Individuals and Households Program Unified Guidance (IHPUG)

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FEMA

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TABLE OF CONTENTS

Foreword 1
Chapter 1: Introduction 3
I. Presidential Declaration 3
A. Designated Areas 3
B. Incident Period 3
C. Type of Incident 3
D. Types of Assistance 4
E. Federal Cost Share 4
F. FEMA-State/Territory/Tribal Government Agreement 4
II. Individuals and Households Program (IHP) Overview 5
A. Period of IHP Assistance 5
B. Amount of IHP Assistance 5
C. Types of IHP Assistance 6
III. Sequence of Delivery 8
Chapter 2: Individuals and Households Program (IHP) Eligibility 11
I. General IHP Eligibility 11
A. U.S. Citizenship 11
B. Identity Verification 13
C. Insurance 14
D. Occupancy 16
E. Ownership 17
II. Additional Eligibility Considerations 19
A. Condominiums and Cooperatives 19
B. Separated Households 20
C. Roommates 20
D. Boarders 21
E. Military Personnel 22
F. Students 22
G. Residents of Assisted Living Facilities 23
H. Flood Zones and Protected Areas 23
III. Appeal Process 26
A. Timeline for Appeal 26

B. Determinations that May be Appealed 26
C. Requests for Copies of IHP Assistance File 27
D. Appeal Submission 27
E. Appeal Determination 29
Chapter 3: Delivering Individuals and Households Program (IHP) Assistance 31
I. Applying for FEMA IHP Assistance 31
A. Application Methods 31
B. Registration Period 32
C. Information Needed to Complete Application 33
II. Verifying Losses 33
A. Onsite Inspection 34
B. Geospatial Inspection 35
C. Documentation of Losses 35
III. Applicant Communication 36
A. Reasonable Accommodations 36
B. Privacy Act 36
C. Written Consent 37
D. Letters 37
IV. Program Delivery Considerations 38
A. Applicants with Disabilities or Other Access and Functional Needs 38
B. Applicants with Limited English Proficiency 39
C. Insular and Remote Areas 40
D. Tribal Governments 41
Chapter 4: Housing Assistance (Financial) 43
I. Lodging Expense Reimbursement 43
A. Conditions of Eligibility 43
B. Required Documentation 44
C. Limitations and Exclusions 44
II. Rental Assistance 45
A. Conditions of Eligibility 45
III. Continued Rental Assistance 46
A. Conditions of Eligibility 47
B. Required Documentation 47
C. Limitations and Exclusions 50
IV. Rental Assistance Rate Increase 50
V. Home Repair Assistance 52

A. Conditions of Eligibility 52
B. Limitations and Exclusions 53
VI. Privately-Owned Access Routes 53
A. Conditions of Eligibility 54
B. Limitations and Exclusions 54
VII. Replacement Assistance 56
A. Conditions of Eligibility 56
B. Limitations and Exclusions 56
C. Appeal Considerations 57
Chapter 5: Housing Assistance (Direct) 59
I. Direct Housing Assistance Request and Approval 59
A. Direct Housing Assistance Assessment 60
B. Direct Housing Assistance Approval 61
II. Direct Temporary Housing Assistance Conditions of Eligibility 62
A. Conditions of Eligibility 62
B. Temporary Housing Unit (THU) Selection Considerations 63
III. Direct Temporary Housing Assistance Terms and Conditions 64
A. Occupant Responsibilities 64
B. Recertification Process for Continued Assistance 65
C. Extension of Direct Temporary Housing Assistance 66
D. Rent Collection for FEMA Temporary Housing Unit 67
E. Reasons for Terminating Direct Temporary Housing Assistance 69
F. Process for Terminating Direct Temporary Housing Assistance 70
G. Penalty Fees 71
IV. Multi-Family Lease and Repair (MLR) 73
A. Authorizing MLR 73
B. Property Leasing and Repair/Improvement Service Contracting 76
V. Manufactured Housing Units (MHUs) and Site Types 77
A. Site Types 77
B. Wrap-Around Services 79
C. Floodplain Management and EHP Considerations 79
VI. Disposing of MHUs through Sales to Occupants and Donations 81
A. Authorizing Disposal through Sales and Donations 81
B. MHU Sales to Occupants 81
C. MHU Donations to Qualified Public Agencies and Private Organizations 84
D. Effect of MHU Donations on FEMA Disaster Assistance 85

VII. Permanent Housing Construction (PHC) 86
A. PHC Request and Approval 86
B. Conditions of Eligibility 86
C. PHC Terms and Conditions 87
Chapter 6: Other Needs Assistance (ONA) 89
I. ONA Options & Cost Shares 89
A. Amount of Assistance 90
B. ONA Cost Share and Administration 91
II. Non-Small Business Administration (SBA)-Dependent 93
A. Funeral Assistance 93
B. Medical and Dental Assistance 97
C. Child Care Assistance 99
D. Assistance for Miscellaneous Items 102
E. Critical Needs Assistance 104
III. SBA-Dependent 105
A. Personal Property Assistance 105
B. Transportation Assistance 108
C. Moving and Storage Assistance 111
D. Group Flood Insurance Policy 112
Chapter 7: Recovery of Program Funds 115
I. Reasons for Recovery of Funds 116
II. Identifying and Verifying Potential Debts 117
III. Notice of Potential Debt and Appeal Process 117
A. Oral Hearings 118
B. FEMA Appeal Determination 118
IV. Debt Compromise, Suspension, or Termination 119
A. Debt Compromise 119
B. Debt Suspension 119
C. Debt Termination 120
V. Transfer of Debt to Treasury 120
VI. Statute of Limitations 121
Appendix A: Transitional Sheltering Assistance 123
Appendix B: Abbreviations and Acronyms 127
Appendix C: List of Policies Superseded 129

List of Figures

Figure 1: Housing Assistance 7
Figure 2: Disaster Assistance Sequence of Delivery 9
Figure 3: U.S. Citizenship and Resident Aliens 12
Figure 4: Acceptable Documentation to Verify Identity 14
Figure 5: Housing Assistance Documentation to Verify Occupancy 16
Figure 6: Documentation to Verify Ownership 17
Figure 7: Alternate Verification Documents 18
Figure 8: Condo and Co-op Assistance 19
Figure 9: Assistance for Roommates 21
Figure 10: Assistance for Boarders 21
Figure 11: Flood Insurance Requirement for Homeowners and Renters 24
Figure 12: Relationship between IHP Assistance and Flood Insurance 25
Figure 13: Sample Appeal Letter 28
Figure 14: Appeal Documentation 28
Figure 15: Registration Period 32
Figure 16: FEMA Rental Assistance Overview 46
Figure 17: Excerpt of Form 010-0-12, Application for Continued Temporary Housing Assistance 48
Figure 18: Continued Rental Assistance Documentation 49
Figure 19: FEMA Fair Market Rent Calculator 50
Figure 20: FEMA Rental Rate Increase Authorities 51
Figure 21: General Sequence of FEMA Direct Housing Assistance Options 61
Figure 22: FEMA Notification of Occupant Violations 70
Figure 23: Example of a Penalty Fee 71
Figure 24: Steps to determine if MLR Property is cost-effective and viable 75
Figure 25: Conditions for PHC Repair or New Construction 87
Figure 26: SBA Disaster Loan application process 89
Figure 27: Other Needs Assistance, Non-SBA-Dependent and SBA-Dependent 90
Figure 28: Excerpt of FEMA Form 010-0-11, ONA Administrative Option Selection 90
Figure 29: ONA Administrative Option Responsibility 92
Figure 30: The ONA Administrative Option Selection Form and Process 93
Figure 31: Example - Comparison of Pre- and Post-Disaster Child Care Costs 100
Figure 32: FEMA Deliberative Process for Identifying and Validating Debt Payments 116

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Foreword

On behalf of the Federal Emergency Management Agency (FEMA), I am pleased to issue the First Edition of the FEMA *Individuals and Households Program Unified Guidance* (IHPUG). The IHPUG compiles FEMA policy for each type of assistance under the Individuals and Households Program (IHP) into one comprehensive document and is intended to serve as a singular policy resource for state, local, territorial, and tribal governments, and other entities who assist disaster survivors with post-disaster recovery. Resources written specifically for disaster survivors can be found at https://www.fema.gov/individual-disaster-assistance.

The IHPUG will:

- Replace all stand-alone IHP policies and policy statements currently located in FEMA documents and standard operating procedures (SOPs);
- Catalog lessons learned from disaster operations and the Agency's decisions as they relate to the Individuals and Households Program; and
- Increase consistency, collaboration, and the sharing of knowledge between FEMA and state, local, territorial, and tribal governments, and other entities who assist disaster survivors.

The IHPUG will not replace the existing National Emergency Management Information System (NEMIS) business rules or internal technical manuals, as these describe FEMA's internal processes and business rules for call center staff.

FEMA has archived the Individuals and Households Program policy documents listed in Appendix C. These policy and guidance documents remain in effect for incidents declared prior to September 30, 2016. The language in this guide is in effect for incidents declared on or after September 30, 2016.

This version of the IHPUG will only encompass the Individuals and Households Program. The Second Edition will address all Individual Assistance programs. FEMA will update the IHPUG on an annual basis, as necessary, and will conduct a comprehensive review no less than every three years. If FEMA determines it necessary to publish new or updated policy language before the next scheduled update, FEMA will update the electronic version of this document, issue a memorandum describing the additions or updates, and post both documents at www.fema.gov/IHP-Unified-Guidance.

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Chapter 1: Introduction

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act), Public Law 93-288, 42 U.S.C. § 5121 et. Seq.,[1] authorizes the President to provide federal assistance when the magnitude of an incident or threatened incident exceeds the affected state,[2] local,[3] territorial, and tribal government[4] capabilities to respond or recover.

I. Presidential Declaration

When a state, territorial, or tribal government determines an incident has exceeded their capabilities to respond, the Governor or Tribal Chief Executive may request a declaration from the President through FEMA. They must request within 30 days of the incident.

For FEMA to provide assistance, the President must declare that an emergency or major disaster exists. The declaration establishes the:

- Designated areas
- Incident period
- Type of incident
- Types of assistance
- Federal cost share

Images of flood damaged homes.

A. Designated Areas

The declaration designates which counties, parishes, or tribal lands[5] are eligible to receive federal assistance. FEMA may add additional areas after the initial designation.

B. Incident Period

The declaration designates the incident period.[6] The incident period is the span of time during which the federally-declared incident occurs. This period varies in length, depending on the incident.

C. Type of Incident

The declaration designates the type of incident (e.g., hurricane, tsunami, or earthquake). For Emergency Declarations, an incident is any instance the President determines warrants supplemental emergency assistance to the state, territorial, and tribal governments to save lives and protect property, public health, and safety, or to lessen or avert the threat of a catastrophe. For Major Disaster Declarations, an incident is any natural catastrophe (including any hurricane,

tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion that causes damage of sufficient severity and magnitude in the President's determination to warrant supplemental assistance to a state, territorial, and tribal government.[7] Major Disaster Declarations may include a combination of incident types, such as storms and landslides.

D. Types of Assistance

The declaration designates the types of federal assistance authorized. The President may authorize assistance to a state, local, territorial, or tribal government; certain types of private nonprofit (PNP) organizations; or individuals and households. FEMA provides assistance to state, local, territorial, and tribal governments, and certain types of PNP organizations through its Public Assistance Program. For more information, see Public Assistance Program and Policy Guide, FP 104-009-2, January 2016. FEMA provides assistance to individuals and households through the Individual Assistance (IA) program, which includes all of the following:

- Mass Care and Emergency Assistance (MC/EA)
- Crisis Counseling Assistance and Training Program (CCP)
- Disaster Unemployment Assistance (DUA)
- Disaster Legal Services (DLS)
- Disaster Case Management (DCM)
- Individuals and Households Program (IHP)

IHP is comprised of two categories of assistance: Housing Assistance (HA) and Other Needs Assistance (ONA).

E. Federal Cost Share

Some types of assistance that FEMA provides through its IA programs are subject to a cost share. FEMA provides 100% of federal Housing Assistance costs.[8] However, ONA is subject to a cost share between FEMA and the state, territorial, or tribal government. FEMA covers 75% of eligible ONA costs, and the state, territorial, or tribal government is responsible for the remaining 25%.[9]

F. FEMA-State/Territory/Tribal Government Agreement

After every declaration, FEMA and the state, territorial, or tribal government enter into an agreement documenting the understanding, commitments, and conditions under which FEMA will provide assistance (FEMA-State/Territory/Tribal Government Agreement).[10] FEMA and the Governor or Tribal Chief Executive must sign this agreement before FEMA provides assistance. If necessary, because of extreme circumstances, FEMA may authorize essential emergency services or Housing Assistance under the IHP while the agreement is in process for signature.

II. Individuals and Households Program (IHP) Overview

IHP provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.

Above: A disaster destroyed home.
Below: Volunteers repair a home.

IHP Assistance is not considered income[11] or a resource when determining eligibility for welfare, income assistance, or income-tested benefit programs that the Federal Government funds, such as Social Security benefits or disability income.[12] IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to FEMA recovering assistance received in error or potential fraud.[13]

Lastly, the Rehabilitation Act of 1973, as amended, applies to all FEMA-conducted and assisted activities and requires compliance with physical, program, and effective communication access throughout all aspects of IHP.

A. Period of IHP Assistance

IHP Assistance is limited to 18 months following the date of the disaster declaration.[14] The period of assistance begins at the date of the Presidential declaration and not the date on which the disaster is designated for IA.[15] The President may, at the State's request, extend the period of assistance due to extraordinary circumstances.[16]

IHP Assistance Scenario

An applicant's FEMA inspection recorded $900 in real property damage and $25 in personal property damage. The applicant's insurance settlement totaled $875 for real property, which left an unmet need of $25 in real property and $25 in personal property. In this scenario, the applicant is eligible for the total IHP award of $50, which is a combined total of Repair Assistance and Personal Property Assistance.

B. Amount of IHP Assistance

The amount of financial assistance an individual or household may receive under the IHP is limited. Although minimal damage may cause some inconvenience, it is expected that individuals or households will address those losses without federal assistance. Therefore, FEMA will only provide assistance when the total initial IHP award amount is $50 or more.[17] There is no minimum amount for subsequent awards.

The maximum amount of financial IHP Assistance provided to eligible individuals or households under a single disaster is adjusted each fiscal year based on the Department of Labor Consumer Price Index.[18] Eligible individuals or households receiving IHP Assistance may not necessarily be awarded the maximum amount of financial assistance for their disaster-caused losses.

Other federal programs and voluntary organizations may provide additional financial assistance. FEMA informs the public of changes to the maximum amount of IHP Assistance each year by publishing a notice in the Federal Register.

C. Types of IHP Assistance

There are two categories of IHP Assistance:

- Housing Assistance
- Other Needs Assistance (ONA)

Housing Assistance

Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services.[19] FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors.[20]

FEMA provides financial Housing Assistance through funds paid directly to eligible individuals and households. Financial Housing Assistance may include the following types of assistance:

- **Lodging Expense Reimbursement (LER):** Financial assistance to reimburse for hotels, motels, or other short-term lodging while an applicant is displaced from his or her ***primary residence***.
- **Rental Assistance:** Financial assistance to rent alternate housing[21] accommodations while an applicant is displaced from his or her primary residence.[22]

Primary Residence

Primary residence refers to:

1. The home where the applicant normally lives during the major portion of the calendar year, or
2. The home required because of proximity to employment, including agricultural activities that provide 50% of the household's income.

- **Repair:** Financial assistance to repair an owner-occupied primary residence, utilities, and residential infrastructure, including privately-owned access routes (i.e., driveways, roads, or bridges) to a safe and sanitary living or functioning condition.[23]
- **Replacement:** Financial assistance to help replace an owner-occupied primary residence when the residence is destroyed.[24]

FEMA may provide Direct Housing Assistance[25] when applicants are unable to use Rental Assistance due to a lack of available housing resources. Direct Housing Assistance is not counted toward the IHP maximum award amount and may include:

- **Multi-Family Lease and Repair (MLR):** This program allows FEMA to enter into lease agreements with owners of multi-family rental property located in disaster areas and make repairs or improvements to provide temporary housing to disaster survivors.[26]
- **Manufactured Housing Units (MHUs):** Manufactured homes provided by FEMA and made available to use as temporary housing.
- **Permanent or Semi-Permanent Housing Construction (PHC):** Home repair and/or construction services provided in insular areas outside the continental United States (U.S.) and in other locations where no alternative housing resources are available; and where types of housing assistance FEMA normally provides, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective.[27]

Figure 1: Housing Assistance	
Financial Assistance	• Lodging Expense Reimbursement • Rental Assistance • Repair Assistance • Replacement Assistance
Direct Assistance	• Multi-Family Lease and Repair • Manufactured Housing Units • Permanent or Semi-Permanent Housing Construction

ONA

Individuals and households may receive financial assistance for other disaster-caused expenses and serious needs.[28] The types of ONA are divided into two categories that are either dependent or non-dependent on the individual's or household's ability to secure a U.S. Small Business Administration (SBA) disaster loan. The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and moving and storage expenses incurred due to a declared disaster.

Non-SBA-dependent types of ONA may be awarded regardless of the individual's or household's SBA status and may include Funeral, Medical, Dental, Childcare, and assistance for miscellaneous items such as chainsaws or dehumidifiers purchased or rented after the disaster.

Only individuals or households who do not qualify for a loan from the SBA may be eligible for assistance for the SBA-dependent category. SBA-dependent ONA includes Personal Property, Moving and Storage, and Transportation Assistance.

FEMA staff provide applicants information on FEMA disaster assistance programs, such as ONA, for eligible disaster-caused expenses.

III. Sequence of Delivery

The Stafford Act prohibits the duplication of federal benefits.[29] Therefore, FEMA may not provide IHP Assistance when any other source has already provided assistance or when assistance is available from another program, insurance, or any other source.

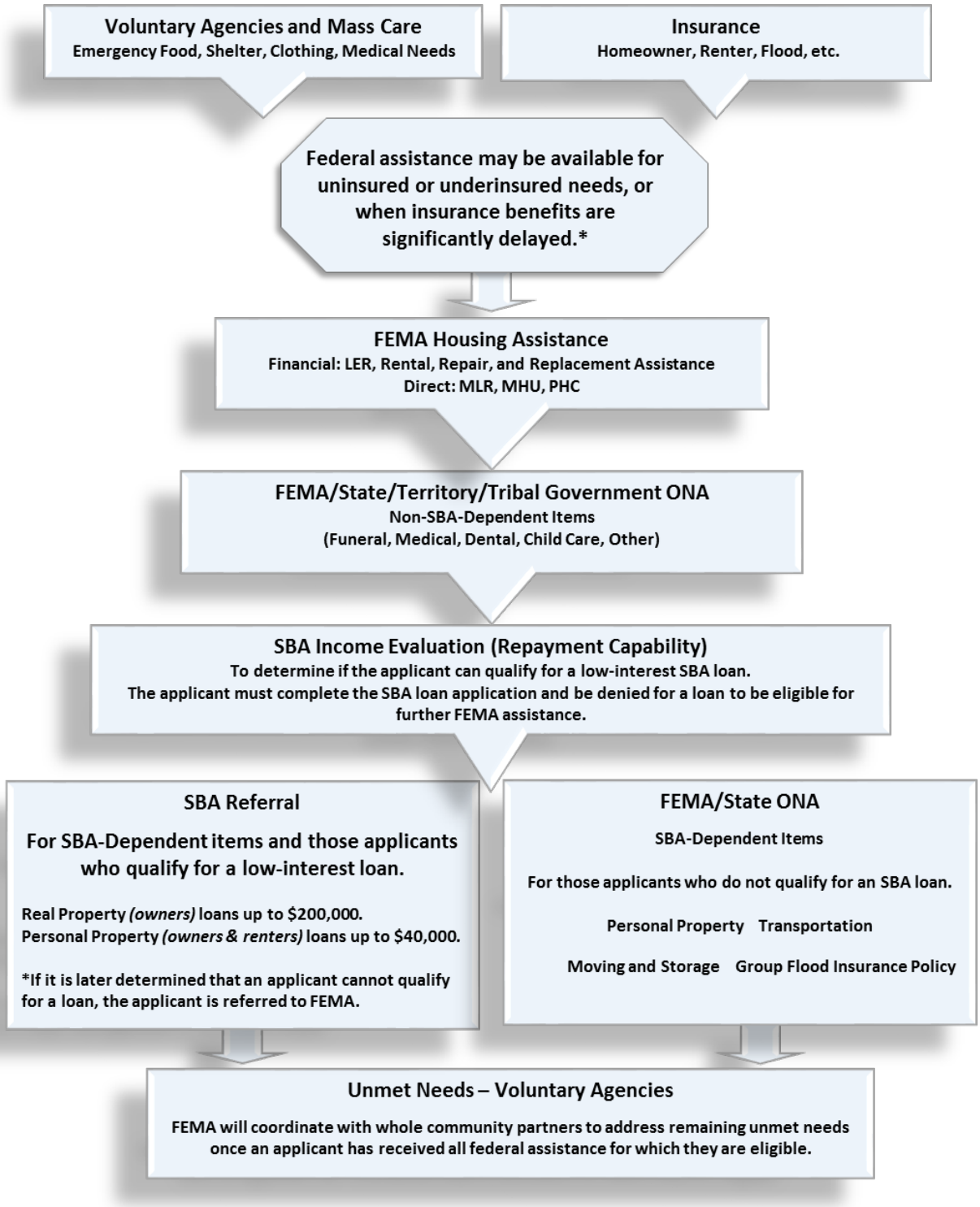
The sequence of delivery establishes the order in which disaster relief agencies and organizations provide assistance to disaster survivors.[30] This is intended to prevent duplication of benefits, maximize available resources, and coordinate efforts to help disaster survivors navigate the recovery process. Figure 2 on the next page shows the sequence of delivery of assistance after a disaster.

FEMA is only one part of a nationally coordinated effort to address disaster response and recovery; a whole community approach is needed to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Whole Community

Whole Community is an approach to emergency management that reinforces the fact that FEMA is only one part of our nation's emergency management team; that we must leverage all of the resources of our collective team in preparing for, protecting against, responding to, recovering from, and mitigating all hazards; and that collectively we must meet the needs of the entire community in each of these areas. This larger collective emergency management team includes not only FEMA and its partners at the federal level, but also state, local, territorial, and tribal government partners; non-governmental organizations like faith-based and non-profit groups and private sector industry; and individuals, families, and communities, who continue to be the nation's most important assets as first responders during a disaster. Both the composition of the community and the individual needs of community members, regardless of age, economics, or accessibility requirements, must be accounted for when planning and implementing disaster strategies.

Figure 2: Disaster Assistance Sequence of Delivery



*Eligibility for federal assistance is based on each applicant's individual circumstances as they relate to each program's conditions of eligibility. Not all applicants will be eligible for all forms of federal assistance.

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Chapter 2: Individuals and Households Program (IHP) Eligibility

While each type of IHP Assistance has specific conditions of eligibility and documentation requirements, this chapter describes the basic conditions of eligibility that apply to all FEMA IHP Assistance. Specific situations and living arrangements that require clarification are also addressed. This chapter also provides information on the appeal process for applicants who disagree with FEMA's eligibility determination.

I. General IHP Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.[31]
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.[32]
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.[33]

The process FEMA uses to verify that necessary expenses and serious needs are directly caused by a declared disaster is described in Chapter 3: Delivering IHP Assistance.

In order to receive some forms of Housing Assistance and Other Needs Assistance (ONA), applicants must satisfy the additional conditions of eligibility listed below:

- Occupancy
- Ownership

A. U.S. Citizenship

Only U.S. citizens, non-citizen nationals, or qualified aliens may be eligible for IHP Assistance.

Individuals self-certify their citizenship status on a Declaration and Release form (FEMA Form 009-0-3) that asks applicants to declare, under penalty of perjury, that they are one of the following status as indicated in Figure 3.

Figure 3: U.S. Citizenship and Resident Aliens	
Status	Definitions
U.S. Citizen	A person born in one of the 50 States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen.
Non-Citizen National	A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain's Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen.
Qualified Alien	• Legal permanent resident ("green card" holder) • An asylee, refugee, or an alien whose deportation is being withheld • Alien paroled into the U.S. for at least one year • Alien granted conditional entry (per law in effect prior to April 1, 1980) • Cuban/Haitian entrant • Aliens in the U.S. who have been abused, subject to battery or extreme cruelty by a spouse or other family/ household member, or have been a victim of a severe form of human trafficking • Aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria

If an applicant does not meet this criteria, the **household** may still apply for and be considered for IHP Assistance if:

- Another adult household member meets the eligibility and signs the *Declaration and Release* form; or
- The parent or guardian of a minor child who is a U.S. citizen, non-citizen national, or a qualified alien applies for assistance on behalf of the child, as long as they live in the same household. The parent or legal guardian must register as the co-applicant.

Household

Household is defined as all persons (adults and children) who lived in the pre-disaster residence, as well as any persons, such as infants, spouses, or part-time residents who were not present at the time of the disaster, but who are expected to return during the assistance period.

There are several categories of aliens lawfully present in the U.S. who are not eligible for IHP Assistance. These include, but are not limited to:

- Temporary tourist visa holders
- Foreign students
- Temporary work visa holders
- Habitual residents such as citizens of the Federated States of Micronesia and the Republic of the Marshall Islands

Welfare Reform Act

Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, commonly known as the Welfare Reform Act, provides that aliens who are not qualified aliens are not eligible for federal public benefits.

Federal public benefits include any retirement, welfare, health disability, public or assisted housing, post-secondary education, food assistance, unemployment benefits, or any similar benefits for which payments or assistance are provided to an individual, household, or family eligibility unit by an agency of the U.S. or by appropriated funds of the U.S.

The citizenship, non-citizen national, or qualified alien eligibility requirement does not apply to the following programs:

- Emergency Assistance (search and rescue, medical care, shelter, food, and water, and reducing threats to life, property, and public health or safety)
- Disaster Legal Services
- Crisis Counseling Assistance and Training
- Disaster Case Management
- Disaster Food Stamps (Disaster Supplemental Nutrition Assistance Program, or D-SNAP), which is administered by the U.S. Department of Agriculture; the state, territorial, or tribal government can request the Federal Government to initiate D-SNAP only after a Presidential declaration approving Individual Assistance

B. Identity Verification

FEMA must be able to verify an applicant's identity with a valid Social Security Number (SSN) before considering their eligibility for disaster assistance. By verifying identity, FEMA prevents fraud and ensures applicants receive the disaster assistance intended for them.[34]

FEMA typically verifies an applicant's identity through an automated public records search at the time of registration or through a FEMA inspection. When FEMA is unable to verify an applicant's identity, applicants may be asked to submit a copy of one of the documents described in Figure 4:

Figure 4: Acceptable Documentation to Verify Identity	
Documentation to verify name/SSN:	• Documentation from the Social Security Administration (SSA), or other federal entity, containing full or last four digits of SSN • Social Security card if accompanied by federal or state-issued identification • Employer's payroll document containing full or last four digits of the SSN • Military identification • Marriage license to confirm proof of maiden name o If the applicant still fails identity verification using maiden name, applicant will be required to submit one of the other forms of acceptable identity verification • U.S. passport • On a case-by-case basis, FEMA may allow applicants residing in U.S. territories to submit specific identity verification documents, such as voter registration cards, etc.
Documentation - applying for assistance on behalf of a minor child:	• Any of the documents listed above, if in the child's name • Child's birth certificate and a copy of the child's Social Security card or documentation from the SSA, or other federal entity, containing the full or last four digits of the child's SSN

FEMA **does not accept** the following documents as proof of an applicant's identity:

- Internal Revenue Service forms
- Notarized statements or affidavits from applicants or any third parties
- Applications for a marriage license or assistance from a federal entity

C. Insurance

FEMA provides IHP Assistance to applicants for their uninsured or underinsured disaster-caused expenses and serious needs.

Applicants are required to inform FEMA of all insurance (flood, homeowners, vehicle, mobile home, medical, burial, etc.) coverage that may be available to them to meet their disaster-caused needs. Insured applicants must provide documentation that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by private insurance.

After an applicant submits their insurance settlement information, FEMA compares the net settlement amount received for each loss to the maximum amount of assistance available for that type of IHP Assistance.

- When the net settlement amount from insurance is less than the loss amount verified by FEMA through physical inspection, documentation of receipts, estimates, or expenses, or by using geospatial technology, the applicant may receive the difference up to the maximum amount of assistance available for that type of IHP Assistance to meet that need.[35]
- When the net settlement amount is equal to or exceeds the loss amount verified by FEMA or the amount of IHP Assistance available to meet that need, FEMA determines the applicant's need has been met by insurance and will not provide assistance for that need.[36]

A FEMA inspector verifies wildfire damages at a severely impacted home site in Texas.

FEMA only considers insurance coverage which includes the peril(s) (e.g., flood, wind, wind-driven rain, tornado, fire, etc.) listed as a cause of damage identified for the disaster when determining eligibility for assistance. For example, an applicant is not required to submit flood insurance documents for a wind-only disaster. When applicants are impacted by multiple perils, FEMA compares insurance benefits and verified loss amount separately for each peril.

Exceptions:

Uninsurable Items

Insured applicants may receive assistance for items not typically covered by homeowners or flood insurance, such as wells, septic systems, access roads, etc., regardless of the type of disaster-caused damage or the applicant's insurance coverage.

Delayed Settlement

While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet an applicant's immediate needs when their insurance benefits are delayed.[37] Two important conditions for receiving this FEMA assistance are:

- Applicants who demonstrate their insurance settlement has been significantly delayed (30 days or more from the date a claim was filed) through no fault of their own, may be considered for initial Rental Assistance.[38]
- Applicants accepting assistance in advance of receiving their insurance settlement must agree to repay FEMA upon receiving their insurance benefit.

