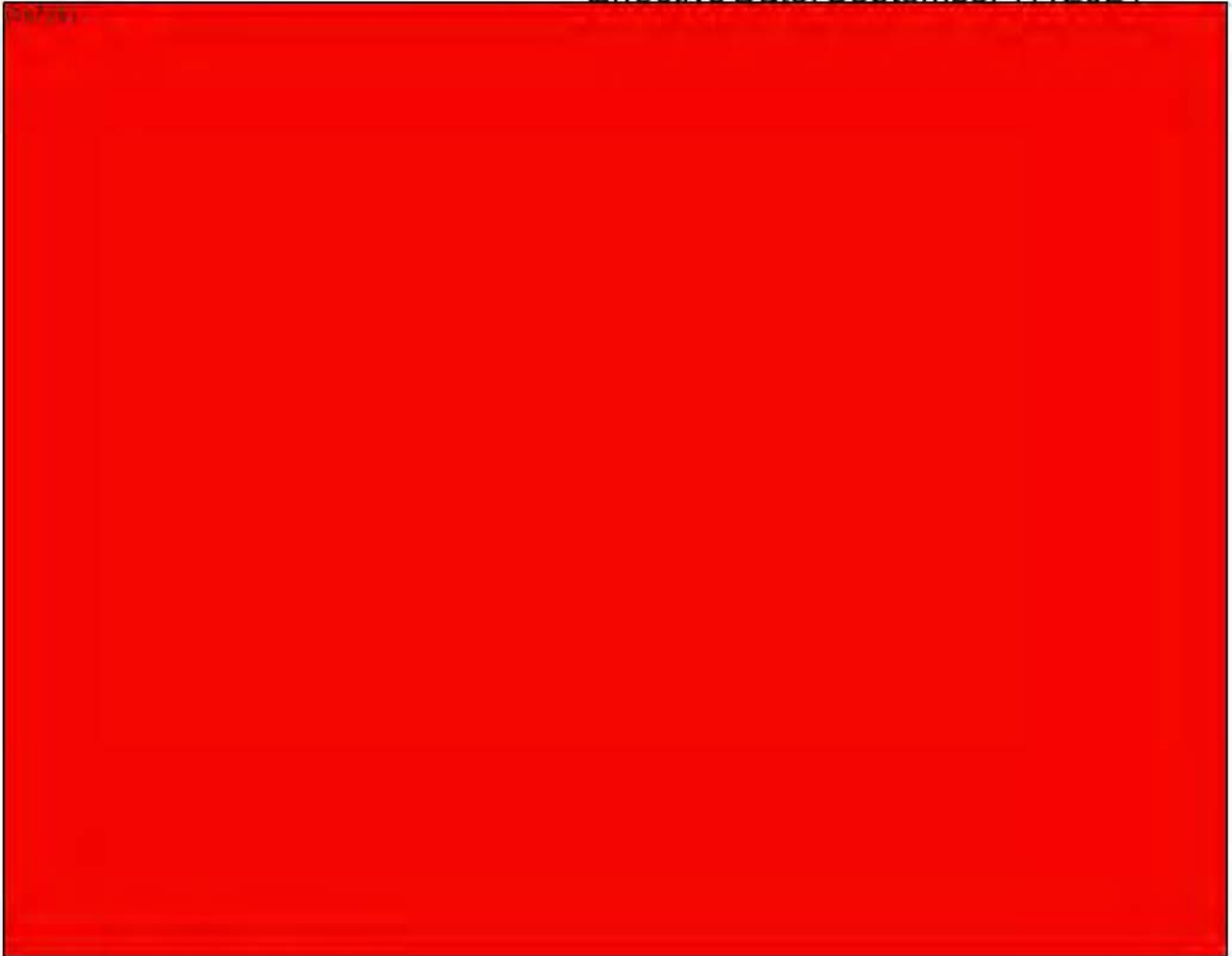
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■ **Remote Inspections:**

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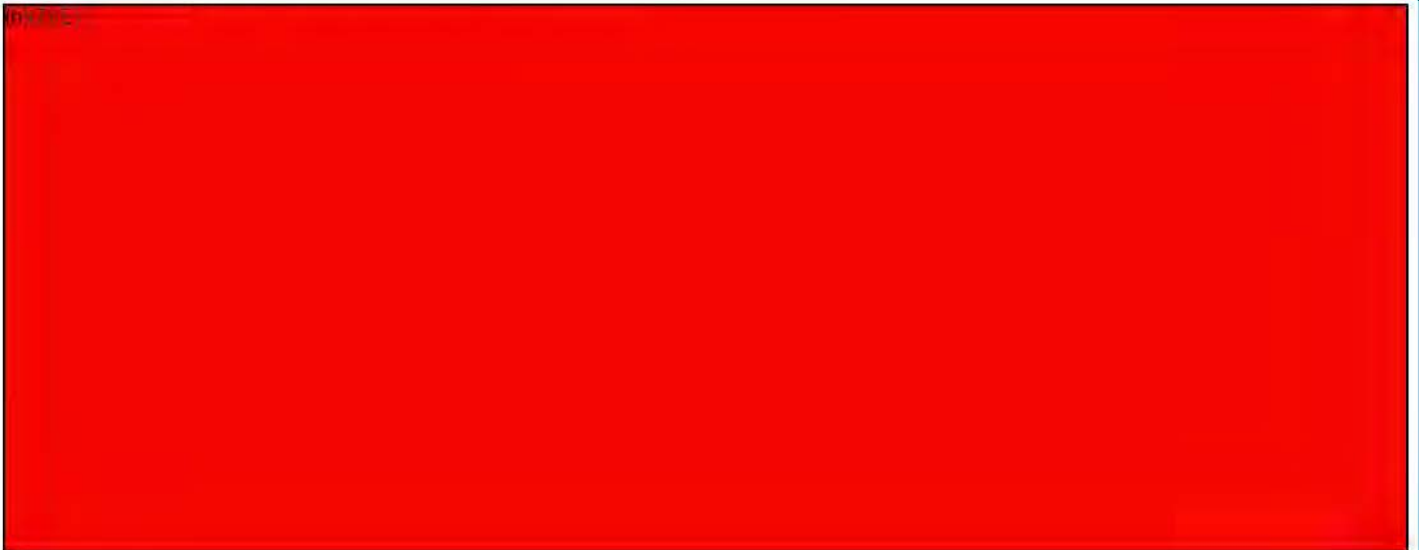
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- For linked registrations, standard Duplicate Resolution guidance will apply. Refer to [Duplicate Investigation and Resolution Processing](#) SOP for additional processing information.

■ **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.



■ **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).

