



# Housing Assistance After A Major Storm

When there has been a major disaster, the federal government often offers housing assistance for people in need. There are two main types of housing assistance. First, housing assistance may be financial, which means that people will receive money to find and pay for housing. Second, housing assistance may be direct, which means that a person will not receive money, but they will receive a place to stay, such as a trailer or RV. The federal government decides what types of housing assistance will be available based on the type of major disaster that has taken place, and it will decide what type of assistance a person may be offered. A person only needs to apply for assistance one time to be considered for all types of housing assistance.

## COMMON TYPES OF FINANCIAL HOUSING ASSISTANCE

**DISPLACEMENT ASSISTANCE** is money that may be available to help people find short-term living arrangements after a major storm. This money is meant to help people who cannot afford to pay out-of-pocket for new housing after their homes were damaged by a storm. To get this assistance, a person must be unable to live in their home. This type of assistance is only meant to give people money to pay for short-term living arrangements while they make repairs to their home or look for longer-term living arrangements. This money could also be used to cover costs associated with staying with family and friends until a rental option can be secured. Disaster Assistance is a new resource available from FEMA as of March 22, 2024.

**LODGING EXPENSE REIMBURSEMENT** may be available to help people pay for hotels or motels that they stay in after they must evacuate their homes. To get this type of assistance, a person must be unable to live in their home. This can mean that their home is unsafe to stay in, that a person cannot get into their home due to obstacles like fallen power lines or trees, or if the government says they cannot go home. It does not matter if a person is a renter or homeowner. This type of housing assistance is reimbursement, which means that people pay for their hotels or motels out-of-pocket, and the federal government may pay them back later. This type of help may not be used to pay for people's stays in the homes of their family or friends. It also cannot be used to pay for extra hotel costs, such as laundry, TV, food, or pet charges. People who want to apply for this type of assistance should keep a receipt or itemized statement from the hotel or motel that they stay in. If someone has received Displacement Assistance, then they cannot receive Lodging Expense Reimbursement.



**RENTAL ASSISTANCE** is money that may be available to help people pay rent in a new place when they cannot return home right away after a major storm. This money helps people afford rent in a new place to stay while they make plans to fix their old homes or find new permanent homes. A person may choose to rent different types of housing, such as apartment units, RVs, or mobile homes. This type of housing assistance is not reimbursement. Instead, the government gives people money upfront, which they can then use to pay their rent. It does not matter if a person is a renter or homeowner. Like lodging expense reimbursement, a person may only get rental assistance when they cannot live in their home, or they cannot get into it. Also, a person cannot get rental assistance if they have a second home or available rental property nearby that they can stay in for free. People can use rental assistance to pay their rent and their necessary utilities, like water, gas, and electricity. However, it will not pay for telephone, cable, or internet. It is important to note that for this type of assistance, people will only receive money from FEMA, and they must still find housing, sign their leases, and pay their rent and utilities by themselves.

**HOME REPAIR ASSISTANCE** may be available to help homeowners repair their homes, utilities, driveways, docks, or access ramps after a major storm. Unlike lodging expense reimbursement or rental assistance, only homeowners can get this type of assistance. Also, this type of assistance does not promise to make a home as good as it was before the storm. Instead, it pays for repairs that help make a home safe, clean, and livable again. To get this type of assistance, the home must have been damaged in some way by the storm. Homes that were not damaged at all by the storm are not eligible. Assistance is not limited to only the parts of the home that were damaged by the storm. FEMA may also pay to repair parts of the home that were damaged before the storm. For example, if a person had a leaky roof before the storm, FEMA may still pay to repair or replace the roof if the home incurred some damage by the storm. The repairs must be necessary to keep the home safe and sanitary.

**HOME REPAIR ASSISTANCE** may pay for repairs to a home's foundation, walls, or roof. It may also be used to pay for repairs to windows, doors, HVAC systems, floors, and cabinetry. It may also be used to block, level, and anchor mobile homes. Home repair assistance may be used to repair flood-damaged basements as well. This can include repairing a furnace or water heater or removing a basement's wet, moldy drywall or carpet. Home repair assistance may also pay to install accessibility related items such as exterior ramps and grab bars, even if the home did not have those items installed before the storm. However, home repair assistance cannot be used to repair garages, pools, fences, or landscaping.

**HOME REPLACEMENT ASSISTANCE** may also be available to help homeowners buy a new home when a storm has destroyed their old home. Like home repair assistance, only homeowners may get this type of assistance. Home replacement assistance may not be able to completely pay for a person's new home but, it may be used to help afford it. To get this type of assistance, a storm must destroy someone's home. When a home is destroyed, repair is not enough to fix it. Instead, replacement is needed. A FEMA inspection helps decide when a home has been destroyed but, examples include when a home has flooded to the roof or when a home is about to collapse.

## COMMON TYPES OF DIRECT HOUSING ASSISTANCE

**DIRECT TEMPORARY HOUSING ASSISTANCE** may be available when there is not enough available housing in an area for people to use rental assistance, so the federal government directly gives people housing, instead of giving them money to pay for housing. *This is the key difference between the types of housing assistance that the federal government offers.* There are two types of direct temporary housing assistance: 1) **multi-family lease and repair and direct lease**, and 2) **transportable temporary housing units**, such as trailers. To get this type of assistance, a person may either be a renter or homeowner whose home was majorly damaged, and they cannot find other housing.

Under **multi-family lease and repair**, the federal government may directly place a person in an apartment, in an apartment complex. Under **direct lease**, it may directly place a person in another person's vacation rental, townhome, or second home. The federal government tries to find housing in the same county as the person's old home or housing that is in the same disaster area. It must sometimes offer housing that is further away but, the housing must still be within reasonable commuting distance so that people can drive to work, school, or to their damaged home. It is important to note that these programs are separate programs from rental assistance. For multi-family lease and repair and direct lease, the federal government finds people a place to stay, it signs the lease agreement, and it pays the rent, instead of the people needing housing. This is different from the rental assistance where people must sign lease agreements and pay their rent themselves with the money that they get from the federal government. The key difference between the two is that rental assistance gives people money for housing, while multi-family lease and repair and direct lease give people housing itself.

It is also important to note that under multi-family lease and repair and direct lease, utilities are usually not covered unless their cost is already included in the rent. This is again different from rental assistance, where people may use the money they receive from the federal government to pay their water, gas, or electricity bills. Because these are two separate programs, FEMA treats utilities differently for each.

When it provides **transportable temporary housing units**, the federal government gives people small units, usually trailers, RVs, or mobile homes to stay in. A person may place one of these units on their private land next to their damaged home. They may also choose to stay in it on an existing RV or mobile home park. The federal government may also create group sites on public land for people to stay in these units after a major storm. However, if a person lives in a V zone, which is a floodway or coastal high hazard area, or a high flood risk area that has lots of flash floods, they may not be able to receive this type of assistance.

Finally, **PERMAMENT HOUSING CONSTRUCTION** is direct assistance that may be available to help homeowners make repairs or build new homes. A person may be choose to use financial housing assistance or permanent housing construction but, they cannot use both. However, this type of assistance is often only available when the other forms of housing assistance are not possible.



## RESOURCES

Find your disaster declaration at FEMA's disaster declaration website: <https://www.fema.gov/disaster/declarations>  
Find Texas' disaster response information at The State of Texas' Governor's Office of Homeland Security and Emergency Preparedness: <https://tdem.texas.gov/disasters>

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