D. Occupancy

Applicants (both owners and renters) must be able to prove they occupied the damaged dwelling, pre-disaster, as their primary residence before receiving Housing Assistance and some types of ONA. Individuals who were homeless pre-disaster may not be considered for Housing Assistance and ONA, which both require successful verification of pre-disaster occupancy in a primary residence.

All household members at the time of the disaster are considered occupants. Occupant means a resident of the housing unit.[39] FEMA verifies occupancy at the time of registration and may also complete and update verification at the time of inspection. In locations where automated verification of public records is limited, FEMA partners with applicable authorities from the state, local, territorial, or tribal government to verify occupancy.

Documentation: When FEMA is unable to verify an applicant's occupancy of their primary residence, the applicant may provide FEMA with any of the documents listed below for verification. FEMA can request additional documents to prove occupancy in cases where the name reflected on utility bills and the name of the primary occupant conflict.

Figure 5: Housing Assistance Documentation to Verify Occupancy

Document and Description	Acceptable Document Dates
Utility Bills: Electric, gas, oil, trash, water/sewer bills that reflect the name of the applicant or co-applicant and the residence address.	Utility bills must be dated within 3 months prior to the incident period.
Merchant's Statement: Bank or credit card statement, phone bill, cable/satellite bill, etc.	Merchant statements must be dated within 3 months prior to the incident period.
Employer's Statement: Pay stubs and similar documents linking the applicant to the damaged residence.	Employer's statements must be dated within 3 months prior to the incident period.
Driver's license, state-issued ID card, voter registration card.	These documents must be current (not expired) at the time of the disaster.

Document Exceptions:

- **Proof of Occupancy:** If the listed documentation is unavailable, as a last resort, FEMA may accept a written statement from the applicant indicating how long they lived in the disaster-damaged residence prior to the Presidential disaster declaration. The statement must also include an explanation of the circumstances that prevent standard occupancy verification (e.g., insular areas, islands, tribal lands).

- **Intent to Occupy Statement:** Applicants can establish their intent to occupy a residence damaged by a disaster with a written statement along with supporting documentation such as a utility deposit or a pre-dated lease that contains the applicant/co-applicant's name and the residence address. For example, an applicant who recently purchased a home that was destroyed while the applicant was in the process of moving in may be eligible based on intent to occupy. Supporting documentation must be dated on or before the first day of the incident period. Applicants not occupying the residence at the time of the disaster may still be eligible if they submit documentation showing their intent to occupy the home as their primary residence.
- **Student Occupancy:** Applicants who lived in housing provided by an educational facility (e.g., college dormitory) may be eligible for IHP Assistance if the student housing was their primary residence. For additional information on student eligibility for disaster assistance, see "Additional Eligibility Considerations."

E. Ownership

FEMA verifies ownership through inspection, automated public records search, or submitted documents, including documents from the state, territorial, or tribal government.

When an applicant's ownership of their pre-disaster primary residence has been verified, they may be considered for Repair, Replacement, or PHC Assistance.

FEMA defines an owner-occupied residence[40] as one where the applicant:

- Is the legal owner; or
- Does not hold a formal title to the residence and pays no rent, but is responsible for the payment of taxes or maintenance of the residence; or
- Has lifetime occupancy rights with formal title vested in another (see Figure 6 for required documentation).

Figure 6: Documentation to Verify Ownership

Document and Description	Acceptable Document Date
Deed or Official Record: Original deed or deed of trust to the property listing the applicant as the legal owner.	Deed must be current/effective during the disaster incident period.
Mortgage documentation: Mortgage statement or escrow analysis.	The most recent mortgage statements available should be submitted (within 3 months of the disaster incident period) and escrow documents should be from the last quarter.
Real property* insurance document, bill or payment record, structural insurance documentation.	Within 3 months of the disaster incident period.

**Buildings or other structures permanently attached to land as well as the land itself. This includes items that are structural components of the buildings or structures.*

Ownership Documentation: When FEMA is unable to verify an applicant's ownership of their primary residence during inspection or through an automated public records search, the applicant may provide FEMA with documentation to prove ownership. There are various documents that may be used to prove ownership and are outlined below.

The document provided must reflect:

- The name of the applicant or co-applicant registering for assistance; if a minor child is registering for assistance, the document must be in the adult co-applicant's name;
- The address of the damaged pre-disaster residence; and
- A date prior to the disaster incident period.

If documents listed in Figure 6 are unavailable, FEMA may accept alternate verification documents as listed in Figure 7.

Figure 7: Alternate Verification Documents

Document and Description	Acceptable Document Date
Property tax receipt or property tax bill	Current and/or effective during the disaster incident period
Manufactured home certificate of title	
Real Estate Provision	
Contract for Deed	
Land Installment Contract	
Quitclaim Deed	
Bill of Sale or Bond for Title	
Will naming the applicant as the heir to the property and a death certificate	

Document Exceptions: FEMA may accept a written statement from the applicant indicating how long they lived in the disaster-damaged residence prior to the Presidential disaster declaration, and an explanation of the circumstances that prevent standard ownership verification (e.g., insular areas, islands, tribal lands).

Applicants who pay rent to another party to live in the home do not qualify as owners. There may be an exception if the applicant is legally responsible (e.g., lease to own or land installment agreements) for major repairs and/or taxes on the damaged residence (e.g., ownership in the islands or insular areas such as family compounds, adverse possession, hereditary family lands, and cultural traditions).

II. Additional Eligibility Considerations

Although general eligibility considerations apply to all IHP applicants, certain situations and living arrangements require additional clarification.

A. Condominiums and Cooperatives

FEMA may provide Housing Assistance and ONA to ***condominium*** (condo) owner-occupants and ***cooperative*** (co-op) owner-occupants for eligible disaster-caused damages they are responsible for within their unit.

The owner of a condo or co-op unit is generally responsible for the fixtures, installations, and additions within the interior surfaces of the unit's perimeter walls, floors, and ceilings. This includes interior partitions, plumbing, appliances, and the exterior heating and cooling units from the point of supply into the unit.

Condominium vs. Cooperative

A **condominium residence** generally is a type of housing where each resident owns their individual unit in a multi-unit building and shares the costs of maintaining the structural elements and common areas (e.g., roof; hallway; heating, ventilating, and air conditioning (HVAC); walkways).

A **cooperative residence** generally is a type of housing where residents are shareholders of a corporation that owns the building and/or property where they reside. The share entitles each resident exclusive use of the unit they live in.

FEMA does not provide assistance for disaster-caused damage to structural elements (e.g., roof, exterior walls, chimneys, and shared foundation) and common areas shared by all residents such as recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms, and all other jointly-used space.

The condo or co-op association's master insurance policy generally covers damage to common areas and structural elements of the building that are shared by all residents. If the condo or co-op association does not hold an insurance policy for a particular peril and the association is responsible for the item, FEMA will not assist with the expenses related to any damage or the assessment fees resulting from the disaster due to the item being a shared common area expense.

Figure 8: Condo and Co-op Assistance

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

Individual condo or co-op owners who claim responsibility for damaged items in common areas need to submit verifiable documentation to FEMA indicating individual responsibility, including the master policy, in order to be considered for assistance.

B. Separated Households

FEMA may provide Rental Assistance to members of a family or household who were separated during a disaster through no fault of their own, such as those who were evacuated to different locations. Once the separated household members reunite, any eligible Rental Assistance will resume under the first roommate's registration, not to exceed the IHP maximum. Rental Assistance provided to the previously separated household members will cease to ensure no duplication of benefits (DOB). Each registration's total number of months and total amount of Rental Assistance awarded is compared to the 18-month assistance period and IHP maximums separately.

A Separated Household Scenario

If eight months of Rental Assistance was awarded for all roommates under the first roommate's registration, the separated household members would only be eligible for a total of ten additional months of Rental Assistance under their respective registrations.

C. Roommates

FEMA defines roommates as household members with an independent financial responsibility for the housing unit that are not dependents of each other and are not married, such as renters whose names are on a lease. Roommates may be eligible for ONA, including individually-owned items and a portion of any items shared with other roommates. **FEMA will consider roommates under separate applications, but all the applications combined cannot exceed what FEMA identifies as the maximum to be paid for a specific personal property line item.** Designation as a roommate does not impact an applicant's eligibility for Medical, Dental, Funeral, Child Care, or Transportation Assistance under ONA.

Generally, FEMA awards Rental Assistance to the first roommate who applies, with the expectation the household will relocate together. In some instances, Rental Assistance may be provided to individual roommates if the roommates are unable to relocate together due to one of the following reasons:

- The first roommate used the Rental Assistance to relocate alone, and the roommates are geographically separated;
- The first roommate obtained temporary housing that could not accommodate the other roommates;
- The second roommate is unable to locate the first roommate; or
- FEMA determines there are other compelling circumstances that make it impossible for the second roommate to continue to reside with the first roommate.

Figure 9: Assistance for Roommates		
Type of Assistance	Eligible Party	Limitations
Personal Property	Each roommate; individually-owned items or a portion of items shared with other roommates	Combined applications for same household cannot exceed line item maximum amount
Medical Dental Funeral Child Care Transportation	Each roommate	Standard criteria
Rental Assistance	First roommate who applies, unless roommates unable to relocate together due to reasons listed above	FEMA expects household to relocate together.

D. Boarders

FEMA considers boarders as household members in a commercial relationship where the boarder formally rents a portion of the pre-disaster residence from the owner or tenant, and the owner or tenant also resides in the pre-disaster residence. Boarders may be eligible for Rental Assistance separate from their landlord. Boarders may also be eligible for ONA, including their individually-owned personal property items.

FEMA will consider boarders under separate applications, but all the applications combined cannot exceed the personal property line item maximum for a household. Designation as a boarder does not affect an applicant's eligibility for Medical, Dental, Funeral, Child Care, or Transportation Assistance under ONA.

Figure 10: Assistance for Boarders		
Type of Assistance	Eligible Party	Limitations
Personal Property	Individually-owned items	Combined applications for same household cannot exceed line item maximum amount
Medical Dental Funeral Child Care Transportation	Each boarder	Standard criteria
Rental Assistance	Boarders may be eligible for Rental Assistance separate from their landlord.	If boarder relocates with landlord, boarder is ineligible for Rental Assistance separate from landlord.

E. Military Personnel

FEMA may provide assistance to eligible active duty military and civilian military employees if the assistance is not duplicated from available assistance from the military such as the Military Personnel and Civilian Employees' Claim Act.

FEMA does not automatically provide Rental Assistance for applicants who live in military-provided housing that received disaster-caused damage. However, applicants living in military housing may receive FEMA Rental Assistance if they provide documentation showing they are not receiving housing assistance from another source.

Military Personnel

The ***Military Personnel and Civilian Employees' Claim Act*** provides assistance to active duty military personnel and military civilian employees in military housing for personal property (including vehicles) as a result of disaster-caused damage or loss.

The ***Safe Haven Allowance*** from the Department of Defense assists military personnel and their families with disaster-caused housing costs.

Active duty military and civilian military employees who live in privately-owned housing may be eligible for all categories of assistance. Active duty military personnel stationed outside of the country can authorize a third party to be present for inspection of their primary residence within the declared area. All military personnel/civilian military employees, regardless of residence type or military status, may be eligible for ONA if the items are not covered by the Military Personnel and Civil Employees' Claim Act.

F. Students

FEMA may provide assistance to students who have disaster-caused damages or losses. Students living in housing provided by an educational facility may be eligible for Housing Assistance. FEMA determines eligibility for Rental Assistance based on whether the student applicant is "dependent" or "independent" and whether the housing is their primary residence. Independent students living in college dormitories may be eligible for Rental Assistance; dependent students are not eligible for Rental Assistance.

Students

Eligible student applicants may receive Medical, Dental, Funeral, Moving and Storage, Transportation, Assistance for Miscellaneous Items, and Child Care Assistance under ONA regardless of their residence type or dependent status.

Personal Property Assistance is available for uninsured damaged items regardless of the student's residence type or dependent status. Personal Property Assistance is limited to student-owned items recorded during FEMA inspection. This excludes items provided by the institution.

Independent

The term "Independent" refers to students who:

Are financially independent from parent(s) or guardian(s);

- Do not have a primary residence elsewhere and are responsible for their own living expenses;
- Are at least age 24 by December 31 of the award year;
- Were married prior to the disaster;
- Are in a masters or doctorate program;
- Have legal dependents;
- Are orphans or wards of the court;
- Are on active military duty or are a military veteran; or
- Have documented determination of independent status by a financial aid administrator.

G. Residents of Assisted Living Facilities

Applicants whose primary residence is an assisted living facility may receive assistance for housing, personal property, and other disaster-caused needs not covered by the assisted living facility. Assisted living facilities are usually responsible for relocating their residents to temporary housing, if necessary, and in many instances, most of the furnishings in the residence belong to the assisted living facility.

FEMA provides assistance to applicants living temporarily in a hospice, hospital, nursing home facility, or similar facility at the time of the disaster, and who have a primary residence in the declared area. The applicant must demonstrate their current living situation is temporary, they intend to relocate back to their damaged primary residence, and their housing needs are not being met by the temporary living facility. Applicants living in assisted living facilities may still be eligible for ONA items such as Personal Property and Moving and Storage.

H. Flood Zones and Protected Areas

Restrictions and conditions apply to the IHP Assistance FEMA provides in Special Flood Hazard Areas (SFHA), sanctioned communities, Coastal Barrier Resources System (CBRS) areas, and otherwise protected areas (OPA).

National Flood Insurance Reform Act (NFIRA): NFIRA requires applicants who live in a designated SFHA and receive disaster assistance for Home Repair, Replacement, PHC, or Personal Property to obtain and maintain flood insurance coverage for at least the amount of disaster assistance they receive from FEMA for flood-insurable items.[41] Applicants who do not obtain and maintain flood insurance will be ineligible for IHP Assistance for flood-damaged items in future disasters. This applies only to real and personal property that is, or will be, in a designated SFHA and can be insured under the National Flood Insurance Program (NFIP). The

NFIP was created to reduce the impact of flooding on private and public structures by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations.[42]

Figure 11: Flood Insurance Requirement for Homeowners and Renters	
Owners	Flood insurance coverage must be maintained at the address for as long as the address exists.* If the home is sold or otherwise becomes owned by someone else, the new owner is required to purchase and maintain flood insurance.
Renters	Flood insurance coverage must be maintained on the contents for as long as the applicant lives at the flood-damaged rental property. The restriction is lifted once the applicant moves from the rental unit.** New renters will not be required to maintain flood insurance for their personal property unless they previously received flood-related disaster assistance while residing at the same property.
44 C.F.R. § 206.110(k)(3)(A)* * 44 C.F.R. § 206.110(k)(3)(B). The flood insurance requirement still applies if property is at same address*	

Applicants who wish to avoid a NFIRA requirement to maintain flood insurance must return all disaster assistance they receive for flood-insurable real and personal property to FEMA no later than 30 days from the date of the award determination letter from FEMA.

Sanctioned Communities: Sanctioned community means a community in which FEMA has identified SFHAs on a Flood Insurance Rate Map (FIRM) and the community has failed to join the NFIP within one year of the FIRM being published. Although a community's participation in the NFIP is voluntary, participation is required for purchase of flood insurance within the community and requires the community to adopt and enforce a flood damage prevention ordinance. A suspended community is a community in which FEMA has identified SFHAs on a FIRM; however, FEMA has suspended the community from the NFIP for failure to enforce a flood damage prevention ordinance in compliance with the NFIP.

Applicants who have disaster-caused flood damages to their primary residence in a sanctioned community are not eligible to receive assistance for flood-insurable real and personal property items damaged by flooding.[43] However, the individual or household may be eligible[44], if the community in which the damaged property is located qualifies for and enters the NFIP during the 6-month period following the declaration.

Applicants who fail to obtain and maintain insurance or live in sanctioned communities may be eligible for all of the following, if general IHP conditions of eligibility are met:

- Medical, Dental, Funeral, Assistance for Miscellaneous Items, Child Care, Moving and Storage, and Transportation Assistance
- Rental Assistance

- Real and Personal Property items not damaged by flood
- Uninsurable damaged items, such as wells and septic systems

Coastal Barrier Resources Act (CBRA): The CBRA protects CBRS areas, which are coastal areas that protect valuable habitat for fish and wildlife and are subject to wave, wind, and tidal forces. The CBRA restricts federal assistance within the CBRS boundaries and OPAs established and mapped by the U.S. Fish and Wildlife Service. Flood insurance through the NFIP is not available in CBRAs for new or substantially improved structures. An eligible applicant may qualify for financial assistance for necessary and serious needs related to medical, dental, childcare, transportation, and funeral expenses.

Figure 12: Relationship between IHP Assistance and Flood Insurance

				Federal Disaster Assistance (3)		
Community Status	Previous Flood Insurance Purchase Requirement for Damaged Dwelling(1)	Flood Insurance Policy	Special Flood Hazard Area (SFHA)	IHP except for Real or Personal Property (2)	All IHP Assistance	SBA Loans
Participating Community	No	No	Inside SFHA	N/A	✓	✓
	No	No	Outside SFHA	N/A	✓	✓
	No	Yes*	Outside SFHA	N/A	✓ (subject to FEMA's policy on insurance)	✓
	Yes	No	Inside SFHA	✓	N/A	N/A
	Yes	Yes*	Inside SFHA	N/A	✓ (subject to FEMA's policy on insurance)	✓
Sanctioned Community	No	No	Inside SFHA	✓	N/A Caveat - If the community joins within 6 months of disaster, the applicant may be eligible to receive all IHP Assistance and SBA.	N/A Caveat - If the community joins within 6 months of disaster, the applicant may be eligible to receive all IHP Assistance and SBA.
	Yes	No	Inside SFHA	✓	N/A	N/A
	No	No	Outside SFHA	N/A	✓	✓
Not Participating (Not Mapped)	N/A	N/A	Not Mapped, No SFHA Identified	N/A	✓	✓

CHART LEGEND
✓ = Eligible for the Assistance

[1]For owners, NFIRA Requirements are placed on the address and not on the individual. For renters, NFIRA Requirements are placed on the individual at that address. If a renter moves from that address, the NFIRA requirement does not move with the renter.

[2] Applicants are still eligible to receive IHP assistance for non-flood insurable items, which includes temporary housing and non-SBA-dependent categories of assistance (i.e. ONA Medical, Child Care, Dental, Funeral, and Miscellaneous items).

[3]All other forms of Individual Assistance (e.g. Crisis Counseling, Disaster Unemployment Assistance, Disaster Legal Services, Disaster Case Management) are available to eligible applicants regardless of flood insurance requirements.

*If there is a lapse in the NFIP, where Congress would need to reauthorize the Program, it would not affect the "in-force" policies. Any new or renewal policies completed on or before the last day of the NFIP, with the application and premium payment received within 10 days of the application date, will be issued for coverage and will become effective on the requested effective date, in accordance with the applicable waiting period rules.

Financial assistance may not be considered for items obtained after the start of the incident that are typically used to rebuild the pre-disaster residence. However, assistance may be awarded for expenses (not covered by insurance) to purchase or rent items required to power life-sustaining medical equipment (e.g., generators). (See Chapter 6: Other Needs Assistance: Non-SBA-Dependent: Assistance for Miscellaneous Items).

Applicants who disagree with FEMA's eligibility determination on their case have the right to submit a written appeal requesting a review of their case.[45]

III. Appeal Process

A. Timeline for Appeal

Applicants must appeal initial eligibility determinations within 60 days of the date on their eligibility notification letter.[46]

B. Determinations that May be Appealed

Applicants may submit a written appeal if they disagree with any FEMA determination. An applicant may appeal:

- Initial eligibility determinations for Housing Assistance and ONA, including:
  - The amount or type of Housing Assistance and ONA an applicant received;
  - The decision to withdraw an application for FEMA disaster assistance;
  - The recovery of funds improperly awarded to an applicant (see Chapter 7: Recovery of Program Funds); or
  - The denial of a late application request for assistance.
- A denial for Continued Rental Assistance.
- Direct Housing Assistance determinations, including:
  - The termination of eligibility to remain in a temporary housing unit.
  - FEMA's intent to collect rent or the amount of rent collected from occupants of a FEMA-provided temporary housing unit.
  - A denial of a request to purchase a FEMA-provided MHU.
  - The sales price of a FEMA-provided MHU the applicant may want to purchase.
  - Any other eligibility-related decision.

When ONA is administered under the Joint or State Option described in Chapter 6: ONA Cost Share and Administration, the applicant must submit their appeal to the state, territorial, or tribal government. FEMA does not accept multiple appeals for the same reason, but may have to request additional information and conduct additional reviews as new information is received.

C. Requests for Copies of IHP Assistance File

Applicants may submit a written request for a copy of FEMA's records related to their application for IHP Assistance. The request must be in writing and specifically state what information the applicant would like to receive, and who is to receive the requested information (e.g. self, attorney, friend, etc.).

If the file copy is to be provided to a third party, the full name and address of the third party must be included in the request. The request must include the following for identity verification purposes:

- Applicant's full name
- Applicant's FEMA registration number
- Damaged property address or current mailing address
- Applicant's date and place of birth
- Applicant's signature with one of the following:
    - Notary stamp or seal;
    - A clear copy of a state-issued identification card; or
    - The statement "I hereby declare under penalty of perjury that the foregoing is true and correct."

D. Appeal Submission

The applicant's appeal letter must explain the reason(s) for appeal and must be signed by the applicant or person who the applicant authorizes to act on his/her behalf. The appeal submission should also include the following information:

- Applicant's full name
- Applicant's FEMA registration number
- Disaster number
- Address of the applicant's pre-disaster primary residence
- Applicant's current phone number and address

Figure 13: Sample Appeal Letter

Applicant Name
Registration number
Disaster number
Street Address
City, State, Zip
Phone number

Dear FEMA,

On February 17, 2016, I received a letter from you stating that I am ineligible for assistance because I have insurance. I would like to appeal your decision, as my insurance company will not cover the damage.

Enclosed please find my insurance denial letter showing that I do not have insurance coverage for the damage to my home and personal property located at 123 Main Street, Everytown, Virginia.

Please review the enclosed information and reconsider your decision.

Thank you,

Applicant
[Signature]

If someone other than the applicant files the appeal, the applicant must also submit a signed statement giving that person authority to represent the applicant.[47] See Written Consent for more information. The appeal letter should be accompanied by documentation to support the appeal request, such as repair estimates, contractor estimates, or other supporting documentation. Figure 14 represents examples of documentation that may be submitted to address common appeal concerns.

Figure 14: Appeal Documentation

Denial Reason	Acceptable Documentation
Identity not verified	• Official government document (Social Security statement, etc.) • Driver's License copy
Ownership not verified	• Deed, title, or official record • Real estate tax bill or receipt • Will or proof of inheritance • Mortgage statement • Proof of insurance coverage (settlement or denial), or statement from insurance provider
Occupancy not verified	• Official government document (Social Security statement, etc.) • Driver's License copy • Landlord's statement or copy of lease • Rent receipts • Utility bill reflecting damaged residence address • Voter registration card or merchant's statement
Insufficient damage/Damage not disaster-caused	• Contractor's statement or estimate • Mechanic's statement or estimate • Statement from local official • Receipts for expenses caused by the disaster
Insurance may cover losses	• Receipts for expenses caused by the disaster • Proof of insurance coverage (settlement or denial), or statement from insurance provider

E. Appeal Determination

After FEMA receives the appeal, FEMA reviews the letter and the applicant's file to determine if there is sufficient documentation to change FEMA's determination. If more information is needed in order to make a determination, FEMA takes one or more of the following actions:

- Calls the applicant and sends a letter requesting additional information with a deadline of 30 days to submit the additional information
- Contacts a third party, such as a contractor, insurance company, or mechanic in order to verify submitted information
- Schedules an appeal inspection

FEMA notifies applicants in writing about the appeal decision within 90 days of the receipt of the appeal letter.[48] FEMA's appeal decision represents the final agency determination and cannot be appealed again.[49]

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Chapter 3: Delivering Individuals and Households Program (IHP) Assistance

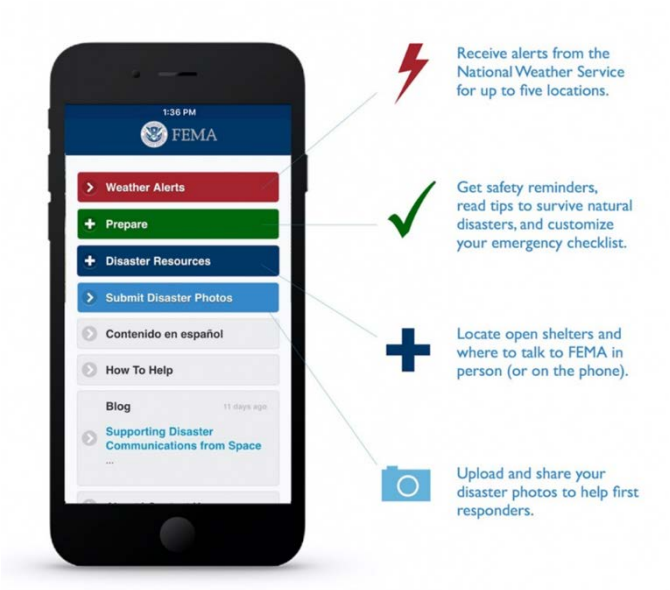
This chapter discusses the disaster assistance registration process, FEMA's process for verifying disaster-caused losses, and communication with applicants. This chapter also includes considerations for successfully providing equal access and delivering IHP Assistance to all disaster survivors without discrimination.

I. Applying for FEMA IHP Assistance

After the President declares a major disaster or emergency, FEMA coordinates with the respective state, territorial, or tribal government to determine the area designated for IA, establish a registration period, and provide multiple channels for disaster survivors to apply for IHP Assistance.

A. Application Methods

FEMA offers disaster survivors multiple options to apply for IHP Assistance and to receive updates on their application:



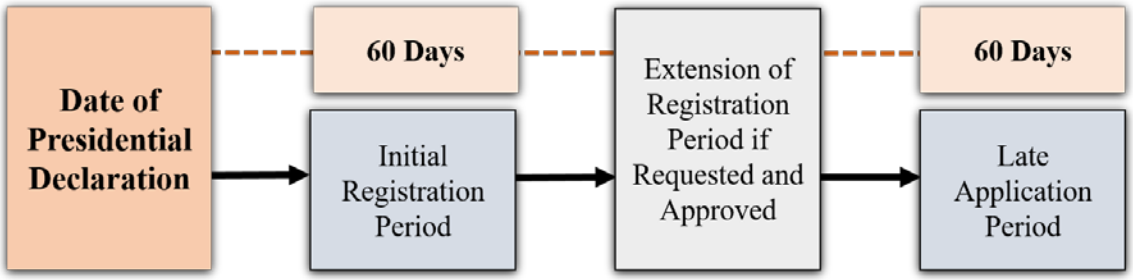
- **Internet or Smartphone Application:** Disaster survivors may apply for IHP Assistance or check their application status at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.
- **Toll-free Helpline:** Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a TTY may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.
- **Disaster Recovery Centers (DRCs):** Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually opened quickly after a disaster for a limited period of time. They are accessible and equipped to accommodate disaster survivors who need disability-related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, local, territorial, or tribal government to establish DRC locations.

- **Disaster Survivor Assistance (DSA) Teams:** FEMA may send staff into the affected communities to help disaster survivors apply for IHP Assistance. FEMA may also coordinate with the state, local, territorial, or tribal government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

B. Registration Period

Disaster survivors may apply for assistance after the start of the registration period. The application process begins with disaster survivors completing a registration with FEMA through any of the channels described above.

Figure 15: Registration Period



- **Initial Period:** The standard FEMA registration period is 60 days following the date the President declares a disaster for the designated area. The 60-day registration period starts on the date IA was designated for the declaration.[50]
- **Extensions of the Registration Period:** The Regional Administrator or their designee may extend the registration period when the state, territorial, or tribal government requests more time to collect registrations from the affected population. The Regional Administrator or their designee may also extend the standard registration period when necessary to establish the same registration deadline for subsequently declared contiguous counties or parishes or states.[51]
- **Late Application:** After the end of the registration period, FEMA will accept late registrations for an additional 60 days. However, in order for FEMA to process late registrations, disaster survivors must write a letter to FEMA with the details of the extenuating circumstances that prevented them from applying for assistance in a timely manner with accompanying documentation, if applicable.[52]

Subsequently Declared Counties or Parishes

For individuals in counties or parishes subsequently declared for IA after the date of declaration, the registration deadline is still 60 days after the date of declaration, not 60 days from the day the county or parish was designated for IA, unless extended.

C. Information Needed to Complete Application

FEMA requires all of the following information from applicants for disaster assistance to complete their application:

- Name and SSN of the primary applicant
- Name and SSN of secondary/co-applicant (encouraged but not required)
- Current and pre-disaster address
- Names of all occupants of the pre-disaster household
- Current contact information
- Types of insurance held by the household
- Household pre-disaster annual gross income
- Losses caused by the disaster
- Banking information for direct deposit of financial assistance, if requested

II. Verifying Losses

Once disaster survivors register for assistance, FEMA is required to verify losses to determine their eligibility for IHP Assistance. FEMA uses multiple loss verification methods, including:

- Onsite inspection
- Geospatial inspection
- Documentation

FEMA's standard loss verification method for initial eligibility determination is an onsite inspection by a FEMA inspector. When onsite inspections cannot be conducted safely and effectively, FEMA may use geospatial inspections to help verify loss and deliver some types of assistance until onsite inspections become feasible. FEMA may also review and verify documentation such as medical bills or auto repair receipts for disaster-caused losses that cannot be verified through onsite or geospatial inspections.

A FEMA inspector speaks with resident of a home damaged by Hurricane Sandy during an onsite inspection in New Jersey.

A. Onsite Inspection

FEMA inspectors typically schedule an onsite inspection with the applicant within two weeks after the applicant has registered for disaster assistance. FEMA inspectors are typically hired contractors, must pass a background check prior to working with FEMA, and are issued a badge identifying them as a FEMA contractor.