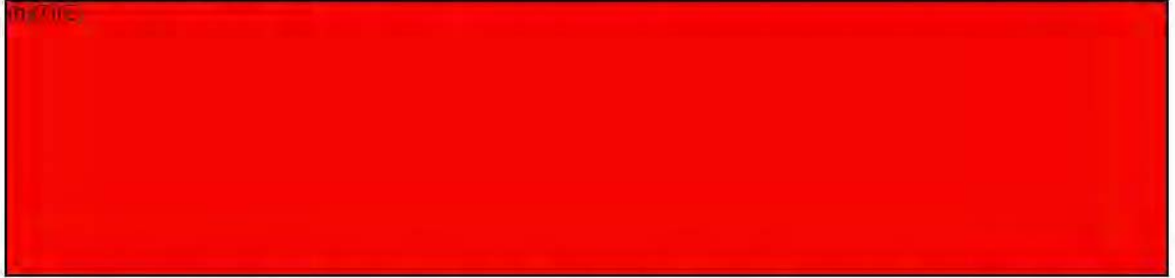


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- If an applicant from Kerr, Lamar, Shackelford Counties receives the **NLATE** letter via e-correspondence:



- 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

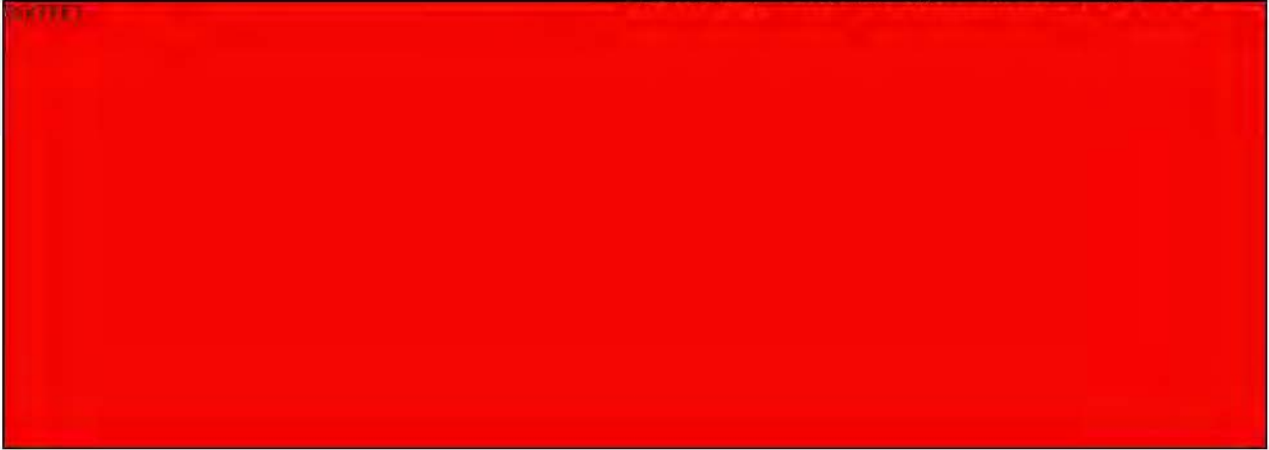
- Applicants that reported minimal damages at the time of RI will **NOT** be issued an inspection and will be stamped with **TRG_INELG** and receive a **NOINSP letter**.
 - These applicants will have 15 days from the end of the Registration Period to respond before receiving an **IID** determination. 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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- 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.



■ **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](#).



■ **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.



■ **Helpline - Change in Registrant**

- If an applicant calls and requests to have an **Occupant** changed to **Registrant**:



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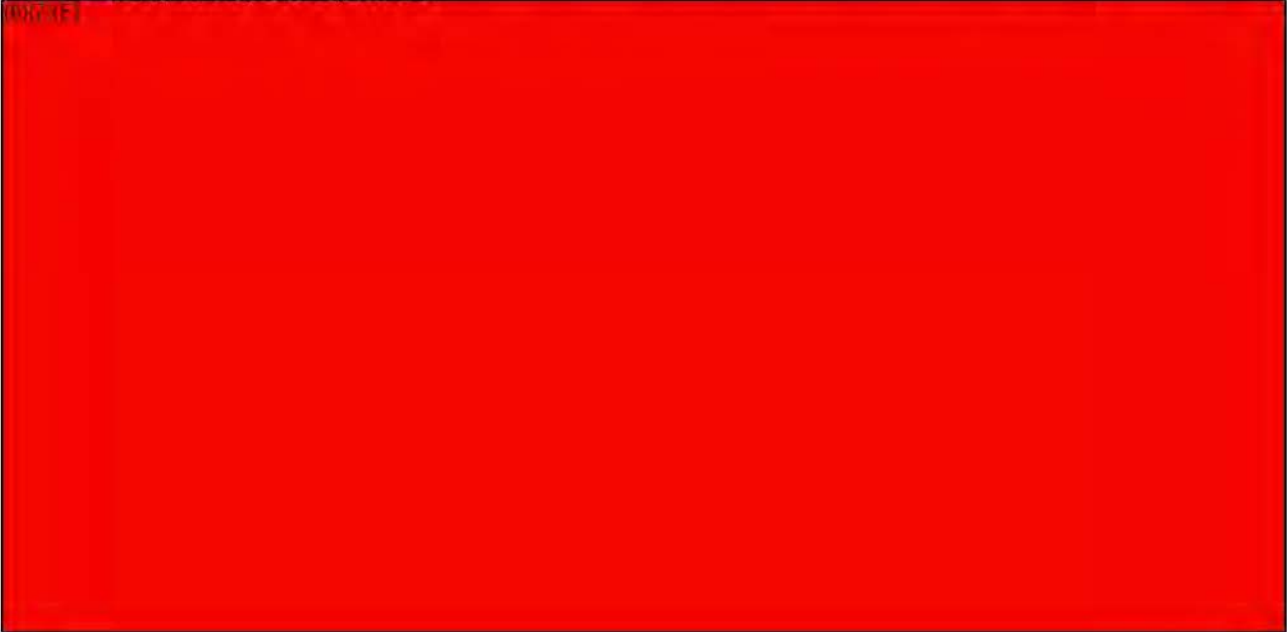


- Referto the [Helpline NPSC Caller Services Reference Guide](#) for additional information.

■ **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 August23, 2021;

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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;

