



**FEMA**

# Frequently Asked Questions

## Financial Assistance – Temporary Housing Assistance

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December 17, 2012

### **1. What is financial temporary housing assistance?**

Financial temporary housing assistance is a monetary award that is provided to individuals and households who have been displaced from their primary residence due to a Presidentially-declared disaster. The financial assistance is to be used to rent temporary housing such as a house, apartment, hotel, motel, a manufactured home, recreational vehicle or other readily fabricated dwelling while repairs are being made to their primary residence.

### **2. How much assistance can I receive?**

Typically, once a FEMA inspection has been completed on an applicant's home and determined that the home is not safe to live in, FEMA will provide an initial award of rental assistance to the applicant. That initial award is equal to one or two months of rent at the area's Fair Market Rent rate set by the U.S. Department of Housing and Urban Development. If you exhaust that initial award, and have a continuing housing need, you can apply to FEMA for additional financial temporary housing assistance.

FEMA can provide financial assistance for needs other than rent. However, the total amount of financial assistance that FEMA can provide an individual or household is capped by law and adjusted annually. Please read "*Help After a Disaster: Applicant's Guide to the Individuals and Households Program*," which is available at Disaster Recovery Centers, or online at <http://www.fema.gov/help-after-disaster>, for more information about the other types of financial assistance available under the Individuals and Households Program. Please visit FEMA's website at [www.fema.gov](http://www.fema.gov) to find the current financial assistance cap.

### **3. How long does FEMA provide financial temporary housing assistance?**

FEMA's assistance program may be provided for up to 18 months from the date of the disaster declaration, unless extended. To remain eligible, you must demonstrate a continued need for financial temporary housing assistance and prove exhaustion of previously-provided financial temporary housing assistance. After returning the application and other supporting documentation, you may be provided additional assistance, if: FEMA's assistance program is still open, you have not yet reached the financial assistance cap, and FEMA finds that you have a continued need.

#### **4. How do I request continued or additional financial temporary housing assistance?**

If you received initial financial temporary housing assistance, you will be mailed a letter explaining the required information needed to receive additional assistance. Approximately two weeks after you receive this award, you will be provided an “*Application for Continued Temporary Housing Assistance*.” If you need a new copy of the application, call the FEMA Helpline at 1-800-621-3362. Disaster applicants who have a speech disability or hearing loss and use TTY can call 1-800-462-7585 directly. Those who use 711 or Video Relay Service can call 1-800-621-3362.

Please read the application carefully. If you meet the requirements for additional rental assistance, return the completed application, along with the following supporting documentation:

- a. Rent receipts that include:
  - The address of the unit;
  - The date the payment was made;
  - The payment amount for rent and/or security deposit; and
  - The time period which the payment is intended to cover.
  
- b. A written lease, signed by both the landlord and tenant, which includes:
  - The rent amount and when the rent is due;
  - The name of the primary occupant and the names of any other tenants;
  - The address of the rental unit and the landlord’s name and phone number;
  - The duration of the lease; and
  - Utilities, other fees, deposits, or costs the tenant must pay.
  
- c. Pre- and post- disaster statements from any source of income for all members of the household 18 years of age or older; and
  
- d. Documents showing your pre-disaster housing costs.
  - For pre-disaster renters, these are rent and basic utility costs (excluding telephone, cable television and internet).
  - For pre-disaster owners, these are mortgage payments, real property insurance, and basic utility costs (excluding telephone, cable television and internet).
  
- e. Documents showing your post-disaster housing costs.
  - For pre-disaster renters, these are rent and basic utility costs.
  - For pre-disaster owners, these are mortgage payments, real property insurance, rent for the temporary housing unit, and basic utility costs.

#### **5. What types of household income are you looking for, and why?**

Income must be reported for all members of the household who are 18 years of age or older. Income includes:

- Wages and salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services;
- Interest, dividends, and other net income of any kind from real or personal property;
- Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including the lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount;
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay; and
- Welfare assistance.

FEMA will compare your pre- and post- disaster income to determine whether you have a continued need for financial temporary housing assistance. If your household income has decreased, then you will be expected to pay 30% of your gross post disaster income for housing. If your household income has not decreased, then you will be expected to pay the amount you paid for housing prior to the disaster.

#### **6. What utility costs may be considered?**

Utility costs refer to the cost of basic utility services, such as heating, water, and electricity. Utility costs do not include cable television, internet, or telephone service.

#### **7. When do I submit my request and paperwork?**

You should return the Application for Continued Temporary Housing Assistance only after you can demonstrate you have spent all financial temporary housing assistance funds previously provided. FEMA will need to have all supporting documentation with your application to avoid delays in evaluating your request.

#### **8. Can I use my assistance to stay with friends or family?**

Financial temporary housing assistance is to be used for renting a housing unit, such as a house, apartment, hotel, motel, a manufactured home, recreational vehicle, or other readily fabricated dwelling that is generally available to the public. A room or group of rooms in an occupied dwelling may qualify as a housing unit if the rooms in which the household live are separate from any other persons in the dwelling/building and are generally available to be rented by the public.

#### **9. Does FEMA provide assistance for a security deposit?**

Up to one month of financial temporary housing assistance may be used toward your security deposit. In order to receive continued financial temporary housing assistance, you must submit documentation to show that funding was used toward a security deposit.