The FEMA inspector does not determine the applicant's eligibility for disaster assistance. During the inspection, the FEMA inspector assesses disaster-caused damage to the applicant's pre-disaster residence and personal property such as furniture, appliances, vehicles, and essential equipment for daily household needs. The FEMA inspector may also photograph damages to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe, or inaccessible; however, FEMA inspectors will not physically inspect areas it is unsafe for them to access. Specifically, the FEMA inspector will:

- Verify the applicant's name, address, contact information, proof of ownership, occupancy status, and insurance;
- Collect the applicant's signature on the Declaration and Release form (FEMA Form 009-0-3) certifying the applicant's citizenship or eligible immigration status;
- Confirm individuals living in the pre-disaster residence; bedrooms occupied; clothing, medical, dental, transportation, or miscellaneous losses; and disaster-related purchases (such as a dehumidifier);
- Assess the pre-disaster residence's structure, furniture, and appliances for damages caused by the disaster, as well as undamaged items;
- Document the pre-disaster residence's square footage, foundation, and structural type (e.g., one or multiple stories). Record the cause of damage, applicable water levels, impacted utilities, and accessibility features; and
- Confirm with the applicant all damages have been viewed, describe next steps in the FEMA process after the inspection, and provide the applicant with the toll-free FEMA Helpline number to be used by the applicant to request information such as status updates, types and amount of assistance awarded, required documentation, and/or general questions about IHP Assistance. The FEMA Helpline number, 800-621-3362, is the same number disaster survivors use to register for FEMA disaster assistance.

A FEMA inspector arrives for an onsite inspection and shakes hands with a tornado survivor in Oklahoma.

Applicants who cannot meet the inspector onsite may write to FEMA authorizing a third party over the age of 18 (e.g., neighbor, landlord) to attend the inspection on their behalf. Applicants whose pre-disaster residence is inaccessible may meet the FEMA inspector at an alternate location. Applicants with disabilities will be provided qualified sign language interpreters and other accommodations for inspections. Applicants may request accommodations by contacting FEMA's toll-free Helpline, visiting a DRC, or speaking with a DSA Team. Once the inspection is complete, the inspector will submit the inspection record to FEMA, which will consider the information when determining eligibility for IHP Assistance.

In some cases, FEMA may conduct another inspection to validate losses if, for example, areas of the residence are initially inaccessible, or in cases where the applicant appeals FEMA eligibility determinations. Inspectors do not perform inspections on residences they have previously evaluated; appeal inspections are conducted by a different inspector to ensure a fair and impartial assessment.

B. Geospatial Inspection

In disasters where the impacted areas are inaccessible or too hazardous to fully perform onsite inspections, FEMA may use geospatial inspections to verify losses. Geospatial inspections can be instrumental in FEMA's ability to quickly determine eligibility for a large number of communities and expedite delivery of initial assistance to eligible applicants.

However, onsite inspections are resumed as soon as it is feasible to verify each applicant's losses and eligibility for IHP Assistance. FEMA uses a variety of techniques and technologies to conduct geospatial inspections. This includes using aerial and satellite photography and remote sensing technologies. FEMA's evaluation of pre-disaster data includes information on the area's demographics and population density, property parcels, building and infrastructure types, and pre-disaster images.

FEMA inspectors use an airplane to inspect homes damaged by flooding in remote Alaskan villages.

C. Documentation of Losses

In some cases, FEMA needs documentation from applicants such as receipts, bills, or estimates to verify losses. Examples include, but are not limited to:

- Medical and Dental services, prescriptions, durable medical equipment, assistive technology devices
- Child Care services
- Moving and Storage services
- Transportation

For additional information on assistance for these losses and documentation requirements, see Chapter 6: Other Needs Assistance.

III. Applicant Communication

FEMA communicates with each applicant throughout the IHP process to gather information, inform them of their eligibility for assistance, refer them to other sources of assistance, and guide them on the proper use of IHP funds.

A. Reasonable Accommodations

FEMA makes reasonable accommodations to policies, practices, and procedures to ensure physical, programmatic, and effective communication access to FEMA disaster assistance. This may include using technologies and services to ensure effective communication with applicants with disabilities, limited English proficiency (LEP), and other individuals with access and functional needs. For additional information, see Program Delivery Considerations later in this chapter.

Reasonable Accommodations

Disaster survivors may request reasonable accommodations to access FEMA programs and services at any time, including during registration, inspection, community meetings, briefings, or any other event when FEMA is present.

B. Privacy Act

FEMA needs personal information such as a SSN, home address, and household income from applicants in order to determine eligibility for FEMA disaster assistance.

The **Privacy Act of 1974** regulates how FEMA collects, uses, and discloses an applicant's personal information in order to protect the privacy of the applicant. For example, FEMA employees and contractors will always verify an applicant's identity before discussing eligibility or potential assistance.

All FEMA staff and contractors will present an identification badge to ensure applicants know they are providing private information to a trusted FEMA representative.

Privacy Act

The Privacy Act of 1974 protects the applicant's rights as to how FEMA uses and shares personal information. The Stafford Act and other authorities allow FEMA to collect this information to determine eligibility and administer FEMA disaster assistance as a result of an Emergency or a Presidentially-declared disaster.

FEMA may share the applicant's information outside of FEMA with entities such as state, local, territorial, and tribal governments, voluntary organizations, and other organizations in accordance with published routine uses. FEMA shares this information to enable the applicant to receive additional disaster assistance, prevent a duplication of benefits, and prevent future disaster losses.

C. Written Consent

FEMA generally communicates directly with each applicant to protect their private information. The Privacy Act requires FEMA to obtain written consent from the applicant in order to share their disaster assistance records with a third party. The written consent must:

- Be in writing (handwritten or typed)
- Include the applicant's identity verification information (full name, current address, date and place of birth)
- Be dated and signed by the applicant
- Be notarized or have a copy of a state-issued identification card or include a statement verifying the information is true under penalty of perjury
- Include an individual identifier. Examples are: the registration number, current mailing address, current phone number, SSN, etc.
- Specify what information can be released to the third party (e.g., the entire case file, the current contact information, the amount of disaster assistance received, etc.)
- Include a third party designation. The individual must designate, identify, and name the individuals, entities, or organizations to which the disclosure is being consented

D. Letters

FEMA also communicates with applicants through electronic notification via email, online through https://www.disasterassistance.gov, or letters sent through the U.S. Postal Service. If the applicant needs letters in an alternative format, or needs assistance understanding the letters, they may contact FEMA's Helpline. Letters sent by FEMA to an applicant may include:

- **Eligibility Notifications:** This letter informs the applicant of the types of assistance FEMA has determined they are eligible or ineligible to receive, the amounts of assistance FEMA is providing for each eligible need, the reasons an applicant is ineligible for the applicable types of assistance, an explanation of the appeals process, and other key information regarding disaster assistance, including proper use of disaster assistance funds.
    - **Use of Funds:** Applicants are advised on appropriate use of disaster assistance funds in their notification letter from FEMA. Applicants should document how they used disaster funds and retain these records (e.g., receipts, invoices) for at least three years to ensure they are prepared if FEMA identifies their case for an audit.
    - **Appeals Process:** Applicants who disagree with a FEMA eligibility decision may appeal the decision. FEMA reviews the applicant's written appeal and documentation received from the applicant supporting the appeal. Upon review,

FEMA either provides a written decision to the applicant or requests more information from the applicant. If FEMA upholds a decision on an appeal, FEMA's decision is considered final and will generally not be reconsidered.

- **Request for Information:** If FEMA requires more information to process an applicant's request, an applicant may receive a letter requesting additional information.

IV. Program Delivery Considerations

FEMA is committed to providing equal access to all applicants. This section outlines program delivery considerations for applicants with disabilities and other individuals with access and functional needs, those with LEP, those residing in insular areas, and tribal governments.

A. Applicants with Disabilities or Other Access and Functional Needs

FEMA ensures equal access to eligible services and programs for all applicants with disabilities and other individuals with access and functional needs. FEMA provides all of the following:

- Accessible communication for applicants who are deaf, hard of hearing, or have a speech disability. Applicants should call 800-462-7585 for TTY or 800-621-3362 for 711 or VRS
- Access to DRCs that comply with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act, which include wheelchair ramps, accessible restrooms, and accessible paths of travel from the parking lot and throughout the facility, as well as multi-lingual signage and technology to address a variety of access and functional needs
- Alternative formatted materials in large print and braille
- American Sign Language interpreters and/or Communication Access Real-time Translation (CART) at public/community outreach events and field staff equipped with tablet computers that can access Video Relay Interpreting (VRI) for applicants who use American Sign Language
- Assistance for applicants who are having difficulty understanding the registration process, denial letters, or the appeal process

FEMA pamphlets designed for disaster survivors with access and functional needs.

When providing assistance, FEMA also considers the specific needs of applicants with disabilities or other access and functional needs.

B. Applicants with Limited English Proficiency

FEMA ensures all applicants receive critical, accessible, and understandable disaster assistance communications, regardless of language proficiency. To best assist these applicants, FEMA provides all of the following:

- Disaster information in languages identified through demographic analysis of the impacted area
- Translation and interpretation services (available in 250 languages)
- Language assistance to help non-English-speaking disaster survivors register for FEMA disaster assistance and answer any questions
- Staff to identify language needs and connect disaster survivors to applicable translation services
- Video Relay Interpretation for American Sign Language or on-site translation at DRCs
- Appropriate referrals for applicants with disabilities and other individuals with access and functional needs who have LEP
- A FEMA "Resources for Other Languages" webpage with flyers, brochures, tri-folds, and public service announcements regarding disaster preparedness, response, recovery, and mitigation: http://www.fema.gov/resources-other-languages
- Spanish language instructions through https://www.disasterassistance.gov/es where individuals can register for assistance

In the aftermath of hurricane Sandy (2012), in neighborhoods such as Brighton Beach, New York City, FEMA Community Relations specialists distributed registration information flyers in 20 different languages to disaster survivors.

C. Insular and Remote Areas

FEMA has unique considerations for delivering federal assistance in insular areas (i.e., Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, and the U.S. Virgin Islands) or otherwise remote areas such as the interior of Alaska. In some cases, the lack of building materials and skilled local labor, high transportation costs, and/or subsistence lifestyles require tailoring FEMA program delivery. FEMA works to immediately identify any potential obstacles to effectively deliver IHP Assistance, and determines what guidelines or procedures may need to be modified based on the needs of the impacted area. Depending on the situation, FEMA may:

- Develop alternate means of identifying properties (e.g., using Global Positioning System coordinates if the area does not have or use a street naming or numbering system).
- Deploy registration and inspection teams to enable FEMA to gather information and verify losses in areas with unique logistical requirements.
- Consider additional personal property items necessary for climate-appropriate survival in insular areas, in coordination with the state, territorial, or tribal government. These items may include detached communal cooking facilities, food caches, smoke houses, or steam bath houses.
- Manually review applicant cases to determine eligibility instead of using an automated process. A manual determination process can better accommodate unique situations falling outside of standard IHP guidelines (e.g., verifying property ownership based on local official statements in areas where properties are handed down to families and few written records exist).
- Provide FEMA disaster assistance for increased shipping costs of materials to insular areas in order to make repair or replacement feasible.

A FEMA inspector with a disaster survivor surveying damages from severe flooding and ice jams in the remote areas of the Koyukuk River, Alaska.

One of many shipping containers that were scattered across Apra Harbor, Guam after Supertyphoon Pongsona.

D. Tribal Governments

FEMA recognizes the sovereign rights, authority, and unique status of tribal governments and is committed to working in partnership with tribal governments on a nation-to-nation basis. federally-recognized tribal governments may choose to request a disaster declaration from the President directly or be considered as part of a state's declaration request. Tribal governments cannot receive the assistance (FEMA Individual Assistance, Public Assistance, and Hazard Mitigation Grant Program) through both tribal and state declarations for the same incident. Cost share and other regulations apply for tribal governments as they do for state governments.

FEMA works closely with the tribal government's assigned representatives to immediately identify issues and potential obstacles, and determine what standard guidelines or procedures may need to be modified based on the needs of the impacted area. Depending on the needs of the tribal government, FEMA may use alternative processes, services, and tools – such as those described above for insular and remote areas – to better serve and ensure expedited access to FEMA programs and assistance.

Tribal village members gather at a local school to register with FEMA.

Overall, FEMA assists and coordinates with the tribal governments in accordance with the following principles:

- Consult with the tribal governments before taking a proposed FEMA action that would have a substantial direct effect on one or more tribes, the relationship between the Federal Government and tribes, or the distribution of power and responsibilities between the Federal Government and tribes.
- Evaluate the impact of policies, programs, and activities on tribal trust resources and consider the rights and concerns of tribal governments in its decision-making, including impacts on people with disabilities and others with access and functional needs.
- Assist tribal governments, should they seek assistance, in setting priorities for the interests of their community members as related to FEMA programs.

Members of the Shingle Springs Band of Miwok Tribe hosted the California Tribal Historic Preservation Officers State Historic Preservation Summit.

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Chapter 4: Housing Assistance (Financial)

The Housing Assistance provision of the IHP, authorized by section 408(c) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), provides financial and direct assistance for disaster-caused housing needs not covered by insurance or provided by any other source. Financial Housing Assistance refers to funds provided to eligible applicants for temporary lodging expenses, rental of temporary housing, or repair or replacement of a damaged primary residence.

I. Lodging Expense Reimbursement

FEMA may provide LER for applicants who incur out-of-pocket temporary lodging expenses[53] due to damage that affects the habitability of their primary residence as a result of a Presidentially-declared disaster.[54] Eligible lodging expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. LER Assistance counts towards the maximum amount of IHP financial assistance an applicant may receive (see Chapter 1: Introduction).

Lodging Expenses

Lodging expense means expenses for reasonable short-term accommodations that individuals or households incur in the immediate aftermath of a disaster.

A. Conditions of Eligibility

LER may be awarded from the start date of the incident, up to and not to exceed seven days from the approved date of any initial Rental Assistance award, unless FEMA authorizes an extension. In addition to general conditions of eligibility (Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive LER:

- FEMA verifies, as a result of the disaster, the pre-disaster residence is:
  - Uninhabitable, meaning the dwelling is not safe, sanitary, or fit to occupy,[55] and requires repairs to make the residence habitable; or
  - Inaccessible, meaning the applicant cannot reasonably be expected to gain entry to his or her disaster-damaged residence; this may include reasons due to access route damage or restrictions placed by local officials due to safety issues, such as fallen trees or downed power lines.

A road is severely damaged by flooding in Manitou Spring, Colorado, 2013.

- The applicant incurred temporary lodging expenses on or after the incident period start date.
- The applicant is not covered by insurance (e.g., Additional Living Expenses, Loss of Use Coverage) or has insufficient insurance coverage to meet their temporary lodging needs.
- The applicant has not received lodging assistance from any other source (e.g., voluntary organization, etc.) for the same dates the applicant is requesting LER.

B. Required Documentation

To be considered for LER, applicants must submit verifiable lodging receipts or itemized statements, including:

- The applicant or co-applicant's name
- The name, address, and phone number of the accommodation
- Dates of occupancy
- The amount of expenses incurred

Acceptable Lodging Receipts

FEMA may accept lodging receipts in the name of an individual not listed as a household member if the applicant submits proof they have reimbursed the third party for the charges.

Appropriate documentation may include a copy of the canceled check or receipt for the reimbursement of the charges made.

C. Limitations and Exclusions

- LER does not include costs associated with:
  - Phone
  - Laundry
  - Internet
  - Movies
  - Food
  - Pet charges
- Lodging expenses incurred while residing at the home of family or friends will not be reimbursed.
- FEMA will not reimburse lodging expenses for dates an applicant was receiving Transitional Sheltering Assistance (TSA).
- Expenses incurred during mandatory evacuation will not be reimbursed unless an inspection reports the applicant's home as uninhabitable, inaccessible, or affected by an extended disaster-caused utility outage.
- For applicants affected by inaccessibility or utility outage, lodging expense reimbursement is limited to the dates their residence was inaccessible or had an extended utility outage.

II. Rental Assistance

FEMA may provide financial assistance to pre-disaster homeowners or renters to rent temporary housing when an applicant is displaced from their primary residence as a result of a Presidentially-declared disaster.[56]

FEMA awards eligible applicants an initial Rental Assistance payment based on the Fair Market Rent (FMR)[57] established by the U.S. Department of Housing and Urban Development (HUD) for the county or parish where their pre-disaster residence is located and the number of bedrooms the household requires.[58] Rental Assistance is intended to cover the monthly rent amount and cost of essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or internet service for the housing unit.[59] Rental Assistance may also be used to pay a security deposit in an amount that does not exceed the cost of one month of FMR.[60] Rental Assistance counts towards the maximum amount of IHP financial assistance an applicant may receive (see Chapter 1: Introduction).

Housing Unit

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

A. Conditions of Eligibility

In addition to meeting general conditions of eligibility (See Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Rental Assistance:

- FEMA verifies, as a result of the disaster, the pre-disaster residence is:
  - Uninhabitable and requires repairs to make the residence habitable; or
  - Inaccessible and cannot be entered due to access impediments (e.g., fallen trees, downed power lines) or restrictions placed by federal, state, local, territorial, or tribal officials; or
  - Affected by utility outages that disrupt functionality of the residence; or
  - Unavailable due to forced relocation, such as the property owner restricting access to the property due to disaster damages or the owner taking possession of the property for their own disaster housing.
- Applicant is not insured or has insufficient coverage to meet temporary housing needs (e.g., Additional Living Expenses, Loss of Use coverage).
- Applicant is willing to relocate while repairs are being made to their pre-disaster residence. FEMA will not provide Rental Assistance to applicants who need to relocate but refuse to do so.

- Applicant does not have access to adequate rent-free housing, or own a secondary or vacation home[61] within a **reasonable commuting distance**, or own an available rental property that meets their temporary housing needs.[62]

Reasonable Commuting Distance

Reasonable commuting distance means a distance that does not place undue hardship on an applicant. It also takes into consideration travel time involved due to road conditions, e.g., mountainous regions or bridges out, and the normal commuting patterns of the area.

FEMA generally provides only one Rental Assistance award per household to assist all members of the pre-disaster household. FEMA will provide assistance to rent one housing unit per application, unless the size or nature of the applicant's household requires assistance to rent more than one housing unit (Chapter 2: IHP Eligibility).[63]

III. Continued Rental Assistance

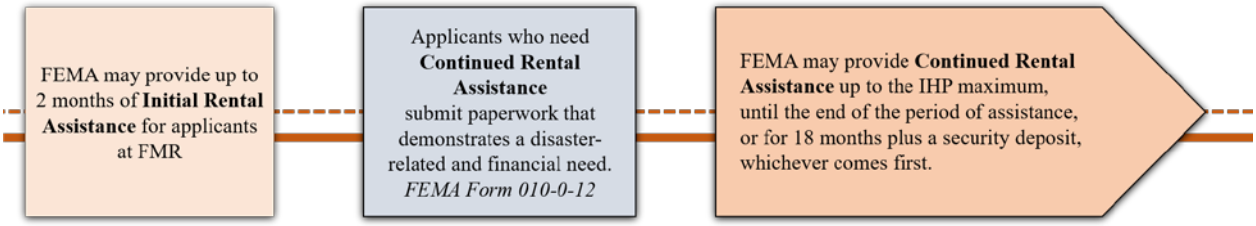
FEMA may provide Continued Rental Assistance to eligible applicants based on need, and generally only when adequate, alternate housing is not available, or when the applicant's **permanent housing plan** has not been fulfilled through no fault of the applicant.[64] The continued temporary housing need must be documented and the applicant must continue to work toward obtaining permanent housing to remain eligible for Continued Rental Assistance.

Permanent Housing Plan

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

FEMA generally expects that pre-disaster renters will use their initial Rental Assistance to obtain permanent housing,[65] and that all recipients of financial assistance will obtain and occupy permanent housing at the earliest possible time.

Figure 16: FEMA Rental Assistance Overview



Continued Rental Assistance is based on the HUD FMR for the county or parish in which the post-disaster housing unit is located. Award amounts are based on actual rent costs plus a utility

allowance determined by HUD, not to exceed the HUD FMR unless a Rental Assistance rate increase has been authorized.[66]

FEMA may provide Continued Rental Assistance up to the maximum amount of assistance available under the IHP or until the end of the period of assistance, whichever comes first.

A. Conditions of Eligibility

Applicants must meet the following conditions to receive Continued Rental Assistance:

Maximum Rental Assistance

The maximum amount of Continued Rental Assistance available under IHP is 18 months of assistance plus the security deposit.

- Applicant was awarded initial Rental Assistance.
- Applicant exhausted previously awarded Rental Assistance for its intended use.
- Applicant is unable to return to their pre-disaster residence because it is uninhabitable, inaccessible, or not available due to the disaster.
- Applicant does not have the financial ability to obtain housing without assistance.[67]
- Applicant is not receiving assistance from any other source for temporary housing.

B. Required Documentation

Applicants in need of Continued Rental Assistance may request additional assistance. Applicants requesting Continued Rental Assistance must complete FEMA Form 010-0-12, (see Figure 17 for an excerpt of the form) and return it to FEMA along with supporting documentation.[68]

- Homeowners: if the applicant's FEMA Verified Real Property Loss exceeds the amount of initial Rental Assistance awarded, the *Application for Continued Temporary Housing Assistance* will automatically be mailed after the initial Rental Assistance award.
    - If the recorded FEMA Verified Real Property Loss does not exceed the amount of initial Rental Assistance awarded, the applicant must call FEMA's Helpline to request an *Application for Continued Temporary Housing Assistance.*

A FEMA Applicant Service Program Specialist assists a flood survivor in Melbourne, FL.

- Renters: the applicant must call FEMA's Helpline to request an *Application for Continued Temporary Housing Assistance.*

FEMA uses the information collected on Form 010-0-12 to verify an applicant continues to have a disaster-caused need for Continued Rental Assistance and determine how much Rental Assistance the applicant may be eligible to receive.

Figure 17: Excerpt of Form 010-0-12, Application for Continued Temporary Housing Assistance

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
INDIVIDUALS AND HOUSEHOLDS PROGRAM

OMB No. 1660-0061
Expires July 31, 2017

APPLICATION FOR CONTINUED TEMPORARY HOUSING ASSISTANCE

Instructions for Completing Your Application for Continued Temporary Housing Assistance

Please read these instructions prior to filling out your "Application for Continued Temporary Housing Assistance".

STEP ONE Fill out the form. **NOTE**: After your initial "Application for Continued Temporary Housing Assistance" is approved, the "Pre-Disaster or Prior Reported" column on the form will be filled-in for you, using the information provided by you in your previously approved request.

Items 1 - 6

Items 1 through 6 will be filled-in for you, using the information provided by you at registration. If the information supplied on the form is correct, you may move on to Item 7: "Housing Costs." However, if the information is incorrect, please check the box that is incorrect and provide the updated information.

Current Mailing Address is the address you want FEMA to send you disaster assistance information, such as letters regarding your eligibility for continued temporary housing assistance.

Current Phone is the phone number that FEMA can use to contact you about your application for continued temporary housing assistance and other disaster assistance.

Item 7

You will need to supply the dollar amount of both pre-disaster and current expenses that are applicable to your household.

Next to the appropriate "Expense" enter the dollar amount of your bill or payment.

You must submit a copy of each document to prove the dollar amount included as a "Housing Cost." This would include documents such as your mortgage statement, rent receipts and utility bills. Shade in the circle next to the "Expense" indicating that you have attached the document to your application. You must submit documentation that can be verified; otherwise the amount will not be accepted.

Under "Payment Cycle", shade in the circle indicating how you are billed for the housing expense.

7. Housing Costs (See Instructions for Definitions of Expenses)

Expense	Pre Disaster or Prior Reported	Current	Shade if Document is Attached	Payment Cycle (How You Are Billed)				
				Monthly (1)	Quarterly (4)	Bi-Annual (6)	Annual (12)	Other
Mortgage	$1495.00	$1495.00	●	●	○	○	○	○

Definitions for certain expenses have been provided below.

Home Insurance means typical homeowners, renters, flood, or earthquake insurance policy or any other type of insurance policy or rider for the dwelling.
Housing Cost means the rent and/or mortgage payments (including principal, interest, and real estate taxes), real property insurance, and utility costs (not to include cable television, internet, and telephone service).
Housing Unit means a house, apartment, a manufactured home, recreational vehicle, or other readily fabricated dwelling. A room or group of rooms in an occupied dwelling may qualify as a housing unit if the room(s) in which the applicant and household live are separate from any other persons in the dwelling/building, and are generally available to be rented by the public.

Item 8

In addition to providing a **copy of your written and signed lease,** you will have to provide the name and phone number of the landlord. The lease must be signed by the applicant or co-applicant and the landlord.

QUESTIONS OR NEED ASSISTANCE?
If you have any questions about completing this document, you should call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired only: 1-800-462-7585) as soon as possible.

FEMA Form 010-0-12 **Page 1 of 4**

Figure 18 below lists supporting documentation that must be submitted to FEMA, as outlined in the *Application for Continued Temporary Housing Assistance*.[69]

Figure 18: Continued Rental Assistance Documentation

Type of Documentation	Description of Documentation
Copy of current lease or rental agreement signed by the landlord and tenant	• The lease or rental agreement should include location of the unit, amount of rent, duration of lease, and number of occupants.
Proof of prior Rental Assistance provided by FEMA has been used for temporary housing	• Rent receipts showing date, location of rental unit, and time period for which the payment applies. • If separate from the rent, receipts showing payment of essential utilities. Essential utilities are gas, electric, water, oil, trash, and sewer. • If applicable, receipt showing payment of security deposit for up to one month's rent. • In instances where rent receipts are not available, the lease or rental agreement may serve as proof of use of prior Rental Assistance.
Proof of pre-disaster housing costs, as identified on the *Application for Continued Temporary Housing Assistance*	• Mortgage statement or lease/rental agreement for the pre-disaster residence • Real estate tax statement and homeowners or renters insurance statement, if paid separately from the mortgage • Essential utility bill(s) for the pre-disaster residence: gas, electric, oil, trash, water, and sewer
Proof of pre-disaster and current post-disaster income for all members of the household age 18 years and older	Examples include, but are not limited to: • Recent pay stubs • W-2 forms or tax returns from most recent tax year • Documentation of self-employment, if applicable • Documentation of government assistance, including Social Security

Upon subsequent requests for Continued Rental Assistance, applicants will only be required to submit supporting documentation if the household's income or rent has changed.

C. Limitations and Exclusions

- Applicants must request Continued Rental Assistance within the period of assistance.
- When an applicant first requests Continued Rental Assistance and submits documentation that does not demonstrate full exhaustion of the initial Rental Assistance award, the first Continued Rental Assistance payment will be reduced by the remaining amount of initial Rental Assistance.

IV. Rental Assistance Rate Increase

FEMA may increase Rental Assistance above the published HUD FMR rate when elevated housing market rates adversely impact eligible applicants' ability to obtain rental resources. In the event Rental Assistance increases take effect during Continued Rental Assistance payments, FEMA does not retroactively award increased initial Rental Assistance.

FEMA evaluates the need for a Rental Assistance rate increase by comparing U.S. Census Bureau American Community Survey (ACS) statistics on housing inventory and vacancy rates to the best available data on disaster-caused housing impacts in IA designated counties or parishes or undesignated **"host"** counties or parishes. A "host" county or parish is a non-designated county or parish hosting one or more households evacuated from an Individual Assistance-designated county or parish.

Figure 19: FEMA Fair Market Rent Calculator

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FEMA

RECOVERY POLICY (FMR CALCULATOR)

Census Data		Source
Pre-Disaster Housing Stock for County	1,000,000	http://quickfacts.census.gov/qfd/index.html
Homeownership Rate for County	25.00%	http://quickfacts.census.gov/qfd/index.html
Total Occupied Housing Units for County*	58	http://factfinder.census.gov
Total Vacant Housing Units for County*	500,000	http://factfinder.census.gov
FEMA Data		
Housing Units Lost	50,000	FEMA PDA or other reliable source
Displaced Households in Need of Housing	500	# households in calculation area needing housing

Post-Disaster Vacancy Rate	99.92%
Percent of Published FMR	100%

SOURCES FOR FMR CALCULATOR:

Census Data	Link	Section
Pre-Disaster Housing Stock	Census Quickfacts	Housing, Housing units
Homeownership Rate	Census Quickfacts	Housing, Owner-occupied housing unit rate
Total Occupied Housing Units	Census Factfinder	Subject Tables/ Housing Occupancy*
Total Vacant Housing Units	Census Factfinder	Subject Tables/ Housing Occupancy*

*County data is preferable when available. If not, use state data.

The state, territorial, or tribal government may request a Rental Assistance rate increase by submitting other reliable sources of these data elements for FEMA to use. The FEMA FMR Calculator allows FEMA to rapidly evaluate the need for a Rental Assistance increase using the information represented in Figure 19.

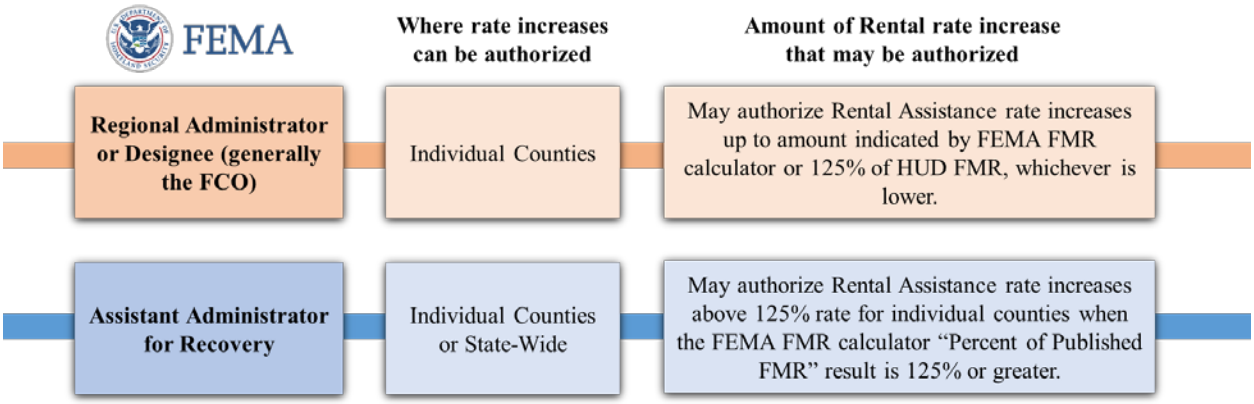
FEMA will only authorize increased Rental Assistance when the FEMA FMR Calculator demonstrates that the published HUD FMR for a designated or host non-designated county or parish is significantly less than prevailing market rates, subject to the conditions in Figure 20.