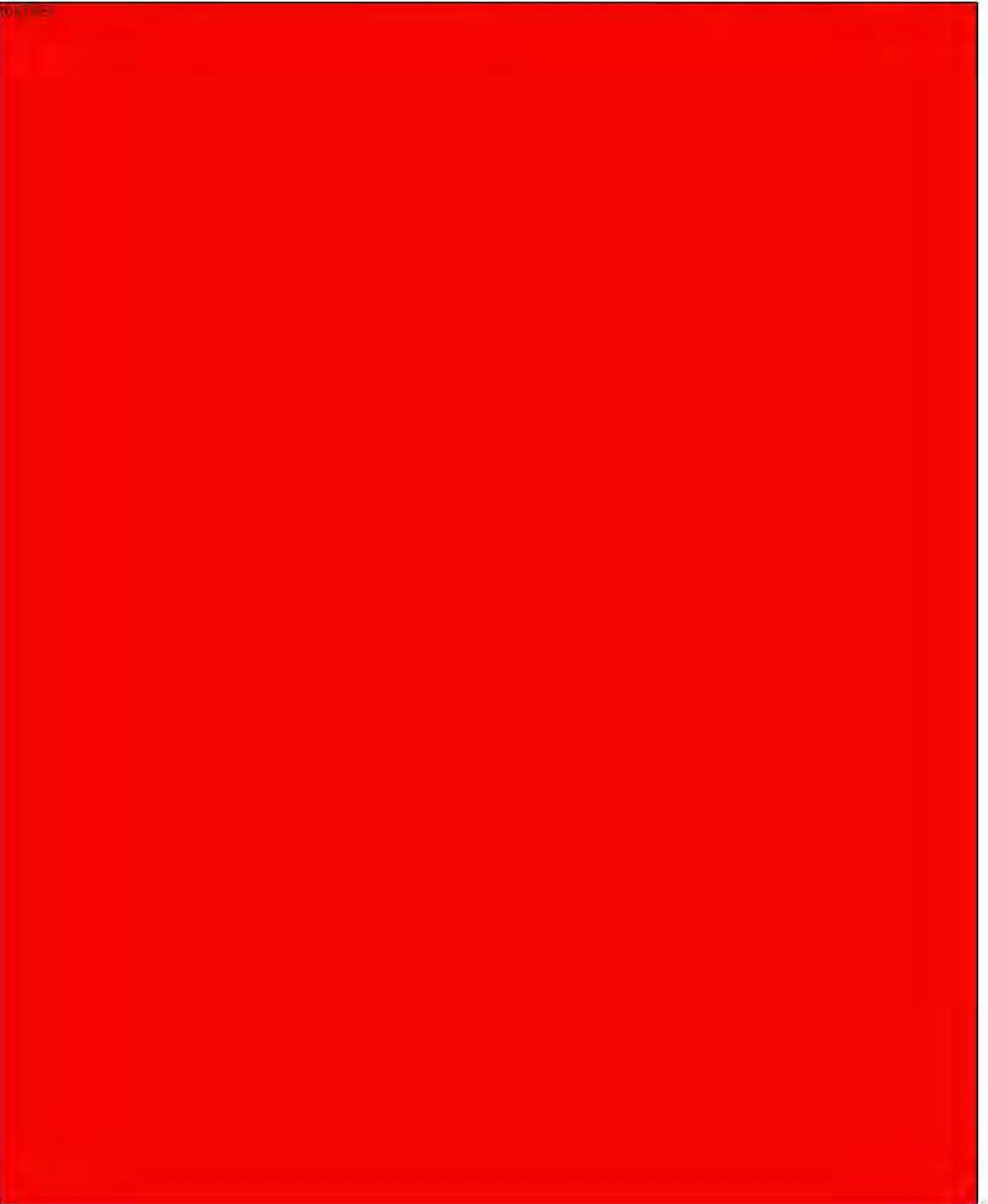
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Disability and Communication Needs:

- 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 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.



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:



- 2. If the **SF Service Call** line item is NOT present, **REQUEST** an appeal inspection.



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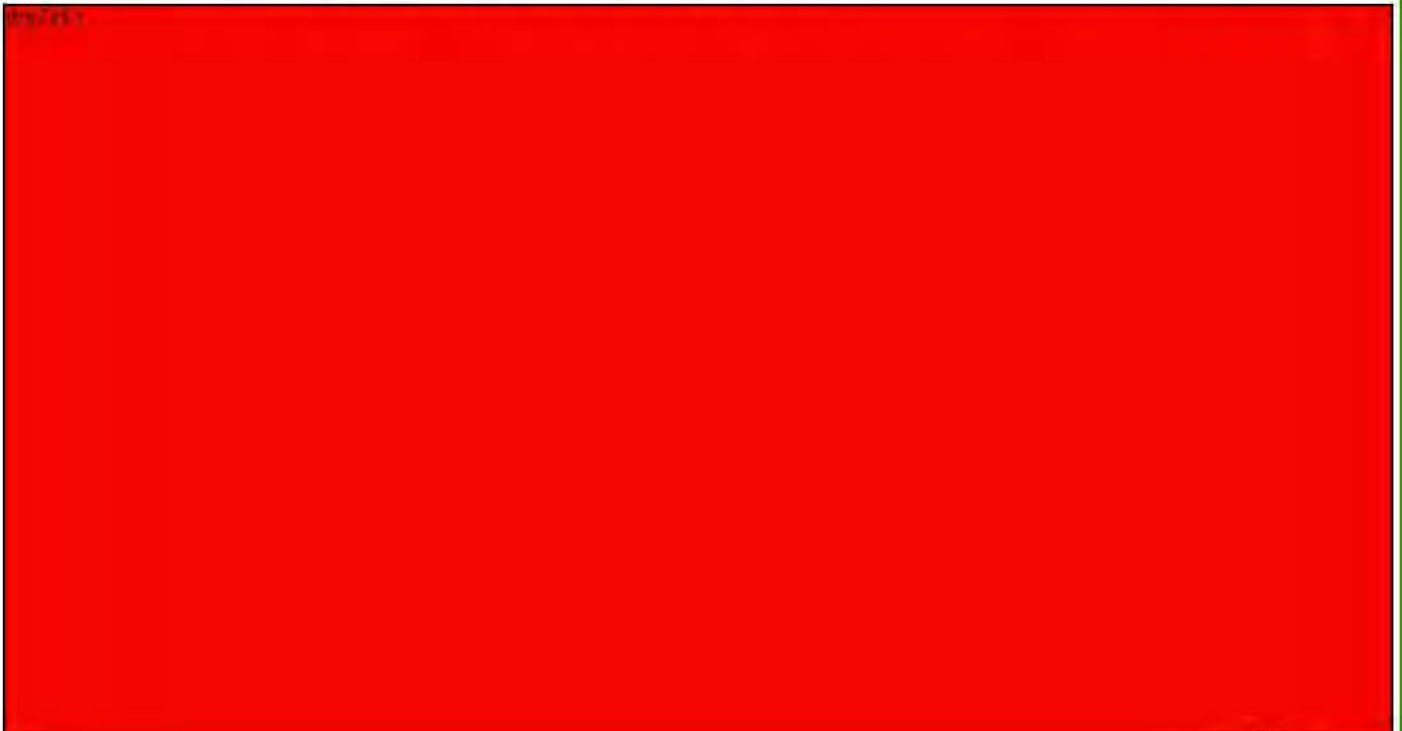
- iii. A verifiable estimate or itemized invoice/receipt. Three call attempts to the contractor to verify the following is required before making an ineligible determination:



- 3. Were the damages to the SF R/B caused by the disaster?



- 4. Are the repairs considered an upgrade? If so, are they optional or required for a building code/ordinance requirement?

