POLICY STATEMENT

Under current policy, the Federal Emergency Management Agency (FEMA) employs onsite or geospatial inspections to verify losses and determine an applicant’s eligibility for Individuals and Households Program (IHP) assistance.¹ FEMA may, at its discretion, determine other methods of verification to validate loss and deliver assistance.²

In a pandemic environment due to the coronavirus (COVID-19) Public Health Emergency, as declared by the Secretary of Health and Human Services, FEMA will implement this Interim Policy to efficiently deliver IHP assistance to disaster survivors when traditional onsite methods of inspection are not feasible. When implemented, this Interim Policy:

- Establishes an additional method of verifying losses to determine awards for IHP assistance; and
- Eliminates automatically issuing inspections for applicants who self-report only inaccessibility or utility outage disaster-caused impacts to their home.

PRINCIPLES

A. To maintain safety and social distancing in a pandemic environment, this Interim Policy eliminates the need for inspectors to perform an onsite inspection to verify disaster-caused losses.

B. FEMA Strategic Plan (2018-2022) Priority 3.1 states that FEMA shall "[s]treamline the disaster survivor and grantee experience" and further states, "FEMA must re-design the way the Federal government assesses disaster impacts to reduce the number of required inspections and deliver the needed assistance faster."

C. This Interim Policy expedites IHP assistance to disaster survivors by implementing remote inspection processes.

¹ Individual Assistance Program and Policy Guide (IAPPG), (FP 104-009-03, March 2019), Ch. 3, Individuals and Households Program, Section III. Individuals and Households Program Assistance, B. Verifying Losses, at 72.
² Id.
D. This Interim Policy reduces the number of required inspections by forgoing inspections for some applicants based on information provided during registration intake.

E. This Interim Policy will be implemented in conjunction with FP 104-009-15, Streamlined Inspection Process Individuals and Households Program Policy (Interim), which eliminates automatic inspections for applicants who self-report they have minor damage and are able to live in their home.

F. All conditions of eligibility for IHP assistance remain unchanged by this Interim Policy.

**REQUIREMENTS**

**A. VERIFYING LOSSES**

**Outcome:** FEMA will verify disaster-caused losses through remote inspections in a pandemic environment, as determined necessary by the Individual Assistance Division Director, based on public health and safety restrictions enforced by state, territorial, tribal, or local officials.

1. In addition to existing loss verification methods of onsite inspections, geospatial inspections, and applicant submission of documentation, FEMA will utilize remote inspections to verify losses to determine applicant eligibility for IHP assistance.

2. For remote inspections, FEMA inspectors will contact applicants via phone and complete the standard onsite inspection process remotely based on responses from the applicant. Reasonable accommodations will be made to ensure effective communication with applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs, when necessary.

3. Based on responses from the applicant and existing eligibility criteria, awards will be generated for Rental Assistance, Home Repair Assistance, Replacement Assistance, Other Needs Assistance (ONA) for Personal Property Assistance, and Assistance for Miscellaneous Items based on existing line items.

4. Home Repair Assistance will be provided based on type of residence and responses provided by the applicant during the remote inspection to determine level of damage sustained.

5. Remote inspections have no impact on types of ONA that do not require an inspection to include Funeral, Child Care, Transportation, Medical and Dental, Moving and Storage, Critical Needs Assistance, and Group Flood Insurance Policy Assistance.

6. Clean and Removal Assistance will not be authorized in disasters that utilize remote inspections.

**B. Inspection Elimination for Self-Reported Inaccessibility and Utility Outage**

**Outcome:** FEMA will eliminate automatic inspections for applicants who self-report inaccessibility and/or utility outage as their sole home damage at registration.

1. Applicants who meet FEMA’s standard eligibility criteria to be referred for an inspection, but self-report only inaccessibility and/or utility outages as their sole
home damage, will be issued one month of Rental Assistance in lieu of an inspection.

a. Applicants will be provided a letter from FEMA outlining the Rental Assistance award amount, its intended use, and the applicant’s appeal rights.

b. Applicants may appeal if they believe they have additional damage or temporary housing needs.

c. Applicants who appeal and indicate they have home damage will go through the remote inspection process.

C. APPEAL PROCESS

Outcome: Appeal documentation received will serve to inform the need for additional assistance in order to minimize the need for FEMA inspections in a pandemic environment.

1. In all disasters, appeal requests should be accompanied by documentation to support the appeal request such as repair estimates, contractor estimates, or other supporting documentation.  

2. For types of assistance awarded based on remote inspections, FEMA will base appeal decisions and awards on verifiable appeal documentation rather than completing a second appeal remote inspection.

Keith Turi
Assistant Administrator, Recovery Directorate

March 20, 2020

Date

---

3 Individual Assistance Program and Policy Guide (IAPPG), (FP 104-009-03, March 2019), Ch. 3, Individuals and Households Program, Section H. Individuals and Households Program Eligibility, C. Appeal Process, at 67.
ADDITIONAL INFORMATION

REVIEW CYCLE
FEMA will review, reissue, revise, or rescind this Interim Policy within two years of the signature date.

AUTHORITIES
B. Federal Disaster Assistance, 44 C.F.R. Part 206.

MONITORING AND EVALUATION
FEMA will monitor inspection results to determine if this policy is an effective method of verifying loss in a pandemic environment.