- The RA, or designee, usually the Federal Coordinating Officer (FCO), may authorize Rental Assistance rate increases for individual counties or parishes where the FEMA FMR Calculator "Percent of Published FMR" result is greater than 100%. The increase may not exceed the amount indicated by the FEMA FMR Calculator or 125% of the HUD FMR, whichever is lower. The RA must provide written notification of the Rental Assistance rate increase to the Assistant Administrator (AA) for Recovery along with a print-out of the FMR Calculator.
- The AA for Recovery may authorize Rental Assistance rate increases above the 125% rate for individual counties or parishes when the FEMA FMR Calculator's "Percent of Published FMR" result is 125% or greater. Only the AA for Recovery may authorize statewide Rental Assistance rate increases.

How the FMR Calculator Works

FEMA has entered the information for Gloucester and Matthews Counties. The FEMA FMR Calculator shows a result for 115% for Gloucester County and 130% for Matthews County. The FCO may authorize an increase of Rental Assistance in Gloucester County to 115% of the HUD FMR but must notify the AA for Recovery. Only the AA for Recovery may authorize an increase of Rental Assistance in Matthews County to 130% of the HUD FMR.

Figure 20: FEMA Rental Rate Increase Authorities



V. Home Repair Assistance

FEMA may provide financial assistance to repair an owner-occupied primary residence, utilities, and residential infrastructure, including private access routes damaged as a result of a Presidentially-declared disaster up to the IHP maximum.[70] Home Repair Assistance is intended to make the damaged home safe, sanitary, or functional. It is not intended to return the home to its pre-disaster condition. Home Repair Assistance counts towards the maximum amount of IHP financial assistance an applicant may receive (see Chapter 1: Introduction). FEMA may provide financial assistance for the repair of real property components, including, but not limited to:

- Structural components of a home (foundation, exterior walls, roof)
- Windows, doors, floors, walls, ceilings, and cabinetry
- Heating, ventilation, and air conditioning system (HVAC)
- Access and egress, including privately-owned roads and privately-owned bridges
- Blocking, leveling, and anchoring of a mobile home, and reconnecting or resetting its sewer, water, electrical, oil, trash, and fuel lines and tanks
- Utility systems, including electrical, gas, water, trash, oil, and septic/sewage systems
- Items or services determined to be eligible hazard mitigation measures that reduce the likelihood of future damage to the residence, utilities, or infrastructure

Wells, Furnaces, & Septic Systems

For wells, furnaces, and septic systems, FEMA may provide assistance or reimbursement for the cost of a licensed technician's professional assessment associated with the repair or replacement of those components.

Additionally, when verifiable receipts or estimates are submitted on appeal, FEMA may pay up to the actual cost of the receipt or estimate for wells, furnaces, and septic systems.

A. Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), the following conditions must be met to receive Home Repair Assistance:

- A FEMA inspection determines the repair of the component is necessary to ensure the safety or health of the occupant or to make the component or residence functional.

Components

Components or residences that were fully or partially functional immediately before the declared event, despite their need for maintenance, may be eligible for Home Repair Assistance if they ceased to function as a result of the disaster.

- The real property components were functional immediately before the declared event.
- The component was damaged, and the damage was caused by the disaster.
- The damage to the component is not covered by insurance.

B. Limitations and Exclusions

- Applicants who have reached the maximum amount of assistance available under the IHP may use their Home Repair Assistance to acquire temporary housing (e.g., a rental resource or hotel).
- Home Repair Assistance is not available for non-traditional forms of housing (e.g., tents, teepees, lean-to structures, etc.).
- Home Repair Assistance for flood-damaged real property in basements is limited to damaged items that result in living conditions affecting the safety, sanitation, and functionality of the home. These include:
    - Damage to the structural components (e.g., foundation) of the home
    - Damage to critical utilities that support the overall function of the home (e.g., furnace, water heater)
    - Damages to the structure's interior (e.g., doors, floor covering); limited to rooms required for the occupancy of the dwelling (e.g., occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room); and no other room in another part of the dwelling meets that need
    - Damages presenting a hazard (e.g., wet or moldy sheetrock, carpet, or cabinets) in non-essential living areas (for removal only)

Basement Common Area

Recreational and other common areas of a basement are not considered rooms required for the occupation of the dwelling.

VI. Privately-Owned Access Routes

FEMA may provide financial assistance to repair privately-owned access routes (i.e., driveways, roads, or bridges) damaged as a result of a Presidentially-declared disaster.[71] Assistance for privately-owned access routes is intended to restore access to the owner's primary residence. In instances where multiple households share a privately-owned access route, assistance is shared between applicants, requiring additional coordination and documentation between FEMA and the applicants.

A. Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), the following conditions must be met to receive Home Repair Assistance for privately-owned access routes:

- A FEMA inspection determines repairs are necessary to provide drivable access to the primary residence.
- The applicant is responsible (or shares responsibility with other homeowners) for maintaining the privately-owned access route to their primary residence.
- The **privately-owned access route** is the only access to the applicant's primary residence OR repair or replacement of a secondary route is necessary for practical use (e.g., it is impossible to access the residence without a bridge or road) OR the safety of the occupants or the residence would be adversely affected because state, local, territorial, or tribal government emergency equipment could not reach the residence.
- If multiple households share the access route, FEMA also requires:
  - Written consent from all applicants as pertains to the shared privately-owned access route.
  - A declarative statement affirming any assistance FEMA provides will be used to make repairs to the access route and the applicant understands they are responsible for securing permits and complying with local codes and ordinances.
  - The applicants do not have an established Homeowner's Association or Covenant responsible for repair of the access route, or the established Homeowner's Association or Covenant is unable to receive assistance from the U.S. Small Business Administration (SBA) or private insurance to repair the access route.

Privately-Owned Access Route

If multiple households use a privately-owned access route, FEMA will make several attempts to encourage all households to apply for assistance in order to meet the needs of all affected households. Additionally, access of emergency vehicles should only be considered if access was available prior to the disaster.

B. Limitations and Exclusions

- FEMA will provide other types of IHP Assistance before considering providing Repair Assistance for an applicant's private access route.
  - For eligible applicants who have sole responsibility to repair the access route to their home, FEMA will provide Rental Assistance, then consider eligibility for Repair Assistance for an applicant's private access route.

  - For eligible applicants who share responsibility with other eligible applicants to repair the access route, FEMA will provide Rental Assistance, Home Repair Assistance for items that do not affect the access route, Other Needs Assistance, then consider eligibility for Repair Assistance for an applicant's private access route.

- The Repair Assistance award amount is based on repair items (e.g., decking, guardrails, and handrails) that are of average quality, size, and capacity.
  - Repair awards will not include improvements to the access route's pre-disaster condition unless improvements are required by current state, local, territorial, and/or tribal government building codes or ordinances.
  - An applicant with access and functional needs that requires access for a particular vehicle may be approved for additional funds to improve the access if required for safe passage.
- FEMA will verify whether the state, local, territorial, or tribal government has taken or plans to take any emergency actions to repair the route to provide access for emergency service providers or to remove immediate threats to public health and safety**.**
- Eligible activities for the repair of privately-owned access routes are subject to federal **Environmental Planning and Historic Preservation (EHP) compliance** review requirements.[72] FEMA will conduct and appropriately document the results of this review prior to providing assistance for the repair activity.
  - Eligible applicants are responsible for complying with any conditions developed as a result of the EHP compliance review process and for obtaining any applicable federal, state, local, territorial, and tribal government permits.
- If multiple families share an access route, individuals who do not apply or do not meet all eligibility requirements will not receive assistance and will not be considered when determining the amount an eligible applicant will receive.

EHP Compliance Review

The EHP review considers the effects of federal monies on things such as endangered species, water quality and flow, and historic bridges and culverts. FEMA is required to ensure that federal monies do not violate any federal statutes related to the environment or cultural resources and requires compliance with all relevant state, local, territorial, and tribal government laws prior to providing assistance.

VII. Replacement Assistance

FEMA may provide financial assistance to owners whose primary residences were destroyed as a result of a Presidentially-declared disaster.[73] Replacement Assistance may be applied toward purchasing a new permanent residence even if the new residence's cost is greater than the IHP maximum amount of assistance.

FEMA calculates the replacement award amount according to the consumer price index data for the types of housing in the area where the damage occurred. FEMA establishes award amounts based on whether the pre-disaster home was a manufactured home, travel trailer, or residential construction (e.g., single-family home). However, the award amount cannot exceed the maximum amount of assistance available under the IHP (Chapter 1: Introduction).

A. Conditions of Eligibility

In order to qualify for Replacement Assistance, applicants must meet general conditions of eligibility (see Chapter 2: IHP Eligibility) and the following:

- The residence was **functional** immediately before the disaster.
- A FEMA inspection confirms the residence was destroyed, and the damage was caused by the disaster. A destroyed residence is a total loss or damaged to such an extent that the real property components of the dwelling are structurally compromised (i.e., foundation, floor, walls, and roof) as a direct result of a peril identified in the Federal Register Notice of a Presidentially-declared major disaster or emergency.
- The damage to the residence is not covered by insurance.
- Repair is not feasible, will not ensure the safety or health of the occupant, or will not make the residence functional.
- Replacement is necessary to ensure the safety or health of the occupant.

Functional

Functional means a "component" or residence capable of being used for its intended purpose, or an item or home capable of being used for its intended purpose.

B. Limitations and Exclusions

- Applicants who have reached the maximum amount of assistance available under the IHP may use their Replacement Assistance to acquire temporary housing (i.e., a rental resource or hotel).
- Replacement Assistance is not available for non-traditional forms of housing (e.g., tents, teepees, lean-to structures, etc.).

C. Appeal Considerations

If FEMA determines the residence was not destroyed by the disaster, the applicant may appeal by submitting supporting documentation from governing authorities giving notice of condemnation, substantial damage, or demolition.

- FEMA will not automatically determine an applicant eligible for Replacement Assistance based on submitted documentation, because local authority determinations could be based on non-disaster-related circumstances.
- After receiving acceptable supporting documentation from the applicant, FEMA will re-inspect the residence to verify if it is destroyed due to disaster-caused damage.

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Chapter 5: Housing Assistance (Direct)

The Housing Assistance provision of the IHP, authorized by section 408(c) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), provides assistance for disaster-caused housing needs not covered by insurance or provided by any other source. FEMA may provide Direct Housing Assistance in two forms: Direct Temporary Housing Assistance and PHC. These types of assistance do not count against the applicant's maximum amount of assistance available under the IHP.

FEMA may only provide Direct Temporary Housing Assistance when eligible applicants are unable to use Rental Assistance to secure temporary housing. Direct Temporary Housing Assistance includes providing Temporary Housing Units (THUs) through MLR, or placing MHUs on private, commercial, or group sites.[74]

FEMA may only provide PHC in insular areas and other locations when other housing options are not available and Temporary Housing Assistance (i.e., Rental Assistance or Direct Temporary Housing Assistance) is not feasible, available, or cost-effective. PHC may come in the form of repairs and new construction.[75]

THU and MHU

Temporary Housing Unit (THU): A house, apartment, cooperative, condominium, manufactured home, or other dwelling acquired by purchase or lease and made available to eligible applicants for a limited period of time. The term "THU" includes MHUs where used in this guidance, except where specifically stated otherwise.

Manufactured Housing Unit (MHU): A manufactured home or other readily fabricated dwelling (e.g., a pre-fabricated dwelling) owned by FEMA and provided to eligible applicants for use as temporary housing for a limited period of time.

I. Direct Housing Assistance Request and Approval

When there appears to be a lack of available housing resources to support the potential need for housing due to the disaster, FEMA will mobilize a Direct Housing Assessment Team (DHAT) to partner with the affected state, territorial, or tribal government to perform a comprehensive analysis of the disaster-caused housing needs and available resources. When the analysis demonstrates a need for Direct Temporary Housing Assistance, the affected state, territorial, or tribal government may request this assistance from FEMA in writing. The Assistant Administrator (AA) for Recovery will consider the request and must approve it before Direct Temporary Housing Assistance is implemented.

A. Direct Housing Assistance Assessment

FEMA expects the state, territorial, or tribal government to establish and lead a Disaster Housing Task Force (DHTF) to determine the scope of disaster-caused housing needs, explore available rental resources and feasible alternatives, and develop housing solutions. The DHTF brings together state, local, territorial, tribal government, federal, non-governmental, and private sector expertise to identify, evaluate, and deliver available programs, resources, and capabilities to disaster survivors in a coordinated effort.

As part of the assessment, the DHAT and other FEMA staff will coordinate with the DHTF to:

- Identify available rental resources within reasonable commuting distance;
- Analyze current and projected housing needs and available resources by community, usually at the county or parish level;
- Identify alternatives to Direct Temporary Housing Assistance;
- Identify multi-family housing rental properties feasible for repair or improvement for the evaluation of MLR, as described in Section IV: Multi-Family Lease and Repair; and
- Identify all applicable compliance requirements for providing Direct Temporary Housing Assistance, if needed, including federal, state, local, territorial, or tribal government ordinances, zoning, permitting, and all other related requirements.
    - Other related requirements may include the following:
        - SFHA identification
        - EHP concerns
        - A comprehensive procurement approach, including market research and independent government cost estimates

Rental Resources

Alternative Housing Pilot, Mississippi

Multi-Family Housing

B. Direct Housing Assistance Approval

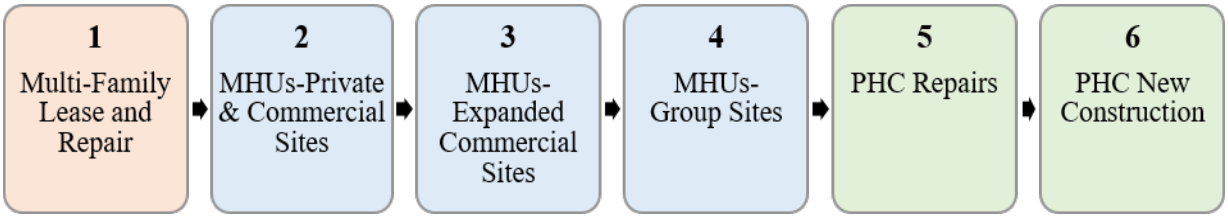
FEMA will only authorize Direct Housing Assistance in response to a written request from the State or Territorial Coordinating Officer (SCO/TCO) or Governor's Authorized Representative (GAR) or tribal government. FEMA's Assistant Administrator (AA) for Recovery has the authority to approve Direct Housing Assistance and to specify relevant conditions for implementation. The AA for Recovery will evaluate the Direct Housing Assistance request from the state, territorial, or tribal government using information obtained from the Direct Housing Assistance Assessment and provide approval if all of the following have been verified:

- Eligible applicants are unable to make use of Rental Assistance due to a lack of available housing resources.[76]
- Increasing the Rental Assistance rate to 125% of the HUD FMR will not be sufficient to meet the disaster-caused housing needs.
- Assistance from other providers, including other federal agencies, state, territorial, tribal governments, and voluntary organizations is insufficient to meet the disaster-caused temporary housing needs of eligible applicants.

After approving Direct Temporary Housing Assistance, FEMA will coordinate with the state, territorial, or tribal government to execute an addendum to the agreement between FEMA and the state, territorial, or tribal government that describes the responsibilities of each party.

FEMA will use the most cost-effective forms of available Direct Temporary Housing Assistance to meet the disaster-caused housing needs. In general, FEMA will prioritize the types of Direct Temporary Housing Assistance as depicted in Figure 21. However, PHC may be considered when no alternative housing resources are available and all forms of Direct Temporary Housing Assistance are unavailable, infeasible, or not cost-effective.

Figure 21: General Sequence of FEMA Direct Housing Assistance Options



II. Direct Temporary Housing Assistance Conditions of Eligibility

This section describes the additional conditions FEMA uses to determine an applicant's eligibility for Direct Temporary Housing Assistance and to select the appropriate size and type of THU to meet the household's needs.

A. Conditions of Eligibility

Applicants who may be eligible for Direct Temporary Housing Assistance must:

- Meet all of the conditions of eligibility found in Chapter 2: IHP Eligibility.
- Be verified by FEMA through the onsite inspection conducted following an applicant's registration as:
  - An owner of a pre-disaster residence with real property verified loss amount of at least $17,000;[77] or
  - A renter with a pre-disaster residence that was destroyed or received major damage as a result of the disaster.

Recording Property Loss

FEMA inspectors do not record real property losses for renters, as renters are not responsible for repairs to their pre-disaster residence. This is why the threshold for renters is based on a general level of damage rather than a specific dollar amount of real property damage. Resource: www.hud.gov – Housing Quality Standards.

FEMA then contacts applicants to obtain information about their household's unmet temporary housing needs. During the contact, typically by phone, FEMA refers eligible applicants to other adequate, accessible, alternate housing units, if available, prior to discussing Direct Temporary Housing Assistance. FEMA expects applicants to accept the first offer of available alternate housing that meets their household's needs; applicants who refuse available housing that meets their household's needs may become ineligible for Temporary Housing Assistance. FEMA determines no housing resources are available or available alternate housing resources are not adequate for the applicant's household because of one of the following:

- Housing resources are not within reasonable commuting distance.
- Housing resources exceed the applicant's financial ability.
- The applicant's household includes children attending school (not including post-secondary education) and transportation to school is not available from any of the available alternate housing resources.

Direct Temporary Housing Assistance

Applicants who are ineligible for Home Repair Assistance or Replacement Assistance because they failed to maintain flood insurance required as a condition of accepting financial assistance in a previous disaster may still be eligible for Direct Temporary Housing Assistance.

- Housing resources are not accessible to one or more members of the applicant's household who have a disability.
- Housing resources are not in reasonable distance to accessible public transportation and the household includes one or more persons with a disability who requires accessible public transportation.
- The applicant's primary residence is a working agricultural interest generating at least 50% of the household's pre-disaster income.
- A member of the applicant's household needs in-home health care services, or provides such services to a friend, neighbor, or relative, and would be unable to receive or provide these services if relocated to an alternate housing resource.
- The applicant is able to provide verifiable documentation that demonstrates:
    - The landlord or leasing agent will not agree to a lease of less than one year; or
    - The applicant is unable to use Rental Assistance due to adverse credit history or criminal background. However, FEMA will coordinate with voluntary agencies and other organizations to assist in housing applicants in this situation prior to considering Direct Temporary Housing Assistance.

B. Temporary Housing Unit (THU) Selection Considerations

FEMA determines the size of the THU to provide an applicant based on the required number of bedrooms recorded during the FEMA inspection. FEMA generally provides one bedroom for every two persons in the applicant's household.[78]

- FEMA may provide an additional bedroom based on the age, sex, and relationship of household members or as a reasonable accommodation for a household member with a disability or other **access or functional need.**
- FEMA may provide an additional unit when the size of the applicant's household exceeds the capacity of a single available unit; however, FEMA will not provide more than one unit when the household has only one member over the age of 18.
- FEMA provides MHUs built to Uniform Federal Accessibility Standards (UFAS), including UFAS-compliant platform steps or ramps, to

Considering People with Access and Functional Needs

When physical, programmatic, and effective communication access is not universally available, individuals may require additional assistance, accommodations, or modifications--at no cost to the individual--to equally take part in programs and services. "Access and functional needs" include assistance, accommodation, or modification for mobility, communication, transportation, safety, health maintenance, etc.; and need for assistance, accommodation, or modification due to any situation (temporary or permanent) that limits an individual's ability to take action in an emergency.

eligible disaster survivors with a disability. All UFAS units are equipped with a fire sprinkler system to help save lives, prevent injuries, and protect property.

III. Direct Temporary Housing Assistance Terms and Conditions

FEMA provides Direct Temporary Housing Assistance for up to 18 months from the date of the declaration when adequate, alternate housing is unavailable and the occupants cannot fulfill their permanent housing plan (PHP) through no fault of their own. FEMA re-evaluates the occupant's eligibility on a periodic basis, usually monthly, and the Direct Temporary Housing Assistance eligibility for the entire period of assistance is subject to the occupant continuing to meet recertification requirements.

All occupants must agree to comply with FEMA's rules, terms, and conditions for occupying the THUs before they move in by signing a Temporary Housing Agreement or Revocable License. The Revocable License documents the applicant's acceptance of government property for temporary housing based on FEMA's terms and conditions included in the license. Occupants must demonstrate a continued housing assistance need, actively participate in the FEMA recertification process, and show progress towards achieving their PHP to remain eligible to stay in the THU. When applicants fail to comply with FEMA's rules, terms, and conditions, FEMA may terminate their eligibility to remain in the THU.[79] Applicants who have been deemed ineligible by FEMA and refuse to vacate the THU will be subject to a monthly penalty fee.[80]

A. Occupant Responsibilities

All THU **primary occupants** must sign and abide by the terms and conditions of the Temporary Housing Agreement, which specifies the household's obligations to:

- Comply with THU Rules of Use, such as maintaining the unit, its furnishings, and the surrounding area in a clean and orderly condition; paying applicable utility charges; and not damaging or making unauthorized modifications to the THU and its contents;
- For THUs not owned by FEMA (i.e., MLR property) or located on sites not owned by FEMA or the occupant (e.g., commercial parks), the occupant will be required to comply with the terms of the owner's lease or terms of use;
- Take action to secure adequate, alternate housing at the earliest possible time within the period of assistance;

Primary Occupant

Primary Occupant means the applicant, co-applicant, or other household member over the age of 18 who signs the Temporary Housing Agreement. The primary occupant is responsible for any monthly rent or additional charges related to the Temporary Housing Unit.

- Comply with all rules for a group site or commercial park and comply with all relevant local ordinances;
- Refrain from conduct which adversely affects FEMA's property interest in the THU or the rights of other THU occupants to enjoy safe, secure, and functional temporary housing; and
- Meet the recertification requirements identified in Section B: Recertification Process for Continued Assistance.

FEMA will notify insured THU occupants that DOB may occur if an insured member of their household receives Additional Living Expenses (ALE) or Loss of Use (LOU) benefits to rent alternate housing. When this occurs, the primary occupant must:

- Pay an amount equal to the ALE or LOU benefit to FEMA starting from the date the occupant signed the Temporary Housing Agreement. The amount of the monthly DOB payment to FEMA will not exceed FMR; and
- Continue to make the ALE or LOU payment to FEMA until the total amount of the insurance benefit for ALE or LOU has been exhausted or the occupant vacates the THU, whichever is first.

B. Recertification Process for Continued Assistance

FEMA requires all THU occupants to actively participate in the recertification process. Occupants are responsible for achieving their PHP at the earliest possible time within the period of assistance and providing verifiable information of their progress towards their PHP to FEMA in order to receive continued Direct Temporary Housing Assistance.

FEMA requires the THU primary occupant to establish a realistic PHP for their household no later than the first recertification. An acceptable PHP may demonstrate one of the following:

- A pre-disaster owner is able to repair or rebuild the pre-disaster residence.
- A pre-disaster owner is able to purchase a new residence.
- A pre-disaster owner or renter is able to find and lease an available rental unit.
    - FEMA expects owners who cannot demonstrate the ability to repair or rebuild their pre-disaster residence or purchase a new residence within the period of assistance to move into an available rental resource.

FEMA will regularly review the primary occupant's PHP to ensure the plan is realistic and achievable within the period of assistance. A PHP is realistic and achievable when:

- The primary occupant demonstrates sufficient financial resources or other viable means for achieving the PHP within the period of assistance. Sufficient resources include funds

or a verifiable commitment of non-monetary assistance, such as voluntary agency labor; and

- The primary occupant shows documented progress towards the PHP (e.g., acquired permits, contracts for repairs).

Primary occupants who have not made progress toward their PHP must demonstrate it is due to no fault of their own (e.g., a contractor failure to obtain the required building permits, or a delay in the rental unit move-in date) and update their PHP to ensure they are realistic within the period of assistance.

C. Extension of Direct Temporary Housing Assistance

FEMA may extend Direct Temporary Housing Assistance beyond the 18-month period of assistance when the affected state, territorial, or tribal government requests an extension in writing.[81] The Assistant Administrator (AA) for Recovery will consider the request for approval. When the period of assistance is extended, FEMA will begin monthly rent collection from eligible occupants of FEMA THUs.[82]

- FEMA may authorize extensions to the initial 18-month period of assistance due to extraordinary circumstances when doing so is in the public interest.
- FEMA will typically not consider extending the period of assistance without a written request from the SCO/TCO or GAR. However, FEMA may extend the period of assistance at its sole discretion; extensions to the period of assistance will only be considered in situations where the remaining disaster-caused temporary housing need exceeds the capabilities of the state, territorial, tribal government, or the affected communities to support and there remains a lack of available resources. The request should include supporting documents demonstrating this housing need.
- The AA for Recovery may consider extending the period of assistance when:
    - Adequate, alternate housing is not available in the affected area; and
    - Accessible housing units for occupants with disabilities are not available or are not within a reasonable commuting distance of essential services (e.g., accessible public transportation, grocery, medical facilities, banking, childcare, schools, or place of employment).
- If an extension is approved, the affected state, territorial, or tribal government must execute an amendment to the FEMA-State/Territory/Tribal Government Agreement.

D. Rent Collection for FEMA Temporary Housing Unit

After the period of assistance has been extended, FEMA charges the primary occupant a monthly rent for each month any occupant remains in or maintains possession of a THU.[83] The monthly THU rent is based on the locally applicable FMR.

Establishing Rent Amount: FEMA calculates each occupant's monthly rent by applying the FMR based on the number of bedrooms in the THU and the THU location for the fiscal year in which Direct Housing Assistance is extended. Monthly rent begins accruing on the first day of the first full month after the extended assistance period begins.[84] The primary occupant will be required to pay monthly rent due on the first day of each month after the date rent begins to accrue.[85]

Prior to the end of the period of assistance, FEMA provides a 30-day written notice of the requirement to pay monthly rent to occupants who remain in a FEMA THU after the initial 18-month period of assistance.

FEMA does not prorate rent or reimburse the primary occupant when any occupant remains in or maintains possession of the THU on or after the first day of the month. If any occupant remains in the THU on or after the first day of the month, the primary occupant is required to pay full rent for that month.

Extra Bedroom

If FEMA provided the occupant with an extra bedroom as a reasonable accommodation, the extra bedroom will not be included in the monthly rent calculation. Reasonable accommodations are part of the cost of doing business, and no surcharges will be passed on to the occupants to pay for them. See Title II of the Americans with Disabilities Act for further information.

Appeal of Rent: If the primary occupant is unable to pay the amount of rent established by FEMA, they may appeal FEMA's rent determination within 60 days of receiving FEMA's notice of the requirement to pay monthly rent. Appeals must include documentation demonstrating the applicant does not have the financial ability to pay the established rent. Specifically, FEMA requires both of the following information:

- Pre-disaster versus post-disaster monthly gross income of all household occupants age 18 or older
- Pre-disaster versus post-disaster monthly housing costs, such as mortgage payments on the pre-disaster residence while it is being repaired

FEMA may adjust the amount of rent using the following criteria:

- If the total monthly adjusted gross income amount of all occupants 18 years of age and older remained the same subsequent to the disaster, FEMA will consider the primary

occupant capable of paying the same monthly amount for housing costs paid before the disaster or 30% of their household income, whichever is greater, but not to exceed the FMR.

- If the total monthly gross adjusted income amount of all occupants 18 years of age and older increased or decreased as a result of the disaster, FEMA will consider the primary occupant capable of paying a monthly amount for housing costs equal to 30% of their household income or the FMR, whichever is greater, but not to exceed the FMR.
- FEMA will subtract post-disaster monthly housing costs from the amount FEMA considers the primary occupant is capable of paying for housing costs to determine the FEMA adjusted rent amount to be charged, up to the applicable FMR.
- FEMA will not charge any primary occupant more than the FMR for monthly rent.
- FEMA will not charge any primary occupant less than the FEMA minimum monthly rent amount of $50.

A FEMA staff member helps a disaster survivor apply for FEMA assistance.

Rent for a THU will continue to accrue each month while FEMA is considering the appeal, which may take up to 90 days.

- If the appeal is denied, the primary occupant must pay the originally established rent in total within 30 days of the date of the appeal decision, including any rent not paid while FEMA was considering the appeal; or
- If the appeal is granted, the primary occupant must pay the adjusted rent in total within 30 days of the date of the appeal decision:
    - If the primary occupant paid the originally established rent amount while FEMA considered the appeal, FEMA will reimburse any overpayment based upon the amount of the adjusted rent.

Total Tenant Payment (TTP)

FEMA uses 30% of the total monthly adjusted gross income of all household members' income based on the formula used by HUD to determine the Total Tenant Payment (TTP). HUD allows a minimum rent amount to be set in the TTP formula of up to $50. FEMA established $50 as the minimum rent amount.

E. Reasons for Terminating Direct Temporary Housing Assistance

The occupant's eligibility to live in a FEMA THU automatically expires at the end of the period of assistance, unless the period of assistance has been extended. FEMA may terminate an occupant's Direct Temporary Housing Assistance prior to the end of the period of assistance for the following reasons:[86]

Program Eligibility Violations

- Occupants are not actively participating in the recertification process (e.g., not being available to meet with FEMA recertification staff on a regular basis).
- Occupants are not taking all actions necessary to achieve their PHP in a reasonable time frame.

Conduct Violations

In some cases, an occupant who committed a violation may be removed from the THU and other occupants may remain in the unit.