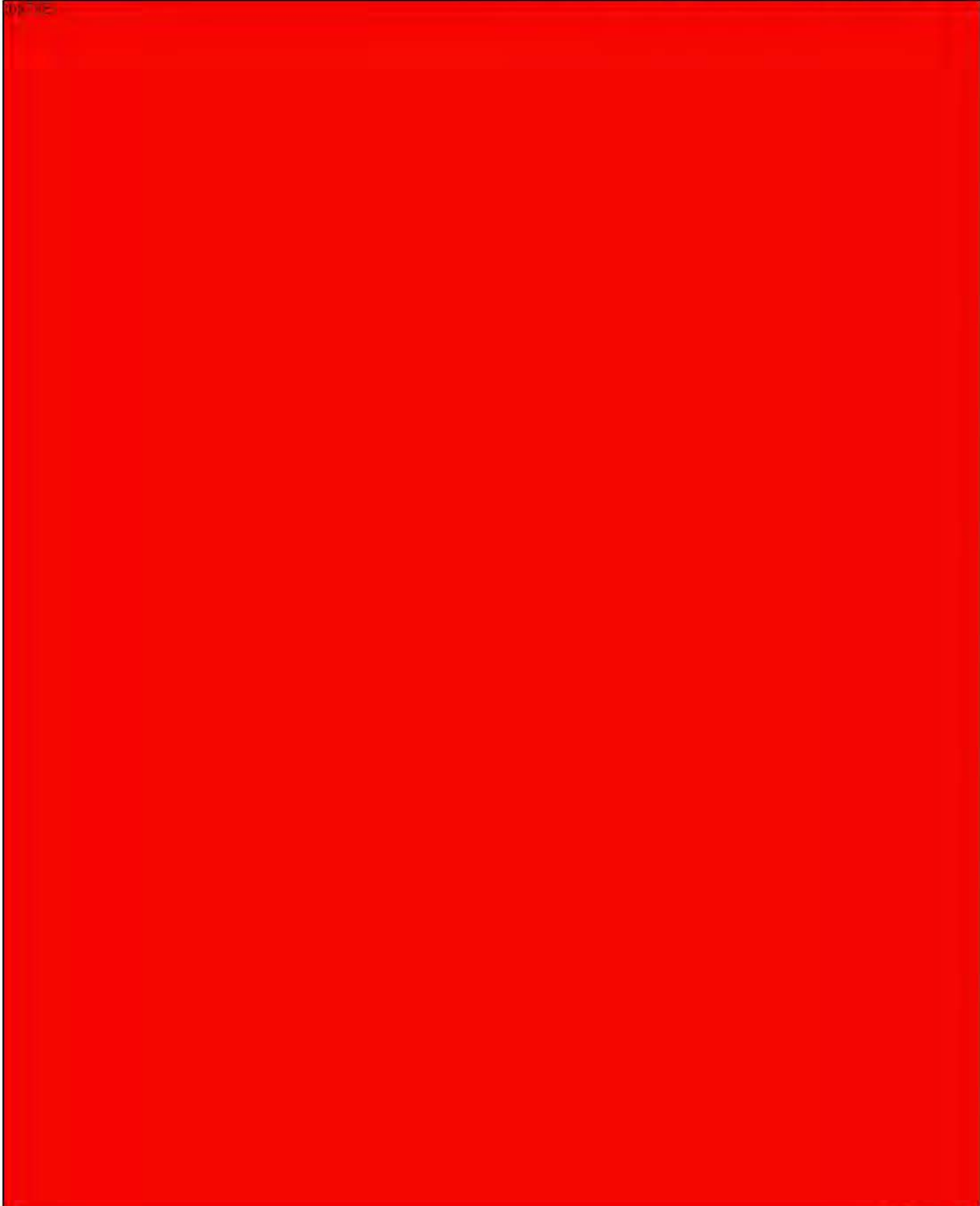




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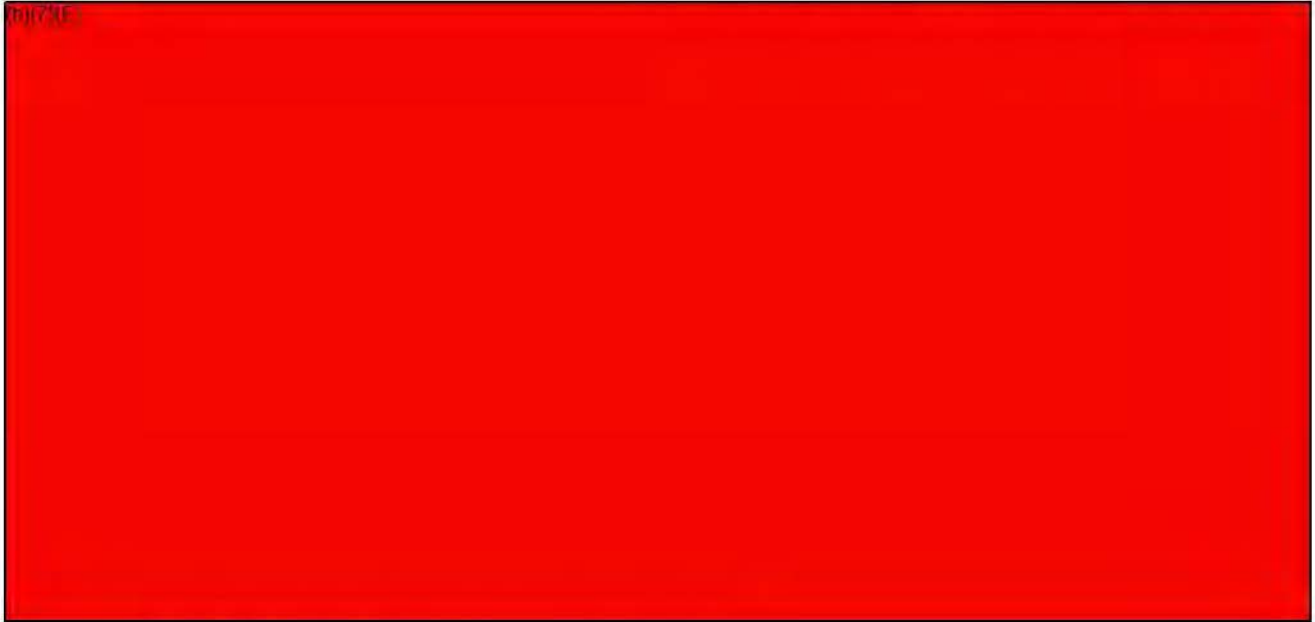




