

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see [Chapter 3, II.](#)), applicants must meet the following conditions in order to receive CRA:

- The pre-disaster primary residence is located in an area designated for Individual Assistance.
- The applicant has at least one real property line item recorded during inspection as flood-damaged.
- The pre-disaster primary residence is not covered by insurance for flood damage, including flood or mobile home insurance, at the time of the disaster.
- The applicant receives a denial indicating the disaster-damaged primary residence was safe to occupy.

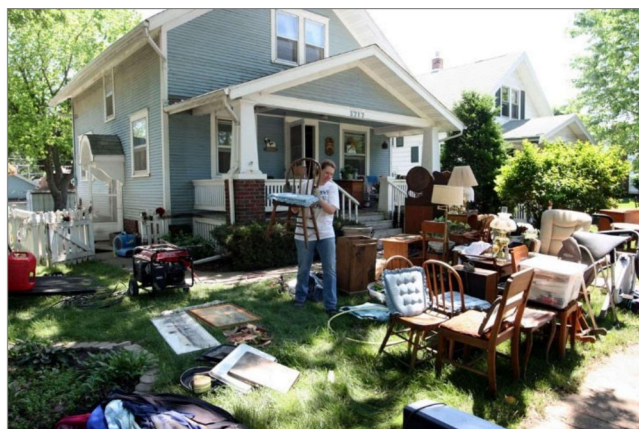
Limitations and Exclusions

- CRA is limited to \$550 per eligible household. This amount is based on the average historical cost of cleaning, sanitizing, and removing floor covering after a flood.
- CRA will be awarded as a one-time payment.
- The CRA award will be deducted from any subsequent Home Repair Assistance award.
- If FEMA determines that the subsequent Home Repair Assistance award would be less than the \$550 CRA award, the applicant will not receive additional funds.

C. SBA-Dependent

The types of assistance described in this section 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, and a Group Flood Insurance Policy (GFIP) certificate.

Applicants who withdraw from the process or decline a loan from the SBA will not be referred back to FEMA for assistance with SBA-Dependent ONA.



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

1. 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.¹⁷¹ The *ONA Administrative Option Selection 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 STT 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 STT 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.

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 3, II.](#)

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.



Non-Typical Appliances

For processing 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
- Everyday 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 3, II.](#)), applicants must meet the following conditions in order to receive Personal Property Assistance:

- The item needs to be repaired or replaced due to disaster damage.
- 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 a set dollar amount per person (intended to provide funds for up to seven days of clothing needs) and the number of household members requiring clothing, as recorded during FEMA inspection. FEMA may provide assistance for clothing when 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.
- **Essential Tools:** Assistance is based on a need to replace disaster-damaged essential tools, supplies, equipment, items required by an employer as a condition of employment, or required for education. This includes disaster-damaged tools and equipment, or other items required for a specific trade or profession, not provided or supplied by the employer. Tools, uniforms, computers, supplies, or other items used for self-employment are not eligible for IHP assistance.



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

Eligible essential tool items 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 when the applicant is responsible for the replacement of the computer.
- **Occupational Tools:** Essential tools and equipment, not provided or supplied by an employer, and required by an employer 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 or computer 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 qualified applicants with disabilities. The list includes accessible beds, raised toilet seats, accessible refrigerators, accessible washers, and computers or adaptive technology when utilized as the sole means of communication for a household member with a disability. Motorized and non-motorized wheelchairs, shower chairs, visual/vibrating fire signals, and walkers, are also eligible items.
 - If an applicant has additional 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 [Chapter 3, VI.B.2.](#)).
 - If the cost to repair or replace an ADA Personal Property item exceeds the award amount, applicants may request assistance for the additional amount by providing the following:
 - A written or signed statement from a medical provider verifying the applicant or household member required the item prior to the disaster; and
 - An itemized bill, receipt, or estimate showing the repair or replacement cost of the item.

Limitations and Exclusions

- Applicants incarcerated at the time of the disaster who incur disaster-caused damage to their personal property within their unit at the correctional facility or detention center are ineligible for IHP assistance. Prisoners are legally entrusted to the corrections institute which is responsible for safeguarding their persons and providing for their needs.
- 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).