- Major Violations: Occupants engaging in conduct violations involving criminal activity or other actions which present an imminent threat to the health and safety of the occupant, other THU occupants, or persons in the surrounding area. Major violations must be supported by an arrest or police report; however, FEMA does not have to wait for a conviction before terminating assistance. Examples of major violations include, but are not limited to:
    - Assault, battery, rape, domestic violence, child abuse, or sexual assault
    - The use, sale, or manufacture of illegal drugs
    - Destruction or theft of property owned or leased by FEMA (including the THU), other THU occupants (including their guests), and contractors performing work for FEMA.

Disaster Case Management

State, local, territorial, or tribal governments may request the FEMA Disaster Case Management Program if the Presidential disaster declaration includes Individual Assistance.

DCM provides disaster survivors with a single point of contact to facilitate access to a broad range of resources.

The case manager verifies the survivor's disaster-caused unmet needs, and works with the survivor to develop a goal-oriented plan that outlines the steps necessary to achieve recovery.

The case manager also organizes and coordinates information on available resources that match the survivor's disaster-caused need, monitors progress toward reaching recovery plan goals, and advocates for the survivor as needed. DCM is another resource that may help THU occupants with disaster-caused needs.

General Violations

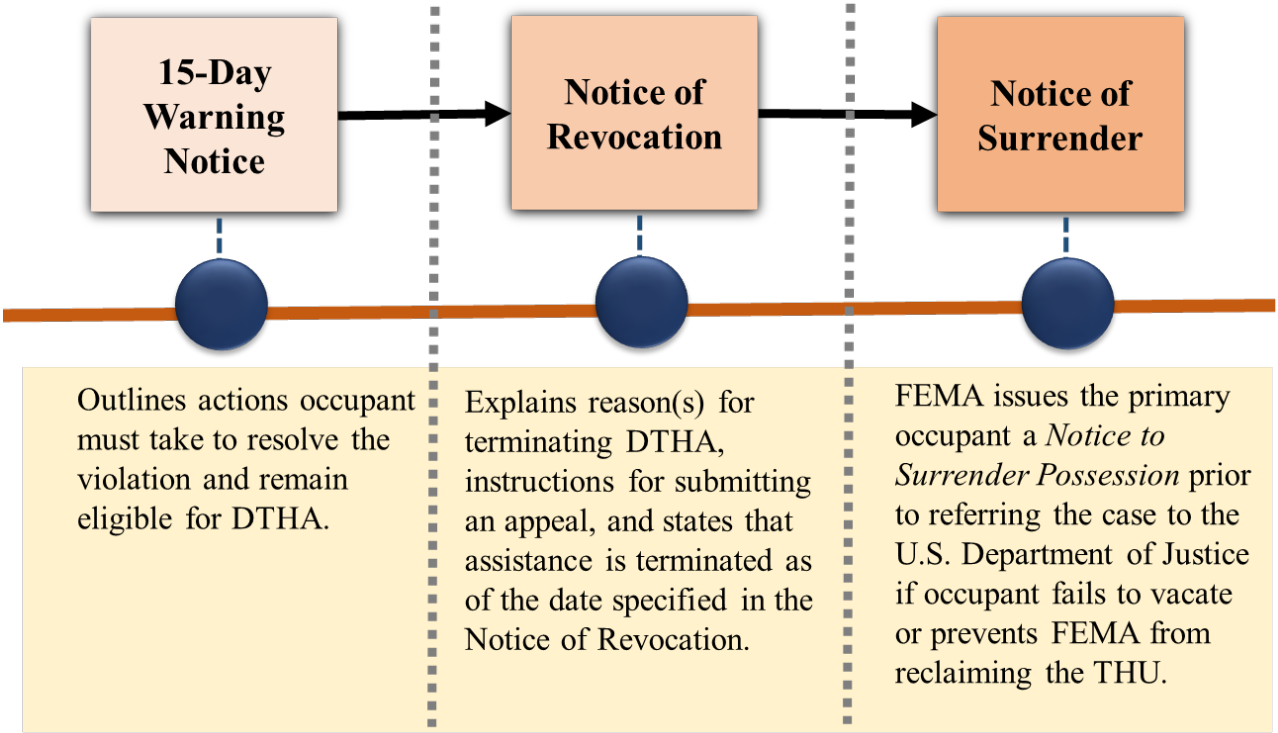
Occupants engaging in conduct violations involving the breaking of rules established by the commercial park or other temporary housing site management rules included within the Temporary Housing Agreement or Revocable License. Examples of general violations include, but are not limited to:

- Excessive noise or disturbance of peace
- Unleashed or unattended pets outside of the THU
- Damage to the THU beyond normal wear and tear
- Failure to maintain reasonably clean and sanitary conditions both inside and outside the THU
- Failure to pay rent, after receiving a warning, and when rent has been assessed following the end of the period of assistance

F. Process for Terminating Direct Temporary Housing Assistance

FEMA will follow the process outlined below to afford each occupant due process and ensure sufficient justification exists for termination.

Figure 22: FEMA Notification of Occupant Violations



- **Warning Notice:** After becoming aware of a program eligibility or general conduct violation, FEMA will notify the primary occupant through a 15-day warning notice, delivered in-person or through certified mail. This notice will outline the actions the occupant must take to resolve the violation and remain eligible for FEMA Direct Temporary Housing Assistance. FEMA will not issue a warning notice for Major Violations or the end of the period of assistance.
- **Notice of Revocation:** If the occupant fails to remedy the violation as outlined in the 15-day notice or commits a Major Violation, FEMA will issue the primary occupant a Notice of Revocation (NOR) explaining the reason(s) for terminating Direct Temporary Housing Assistance, instructions for submitting an appeal, and that assistance is terminated as of the date of the letter.
- **Notice to Surrender Possession:** If an occupant fails to vacate or prevents FEMA from reclaiming the THU, FEMA will issue the primary occupant a Notice to Surrender Possession prior to referring the case to U.S. Department of Justice.
- **Appeal Rights:** Occupants can appeal the termination decision within 60 days after receiving the NOR. However, filing an appeal does not relieve the occupant of the responsibility to vacate the THU by the deadline established in the NOR. Also, the occupant cannot appeal an NOR received due to the end of the period of assistance.

G. Penalty Fees

After the period of assistance has ended or an occupant is determined ineligible for continued assistance, primary occupants who fail to surrender the THU by the established deadline are subject to a monthly penalty fee for as long as any occupant remains in or maintains possession of the THU. FEMA may also charge the primary occupant a penalty fee when they fail to pay monthly rent when charged by FEMA or fail to relocate or assume financial responsibility for an MHU purchased from FEMA as agreed to in the Acknowledgement of Conditions of Sale (see Section VI: Disposing of MHUs through Sales and Donations).

Paying the penalty fee does not entitle an occupant to remain in a THU nor does it prevent FEMA from taking legal action to remove the occupant from the unit. A penalty fee is equivalent to the FMR plus a flat rate fee of $550 or FMR plus FEMA's actual monthly costs for the THU, whichever is higher. The flat rate of $550 is based on the average actual monthly cost per unit for occupied MHUs from years 2011 to 2015.

Figure 23: Example of a Penalty Fee

Examples	FMR	Monthly Cost for THU	Flat Rate Fee	Penalty Fee
Example 1	$1000	$475	$550	$1,550
Example 2	$1000	$1350	$550	$2,350

FEMA may consider reducing the penalty fee to the FMR if occupants meet all of the following conditions:

- Primary occupants who are pre-disaster homeowners:
  - Have a PHP to repair or rebuild their primary residence;
  - Have not achieved their PHP through no fault of their own;
  - Need up to an additional 90 days beyond the end of the initial or extended period of assistance to complete the repairs or construction;
  - Have previously declined to purchase their MHU after the Sales Program was implemented; and
  - Paid monthly rent to FEMA during an extended period of assistance, if applicable (see Chapter 5, III (D) Rent Collection for FEMA Temporary Housing Unit); applicants who were charged rent by FEMA during an extended period of assistance but did not pay will not be considered for a reduced penalty fee.

Example of Penalty

If a homeowner fails to complete repairs or construction on their primary residence within the additional 90 days provided, FEMA will require the homeowner to pay the full, unreduced penalty fee for the length of time the homeowner or any occupant remains in or maintains possession of the THU.

- Primary occupants who are pre-disaster homeowners and renters:
  - Have an MHU sale or donation pending beyond the initial or extended period of assistance through no fault of their own; and
  - Pay monthly rent to FEMA during an extended period of assistance, if applicable; applicants who were charged rent by FEMA during an extended period of assistance but did not pay will not be considered for a reduced penalty fee.

Primary occupants may appeal FEMA's decision to terminate assistance; however, the penalty fee may not be appealed. If FEMA accepts the appeal, overturns the termination, and reinstates Direct Temporary Housing Assistance, the occupant will not be required to pay a penalty fee. FEMA will refund the applicant any penalty fees the applicant paid during the appeal period.

Primary occupants who have not paid their penalty fee in full within 120 days of the date of receiving the bill will be referred to the U.S. Department of Treasury for debt collection.

IV. Multi-Family Lease and Repair (MLR)

MLR is a form of Direct Temporary Housing Assistance that allows FEMA to repair or make improvements to existing multi-family housing units (e.g., apartments).[87] FEMA may utilize these types of units as temporary housing for eligible applicants who are unable to use Rental Assistance due to a lack of available resources. MLR is not intended to repair or improve individual units to re-house existing tenants.

A. Authorizing MLR

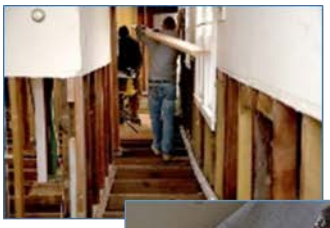
In addition to the criteria described in Section I: Direct Housing Assistance Request and Approval, FEMA must verify that one or more properties meet the following conditions of eligibility:

- The property must have previously been used as multi-family housing;
- The property must be located in an area included in a major disaster or emergency declaration;
- The property must be located within reasonable access to community and wrap-around services such as schools, fire and emergency services, grocery stores, etc.;

Multi-Family Housing

Multi-family housing is defined as a property that consists of not less than five dwelling units in one site, each such unit providing complete living facilities including provisions for cooking, eating, and sanitation within the unit.

- The property must not be located in a SFHA as identified on the available flood hazard information or a potential flooding area as identified on the Advisory Flood Hazard Information (AFHI);
- The property must be available to be leased to FEMA allowing FEMA's exclusive use as temporary housing for eligible applicants for a term of no less than 18 months; and
- The property owner must provide all property management services, including building maintenance, except where the property is leased or contracted from another government entity, in which case FEMA may directly provide such services.



Apartments remodeled in Monmouth County, NJ in order to house eligible survivors displaced by Hurricane Sandy.

Under the terms of any **lease agreement** for potential MLR property, the value of the improvements or repairs shall be deducted from the value of the lease agreement and may not exceed the value of the legal agreement. In addition, any repairs or improvements will not take more than two months to complete.

Lease Agreement

Lease Agreement is defined as a lease or contract between FEMA and a property owner for use, and to allow for repairs or improvements to a multi-family rental property. It includes the terms and conditions associated with the use and repairs or improvements being made, and the authorized expenditures to be paid by FEMA to the property owner.

To determine cost-effectiveness of a potential MLR property, FEMA will deduct the estimated cost of repairs and improvements from the value of the lease agreement as follows:

- FEMA will determine the estimated cost of repairs or improvements by performing an independent government cost estimate for the necessary repairs and improvements, or receive an estimated cost for repairs and improvements from a building contractor.
- FEMA will determine the value of the lease agreement by multiplying the monthly **FMR** by the number of units, and then multiplying the number of months remaining between the date the repairs are completed and the end of the 18-month period of assistance.
- FEMA will deduct the estimated cost of repairs and improvements from the value of the lease agreement by using the three-step test (Figure 24, on next page) to determine if the potential MLR property is cost-effective and viable for consideration.

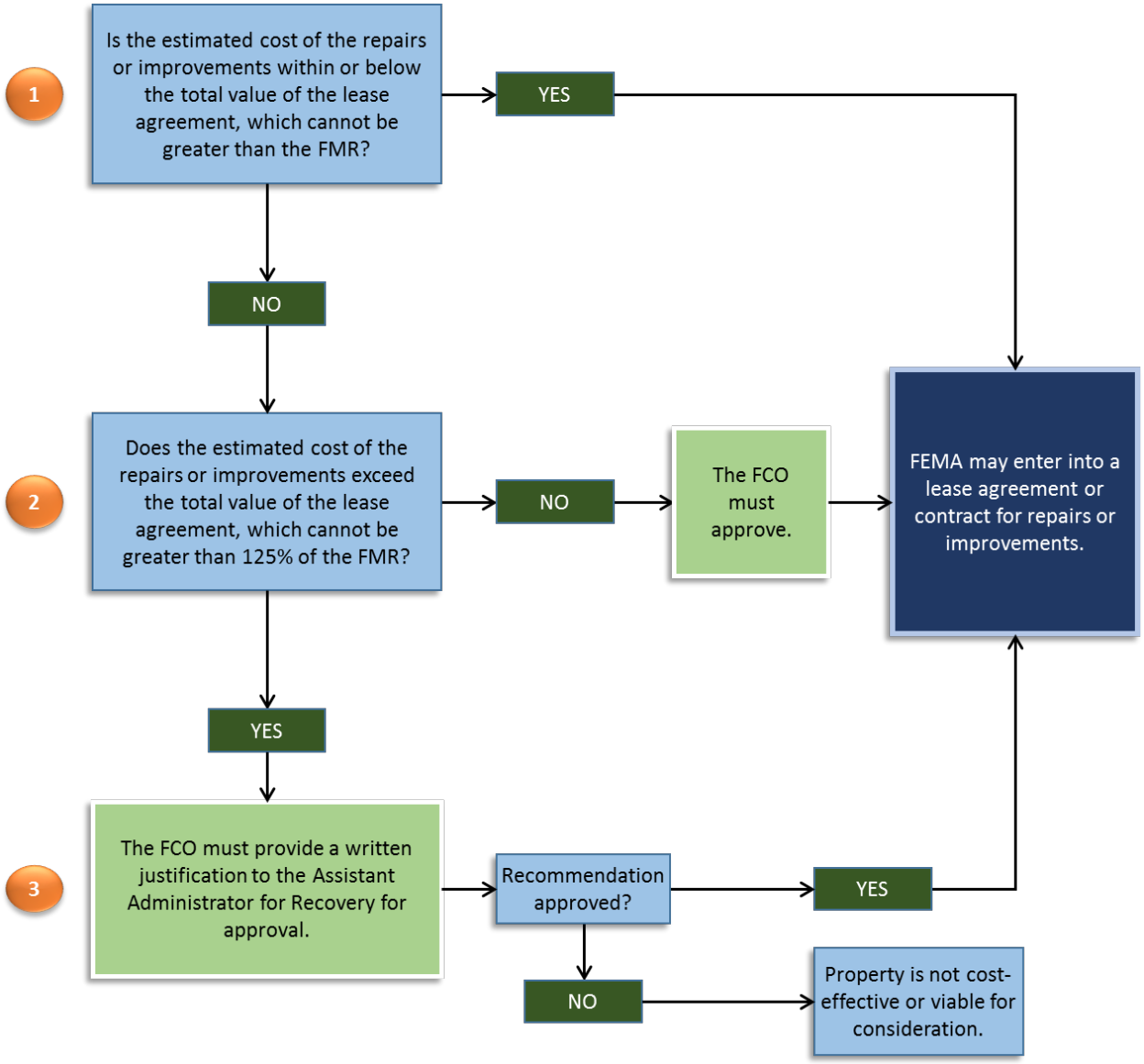
Fair Market Rent (FMR)

FMR is defined as housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition.

The fair market rent rates applied are those identified by HUD as being adequate for existing rental housing in a particular area. FEMA uses the applicable rate based upon the location of the housing unit, the number of bedrooms in the housing unit, and the fiscal year in which the major disaster declaration was issued.

The FCO must submit a written recommendation with justification to the AA for Recovery when the estimated cost of the repairs or improvements exceeds 125% of FMR. The AA for Recovery will review the recommendation and make a final determination regarding approval of MLR in general and specific approval of repairs or improvements estimated to exceed 125% of FMR.

Figure 24: Steps to determine if MLR Property is cost-effective and viable



B. Property Leasing and Repair/Improvement Service Contracting

Once approved, FEMA has two options for leasing and repairing an eligible MLR property. At its discretion, FEMA may either:

- Enter into a contract with the property owner for the property owner to perform necessary repairs and improvements to housing units to be provided for FEMA's exclusive use as temporary housing during the term of the lease agreement; or
- Enter into a contract with a third party to perform the repairs or improvements to the housing units and enter into a lease agreement with the property owner.

The property owner must agree to incorporate a lease addendum containing MLR program conditions of eligibility into the lease between the property owner and the occupant. When leasing or contracting services to repair or improve an MLR-eligible property, FEMA must also ensure that:

- Only repairs and improvements needed to make a property safe, habitable, and functional for temporary housing are authorized;
- Only builder-grade materials and finishes are used; and
- All repairs and improvements performed are compliant with local building codes, standards, permitting, inspection requirements, and all applicable EHP laws and regulations.

Payment Scenarios for MLR Property Owner

FEMA may, in some scenarios, make payments to a MLR property owner in addition to the lease payment. FEMA may:

- Provide monthly rent to the property owner when the total estimated cost of repairs is less than the FMR value of the lease. The total amount of monthly rent payments may not exceed the difference between the total estimated cost of repairs and the FMR value of the lease. FEMA will not pay monthly rent when total projected cost of all necessary repairs and improvements equals or exceeds the FMR value of the lease.
- Provide a per-unit monthly maintenance fee for servicing repairs while FEMA utilizes the unit for temporary housing.
- Provide a per-unit security deposit payment to the landlord not to exceed one month of the FMR based on location and number of bedrooms.

If the period of assistance is extended beyond the standard 18 months, the MLR lease may be extended if the landlord and FEMA agree to terms. FEMA may release the unit to the owner and cease all monthly payments for the unit if the unit becomes vacant during the term of the contract and FEMA has not identified another eligible applicant to occupy the unit.

V. Manufactured Housing Units (MHUs) and Site Types

FEMA may provide Direct Temporary Housing Assistance in the form of MHUs on sites with utility access that meet the needs of the household, and comply with applicable state, local, territorial, and tribal government ordinances. Approved sites must also meet federal floodplain management and EHP requirements. FEMA selects locations based on the cost-effectiveness, timeliness, and suitability of each potential site. Sites may include private, commercial, and group sites.

A. Site Types

Private Sites: Private sites are sites provided by an applicant at no cost to FEMA, typically on their property near their pre-disaster residence. FEMA inspects each potential private site to determine if the site is feasible for placing the size and type of unit that will meet the household's needs. FEMA may provide MHUs on private sites under the following conditions:

- The owner of the private site must certify that they are the landowner and that FEMA has permission to access the site to deliver, install, maintain, repair, and remove the MHU.
- The site has sufficient access to allow FEMA to safely deliver, install, and remove the MHU and meets local zoning requirements for an MHU.
- The site is sufficiently clear of debris and other obstacles for placement of an MHU and accessories (including steps or UFAS-compliant steps or ramps) in accordance with local setback or lot boundary requirements and the household's needs.
- Sanitation, including public sewer or a private septic system, is available and functional at the site. FEMA will not perform any repairs to components of the site eligible for FEMA Repair Assistance (such as wells and septic tanks) in order to make the site feasible for an MHU.
- Electrical service is available and functional and a temporary power pole and meter panel for providing electrical service to the MHU can safely be installed by the local power company. FEMA will not connect electrical service for the MHU to the applicant's pre-disaster residence.
- Potable water service is available and functional at the site.

Commercial Sites: FEMA may provide MHUs on commercial sites when the rules of the commercial site do not violate the **Fair Housing Act**. Commercial sites are existing manufactured home parks with available pads that FEMA may lease for the

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and the presence of children.

purpose of providing Direct Temporary Housing Assistance.

- FEMA will prioritize locations within reasonable commuting distance of and access to community and wrap-around services.
- FEMA, to the extent possible, leases commercial sites at a fair market price in the affected area based upon the pre-disaster pad lease rates.
- FEMA only authorizes reasonable and cost-effective repairs or improvements necessary to make the site functional (such as an electrical service upgrade), including those necessary to meet reasonable accommodation requests for people with disabilities.
- FEMA will not pay additional costs for utilities, grounds maintenance, trash removal, snow removal, or any other costs unless such costs were typically included in leases and lease amount prior to the disaster and the utilities in question are not metered separately by the utility provider.
- FEMA will prioritize commercial sites with existing usable pads before considering sites which require improvement or expansion. FEMA will only consider expanding or improving existing commercial sites as a cost-effective alternative to building a group site. FEMA will deduct the total cost of expansion or improvements to commercial sites from the value of the lease agreement between FEMA and the park owner.

Group Sites: Group sites provided by the state or local government may include publicly-owned park land with adequate utilities available. FEMA only considers group sites when the housing need cannot be met by other direct temporary housing options. The AA for Recovery must specifically approve group sites; group sites are not automatically included as part of Direct Housing Assistance approval.

Manufactured housing units to be used as temporary housing for eligible applicants in a FEMA Staging Area in South Dakota.

- FEMA partners with the affected state, local, territorial, and tribal government to identify and select group site locations. FEMA will prioritize sites provided by the state, local, territorial, and tribal government at no cost before leasing a site from a private party.
- FEMA only develops group site locations within reasonable access to community and wrap-around services (e.g., schools, fire and emergency services, grocery stores etc.). FEMA, as a lead coordinator, engages external stakeholders who may be able to assist in implementing wrap-around services in and around group site areas. FEMA ensures all common-use areas of the group sites, including accessible paths of travel from

the parking lot and throughout the site, are designed and built in accordance with UFAS. At least 15% of the pads in a group site and at least 5% of the MHUs installed will comply with UFAS.

- FEMA incorporates separate green spaces into group sites to accommodate households with children or pets.
- FEMA does not install playgrounds or other recreational equipment within group sites, nor does FEMA allow such equipment to be installed within group sites by a third party. However, FEMA makes every attempt to design and build group sites in such a manner that playgrounds or other recreational equipment may be installed adjacent to the group site.

B. Wrap-around Services

FEMA does not provide **wrap-around services**; however, FEMA will not provide Direct Temporary Housing Assistance in locations where disaster survivors will not have access to wrap-around services.

Wrap-around Services

Wrap-around services address the support eligible applicants need while living in the THU. Wrap-around services may include basic social services, access to transportation, police/fire protection, emergency/health care services, communications, utilities, grocery stores, child care, and educational institutions.

C. Floodplain Management and EHP Considerations

FEMA complies with EHP laws, policies, and executive orders when installing MHUs. FEMA will not install MHUs within areas which can result in loss of human life or will have adverse impacts on **historic properties** or endangered or threatened species or their habitats. FEMA reviews each potential MHU site for floodplain management concerns[88] and will not place MHUs within a one percent annual chance floodplain unless no practical alternative exists and FEMA's AA for Recovery has authorized temporary placement. When placing MHUs on private and commercial sites, FEMA shall apply the abbreviated eight-step decision-making process in accordance with 44 C.F.R. Section 9.13, Executive Order 11988 - Floodplain Management, Executive Order 11990 - Protection of Wetlands, and FEMA Instruction 108-1-1 for any proposed action that may occur in or may impact a floodplain or wetland.

Historic Property

The term "historic property" is defined in the National Historic Preservation Act as "any prehistoric or historic district, site, building, structure, or object included on, or eligible for inclusion on, the National Register, including artifacts, records, and material remains relating to the district, site, building, structure, or object." (54 U.S.C. § 300308) An archaeological site can legally be considered a historic property under the law.

- FEMA will identify if the potential MHU site is located in a SFHA as identified on the available flood hazard information or a potential flooding area as identified on the Advisory Flood Hazard Information.
- FEMA will not place MHUs within a floodway or coastal high hazard area, even under the eight-step process.
- When deciding whether a potential MHU site in the floodplain is the only practicable alternative, FEMA considers the following factors: speedy provision of temporary housing; potential flood risk to the temporary housing occupants; cost-effectiveness; social and neighborhood patterns; timely availability of other housing resources; and potential harm to the floodplain or wetland.
- Units will be elevated to the highest level practicable and will be anchored to prevent movement. Actual elevation levels will be based on the manufacturers' specifications and agency guidance.
- Placement of MHUs will be made in accordance with NFIP criteria or any more restrictive federal, state, local, territorial, or tribal government floodplain management standard. Such standards may require elevation to the base flood elevation in absence of a variance.
- FEMA will provide applicants with information and advisories on the flood risk, including information relating to health and safety, evacuation, right of entry, and personal property.

FEMA conducts appropriate EHP analyses on potential group site locations and when expanding or improving commercial sites. FEMA will conduct additional EHP review for private sites only when the sites are known to have a high probability of containing archaeological sites, federally-designated endangered or threatened species, or known hazardous substance contamination.

Expedited EHP Review

Understanding the critical need for the placement of MHUs following a disaster, FEMA has streamlining measures in place to ensure EHP review is completed in a timely manner. FEMA will complete the appropriate level of analysis depending upon the action. This could involve the simple application of a Categorical Exclusion (an action that has been documented to have little potential impact on the environment) or completion of an expedited Environmental Assessment.

VI. Disposing of MHUs through Sales to Occupants and Donations

FEMA is authorized to dispose[89] of occupied MHUs through sales to occupants or donations to qualified government agencies or voluntary organizations within the period of assistance.[90] Sales and donations are means to dispose of MHUs, not forms of housing assistance. An occupant's participation in MHU sales or donations is voluntary. An occupant's decision not to participate does not affect their eligibility for Direct Temporary Housing Assistance during the period of assistance.

A. Authorizing Disposal through Sales and Donations

FEMA may dispose of occupied MHUs by sale or donation in response to a written request from the state, territorial, or tribal government. The AA may approve MHU sales and donations when:

- Rental resources are not expected to support those currently residing in FEMA-provided MHUs within the period of assistance for the declared event;
- Applicants' completion of repair or replacement of their disaster-damaged residences will not be possible within the period of assistance;
- Disposing of MHUs is not expected to adversely affect local rental housing and manufactured housing markets;
- Disposing of MHUs is expected to be in the best interest of the Federal Government; and
- Disposing of MHUs will not cause a significant impact on FEMA's ability to maintain necessary MHU inventory.

Once approved, FEMA may sell occupied MHUs to pre-disaster homeowners immediately following the implementation of Direct Temporary Housing Assistance. After determining that adequate, alternate housing has not returned to the housing market, and is not expected to return, the earliest FEMA will authorize sales of occupied units to pre-disaster renters is six months following the date of declaration.

FEMA will not initiate or approve MHU donations independent of MHU sales to occupants. FEMA will only consider donation after all MHU sales to occupants have been completed. Each MHU Donation Agreement must be approved by the AA for Recovery. For additional information, see Section VI.C.: MHU Donations to Qualified Public Agencies and Private Organizations.

B. MHU Sales to Occupants

FEMA may dispose of occupied MHUs by selling them directly to the occupant if that individual or household lacks permanent housing through no fault of their own.[91] FEMA will sell a unit at a price that is fair and equitable. When an applicant purchases a unit from FEMA, they must agree to assume responsibility for it. Upon selling the unit to the occupant, FEMA will notify the residence tax office.

Purchaser's Conditions of Eligibility: Only the primary occupant may request and complete the purchase of the MHU. The primary occupant must meet the following criteria to purchase the MHU:

- Be in compliance with all conditions and rules under Direct Temporary Housing Assistance (see Section II: Direct Temporary Housing Assistance Conditions of Eligibility) and the Revocable License or Temporary Housing Agreement
- Lack permanent housing and be unable to fulfill a PHP within the period of assistance through no fault of the occupant
- Respond to the FEMA Sales Notice expressing interest in purchasing the unit
- Demonstrate the household's financial ability (e.g., proof of income, insurance payout, personal savings, or external assistance from non-FEMA sources) to complete the purchase within the time frame required, typically 30 days after FEMA tenders the final sales offer
- Demonstrate they have obtained any or all permits or inspections required by the state, local, territorial, and tribal government for the sale and location of an MHU

A household that qualified for and received an MHU through the citizenship or qualified alien status of a minor child member of the household may be eligible for a MHU sale for the benefit of the child. FEMA staff will consult the Office of Chief Counsel to ensure the necessary legal requirements to complete the sale are met.

Determining the Price of the Unit: FEMA will offer to sell the MHU to the primary occupant at the Adjusted Fair Market Value (AFMV), which is the fair market value minus a standard deduction of FEMA's average deactivation cost. FEMA may lower the sales price based upon the occupant's financial ability but will not reduce the sales price to less than 25% of the AFMV.[92] If the occupant feels they cannot afford to purchase the unit at the AFMV, the occupant may appeal FEMA's determination and petition for a reduced sales price.

- At the time FEMA calculates the reduced sales price, FEMA will consider the income and assets for all occupants over the age of 18 listed on the Temporary Housing Agreement.
- In order to purchase the MHU at the reduced sales price, the primary occupant will be required to:
    - Apply toward the cost of purchasing the unit all Home Repair Assistance or Replacement Assistance for which the primary occupant cannot produce a receipt or other documentation showing it was used for its intended purpose;
    - Contribute 30% of the gross monthly income of all occupants 18 years of age or older toward the cost of purchasing the MHU; and

  - Contribute 40% of the cumulative assets of all occupants 18 years of age or older toward the cost of purchasing the MHU.