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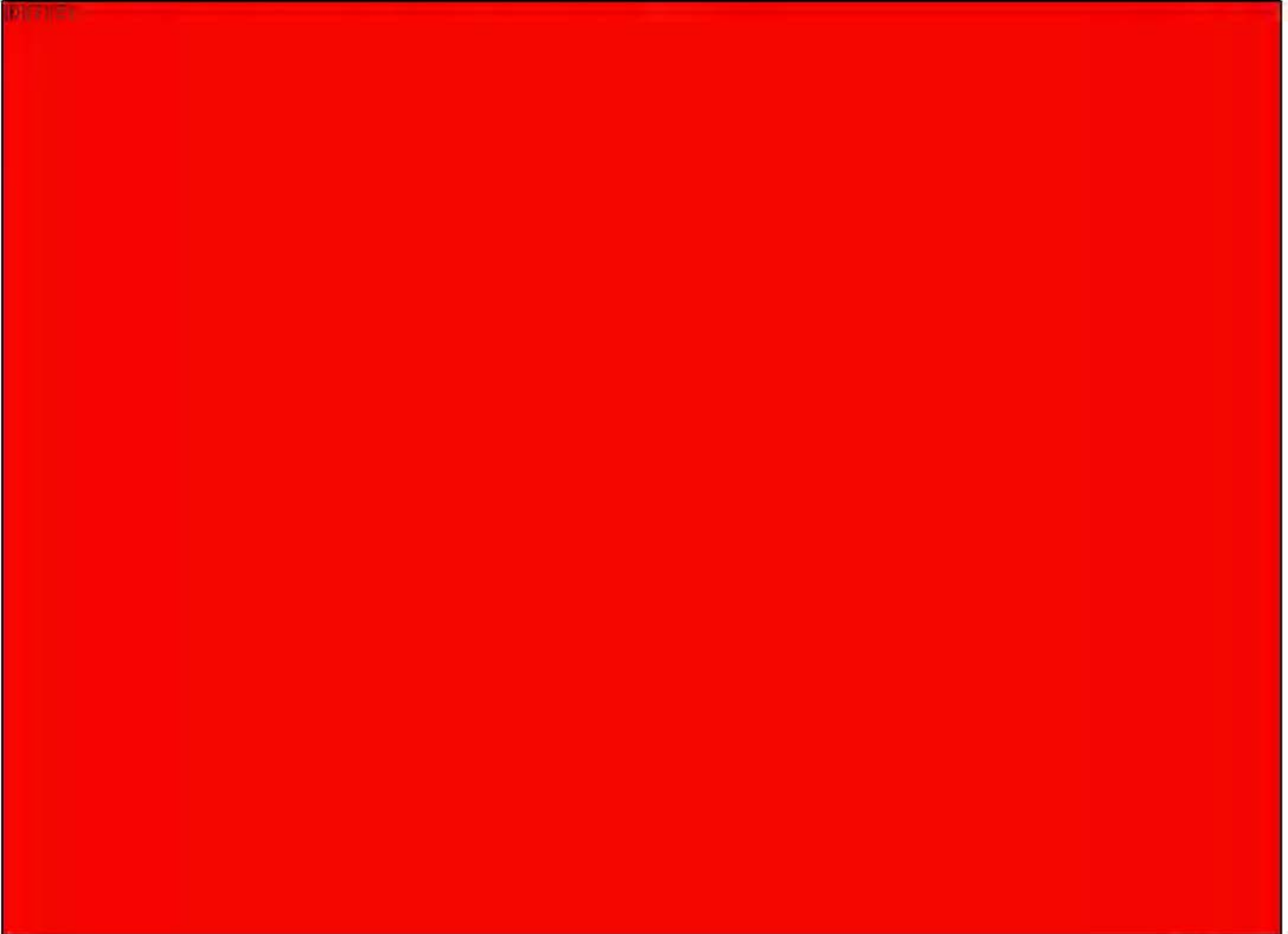
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4. Inspection Returns with Undeclared COD - Fire : _____

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(b)(7)(E)

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:

(b)(7)(E)

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:

(b)(7)(E)

3. Insurance settlement or denial letter on file

(b)(7)(E)



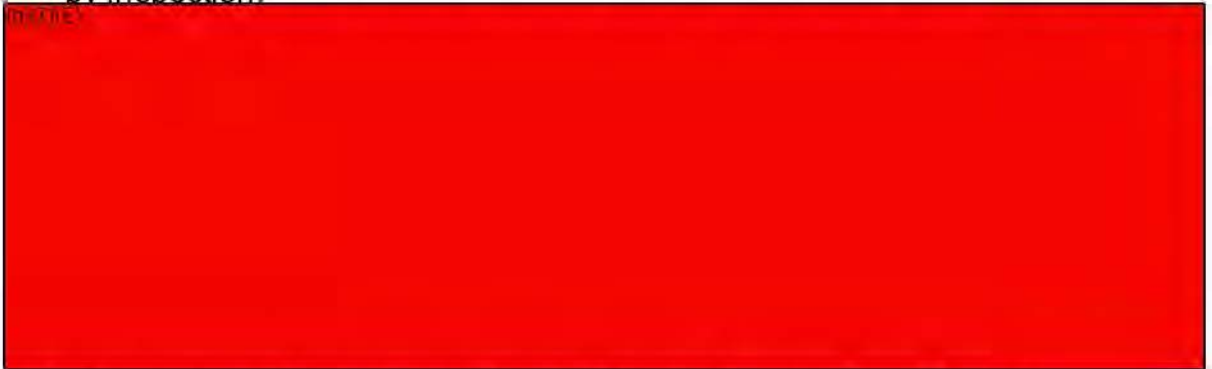
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- i. If the applicant submits an insurance denial for the insured COD or a denial confirmed with the insurance provider:



- 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:



- 2. If the insurance settlement is greater than the Damage Level Award recorded by inspection:



- 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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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:



- 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:



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



- ii. If an additional WP is NOT available in a state, territorial, or tribal queue; AND



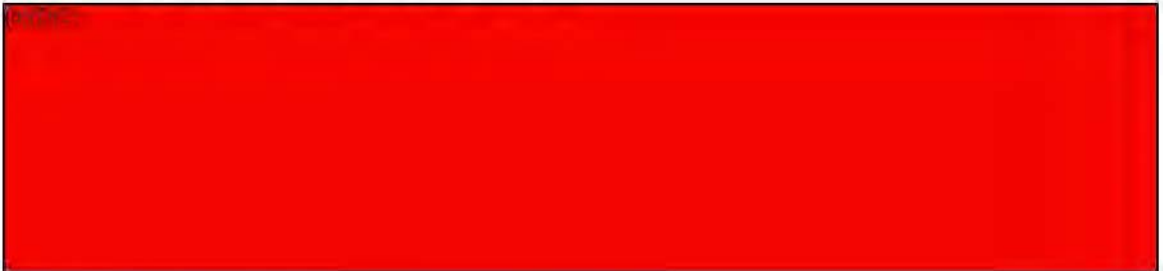
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1. There are no HA categories to address:



2. There are HA categories to address:



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.

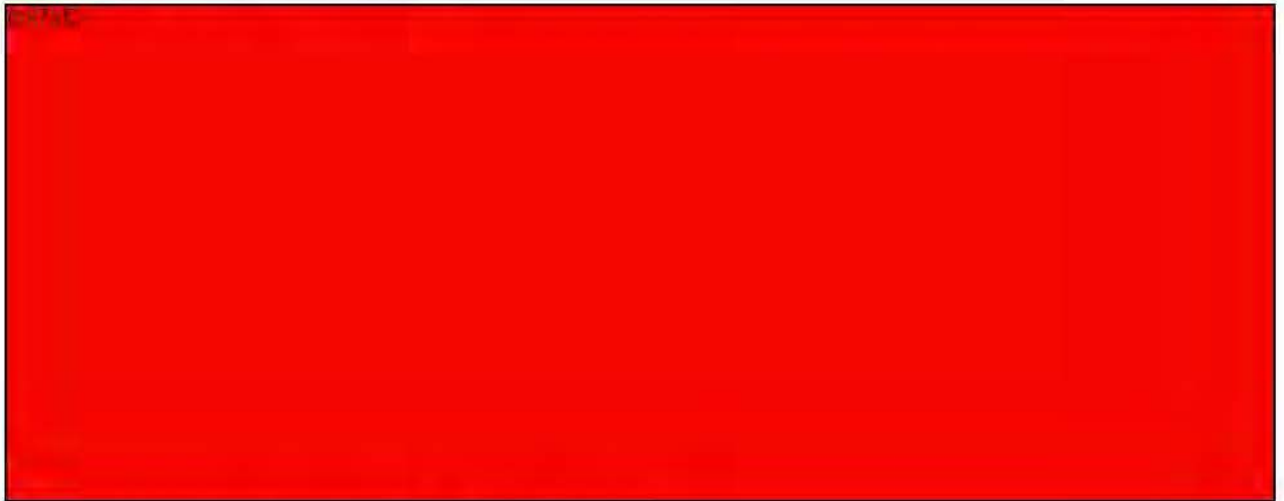
1. The appeal process will remain unchanged for all processes NOT impacted by Remote Inspections, to include [personal property](#) and appeals for repair items paid at actual cost.
 - a. DR-4586-TX is a Joint Option Disaster. FEMA is NOT authorized to discuss ONA categories in DR-4586-TX.
2. Appeal 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:



- c. If additional estimates are NOT available:

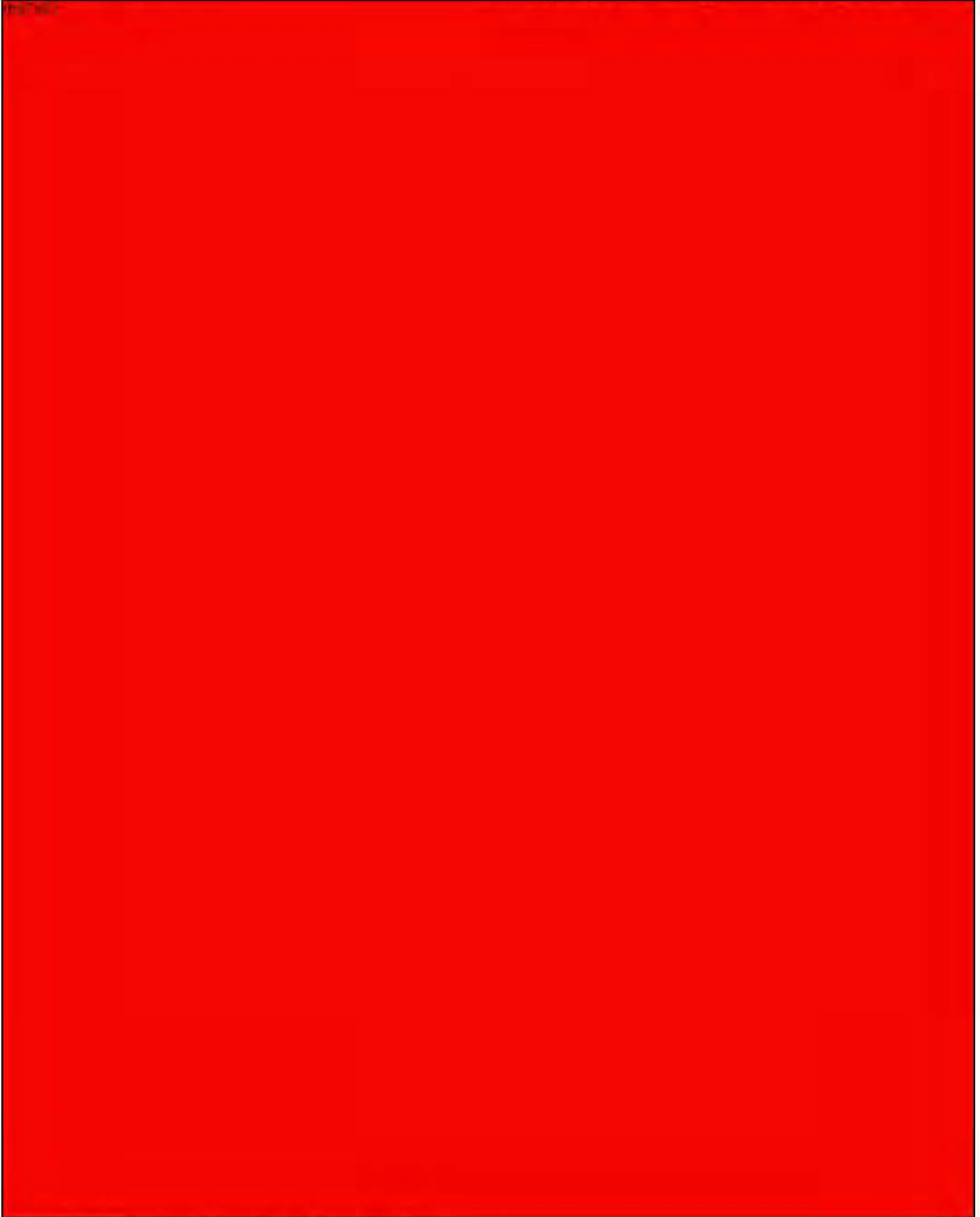


- 6. When the combined estimates are greater than the initial Damage Level Award received for Home Repair (appealing from Damage Level 1 to Damage Level 2 OR Damage Level 2 to Damage Level 3):



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d. If unable to reach the contractor:



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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.

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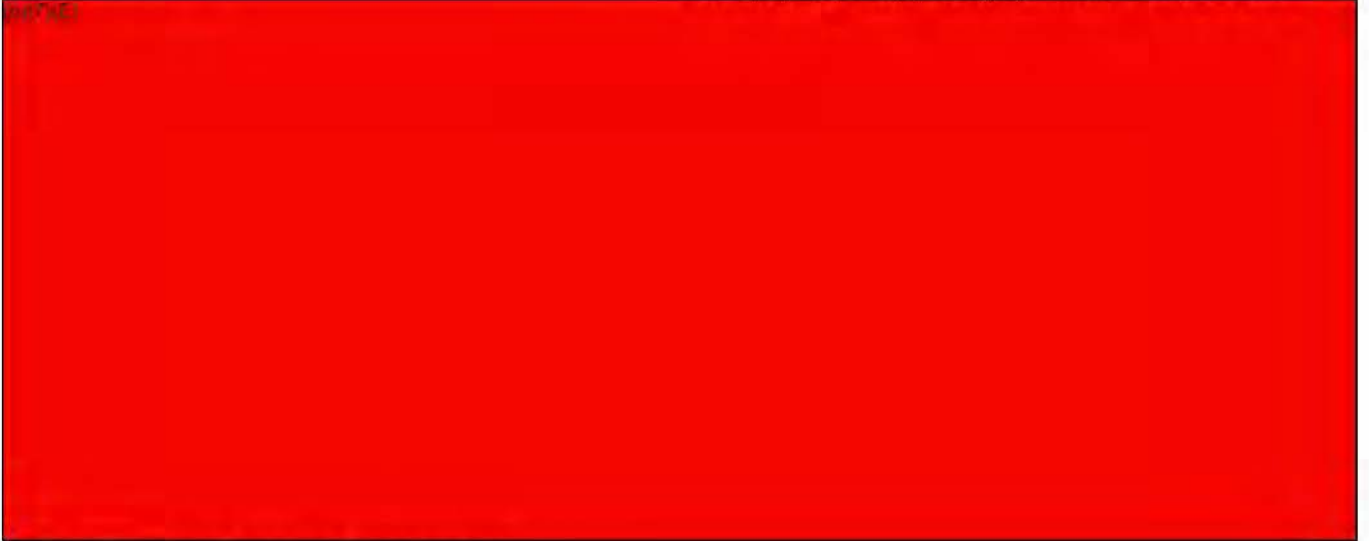
8. Appeal Inspection Requests:



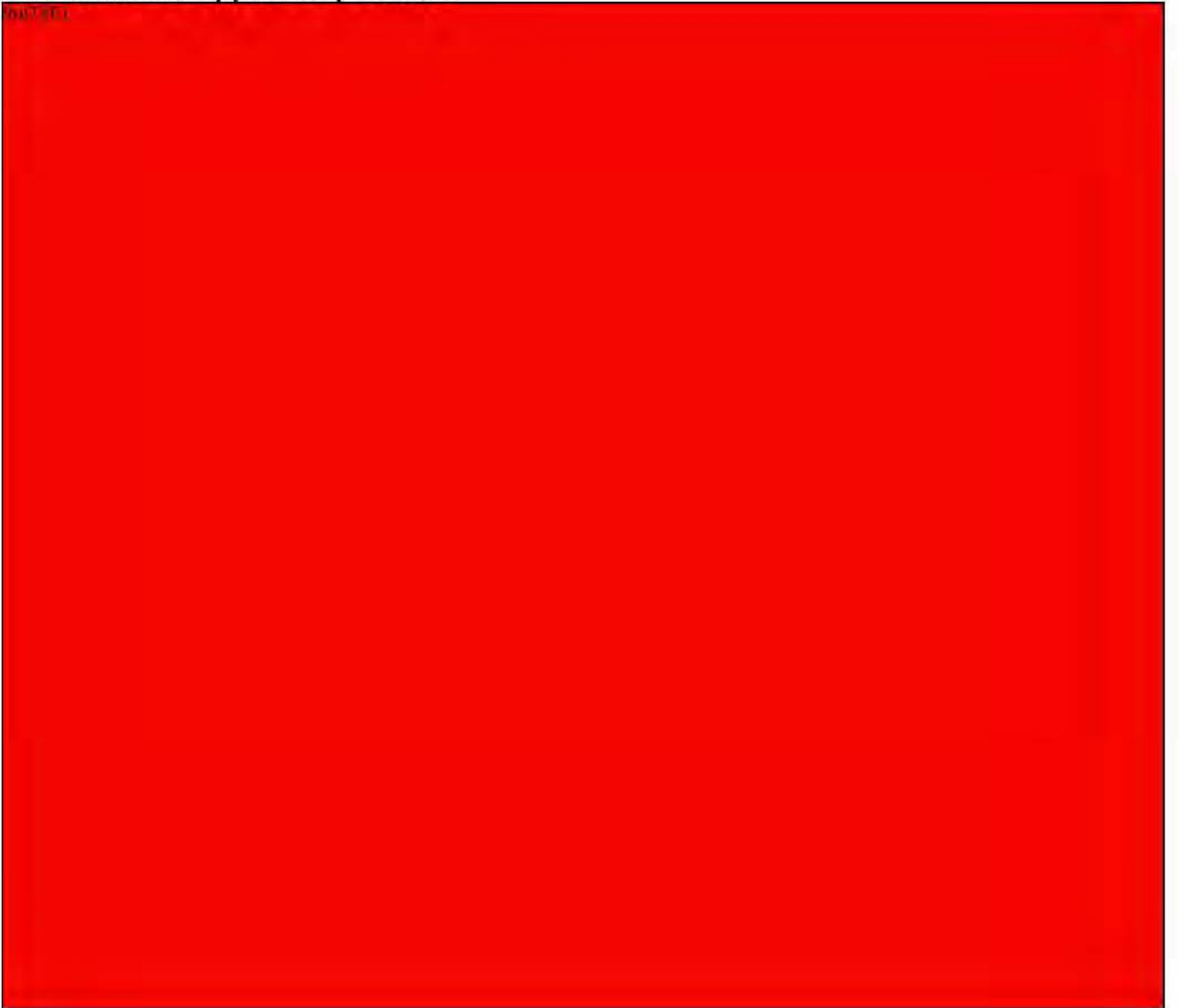
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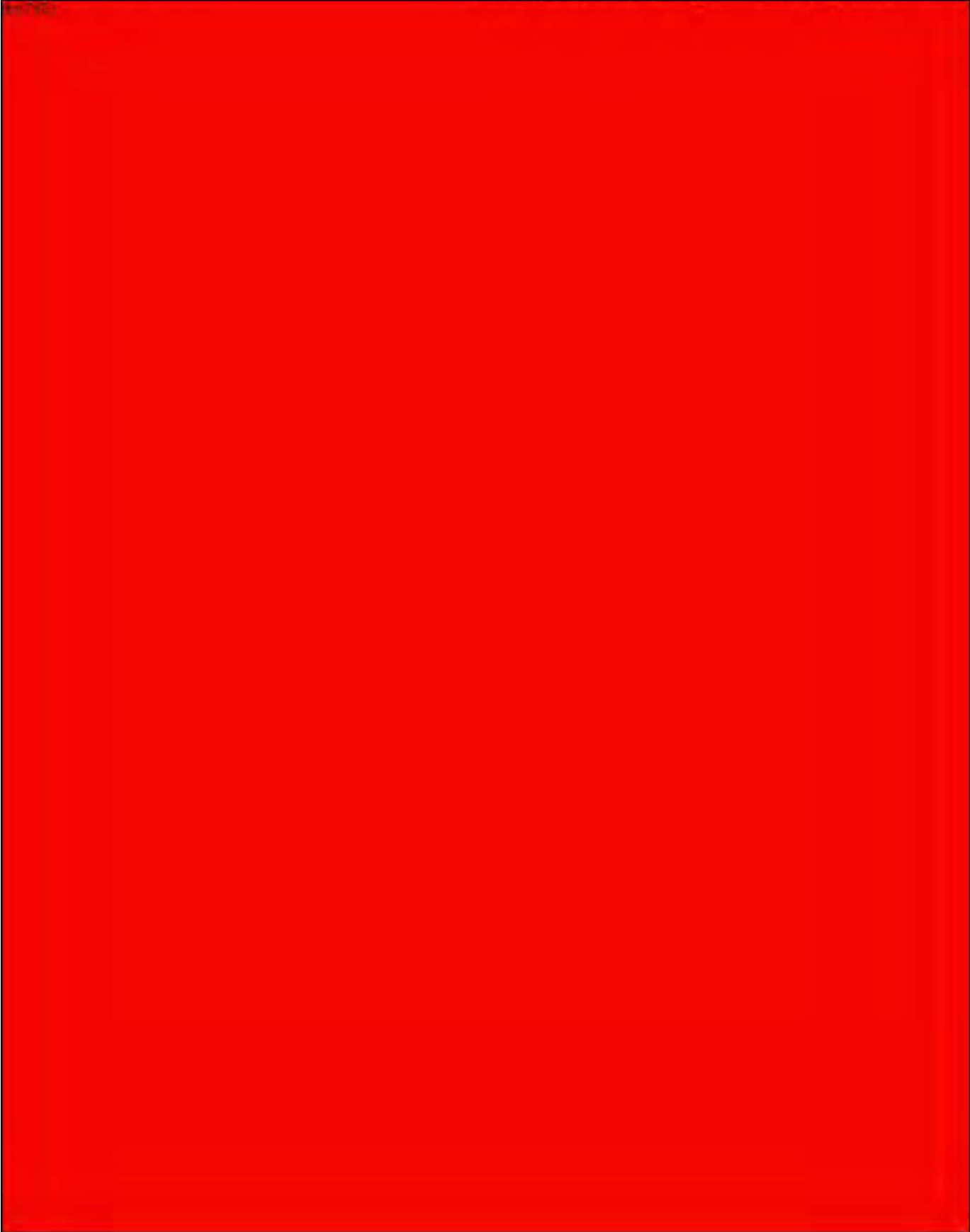
9. Returned Appeal Inspections:





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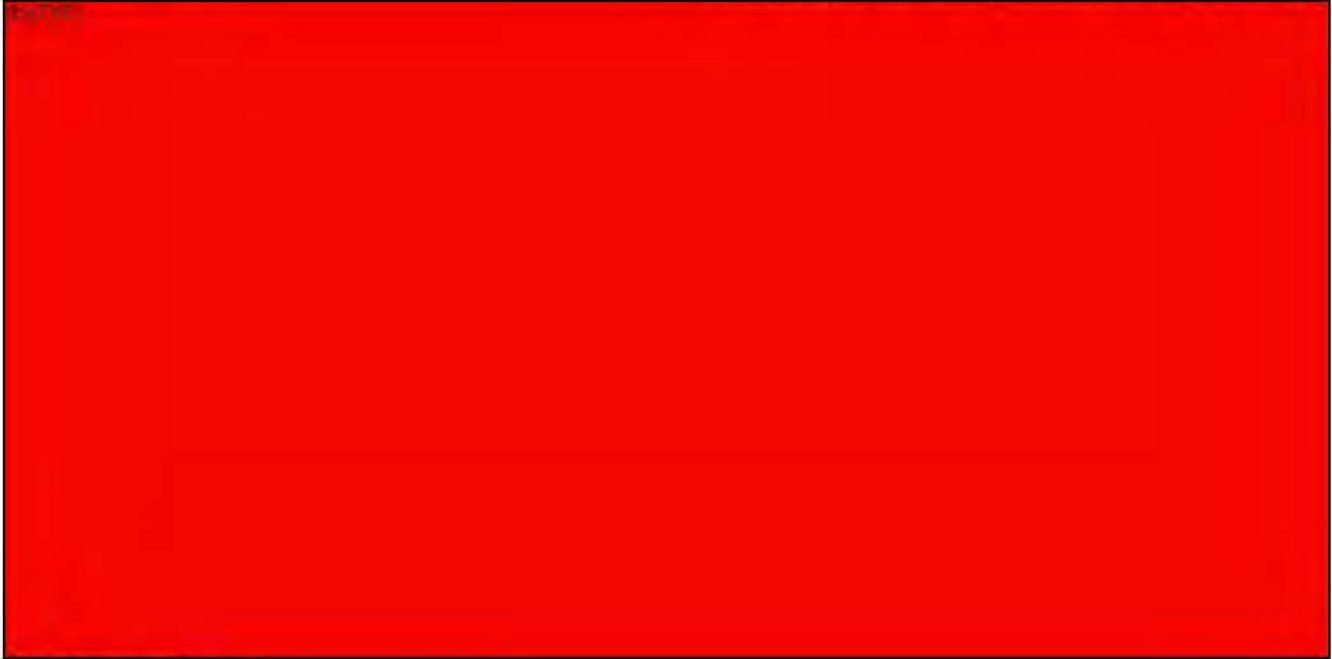
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F. Exceptions

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:





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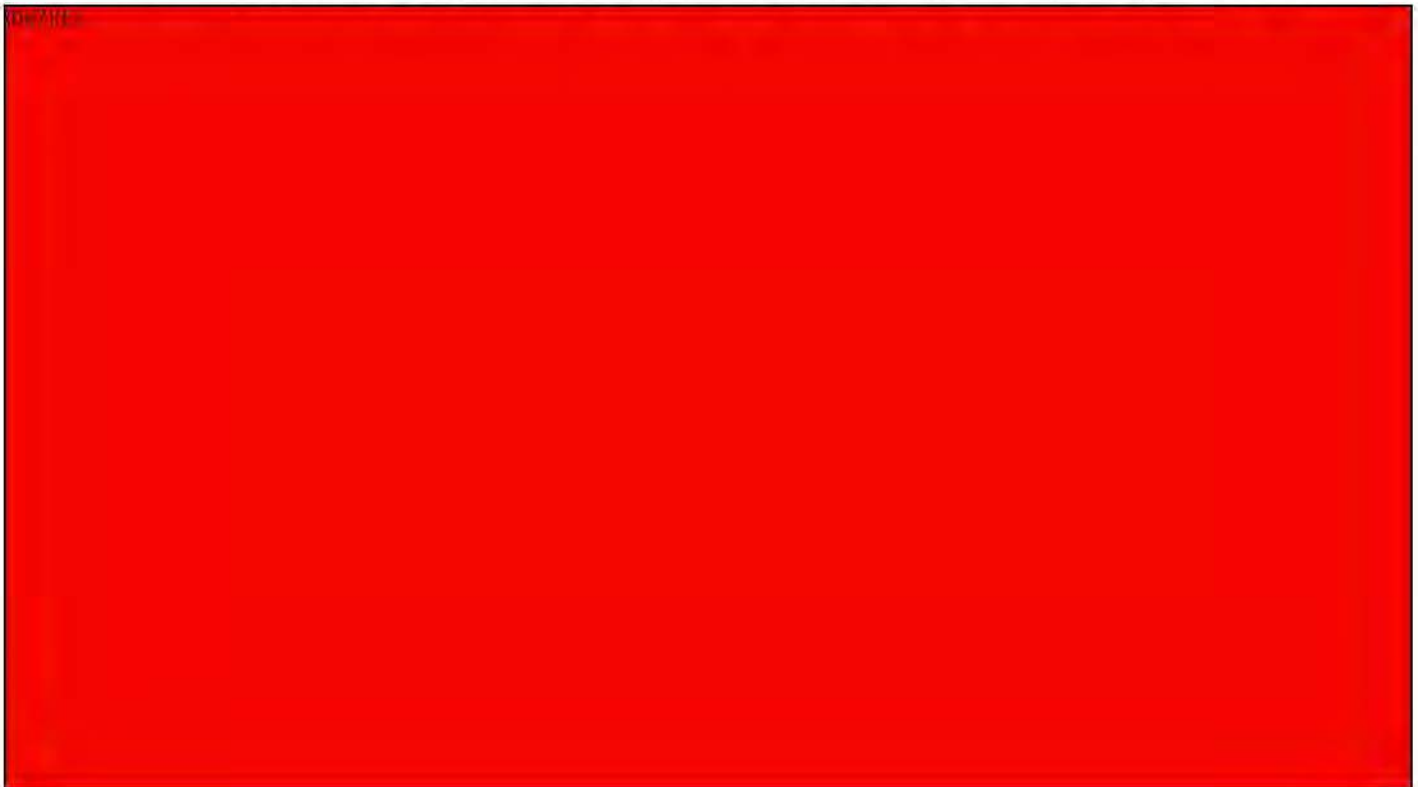
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IV. APPEAL EXAMPLES

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.



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.





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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.





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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.