- FEMA's decision on an occupant's reduced sales price based on their appeal is a final Agency determination and not subject to further appeal.
- Individuals and households who are non-compliant with the NFIRA requirement to purchase and maintain flood insurance are not eligible for a reduced sales price.[93]

Conditions of Sale: FEMA does not permit substitutions or exchanges of MHUs. The primary occupant must agree to purchase the MHU they currently occupy "as is" and "where is." This includes all modifications and accessories in place at the time of sale, including those provided as accommodations for occupants with disabilities. All of the following exceptions apply to "as is" and "where is:"

- Where necessary, FEMA may perform minimum repairs needed, based upon normal wear and tear, to ensure the unit is habitable.
- When the MHU being sold is located in a FEMA group site or a FEMA-leased commercial site, the primary occupant must:
  - Secure an alternate location that complies with all applicable federal, state, local, territorial, and tribal government laws, codes, and ordinances;
  - Be able to move the unit within 30 days of sale; and
  - Assume the commercial site pad lease after the sale, if applicable.

Occupant Option at Commercial Sites

For commercial sites, the primary occupant may choose to assume the pad lease.

- FEMA will not sell units for use in a floodplain or wetland without the recipient agreeing to fully comply with the 8-step process in 44 CFR Section 9.6, including that the MHU must be elevated to at least the one percent annual chance flood elevation (per 44 CFR Part 9.13(e))

The primary occupant acknowledges all terms of the sale on the Acknowledgment of Conditions of Sale document, including:

- Agreeing to maintain a hazard insurance policy on the unit. If the MHU is or will be located in a SFHA, the primary occupant must also obtain and maintain flood insurance on the MHU.
- Responsibility for all maintenance and utilities associated with the MHU after completing the sale.

FEMA will provide the primary occupant with an SF-97 Form, *U.S. Government Certificate to Obtain Title to a Vehicle*, signed by FEMA as the Transferor, upon collection of full payment and completion of the Acknowledgement of Condition of Sale. Payment must be made using a

certified check or money order. After the sale is completed, the primary occupant and members of the occupant's household will no longer be eligible to receive FEMA Direct Temporary Housing Assistance for that declared event.

C. MHU Donations to Qualified Public Agencies and Private Organizations

FEMA may donate occupied MHUs "as is" and "where is" to a state, local, territorial, or tribal government agency or a voluntary organization for the purpose of continuing to provide temporary housing to eligible occupants who cannot afford to purchase the MHU at the lowest price FEMA will offer.[94] FEMA cannot donate directly to an MHU occupant.

Eligible Recipient Entities or Organizations:
FEMA must identify eligible recipient entities or organizations interested in receiving donated MHUs. FEMA will give priority to state, local, territorial, or tribal government agencies for receiving MHU donations before considering donating MHUs to voluntary organizations. If government agencies are unavailable, FEMA will give priority to voluntary organizations that have been in existence for at least one year and have a history and demonstrated capability of assisting disaster survivors. After identifying an eligible recipient entity or organization, FEMA must identify occupants who are eligible to participate.

Voluntary Organization
A voluntary organization is any chartered or otherwise duly recognized 501(c)(3) tax-exempt organization which has provided or may provide needed services, in cooperation and partnership with state, local, territorial, tribal, or other government agencies, to individuals and families coping with an emergency or a major disaster.

Conditions of Eligibility for Occupants:
Occupants may be considered for inclusion in MHU donations when the following criteria are all met:

- The primary occupant satisfies all conditions of eligibility under MHU Sales to Occupants (see Section VI.B.: MHU Sales to Occupants) but does not have the financial ability to purchase an MHU at the reduced sales price.
- The primary occupant lacks permanent housing and has not fulfilled a PHP through no fault of their own.
- The primary occupant continues to have a disaster-caused temporary housing need.
- The primary occupant indicates interest in participating in MHU donations by replying to the Notice of Interest Letter with the required information.
    - If selected to participate in MHU donations, the primary occupant must return the Acknowledgment Letter sent by FEMA, agreeing to be housed by the entity/organization approved to receive and manage the MHU.

Conditions of Donation: FEMA will not donate any MHU without an MHU Donation Agreement signed by FEMA and the recipient entity/organization. The MHU Donation Agreement will require the recipient entity/organization to:

- Use the occupied MHU for the sole purpose of providing temporary housing to a FEMA-eligible occupant until the end of the period of assistance or for a minimum of one year, whichever is longer, unless:
    - The eligible occupant secures permanent housing earlier; and
    - FEMA is unable to identify another eligible applicant to occupy the unit for the remainder of this time period.
- Ensure the site where each MHU is to be occupied complies with local codes, ordinances, 44 C.F.R. Part 9, and other EHP compliance procedures detailed in FEMA Instruction 108-1-1.
- Obtain and maintain hazard insurance on the unit.[95] If the unit is or will be located within a SFHA, the recipient entity/organization must also obtain and maintain flood insurance.
- Not impose a rent or usage fee on an eligible occupant until after FEMA's initial period of assistance has ended.
- Acknowledge in writing, acceptance of any potential expenses (e.g., permit costs, insurance) related to the donation.
- Comply with the nondiscrimination provisions of the Stafford Act.[96]

Approval of Recipient Entities or Organizations: The AA for Recovery must approve and sign all Donation of Temporary Housing Units Agreements when all the above criteria and documentation requirements have been met. Transfer of ownership is complete once the SF-97 Form, *U.S. Government Certificate to Obtain Title*, is sent to the entity/organization. Upon approval, FEMA sends a Final Notification letter to participating occupants, stating that FEMA has approved the donation and giving the date of transfer of responsibility for providing temporary housing to the occupant.

D. Effect of MHU Donations on FEMA Disaster Assistance

- During the period of assistance, an occupant's decision not to participate in a MHU sale or donation does not affect his/her eligibility for continued Direct Temporary Housing Assistance.
- If an eligible occupant decides to participate in MHU donation, upon the completion of the donation, the occupant will no longer be eligible to receive Direct Housing Assistance for that declared event unless:
    - The recipient entity/organization fails to comply with the MHU Donation Agreement;

- The entity/organization's non-compliance creates an unmet disaster-caused temporary housing need for the eligible occupant during the period of assistance; and
- The period of assistance remains open.

VII. Permanent Housing Construction (PHC)

FEMA may provide financial assistance or direct assistance to individuals and households to construct permanent or semi-permanent housing in insular areas outside the continental U.S. FEMA may also consider providing such assistance in other locations where no alternative housing resources are available, and other types of Temporary Housing Assistance are infeasible or not cost-effective.[97] PHC may be provided in the form of direct assistance such as repairs or new home construction. Repairs and new construction provided under PHC are limited to real property components eligible under FEMA Housing Assistance such as heating, ventilating, and air conditioning (HVAC), walls, floors, ceilings, etc. Under PHC, FEMA will not repair or replace items eligible under Personal Property Assistance, such as furnishings and appliances.

A. PHC Request and Approval

Before authorizing PHC, FEMA will conduct a Direct Housing Assessment, as described in Section I: Direct Housing Assistance Request and Approval.

- The assessment must demonstrate that other forms of Temporary Housing Assistance are unavailable, insufficient, or infeasible, including MLR, MHUs, and other forms of temporary housing. It must also identify all federal, state, local, territorial, and tribal government compliance requirements, as well as cultural and climate considerations and standard types of housing used in the area.
- Within PHC, FEMA will prioritize the use of PHC to repair existing homes before constructing new homes. FEMA may also use its PHC authority to ship construction materials.
- The AA for Recovery will evaluate the PHC request using information obtained through the Direct Housing Assessment and provide approval if the request clearly demonstrates a need for PHC.

Upon receipt of the authorization to implement PHC, FEMA will require the affected state, territorial, or tribal government to execute an amendment to the FEMA-State/Territory/Tribal Government Agreement.

B. Conditions of Eligibility

FEMA may authorize PHC for pre-disaster homeowners. Similar to other forms of Direct Housing Assistance, FEMA prioritizes applicants with a real property verified loss of at least $17,000. Applicants who have less than $17,000 in FEMA-verified losses may submit an appeal

with documentation that demonstrates they are not able to use FEMA financial assistance to secure temporary housing or afford repairs to make their home safe, sanitary, and functional. In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), applicants must meet both of the following conditions in order to receive PHC:

- Applicants must disclose to FEMA all grants and assistance received, including SBA disaster home loans, and return any funds determined to be a DOB to FEMA prior to construction including previously awarded Repair or Replacement Assistance.
- Applicants do not have insurance for repair or replacement.

Figure 25: Conditions for PHC Repair or New Construction

Applicants may be considered for **PHC repairs** to their pre-disaster residence when:	Applicants may be considered for **PHC new home construction** when:
• The real property verified loss amount is $17,000 or higher but not destroyed; or • The applicant demonstrates on appeal they are not able to use Home Repair Assistance to make their home safe, sanitary, and functional; and • Other sources of construction labor, such as contractors and voluntary agencies, are not available; and • Repairs to the pre-disaster residence are more cost-effective than new construction.	• FEMA determines the pre-disaster residence has been destroyed as a result of the disaster, or • The real property verified loss amount is over $17,000 and the pre-disaster residence is repairable, but FEMA has determined that new construction is more cost-effective than repair.

C. PHC Terms and Conditions

Prior to FEMA providing PHC, applicants must:

- Sign an agreement with FEMA that describes the responsibilities of the applicant and FEMA.
- Agree to obtain and maintain flood insurance coverage on the PHC home for at least the value of the PHC residence if the home is located in a SFHA. FEMA will not contribute to the cost of flood insurance premiums for PHC residences.
- Choose between receiving FEMA financial Housing Assistance (Lodging Expense Reimbursement, Rental Assistance, Home Repair Assistance, and Replacement Assistance) or PHC.
- Grant right of access and entry upon their property to FEMA and other participating U.S. Government agencies, including their agents, employees, contractors, and subcontractors for all activities necessary for providing PHC.

- Accept all responsibility and liability for the PHC home upon completion including but not limited to recording fees and other costs associated with obtaining the title.
- Indemnify and hold harmless FEMA and other participating U.S. Government agencies, including their agents, employees, contractors, and subcontractors, from any complaints, losses, and damages of sorts, directly or indirectly related to any program-related activity on the real property site.

Chapter 6: Other Needs Assistance (ONA)

The Other Needs Assistance (ONA) provision of the IHP, authorized by section 408(e) of the of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act)[98], provides financial assistance for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source. Unlike Housing Assistance, ONA is subject to a cost share between FEMA and the state, territorial, or tribal government.[99] FEMA, in coordination with the state, territorial, or tribal government pre-determines ONA-eligible items and amounts to be awarded.

Necessary Expense & Serious Needs

A "**necessary expense**" means the cost associated with acquiring an item, obtaining a service, or paying for any other activity that meets a serious need.

A "**serious need**" means the requirement for an item or service that is essential to an applicant's ability to prevent, mitigate, or overcome a disaster-caused hardship, injury, or adverse condition.

I. ONA Options & Cost Shares

FEMA collaborates with the U.S. SBA in determining applicant eligibility for some types of ONA. The Small Business Act authorizes the SBA to provide low-interest disaster loans to applicants who have sustained damage in a disaster. An applicant must meet a minimum income test, which the SBA establishes, to be considered for a loan. FEMA refers the applicant's registration to SBA if the applicant's income meets SBA minimum guidelines. FEMA and SBA coordinate to ensure that ONA and SBA disaster loans do not cause a duplication of benefits for the same type of assistance.[100]

Figure 26: SBA Disaster Loan application process

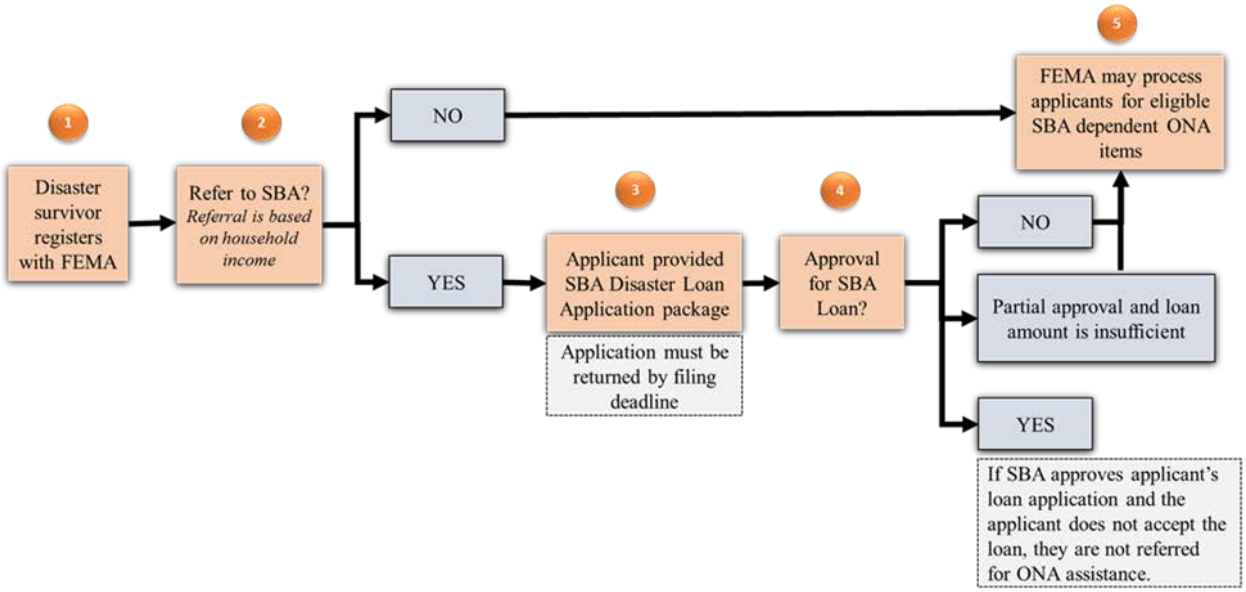


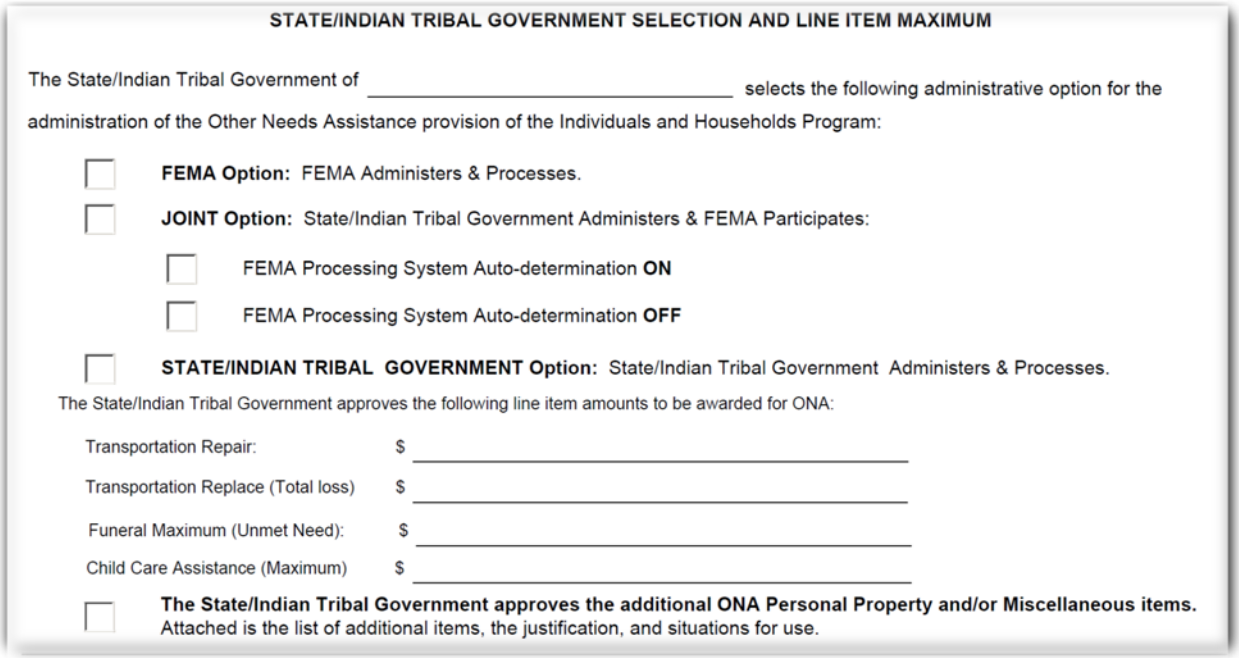
Figure 27: Other Needs Assistance, Non-SBA-Dependent and SBA-Dependent	
Category of ONA	Type of ONA Assistance
1. Non-SBA-dependent ONA FEMA provides assistance for these items without regard to whether a disaster survivor may obtain a SBA loan.	• Funeral • Medical • Dental • Childcare • Assistance for Miscellaneous Items
2. SBA-dependent ONA The applicant must first apply to the SBA for a loan for these expenses or serious needs.	• Personal Property • Moving and Storage • Transportation Assistance

Each type of ONA has specific conditions of eligibility applicants must satisfy prior to being considered for assistance. These conditions are described in the appropriate sections of this chapter.

A. Amount of Assistance

Assistance for an eligible applicant will not exceed the IHP maximum pursuant to section 408(h) of the Stafford Act.[101] However, for each category of ONA, the affected state, territorial, or tribal government will establish the maximum amount of assistance that may be awarded as part of their yearly submission of FEMA Form 010-0-11, *ONA Administrative Option Selection*.[102]

Figure 28: **Excerpt of FEMA Form 010-0-11, ONA Administrative Option Selection**



STATE/INDIAN TRIBAL GOVERNMENT SELECTION AND LINE ITEM MAXIMUM

The State/Indian Tribal Government of _____ selects the following administrative option for the administration of the Other Needs Assistance provision of the Individuals and Households Program:

☐ **FEMA Option:** FEMA Administers & Processes.

☐ **JOINT Option:** State/Indian Tribal Government Administers & FEMA Participates:

☐ FEMA Processing System Auto-determination **ON**

☐ FEMA Processing System Auto-determination **OFF**

☐ **STATE/INDIAN TRIBAL GOVERNMENT Option:** State/Indian Tribal Government Administers & Processes.

The State/Indian Tribal Government approves the following line item amounts to be awarded for ONA:

Transportation Repair: $ _____

Transportation Replace (Total loss) $ _____

Funeral Maximum (Unmet Need): $ _____

Child Care Assistance (Maximum) $ _____

☐ **The State/Indian Tribal Government approves the additional ONA Personal Property and/or Miscellaneous items.** Attached is the list of additional items, the justification, and situations for use.

B. ONA Cost Share and Administration

As outlined in section 408(g)(2) of the Stafford Act, FEMA is responsible for 75% of ONA, and the state, territorial, or tribal government is responsible for the remaining 25% of ONA.

Federal Share

Section 408(g)(2) of the Stafford Act explicitly provides that the federal share shall be 75%, giving FEMA no authority to adjust the federal cost share for ONA. However, 48 U.S.C. § 1469(a) allows FEMA to waive or adjust the cost share for disaster grants in insular areas such as the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

The state, territorial, or tribal government may select from the following three options for the administration of the ONA:

- **FEMA Option:** FEMA is responsible for all tasks associated with the administration of ONA: registration intake, inspection services, the processing system, disbursing awards, staffing, recovery of funds, case processing, mail processing, accessible forms of communication, appeals, and preparing closeout material. FEMA utilizes the NEMIS for processing all IHP Assistance, including ONA. FEMA provides assistance to applicants, and the state, territorial, or tribal government is responsible for reimbursing FEMA for their portion of the cost share.[103]
- **Joint Option:** The state, territorial, or tribal government administers ONA jointly with FEMA. FEMA is responsible for registration intake, inspection services, the processing system, mail processing, and accessible forms of communication. The state, territorial, or tribal government is responsible for manually processing awards, staffing, recovery of funds, case processing, appeals, and preparing closeout material. The respective state, territorial, or tribal government uses NEMIS for ONA processing, but may utilize their own system of record for other program administration functions, such as disbursing payments.[104]

The state, territorial, or tribal government provides assistance to applicants, and FEMA is responsible for reimbursing the state, territorial, or tribal government, for its portion of the cost share. The state, territorial, or tribal government may utilize 5% of the grant toward administrative costs.

- **State, Territorial, or Tribal Government Option:** FEMA provides ONA as a grant to the state, territorial, or tribal government; therefore, the state, territorial, or tribal government administers ONA. The state, territorial, or tribal government is responsible for all tasks associated with the administration of ONA. The respective state, territorial, or tribal government receives a grant to process the ONA program outside of NEMIS. The state, territorial, or tribal government provides assistance to applicants, and FEMA is responsible for reimbursing the state, territorial, or tribal government for its portion of the

cost share. The state, territorial, or tribal government may utilize 5% of the grant toward administrative costs.[105]

Figure 29: ONA Administrative Option Responsibility

Process	FEMA Option	Joint Option	State* Option
Registration Intake	FEMA	FEMA	State
Inspection Services	FEMA	FEMA	State
Processing System	FEMA	FEMA	State
Disbursing Awards	FEMA	State	State
Staffing and Helpline	FEMA	State	State
Recovery of Funds	FEMA	State	State
Case Processing	FEMA	State	State
Mail Processing	FEMA	FEMA	State
Appeal Processing	FEMA	State	State
Preparing Closeout	FEMA	State	State

*****_Note: The references to "State" include applicable tribal governments and territories._

ONA Administrative Option Selection form

Regardless of the administrative option selected, all state, territorial, or tribal governments must indicate their option selection every year using the ONA Administrative Option Selection form, which must be completed and provided to FEMA by November 30th of each year.[106]

The state, territorial, or tribal government also uses the ONA Administrative Option Selection form to identify limits for specific ONA items and establish maximum award amounts for Transportation Assistance, Funeral Assistance, and Child Care Assistance. Additional line items, other than those on FEMA's *Standard Personal Property Line Items* list, may be requested when submitting or updating the ONA Administrative Option Selection form.

The *Standard Personal Property Line Items* list identifies all ONA-eligible personal property and miscellaneous items, as well as the maximum number of items each individual or household may receive.

ONA Administrative Option

The ONA Administrative Option Selection Form must be completed and submitted to the FEMA Regional Administrator by November 30th each year. FEMA must have a current, approved SAP on file before any assistance can be provided.

The state, territorial, or tribal government submits the applicable forms to the Regional

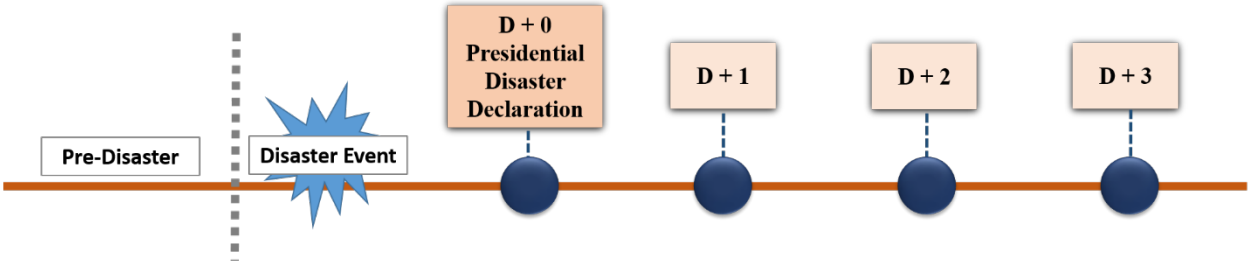
Administrator, who reviews and approves the documentation.[107] FEMA Headquarters also reviews the documentation to ensure consistency across disasters and for implementation.

State, territorial, or tribal governments, which select the Joint or the State, Territorial, or Tribal Government Option, must also submit a **State Administrative Plan (SAP)** every three years.[108] The SAP describes the procedures the state, territorial, or tribal government will use to administer ONA.[109] The Regional Administrator must review and approve the SAP prior to submitting the documentation to FEMA Headquarters for coordination of implementation.[110]

State Administrative Plan (SAP)

References to "State Administration Plan" in this document also include "Tribal Administration Plan" and "Territorial Administration Plan," as appropriate. The requirements found in 44 C.F.R. §206.120(c) for State Administrative Plans also apply to Tribal Governments and territories.

Figure 30: The ONA Administrative Option Selection Form and Process



The ONA Administrative Option Selection form and the SAP may be changed during any non-disaster time period or within three days of a major disaster declaration.[111] However, in order for a state, territorial, or tribal government to change to the Joint Option or State, Territorial, or Tribal Government Option, they must submit a SAP.

II. Non-Small Business Administration (SBA)-Dependent

The following types of assistance are non-SBA-dependent, and FEMA does not require the applicant to apply for a SBA loan before being considered for these types of ONA. FEMA awards applicants for these items up to the limits established by the state, territorial, or tribal government in the ONA Administrative Option Selection Form, rather than paying fixed amounts based on FEMA inspection verification.

A. Funeral Assistance

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with disaster-caused funeral expenses.[112] Unlike most other forms of IHP Assistance, an applicant seeking Funeral Assistance does not need to live in the Presidentially-declared disaster area to be considered for the assistance. An individual who incurs or will incur expenses

related to a death or disinterment directly caused by a declared emergency or major disaster may apply for and, if eligible, receive Funeral Assistance. Multiple registrations for the same deceased are not allowed.

The affected state, territorial, or tribal government establishes the maximum amount of Funeral Assistance that may be awarded per death or per household as part of the ONA Administrative Option Selection form.

Funeral Assistance Key Terms

Interment: The placement of cremated remains or deceased 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's cremated remains are stored and memorialized.

Disinterment: The unearthing of cremated remains or deceased human bodies from the ground, a cremation urn, or other burial facility such as a columbarium.

Reinterment: The replacement of cremated remains or deceased human bodies in the ground, a cremation urn, or other burial facility such as a columbarium.

Funeral Services: Services to care for and prepare deceased human bodies and services to arrange, supervise, or conduct the funeral ceremony. Services may include preparation of the deceased (e.g., 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.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Funeral Assistance:

- A state, local, territorial, or tribal government licensed medical official, such as the Medical Examiner or Coroner, has determined the disinterment, death, or underlying injury causing the death was a direct result of the disaster. Licensed medical officials may wish to consider the following parameters prior to making their determination:
    - The time of death in relation to the disaster incident period.
    - The location of the deceased at the time of the disaster in relation to the Presidentially-declared disaster area (the deceased does not need to have lived in the declared area).
    - The deceased's medical history, including pre-existing condition(s).
- The applicant incurred or will incur eligible funeral expenses not covered by other sources. Other sources may include burial insurance or monetary assistance from voluntary agencies, applicable government programs/agencies, or other entities.

- The following items are eligible expenses for interment or reinterment:
  - Transfer of remains;
  - Casket or urn;
  - Burial plot or cremation niche;
  - Marker or headstone; and/or
  - Additional expenses mandated by any applicable state, local, territorial, or tribal government laws or ordinances.
- The following items are eligible expenses only for interment:
  - Transportation for up to two individuals to identify the deceased, if such identification is required by state, local, territorial, or tribal government authorities;
  - Interment;
  - Funeral services;
  - Clergy or officiant services; and/or
  - Costs associated with producing and certifying up to five death certificates.
- The following items are eligible expenses only for reinterment:
  - Reinterment (including costs for preparing and transporting the remains);
  - Funeral services (limited to the preparation and use of facilities to prepare the remains for reinterment); and/or
  - Cost of identifying disinterred human remains.

Required Documentation

An applicant must submit:

- A signed statement from a state, local, territorial, or tribal government licensed medical official, such as the Medical Examiner or Coroner, stating the death, the underlying injury causing the death, or the disinterment was a direct result of the disaster.
  - FEMA staff may coordinate with the state, local, territorial, or tribal government to obtain the required signed statement.
  - FEMA staff will not share the applicant's personally identifiable information when obtaining documentation on the deceased.
  - Where FEMA receives a signed statement from a licensed medical official (e.g., Medical Examiner or Coroner) from the state, local, territorial, or tribal government which does not clearly state whether the disinterment, deceased's

death, or the underlying injury causing the death was a direct result of the disaster, FEMA will work directly with the licensed official to obtain clearer certification.

- Receipts or verifiable estimates indicating the applicant incurred or will incur eligible interment, reinterment, or funeral expenses.
- Documentation of burial insurance and/or any forms of funeral assistance received from voluntary agencies, government agencies, or other entities.
- For reinterment only, documentation proving that the disinterment occurred in a privately-owned, licensed cemetery or burial facility (such as an association or community cemetery or burial facility) and the cemetery or burial facility is not responsible for reinterring displaced remains.
    - FEMA staff may coordinate with the state, local, territorial, or tribal government to obtain the required documentation.

Limitations and Exclusions

- FEMA may provide assistance to the applicant only up to the Funeral Assistance amount established by the state, territorial, or tribal government.
- For multiple family member deaths, FEMA may provide assistance up to the Funeral Assistance amount established by the state, territorial, or tribal government on the ONA Administrative Option Selection form. The state, territorial, or tribal government may set the assistance amount per death or per household. FEMA may provide assistance to the applicant only up to the maximum IHP grant amount for the fiscal year in which the disaster was declared.
- FEMA will not award assistance for funeral expenses if the death was caused by the exacerbation of pre-existing condition(s).
- FEMA will not provide assistance for any of the following:
    - Obituaries
    - Flowers
    - Printed materials such as banners, programs, or register books
    - Catering services, including food
    - Transporting applicant or others to site(s) of funeral services, interment, or reinterment
    - Gratuities

B. Medical and Dental Assistance

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with medical or dental expenses caused by a disaster.[113] Unlike most other forms of IHP Assistance, an applicant seeking Medical or Dental Assistance does not need to live in the Presidentially-declared disaster area to be considered for the assistance. Any person who incurs disaster-caused medical or dental expenses may apply for and, if eligible, receive Medical or Dental Assistance.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Medical or Dental Assistance:

- The medical or dental injury or expense must be a direct result of the disaster, as verified by a medical or dental provider.
    - Eligible expenses include costs associated with:
        - Injury or illness caused by the disaster.
        - Pre-existing injury, disability, or medical condition aggravated by the disaster.
        - Loss of prescribed medication.
        - Loss or damage of personal medical or dental equipment.
        - Medical or dental insurance deductibles and co-payments for eligible expenses.
- Medical or dental expenses will not be eligible for FEMA reimbursement if they are covered by insurance or any other source.

Disability

The term "disability" means, with respect to an individual: (A) A physical or mental impairment that substantially limits one or more *major life activities* of such individual; (B) A record of such impairment; or (C) Being regarded as having such an impairment.

Major life activities include, but are not limited to, caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

(Source: ADA Section 12102.)

Required Documentation

Required documentation must indicate the expense was caused by the disaster, is medically-required, and includes the amount of expense.

- Disaster-caused injury or illness documentation includes both of the following:
    - Itemized bills, receipts, or estimates from the medical or dental provider or pharmacy

  - A written statement from a **medical or dental provider** including the date of disaster-caused injury and expenses necessary for recovery

> **Medical and Dental Provider**
>
> Medical or dental providers may include audiologists, rehabilitation specialists, or state-based agencies who can verify an applicant's disability and need for a device or equipment.

- Loss of prescribed medication documentation includes all of the following:
  - A written and signed statement by the applicant or the applicant's medical or dental provider verifying the loss was caused by the disaster
  - A written and signed statement from a medical or dental provider verifying the prescription is required and was previously prescribed to the applicant or a household member
  - Receipts or other verifiable documentation from the pharmacy showing the replacement cost of the prescribed medication
- Loss or damage of medical or dental equipment documentation includes all of the following:
  - A written and signed statement by the applicant or the medical or dental provider verifying the loss was caused by the disaster
  - A written and signed statement from a medical or dental provider verifying the applicant or household member required the medical or dental equipment prior to the disaster
  - Itemized bills, receipts, or estimates showing repair or replacement cost of the medical or dental equipment

Medical or dental insurance settlements must be provided if the applicant has medical or dental insurance. Applicants who do not have medical or dental insurance must submit a signed Medical or Dental Statement of Insurance, which will be provided to the applicant via a Request for Information letter.

Limitations and Exclusions

- Medically-required generators purchased or rented to power equipment necessary for an existing medical condition may be considered under Assistance for Miscellaneous Items rather than Medical and Dental Assistance. For additional information, see Section I.D.: Assistance for Miscellaneous Items.
- IHP Assistance for replacing lost or damaged medical or dental equipment is limited to items of similar quality and function as the item being replaced.

- IHP Assistance for medical and dental services does not include medically unnecessary procedures (e.g., procedures designed to enhance appearance, such as teeth whitening).
- A limited number of accessible items are available for applicants with disabilities under Personal Property Assistance. To be eligible, these items must have been owned prior to the disaster and sustained disaster-caused damage or loss. For additional information, see Section II.A.: Personal Property Assistance.

C. Child Care Assistance

FEMA provides financial assistance under the ONA provision of the IHP to eligible individuals and households who have a disaster-caused increased financial burden for child care. FEMA will award a one-time payment for Child Care Assistance for the household's increased financial burden for up to eight cumulative weeks of child care, plus any eligible expenses, or the maximum amount of assistance for Child Care Assistance identified by the state, territorial, or tribal government, whichever is less. FEMA may provide financial assistance to address disaster-caused child care expenses for eligible households with:

- Children aged 13 and under; and/or
- Children aged 14 up to 18 with a disability, as defined by federal law, who need assistance caring for themselves.

The respective state, territorial, or tribal government must establish the maximum amount of Child Care Assistance as part of the annual ONA Administrative Option Selection process.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (Chapter 2: IHP Eligibility), applicants must have a disaster-caused increase in financial burden for child care through an increase in child care costs and/or a decrease in gross household income, and certify they cannot utilize child care services provided by any other source (e.g., other federal assistance for child care, private employer child care services, etc.) in order to qualify for Child Care Assistance.

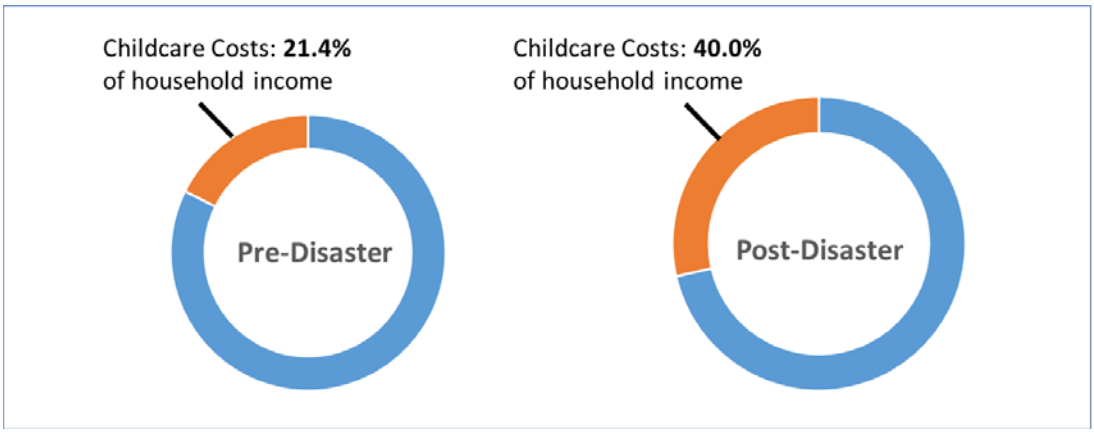
- Eligible child care expenses include standard child care service fees.
- **Registration and health inventory fees** may be eligible expenses only for applicants who require a new child care service provider.
- FEMA compares the percentage of the household's gross income spent for child care expenses before the disaster to the percentage spent following the disaster to determine if the post-disaster child care costs create a financial burden. For

Registration Fee

A registration fee is a one-time fee when registering an eligible child at an authorized child care provider. A health inventory fee is a medical office fee for processing required medical paperwork as part of the registration process.

example, if the household's pre-disaster income was $3500 per week and pre-disaster child care costs were $750 per week, child care costs were 21.4% of the household's income pre-disaster. If the post-disaster income is $3500 per week and post-disaster child care costs are $1,000 per week, child care costs are now 28.6% of the household's income post-disaster.

Figure 31: Example - Comparison of Pre- and Post-Disaster Child Care Costs



- If the percentage of household gross income spent on child care post-disaster is higher than the percentage of household gross income spent on child care pre-disaster, the household has an increased financial burden for child care and may be eligible for assistance. In the example above, the percentage of the household's gross income spent on child care is 7.2% higher than the percentage of the household's gross income spent on child care pre-disaster. Because the household has an increased burden for child care, they may be eligible for assistance.
- The applicant's post-disaster child care provider must be licensed, regulated, or registered under applicable state, local, territorial, or tribal government law to qualify for assistance.

Required Documentation

In order for FEMA to determine a disaster-caused need for Child Care Assistance, an applicant must submit:

- Pre- and post-disaster gross household income documentation.
- Pre-disaster receipts or an affidavit for child care expenses, if receipts cannot be located.
- Post-disaster receipts or estimates for child care fees, registration, and/or health inventory fees.
- A child care provider's license, if the information cannot be located within a respective state, local, territorial, or tribal government's licensed provider database.
- A child care contract or agreement.

- Medical professional's statements, if applicable, to verify disability for children aged 14 up to 18 in need of care.
- A written statement from the applicant acknowledging:
  - The expected length of time the applicant believes they will have a disaster-caused need for Child Care Assistance.
  - The applicant is not receiving assistance from another source that meets their child care needs. This may include services that are free of charge; assistance from the state, local, territorial, or tribal government; compensation from any other government organization; assistance from their employer; etc.
  - The information submitted is true and correct.

Limitations and Exclusions

- FEMA limits Child Care Assistance to up to eight cumulative weeks per child or per household or the maximum amount of assistance established by the state, territorial, or tribal government, whichever is less.
- FEMA will only provide Child Care Assistance to one applicant on behalf of the child(ren).
- If a child is a member of multiple households, FEMA will only award assistance to the parent/guardian with whom the child resides the majority of the calendar year.
- FEMA will not provide assistance for any of the following:
  - Fees for extra-curricular activities and additional services (e.g., school photographs, field trips)
  - Optional fees that do not alter the day-to-day child care services provided to the eligible child (e.g., prepared lunches, snacks, facility-provided linens, etc.)
  - Fuel expenses related to transporting the child to and from the child care provider (e.g., school bus service)
  - Education services (e.g., after-school tutoring)
  - Medical care or services
  - Recreational camps or clubs (e.g., after-school clubs, overnight camps)

Setting Childcare Assistance

The state, territorial, or tribal government may establish a maximum amount of Child Care Assistance on a per-child or per household basis.

D. Assistance for Miscellaneous Items

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with certain disaster-caused miscellaneous expenses.[114] Eligible items must be purchased or rented after the incident to assist with the applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Items damaged by the disaster that were owned prior to the disaster will be considered under Personal Property Assistance. State, territorial, and tribal governments, in consultation with FEMA, have identified standard miscellaneous line items. However, the state, territorial, or tribal government may elect not to include all of these items as eligible for reimbursement:

- Carbon Monoxide Detector
- Chainsaw
- Dehumidifier
- Generator
    - (see "*Generator expenses only*" under this section's Limitations and Exclusions))
- Humidifier
- Smoke Detector
- Weather Radio

State, territorial, and tribal governments may request additional miscellaneous line items on the ONA Administrative Option Selection form, during any non-disaster time period or within 72 hours of a major disaster declaration.[115]

Conditions of Eligibility

In addition to meeting general conditions of eligibility (Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Assistance for Miscellaneous Items:

- The expense must be a direct result of the disaster.
- The item must have been purchased or rented within 30 days from the incident start date or up to the last day of the incident period, whichever is greater.
- Generator exception: The qualifying incident period for the event starts the day the Governor declares a State of Emergency and ends at the incident period closure date identified by FEMA in the Federal Register, or the date power is restored to the applicant's dwelling, whichever comes first.
- Applicants must provide an itemized receipt or equipment rental agreement for eligible expenses.
- The expense must not be covered by insurance or provided by any other source.

Limitations and Exclusions

- If the applicant owned the eligible miscellaneous item prior to the disaster and the item was damaged by the disaster, the item will be considered under Personal Property Assistance.
- Assistance for Miscellaneous Items is limited to the amount established for the item by the state, territorial, or tribal government on the ONA Administrative Option Selection form.
- *Generator expenses only:*
    - The generator must be purchased or rented to power a medically-required piece of equipment, including medically-required refrigerators.
    - The generator must be purchased or rented due to a disruption in electrical utility service as a result of the disaster.

Power lines in NY damaged by Hurricane Irene and Tropical Storm Lee.

    - The applicant must submit a statement from a medical services provider, indicating the equipment is medically necessary.
    - The allowable grant amount for generators is limited to the prevailing retail or rental rate for a 5.5 kw-sized generator, as identified by FEMA.
    - The reimbursement of generator rental cost is limited to the period the generator was rented until commercial power was restored to the dwelling. The Joint Field Office is responsible for providing officially verified commercial outage/restoration information.
    - The Assistant Administrator (AA) for Recovery may waive one or more conditions of eligibility during extraordinary circumstances (e.g., sustained power outage during a period of sub-freezing temperatures) when determined to be in the public's interest.

A home in Arkansas is damaged by a fallen tree.

Chainsaw expenses only:

    - The chainsaw must be purchased or rented to gain access to and/or remove hazards from the home.
    - Applicants who receive financial Housing Assistance or have

insurance coverage for debris or tree removal costs may not receive Assistance for Miscellaneous Items for chainsaw reimbursement.

E. Critical Needs Assistance

FEMA may provide financial assistance to applicants who 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.

Program Request and Approval

An affected state, territorial, or tribal government must submit a written request to FEMA to implement Critical Needs Assistance (CNA) for specific geographic areas identified by FEMA and the state, territorial, or tribal government. FEMA's Assistant Administrator for Recovery may authorize assistance when the identified areas are or will be inaccessible for seven days or longer.

Conditions of Eligibility

Applicants will be considered for assistance if all of the following apply:

- They pass FEMA's identity verification process.
- At registration, they assert that they have critical needs and request financial assistance for those needs and expenses.
- Their pre-disaster primary residence is in an area designated for CNA.
- They are displaced from their pre-disaster primary residence as a result of the disaster.

A FEMA Recovery Center Manager explains eligibility requirements to a disaster survivor in American Samoa.

Applicants for CNA are not initially required to complete FEMA Form 009-0-3, Declaration and Release, prior to receiving CNA. However, applicants must complete the Declaration and Release and provide it to FEMA after receiving CNA. Applicants who fail to complete a Declaration and Release may be required to return CNA funds to FEMA.

Limitations and Exclusions

Unless otherwise authorized by the AA for Recovery and the respective state, territorial, or tribal government:

- CNA is limited to $500 per eligible household; and
- CNA will be awarded as a one-time payment.

III. SBA-Dependent

The following types of assistance are SBA-dependent. Applicants who were referred to the SBA but who did not qualify for an SBA loan, or who were approved for a partial loan but the amount of the loan was insufficient to meet the applicant's disaster expenses or serious needs, may be referred back to FEMA to determine their eligibility for Personal Property Assistance, Transportation Assistance, Moving and Storage Assistance, and a Group Flood Insurance Policy certificate.

A. Personal Property Assistance

FEMA may provide financial assistance under the ONA provision of the IHP to repair or replace personal property damaged or destroyed due to a disaster.[116] The *ONA Administrative Option Section* form includes a list of eligible items, also known as the Standard Personal Property Line Items list that may be considered for assistance. The affected state, territorial, or tribal government has the ability to request that items be added to or removed from the list within 72 hours of an IA declaration.

FEMA and the affected state, territorial, or tribal government establish a maximum quantity that may be awarded for each personal property item. FEMA calculates the award amount for each item according to the consumer price index data for items of average quality, size, and capacity in the area where the damage occurred. The assistance is intended to meet the basic needs of the household, not to restore all personal property items to a pre-disaster condition.

A woman helps her neighbor clean out a flood-damaged home in Cedar Rapids, Iowa.

When applicants reside in the same damaged pre-disaster residence and are not classified by FEMA as roommates or boarders, the owner or head of household will be considered responsible for the personal property in the common living areas up to the quantity limit. However, a household member could be eligible if the owner, head of household, or landlord has not met the item quantity limit. The household members may be awarded the minimum amount of assistance to meet the household needs, not to exceed the quantity limit. (For more information about roommates and boarders, see Chapter 2: IHP Eligibility.)

FEMA will record personal property as being unaffected or needing repair or replacement during inspection of the applicant's damaged primary residence. FEMA assistance to repair and replace personal property falls within the following categories:

- **Appliances:** Includes standard household appliances, such as a refrigerator, washing machine, etc.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Room furnishings:** Standard furnishings found in a bedroom, kitchen, bathroom, and living room.
- **Essential Tools:** Tools and equipment required by an employer as a condition of employment and items required as a condition of an applicant's or household member's education.

Appliances

For processing assistance purposes, FEMA identifies certain items as "appliances" that may not be considered a typical appliance to the general public. Items that fall into this category include:

- Children's strollers and toys
- Every day dining tables
- Twin beds
- Property for applicants with access or functional needs, such as accessible toilet seats, beds, etc.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Personal Property Assistance:

- The item needs to be repaired or replaced.
- The occupants of the household have an unmet disaster-related need for the damaged item. FEMA may not provide assistance if the applicant can meet that need with another similar item in their possession or available to the household.
- The item was owned and being used by occupants of the household.
    - FEMA does not provide assistance for furnishings and/or appliances provided by a landlord.
    - Items used by guests and relatives who were not members of the pre-disaster household are not eligible for assistance.

Applicants must also meet specific eligibility requirements for each category of item for which they are requesting Personal Property Assistance. These include:

- **Appliances:** Assistance is based on the number and type of household appliances in need of repair or replacement. Applicants may receive assistance for two appliances that serve a similar purpose or function (e.g., a range and a microwave).
- **Clothing:** Assistance is based on the number of household members requiring clothing as determined during FEMA inspection. FEMA defines an essential need for clothing if existing clothing has been destroyed, is physically gone (e.g., blown away), or contaminated by chemicals or sewer backup as a result of disaster. FEMA expects

applicants to clean clothing soaked by wind-driven rain, seepage, or flood waters. Stored clothing is generally not eligible for assistance.

- **Room Furnishings:** Assistance is based on the level of damage to furnishings within specific rooms of the residence as recorded during FEMA inspection. The rooms must be one of the four types required to meet the needs of a typical household: kitchen, living room, bathroom, or bedroom.

FEMA inspector records disaster damages at a survivor's home.

- **Essential Tools:** Assistance is based on a need to replace essential tools, supplies, and equipment owned pre-disaster that are required by an employer as a condition for employment and items required as a condition of an applicant's or household member's education. This includes tools and equipment required for a specific trade or profession. Eligible items that fall under essential tools are listed below:
    - Schoolbooks/Supplies: Equipment and supplies required to be provided by the applicant for educational courses or schooling, including home schooling, college, and trade school courses.
    - Uniforms: Required for school or work when the applicant is responsible for replacement of the uniforms.
    - Computers: Required by a school or an employer (not self-employment) when the applicant is responsible for the replacement of the computer.
    - Occupational Tools: Essential tools and equipment required by an employer (not self-employment) as a condition of employment.

Applicants may be asked to provide the following documentation for essential tools:

- A statement from the employer on company letterhead documenting the applicant is required to provide their own tools as a condition of employment.
- A statement on school letterhead documenting a computer is required as a condition of education and the school does not provide access to computers to use outside of class, such as a school computer lab.
- An itemized list of the tools required by the employer, also on company letterhead.
- An itemized list of each tool required and a verifiable statement, estimate, or bill from the place of the potential purchase stating that the damage was caused by the disaster.

- **Accessible Items:** FEMA also provides assistance for damaged personal property items required for applicants with disabilities. The list includes accessible beds, raised toilet seats, accessible refrigerators, accessible washers, and computers or adaptive telephones when utilized as the household's sole means of communication. Motorized wheel chairs, shower chairs, visual/vibrating fire signals, walkers, and wheelchairs are also eligible items. If an applicant has additional medically-required assistive devices not included in the list above, they may request assistance to replace those items under the Medical and Dental Assistance category of ONA (see Section I. B.: Medical and Dental Assistance).

Limitations and Exclusions

Financial assistance for flood-damaged personal property in basements is limited to both of the following:

- Washers and dryers
- **Essential personal property** in rooms required for the occupation of the dwelling (for example, occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room)

Not Essential Personal Property

Stored personal property, including clothing, is not considered essential personal property.

B. Transportation Assistance

FEMA may provide financial assistance under the ONA provision of the IHP to individuals and households with disaster-caused vehicle repair or replacement expenses.[117] Unlike most other forms of IHP Assistance, an applicant seeking Transportation Assistance does not need to live in the Presidentially-declared disaster area to be considered for the assistance.

The affected state, territorial, or tribal government uses the ONA Administrative Option Selection form to establish the maximum amount of Transportation Assistance (i.e., Transportation Repair and Transportation Replacement) that may be awarded. The amount of Transportation Repair and Replacement Assistance awarded is based on the degree of damage and the state, territorial, or tribal government's repair and replacement maximum.

A car surrounded by floodwaters.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Transportation Assistance:

- The vehicle sustained disaster-caused damages, and the damage occurred within the Presidentially-declared disaster area.
- The damaged vehicle is an approved vehicle type; eligible vehicles include but may not be limited to vans, trucks, sport utility vehicles, and cars.
    - Other modes of transportation may be added to the ONA Administrative Option Selection form by the state, territorial, or tribal government during any non-disaster time period or within three days of a major disaster declaration. This may include boats, motorcycles, golf carts, or other non-standard modes of primary transportation.
- The damaged vehicle is in compliance with its state, territorial, or tribal government's registration and insurance requirements at the time of the disaster.
- The damaged vehicle is owned or leased (i.e., not a rental vehicle) by the applicant, co-applicant, or household member.
- The applicant does not own an operational and unaffected second vehicle.
    - An operational vehicle is defined as a vehicle that may need cosmetic repairs or incurred minimal damage but is in compliance with its state, territorial, or tribal government's registration and insurance requirements at the time of the disaster and can be legally driven.

Vehicle Damage Levels

A **Destroyed Vehicle** is defined as the vehicle has been declared a total loss due to disaster-caused damages (e.g., flood water covered the engine, vehicle was crushed by a fallen tree or was burned, etc.).

A **Repairable Vehicle** is defined as the vehicle sustained disaster-caused damage which affects the drivability or safety of the vehicle (e.g., broken windshield, window glass, mirror, or headlight assembly; minor mechanical repairs; etc.).

A **Vehicle with Cosmetic Damage** is defined as damage that does not affect the drivability or safety of the vehicle in any way, e.g., minor dents, scratches, and other similar low levels of damage.

Required Documentation

Generally, FEMA will verify vehicle damage during an on-site inspection and record it as **repairable** or **destroyed**. If the vehicle is not available at the time of inspection or if the applicant does not receive an on-site inspection, FEMA requests that applicants submit:

- A copy of the vehicle registration valid at the time of the disaster for the damaged vehicle(s).
- A list of all vehicle(s) owned (year, make, and model) and a brief description of damage for each vehicle.
- Proof of liability insurance coverage or statement that insurance coverage does not exist.
- For vehicle repair, a verifiable bill, receipt, or estimate from a mechanic that does the following:
    - Confirms the damage is disaster-caused
    - Identifies repair or replacement costs (e.g., parts, service, and labor)
    - Includes the mechanic's contact information
- For vehicle replacement, documentation from the state, local, territorial, or tribal government, towing company, or other verifiable agencies to confirm the vehicle was towed and salvaged due to the disaster and access to the vehicle is no longer available.
    - If the vehicle was towed to an accessible location and a salvage notification was not provided by a government entity, the applicant will be required to obtain and submit a statement, estimate, or bill from a mechanic.

Vehicle Repair Expenses

Eligible repair expenses based on bills, receipts, and estimates may include but are not limited to:

- Costs for labor
- Service fees (e.g., battery recharge or wheel re-alignment)
- Repair estimates and vehicle towing expenses
- The repair/replacement of vehicle parts when repairs for drivability and safety are required (includes paint and/or body work and carpet)

Limitations and Exclusions

- FEMA will not award assistance for cosmetic damage to a vehicle.
- Assistance is usually limited to one vehicle. However, in instances where any additional unaffected and operational vehicles owned by members of the household are not sufficient to meet the needs of the household, FEMA may award assistance to repair or replace a second damaged vehicle. Any additional vehicles would be required to meet all applicable conditions of eligibility, as referenced above. Additionally, the applicant must certify in writing that the damaged vehicle is essential for the household's daily usage, outline the relevant circumstances, and explain the serious need for a second vehicle.

C. Moving and Storage Assistance

FEMA may provide financial assistance under the ONA provision of the IHP to individuals and households to avoid additional disaster damage.[118] Generally this includes storage of personal property while repairs are being made to the primary residence and returning the property to the applicant's primary residence.[119]

FEMA may provide assistance with eligible moving and storage expenses through the period of assistance or up to the IHP maximum, whichever comes first.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to receive Moving and Storage Assistance:

- The applicant's primary residence was rendered uninhabitable due to the disaster.
- The property being moved and/or stored is considered as essential household goods (such as appliances and furniture).
- The applicant is moving and/or storing essential household goods to prevent additional damage and returning the items to the individual's or household's primary residence.

Eligible Expenses: Moving and Storage Assistance may be provided for, but is not limited to, all of the following expenses:

- Costs for commercial moving labor
- Moving truck rental fee
- Fuel for the rental vehicle
- Costs for tape and boxes
- Storage unit fees
- Associated sales taxes

Ineligible Expenses: All of the following expenses are ineligible:

- Moving and storage of recreational items (e.g., fishing gear, canoes, jet skis)
- Costs incurred for the moving and storage of items as a preventative measure prior to the disaster

Flood Insurance Policies and Moving Assistance

Many flood insurance policies provide up to $1,000 in moving expenses. As FEMA is unable to duplicate assistance from other sources, applicants who have flood insurance will have to submit documentation to show they have exhausted funds allocated under their policy for moving expenses prior to being considered for FEMA's Moving and Storage Assistance.

- Expenses for essential personal property that is permanently moved out of the damaged pre-disaster residence and will not be returned to the applicant's primary residence
- Optional insurance and security deposits listed on applicant's receipts, bills, or estimates

Required Documentation

Applicants must submit:

- Receipts, bills, or estimates with associated dates for the moving expenses.
- Receipts or bills with associated dates for storage expenses.
- Statements with all of the following:
    - The reason(s) moving and storage expenses were required
    - A description of the essential household goods being stored
    - Information indicating the essential household goods are being stored while repairs to the primary residence are being made
    - Information indicating the essential household goods will be returned to the primary residence

Limitations and Exclusions

- When the cause of damage is flooding and the applicant failed to maintain flood insurance as required as a condition of receiving previous federal assistance, FEMA is unable to provide assistance for the first $1,000 of moving expenses.
- The applicant may qualify for assistance in moving the essential personal property directly into a temporary housing unit to prevent further damage if they are returning the items back to the primary residence once repairs have been completed.

D. Group Flood Insurance Policy

The Group Flood Insurance Policy (GFIP) refers to a flood insurance policy established under the NFIP regulations.[120] FEMA may pay $600 under ONA[121] for three years of flood insurance for eligible ONA recipients of assistance for flood-damaged property (personal and real) located in a SFHA on which FEMA places a flood insurance requirement.

As part of the effort to reduce future expenses from floods, FEMA directly purchases GFIP certificates on behalf of applicants who are required to purchase and maintain flood insurance but who may not otherwise be able to purchase a policy. The GFIP is a policy that is established for each disaster declaration that results from flooding and authorizes the provision of Individual Assistance.

GFIP Overview

- GFIP certificates provide up to three years of flood insurance coverage for real property and personal property items insurable under the NFIP.
- The master GFIP policy term is for 36 months and begins 60 days after the date of the Presidential disaster declaration. However, individual coverage becomes effective 30 days following NFIP's receipt of the applicant's name and premium payment from either the state, local, territorial, or tribal government or FEMA.
- The GFIP premium counts towards an applicant's maximum amount of assistance available under the IHP.
- The coverage amount of the GFIP policy is equal to the FEMA IHP maximum for the declared disaster.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see Chapter 2: IHP Eligibility), applicants must meet the following conditions in order to be considered for a GFIP certificate:

- FEMA verifies that damage to the applicant's property is caused by flooding and the damaged items are insurable under NFIP.
- The applicant does not have flood insurance coverage at the time of the disaster.
- The applicant's damaged residence is located in a SFHA.
- The applicant's damaged residence is not located in a sanctioned community, CBRS area, or OPA.
- The applicant does not have a previous requirement to maintain flood insurance as a condition of receiving IHP Assistance.
- The applicant is referred to ONA.
    - Applicants who accept an SBA loan during the disaster in which a flood insurance requirement is set will not be considered for a FEMA-purchased GFIP certificate.
    - Applicants who were referred to the SBA, did not qualify for a SBA loan, and were referred back to FEMA may be considered for a FEMA-purchased GFIP certificate.
- The applicant is eligible for Home Repair, Replacement, or Personal Property Assistance, prompting the requirement to maintain flood insurance on the damaged residence and initiating the GFIP.

Applicant Notification and Response

- Pre-disaster owners included in the GFIP receive notification from FEMA stating they have been included in the policy as well as a "Certificate of Flood Insurance;" applicants do not receive a copy of the actual policy. Applicants do not have the ability to decline the GFIP.
- Pre-disaster renters will only receive a GFIP certificate if they notify FEMA within six months of receiving a GFIP notification letter that they have moved back or intend to move back to their pre-disaster residence.
    - GFIP certificates are not transferable to a new renter of a rental unit and are not transferable to a new rental address.
- FEMA gives applicants a 60-day notice of policy expiration and a final notice of termination of coverage. When the GFIP expires, the applicant is responsible for purchasing and maintaining flood insurance on their own. Failure to maintain flood insurance will affect applicant eligibility for future disaster assistance.

Limitations and Exclusions

- If the cost of a GFIP policy exceeds the remaining amount of IHP Assistance available to the applicant, then FEMA will not purchase a policy. The applicant will still be responsible for purchasing a policy on their own.
- Applicants who own or rent travel trailers on non-permanent foundations are not eligible for GFIP.[122]

Chapter 7: Recovery of Program Funds

Federal agencies are required to take action to identify and recover improper payments, whether made in error or obtained by **fraud**, per the following federal laws:

- Debt Collection Improvement Act of 1996 (DCIA)
- Improper Payments and Information Act of 2002 (IPIA)
- Improper Payments Elimination and Recovery Act of 2010 (IPERA)
- Improper Payments Elimination and Recovery Improvement Act of 2012 (IPERIA)

Eligibility of Applicant with Debt

An applicant who has a debt from a current or previous disaster may be eligible for full IHP Assistance in a subsequent Presidential disaster declaration, except in some cases where the debt is a result of an applicant obtaining assistance through fraudulent means.

In addition, the applicant must agree to return funds to FEMA when the assistance provided by FEMA: duplicates assistance from another source,[123] was provided in error, was spent on expenses inappropriately, or was obtained through fraudulent means.[124]

Fraud

Fraud is the intentional deception, concealment, or use of documents intended to mislead FEMA in order to wrongfully obtain IHP Assistance an applicant is not eligible to receive. FEMA staff are required to report suspected fraud to the Department of Homeland Security (DHS) Office of Inspector General (OIG). The OIG investigates potential fraud cases and, when appropriate, refers them to the Department of Justice (DOJ) for appropriate legal action. FEMA may not establish or collect debts related to potential fraud unless the OIG or DOJ declines to pursue legal action and instructs FEMA to proceed.

After every disaster, FEMA is required to review disaster assistance payments to ensure taxpayer dollars were properly spent. Those reviews often show a small percentage of specific cases where disaster assistance was given to applicants who were not eligible for some or all of the money they received. FEMA collects these overpayments through a process called "recoupment."

FEMA employs a deliberative process to identify and verify payments that must be recouped and established as debts. This process involves multiple levels of FEMA staff and management review and validation before a debt is established. When FEMA determines assistance was given to applicants who were not eligible for some or all of the money received, FEMA IA program staff notifies the applicant in writing of their potential debt and their right to appeal the decision. After the applicant exhausts their appeal rights, or the period to appeal the debt expires, the FEMA Finance Center (FFC) is responsible for establishing the debt and implementing debt collection activities. The FFC has the authority to compromise, suspend, and terminate debts. Unpaid debts are referred to the U.S. Department of Treasury (Treasury) for collection.

I. Reasons for Recovery of Funds

FEMA requests the return of IHP Assistance for the following reasons:

- DOB,[125] which occurs when FEMA provides funds that were also previously received from another source, such as insurance or another federal agency. A DOB may also occur when multiple applicants in a household receive an award for the same item or type of assistance.
- Assistance provided in error, which occurs when FEMA determines assistance was provided to the applicant for which they are not eligible.
- Misuse of funds, which occurs when FEMA determines the applicant spent the funds inappropriately (e.g., using assistance to pay off credit card debt).
- Potential fraud, which occurs when FEMA determines the applicant obtained the assistance through false means (e.g., false address, submitting false or altered documents, misrepresenting insurance coverage, etc.).

Figure 32: FEMA Deliberative Process for Identifying and Validating Debt Payments

Steps	Process
Identifying Potential Debt	FEMA staff review cases to identify potential debts and submit the case for additional review and validation.
Verifying Debt	Each case is assigned to another FEMA staff member who reviews to ensure the decision to request an applicant return funds to FEMA is absolutely necessary. All reasonable efforts are made to identify assistance the applicant was eligible to receive and does not need to be returned. FEMA may contact applicants at this stage to give them an opportunity to provide additional documentation to resolve the issue.
Potential Debt Notification and Appeal	Multiple FEMA managers are required to review each case and concur on the type and amount of assistance that must be returned. FEMA managers also review the case to ensure all appropriate steps to resolve the issue were taken. When FEMA managers determine the assistance must be returned, a written notice is sent to the applicant notifying them of their potential debt, the reason the applicant is not eligible for the assistance provided, and information regarding how they may appeal and/or request an oral hearing.
Establishing Debt	If an applicant does not appeal the decision or their appeal is not granted, FEMA staff validate the debt and forward the debt to the FFC to implement debt collection activities.
Debt Compromise, Suspension, and Termination	Once a debt has been established, applicants may work with the FFC to make payment arrangements. In limited circumstances, the FFC may suspend or terminate debt collection.
Transfer of Debt to U.S. Treasury	If the debt is not paid within 120 days, FEMA refers the debt to Treasury for collection.

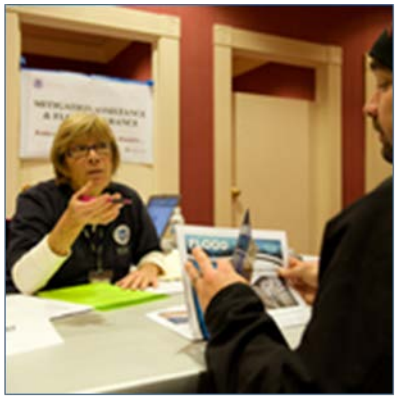
II. Identifying and Verifying Potential Debts

FEMA may identify a case where an applicant may need to return funds as a result of routine internal reviews, information provided by the applicant, reports from other agencies, or audits conducted by the Government Accountability Office (GAO), Fraud and Internal Investigations Division (FIID), or OIG. When FEMA identifies that funds may need to be returned, at least two FEMA employees review the applicant's case to determine if an error or improper payment has been made. Each FEMA employee compares the assistance provided to the amount the applicant was eligible for during the review process. When the case reviews indicate an error was made, FEMA will, whenever possible, attempt to obtain additional information that may demonstrate that the funds do not need to be repaid by contacting the applicant, contractors, landlords, insurance companies, or other third parties. After the additional information has been obtained, FEMA employees may determine that the funds were properly awarded and close the review. When the review confirms that an error or improper payment has been made, the case is provided to a senior manager within the IHP program office at FEMA Headquarters for a final review.

III. Notice of Potential Debt and Appeal Process

Once FEMA has determined that the applicant was awarded more assistance than they were eligible for, FEMA IA staff will send the applicant a written "Notice of Potential Debt" identifying all of the following:

- The amount of assistance the applicant received for which FEMA has determined the applicant is ineligible
- The reason(s) the applicant is not eligible for the assistance provided
- The process for appealing the decision, including the process for requesting an oral hearing
- The documentation required to dispute the ineligibility determination
- The notice that a final determination will be provided to the applicant informing them whether a debt is owed



A FEMA staff member explains disaster assistance programs to an applicant at a Disaster Recovery Center (DRC) in Washington.

Applicants who disagree with the potential debt amount or reason may submit a written appeal or request for an oral hearing within 60 days of the date on the FEMA potential debt notification letter (for more information about appeals, (see Chapter 2: IHP Eligibility). When an applicant submits an appeal, FEMA will evaluate their case, including any new information submitted, to determine whether the potential debt stands in whole or in part.

A. Oral Hearings

Applicants may request an oral hearing as part of their written appeal. FEMA will only grant oral hearings in limited cases, when there is an issue of identity theft, credibility, or truthfulness, and the case cannot be decided solely on the review of documents. The Alternate Dispute Resolution Division within FEMA's Office of Chief Counsel conducts the hearing. If the Oral Hearing Officer decides not to grant an oral hearing, that decision is final and cannot be appealed.

The Oral Hearing Officer reviews all of the information regarding the case before the hearing. If the case was previously investigated for potential fraud, the Oral Hearing Officer's review will include reports and information gathered during the investigation. During oral hearings, applicants are permitted to present information and witness statements to support their claim(s), and FEMA staff represent the Agency's position.

If a potential fraud investigation is conducted, a representative from the Fraud Investigation and Prevention Branch will present information about the investigation and report during the oral hearing. Oral hearing decisions are considered final agency determinations that cannot be appealed, and a decision letter drafted by the Oral Hearing Officer is mailed to the applicant.

B. FEMA Appeal Determination

FEMA evaluates an applicant's case and their appeal and makes a final written decision within 90 days after receiving the appeal, or 90 days after concluding the oral hearing.

- Based on a review of the applicant's appeal, FEMA may grant an appeal challenging the reason for the potential debt or the amount of the potential debt.
    - When FEMA grants an appeal for the reason for the potential debt, FEMA will terminate the debt and return any money the applicant paid to FEMA.
    - When FEMA grants an appeal for any amount of the potential debt, FEMA will adjust the amount of the debt based on the appeal decision when:
        - An applicant already paid the debt. FEMA will return any money to the applicant that was in excess of the final debt amount based on the appeal.
        - The final debt amount based on the appeal was more than the amount the applicant already paid. FEMA will continue to collect any remaining portion of the reduced debt.
        - The applicant has not made any payments to FEMA for the debt. FEMA will implement debt collection activities.
- Based on a review of the applicant's appeal, FEMA may deny an appeal challenging the reason or amount for the potential debt. If FEMA denies the appeal, FEMA's decision is considered a final agency determination and may not be appealed again.

FEMA establishes the debt amount after the appeal period expires and all decisions are rendered on any appeals received, and forwards the debt to the FFC to implement debt collection activities. As part of the debt collection activities, the FFC will provide each applicant the opportunity to make payment arrangements.

IV. Debt Compromise, Suspension, or Termination

Once a debt has been established, the FFC sends a written "Notice and Demand Letter" (NDL) to the applicant that informs them of the debt, the interest and penalties that will start to accrue on the debt if it is not paid, and their right to make payment arrangements. Through this process, the FFC also has the ability to compromise, suspend, or terminate debt collection in certain circumstances.

A. Debt Compromise

The NDL states the applicant may request payment arrangements, and the FFC reviews any requests. If additional information is needed to determine payment arrangements, the FFC will request the information from the applicant. If the FFC determines that the debtor does not have the ability to pay, it may compromise the debt, in full or in part. If the applicant's financial situation does not warrant a compromise of the debt, or is otherwise not qualified due to a substantial finding of fraud, the FFC will notify the applicant.

Compromise

Compromise means an agreement to accept less than the full amount owed to satisfy the debt.

B. Debt Suspension

FEMA may suspend debt collection activities at any time during the collection process for two reasons: FEMA has been made aware that the applicant is now deceased and/or FEMA suspects potential fraud at any time during the collection process.

Once additional information is gathered, FEMA may resume collection of a deceased applicant's debt if one of the following applies:

- There is a living co-applicant who registered with FEMA.
- The deceased applicant's estate contains sufficient assets to cover some portion of the established debt.

FEMA does not initiate debt collection on cases of potential fraud until they have been investigated by the FIID and/or OIG, and the DOJ has declined to pursue legal action. If potential fraud is suspected during any part of the debt collection process, the case is referred to the FIID and/or OIG and FEMA will not resume debt collection activities until the case has been investigated by the OIG and the DOJ has declined to pursue legal action.

C. Debt Termination

FEMA may terminate debt collection efforts when:

- FEMA is unable to collect any substantial amount through its own efforts or through the efforts of others.
- FEMA is unable to locate the debtor.
- The debt is legally without merit or enforcement of the debt is barred by any applicable statute of limitations.
- The debt has been discharged in bankruptcy.
- Costs of collection are anticipated to exceed the amount recoverable.
- The applicant is deceased and no assets remain in the estate sufficient to cover some portion of the established debt.
- A debt is returned by Treasury to FEMA as uncollectable.

V. Transfer of Debt to Treasury

The FFC refers the unpaid debt to Treasury for collection if a debt is not paid in full, the debt is not being paid on schedule when there is an established payment plan, or the debt was not compromised, suspended, or terminated within 120 days of the notification by the FFC to the applicant. In addition, proof of debt documents is provided to Treasury at the time of referral. When the debt is referred to Treasury, interest and penalties continue to accrue on the unpaid debt, and Treasury may add additional fees and administrative charges to the debt. Once a debt has been referred to Treasury for collection, FEMA will not recall the debt unless the applicant is able to prove the notices were sent to an outdated address.

During the debt collection process, Treasury will offset any eligible federal payments by the debt amount. Treasury is not required to notify the debtor prior to the offset. Federal payments eligible for offset include: income tax refunds; federal/state salary pay, including military pay; federal/state retirement, including military retirement pay; contractor vendor payments; and certain federal benefit payments.[126]

Treasury provides FEMA all applicant requests for disputes, Proof of Debt (POD), and/or Administrative Wage Garnishment (AWG) hearings. FEMA works with Treasury and processes every hearing request in which new information is provided or a new issue is raised that was not previously addressed in a hearing. When Treasury submits an AWG hearing to FEMA, any debt related to the case is administratively suspended while awaiting the decision (i.e., collections cease); however, during POD and dispute reviews, the debts are not suspended and collections continue unless the FFC specifically recalls the debt.

VI. Statute of Limitations

There is no statute of limitations on the identification or recovery of funds received; however, FEMA's debt collection activities must be legally defensible in court so FEMA will take into consideration the age of the alleged debt before initiating collection action. In general, FEMA will notify applicants of any potential debt owed within three years after the date of the final IHP Assistance payment in cases where funds are being recovered due to potential DOB, erroneous payment, or misuse of funds. FEMA may notify applicants of any potential debt beyond three years after the date of the final IHP Assistance payment in cases where it considers recovery of funds to be in the best interest of the Federal Government. FEMA shall notify applicants of potential debt regardless of when the suspected fraud is discovered in all cases involving suspected fraud.

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Appendix A: Transitional Sheltering Assistance

FEMA may provide TSA[127] to applicants who are unable to return to their pre-disaster primary residence because their home is either uninhabitable or inaccessible due to a Presidentially-declared disaster. TSA is intended to reduce the number of disaster survivors in congregate shelters by transitioning survivors into short-term accommodations through direct payments to lodging providers. TSA does not count toward an applicant's maximum amount of assistance available under the IHP. As TSA is funded under section 403 of the Stafford Act, it is subject to Public Assistance regulations on cost share. For more information on Public Assistance, see Public Assistance Program and Policy Guide, FP 104-009-2, January 2016.

Authorizing TSA

FEMA's Assistant Administrator (AA) for Recovery has the authority to approve TSA at the request of the affected state, territorial, or tribal government. This form of assistance may be considered when the scale and projected duration of the declared incident results in an extended displacement of disaster survivors. The state, territorial, or tribal government, in coordination with FEMA, identifies areas that are inaccessible or that incurred damage which prevents disaster survivors from returning to their pre-disaster primary residence for an extended period of time.

Conditions of Eligibility

To be considered for TSA, applicants must meet all of the following conditions:

- Register with FEMA for assistance and pass identity and citizenship verification
- Have a pre-disaster primary residence in the area designated for TSA
- Be displaced from their pre-disaster residence due to the disaster
- Remain in transitional, congregate, or other shelters
- Be unable to obtain lodging through another source (e.g., the American Red Cross or other voluntary agencies)

Implementation

FEMA may make direct payments to hotels, motels, cruise ships, or berthing vessels used as transitional shelters in order to reduce the number of disaster survivors in congregate shelters. TSA is approved for an initial period of 5 to 14 days (adjustable to 30 days, if needed) from the date the AA for Recovery authorizes the use of TSA for the disaster. The AA for Recovery may extend TSA in 14-day intervals for up to 6 months from the date of disaster declaration.

FEMA provides eligible applicants access to a list of approved hotels in their area, and applicants may choose to stay at any approved hotel or facility identified by FEMA. The list of approved

hotels is available on a disaster-specific basis online or through FEMA's Helpline. FEMA provides applicants with access and functional needs additional assistance in locating approved hotels to meet their needs.

A FEMA Disaster Assistance Specialist helps a local resident register for FEMA disaster assistance.

Unless restricted by rules or constraints established by the lodging accommodation, TSA will be provided based on pre-disaster household composition. A household of four or less members will be authorized for one room, while a household of five or more will be authorized for two rooms. Households separated as a result of the disaster will be processed for TSA in accordance with guidance on separated households (Chapter 2: IHP Eligibility).

The applicant is responsible for all other costs associated with the lodging and amenities such as room service, laundry, parking, telephone, or other ancillary services.

FEMA bases the amount of TSA on the maximum lodging rate plus taxes for the locality, as identified by the General Services Administration (GSA). The AA for Recovery may authorize or approve up to a 300% increase in the published GSA lodging rate when lodging costs have escalated because of special events (e.g., sporting events, conventions).

Extending TSA

When FEMA extends TSA, eligible applicants are allowed to remain in transitional sheltering through the end of the extended interval if they are otherwise eligible for IHP Assistance, or both of the following apply:

- FEMA is currently considering the applicant's eligibility for Temporary Housing Assistance or is waiting for documentation from the applicant needed to consider eligibility
- They meet other conditions of eligibility established by FEMA and the coordinating state, territorial, or tribal government

Ending TSA

- If an applicant who is receiving TSA is approved for Rental Assistance, their TSA-eligibility will terminate at the end of the 14-day interval.
- Applicants who are not eligible for IHP Assistance may only remain in transitional sheltering until their TSA interval expires.

- FEMA refers applicants who are no longer eligible for TSA to voluntary agencies for assistance with short-term lodging.
    - If warranted, the AA for Recovery may authorize an extension of TSA to otherwise ineligible applicants.

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Appendix B: Abbreviations and Acronyms

Abbreviation/Acronym	Definition
AA	Assistant Administrator
ACS	American Community Survey
ADA	Americans with Disabilities Act
AFHI	Advisory Flood Hazard Information
AFMV	Adjusted Fair Market Value
ALE	Additional Living Expenses
AWG	Administrative Wage Garnishment
CART	Communication Access Real-time Translation
CBRA	Coastal Barrier Resources Act
CBRS	Coastal Barrier Resources System
CCP	Crisis Counseling Assistance and Training Program
CO-OP	Cooperative
DCM	Disaster Case Management
DHAT	Direct Housing Assessment Team
DHS	Department of Homeland Security
DHTF	Disaster Housing Task Force
DLS	Disaster Legal Services
DOB	Duplication of Benefits
DOJ	U.S. Department of Justice
DRC	Disaster Recovery Center
DSA	Disaster Survivor Assistance
D-SNAP	Disaster Supplemental Nutrition Assistance Program
DUA	Disaster Unemployment Assistance
EHP	Environmental Planning and Historic Preservation
FCO	Federal Coordinating Officer
FEMA	Federal Emergency Management Agency
FFC	FEMA Finance Center
FIID	Fraud and Internal Investigations Division
FIRM	Flood Insurance Rate Map
FMR	Fair Market Rent
GAO	Government Accountability Office
GAR	Governor's Authorized Representative
GFIP	Group Flood Insurance Policy
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
IHP	Individuals and Households Program
IHPUG	Individuals and Households Program Unified Guidance
LEP	Limited English Proficiency

Abbreviation/Acronym	Definition
LER	Lodging Expense Reimbursement
LOU	Loss of Use
MHU	Manufactured Housing Unit
MLR	Multi-Family Lease and Repair
NDL	Notice and Demand Letter
NEMIS	National Emergency Management Information System
NFIP	National Flood Insurance Program
NFIRA	National Flood Insurance Reform Act
NOR	Notice of Revocation
ONA	Other Needs Assistance
OPA	Otherwise Protected Area
PHC	Permanent Housing Construction
PHP	Permanent Housing Plan
PNP	Private Nonprofit
RA	Regional Administrator
SBA	U.S. Small Business Administration
SCO	State Coordinating Officer
SFHA	Special Flood Hazard Area
SSA	Social Security Administration
SSN	Social Security Number
TCO	Territorial Coordinating Officer
THU	Temporary Housing Unit
TSA	Transitional Sheltering Assistance
UFAS	Uniform Federal Accessibility Standards
VRI	Video Relay Interpreting
VRS	Video Relay Service

Appendix C: List of Policies Superseded

Document Number	Document Name
	Individuals and Households Program – Funeral Assistance
	Individuals and Households Program – Insurance – Real Property Losses
RP 9443.1	Rental Assistance Rate Increases
RP 9452.1	Temporary Housing Units for Eligible Disaster Victims with a Disability
RP 9431.2	Disaster Assistance for Flood Damaged Basements
DAP 9451.5	Termination of Leases and Occupancy Agreements under Direct Assistance (Temporary Housing Units)
DAP 9462.1	Critical Needs Assistance for Displaced Individuals and Households
DAP 9453.3	Abbreviated Decision Process for the Placement of Mobile Homes and Readily Fabricated Dwellings
RP 9401.1	Individuals and Households Program – Minimum Awards
RP 9459.1	Direct Temporary Housing Assistance – Multi-Family Lease and Repair Program
RP 9445.1	Assistance for Privately Owned Access Routes
RP 9461.1	Disaster Assistance for Child Care
RP 1002.1	Generator Reimbursement
RP 9443.9	Replacement Assistance – Individuals and Households Program
DAP 9443.2	Transitional Sheltering Assistance for Displaced Individuals and Households

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End Notes

[1] See Robert T. Stafford Disaster Relief and Emergency Assistance Act.
[2] Stafford Act § 102(4), 42 U.S.C. § 5122 and Title 44 of the Code of Federal Regulations (CFR) § 206.2(a)(22), state governments include the District of Columbia, American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, Puerto Rico, and the U.S. Virgin Islands.
[3] Stafford Act § 102(8), 42 U.S.C. § 5122, and 44 CFR § 206.2.(a)(16), local governments include counties or parishes, municipalities, cities, towns, townships, local public authorities, school districts, special districts established under State law, intrastate districts, councils of governments (regardless of whether the council of governments is included as a nonprofit corporation under State law), regional or interstate government entities, agencies or instrumentalities of a local government; state-recognized tribes; and rural communities, unincorporated towns or villages, or other public entities, for which an application for assistance is made by a State or political subdivision of a State.
[4] Stafford Act § 102(6), 42 U.S.C. § 5112, and 44 CFR § 206.201(i), a Tribal Government refers to any Native American tribe, band, nation, pueblo, village, or community in the continental U.S. and Alaska that is listed as a tribe under the Federal Recognized Native American Tribe List Act of 1994.
[5] 44 C.F.R.§ 206.2(a)(6).
[6] 44 CFR § 206.32(f).
[7] Stafford Act § 102(1), 42 U.S.C. § 5122, and 44 C.F.R § 206.2(a)(17).
[8] Stafford Act § 408(g), 42 U.S.C. § 5174(g) and 44 C.F.R § 206.110(i). Transitional Sheltering Assistance under Mass Care and Emergency Assistance is also subject to a 75/25 percent cost share.
[9] Id.
[10] 44 C.F.R. §206.32(d).
[11] IRC section 61(a), and sections 139(a),(b)(1), (b)(4), (c)(2), (c)(4), and (h).
[12] 44 C.F.R. § 206.110 (f).
[13] 44 C.F.R. 206.110(g).
[14] Stafford Act §408(c (1)B)(iii), 42 U.S.C. §5174(c)(1)(B)(iii) and 44 C.F.R. § 206.110(e).
[15] 44 C.F.R. § 206.110(e).
[16] Id.
[17] This minimum is only limited to initial IHP awards. There is no minimum award amount for secondary awards.
[18] Stafford Act 408(h), 42 U.S.C. § 5174(h) and 44 C.F.R. § 206.110(b).
[19] Stafford Act 408(b)(2)(B), 42 U.S.C. 5174(b)(2)(B) and 206.110(c).
[20] Stafford Act 408(h), 42 U.S.C. § 5174(h) and 44 C.F.R. § 206.110(b).
[21] 408 (c)(1)(A)(i), 42 U.S.C. 5174 (c)(1)(A)(i) and 44 C.F.R. 206.117(b)(1)(i).
[22] Id.; 44 C.F.R. 206.111.
[23] Stafford Act 408(c)(2), 42 U.S.C. § 5174 (c)(2) and 44 C.F.R. § 206.117(b)(2).
[24] Stafford Act 408(c)(3), 42 U.S.C. § 5174(c)(2) and 44 C.F.R. § 206.117(b)(3).
[25] Stafford Act 408(c)(1)(B)(i), 42 U.S.C. § 5174(c)(1)(B)(i) and 44 C.F.R. § 206.117(b)(1)(ii).
[26] Stafford Act 408(c)(1)(B)(ii), 42 U.S.C. § 5174(c)(1)(B)(ii).
[27] Stafford Act 408(c)(4), 42 U.S.C. § 5174(c)(4) and 44 C.F.R. § 206.(b)(4).
[28] Stafford Act § 408(e), 42 U.S.C. § 5174(e) and 44 C.F.R. § 206.119.
[29] Stafford Act 42 U.S.C. § 5155.
[30] 44 C.F.R. § 206.191(d)(2).

[31] 42 U.S.C. 5174(i).
[32] Stafford Act § 408(a)(1), 42 U.S.C. § 5174(a)(1).Disaster Operations Legal Reference, Version 2.0, Department of Homeland Security, June 1, 2013.
[33] Id.
[34] Stafford Act § 408(i), 42 U.S.C. § 5174(i).
[35] 44 C.F.R. 206.113(a)(4), 44 C.F.R. 206.113(a)(6).
[36] 44 C.F.R. 206.113(b)(6).
[37] 44 C.F.R. § 206.113(a)(3).
[38] 44 C.F.R. § 206.113(a)(3).
[39] 44 C.F.R. § 206.111.
[40] 44 C.F.R. §206.111.
[41] 44 C.F.R. 206.110(k)(3)
[42] 44 CFR Part 61, Appendix A, Section III(C)(2)(b), "Property Removed to Safety. (1) We will pay up to $1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood..."
[43] 44 C.F.R. 206.113(b)(7).
[44] 44 C.F.R. § 206.113(b)(7).
[45] Stafford Act § 423, 42 U.S.C. § 5189a and 44 C.F.R. § 206.115.
[46] 44 C.F.R. § 206.115(a).
[47] 44 C.F.R. § 206.115(b).
[48] 44 C.F.R. § 206.115(f).
[49] Id.
[50] 44 C.F.R. § 206.112(a).
[51] 44 C.F.R. § 206.112(b).
[52] 44 C.F.R. § 206.112(c).
[53] 44 C.F.R. §206.110.
[54] 44. C.F.R. §206.117(b)(1)(i).
[55] 44 C.F.R. §206.110.
[56] 42 U.S.C § 5174(c)(1)(A)(i) and 44 C.F.R. §206.117(b)(1)(i).
[57] 44 C.F.R. §206.111.
[58] 44 C.F.R. §206.117(b)(1)(i)(B).
[59] 44 C.F.R. §206.117(b)(1)(i)(C).
[60] 408 (c)(1)(A)(ii).
[61] 44 C.F.R §206.113(b)(2).
[62] 44 C.F.R §206.113(b)(3).
[63] 44 C.F.R. §206.117(b)(1)(i)(A).
[64] 44 C.F.R. §206.114(a).
[65] 44 C.F.R. §206.114(b)(3).
[66] 44 C.F.R. §206.111.
[67] 44 C.F.R. §206.111.
[68] 44 C.F.R. §206.114(b)(2).
[69] 44. C.F.R. §206.114(b)(2).
[70] 42 U.S.C § 5174(c)(2) and 44 C.F.R. §206.114(b)(2).
[71] 44 C.F.R. §206.117(b)(2)(ii)(F).
[72] Detailed in FEMA Directive 108-1 and FEMA Instruction 108-1-1 and including compliance requirements established in 44 C.F.R. Part 9, the National Historic Preservation Act, the Endangered Species Act, and all other applicable legal requirements.

[73] 42 U.S.C § 5174(c)(3) and 44 C.F.R. §206.117(b)(3).
[74] 42 U.S.C § 5174(c)(1)(B) and 44 C.F.R. §206.117(b)(1)(ii).
[75] 42 U.S.C § 5174(c)(4) and 44 C.F.R. §206.117(b)(4).
[76] Stafford Act, codified at 42 U.S.C. 5174, 408(c)(B)(1).
[77] This threshold is based on a 2012 statistical analysis of FEMA direct housing operations from 2008 to 2011.
[78] Resource: Department of Housing and Urban Development (HUD) – Housing Quality Standards.
[79] 44 C.F.R. §206.117(b)(1)(ii)(G).
[80] 44 C.F.R. §206.117(b)(1)(ii)(H).
[81] 42 U.S.C. § 5174(c)(1)(B)(iii).
[82] 44 C.F.R. § 206.117(b)(1)(ii)(F).
[83] 44 C.F.R. § 206.117(b)(1)(ii)(F).
[84] For example, if the original period of assistance ends on March 24, 2016, and the extension is granted, rent will begin to accrue on April 1, 2016.
[85] For example, if rent begins to accrue on April 1, 2016, the primary occupant's first monthly rent payment will be due on May 1, 2016.
[86]44 C.F.R. §206.117(b)(1)(ii)(G).
[87] 42 U.S.C § 5174(c)(1)(B)(ii).
[88] In accordance with 44 C.F.R. § 9.13.
[89] Dispose means to release a unit from FEMA's inventory.
[90] 42 U.S.C. § 5174(d)(2)(B; 44 C.F.R. § 206.118.
[91] 42 U.S.C. § 5174(d)(2)(A)(i); 44 C.F.R. § 206.118(a)(1)(i).
[92] FEMA will use the MHU Depreciation Calculator to identify the AMFV of a unit.
[93] 42 U.S.C. § 4012(a).
[94] 42 U.S.C. § 5174(d)(2)(B)(ii); 44 C.F.R. §206.118(a)(2)(i).
[95] 42 U.S.C. § 5174(d)(2)(B)(ii)(b); 44 C.F.R. § 206.118(a)(2)(i)(B).
[96] 42 U.S.C. § 5151; 44 C.F.R. § 206.118(a)(2)(i)(A).
[97] 42 U.S.C. § 5174(c)(4) and 44 C.F.R. § 206.117(b)(4).
[98] 42 U.S.C § 5174(e).
[99] 42 U.S.C § 5174(g).
[100] Please refer to Chapter 1: Introduction, for further information on the relationship between IHP and other forms of assistance, including SBA.
[101] 42 U.S.C. § 5174(h).
[102] 44 C.F.R. § 206.120(b).
[103] 44 C.F.R. § 206.120(a) and (b).
[104] 44 C.F.R. § 206.120(d).
[105] 44 C.F.R. § 206.120(a).
[106] 44 C.F.R. § 206.120(c)(1).
[107] 44 C.F.R. § 206.120(b).
[108] 44 C.F.R. § 206.120(c)(1).
[109] 44 C.F.R. § 206.120(c) and (d).
[110] Id.
[111] 44 C.F.R. § 206.120(c)(3)(i) and 44 C.F.R. § 206.120(c)(3)(ii).
[112] 44 C.F.R. § 206.119(c)(4).
[113] 44 C.F.R. § 206.119(c)(3)(i) and (ii).
[114] 44 C.F.R. § 206.119(c)(6)(ii).
[115] 44 C.F.R. § 206.120(c)(3)(i) and (ii).
[116] 44 C.F.R. § 206.119(c)(1).

[117] 44 C.F.R. § 206.119(c)(2).
[118] 44 C.F.R. § 206.119(c)(5).
[119] Id.
[120] 44 C.F.R. § 206.119(d) and 44 C.F.R.§ 61.17.
[121] 44 C.F.R. § 206.119(c)(6)(i) and (d)(2).
[122] 44 CFR Part 61, Appendix A (1)
[123] Section 312(c) of the Stafford Act, 42 U.S.C. 5155(c) and 44 C.F.R. 206.191.
[124] 44 C.F.R. 206.116(b).
[125] Stafford Act § 312, 42 U.S.C. § 5155.
[126] Examples of "Certain federal benefit payments" include Social Security (other than Supplemental Security Income (SSI)), Railroad Retirement (other than tier 2), and Black Lung (part B) benefits, and other federal payments including certain loans that are not exempt from offset.
[127] Section 403, 42 U.S.C. § 5170b, Section 502, 42 U.S.C. § 5192, Category B, Emergency Protection Measures, and Section 408, Federal Assistance to Individuals and Households, of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended.