

property for their own disaster housing.

- Applicant is not insured or has insufficient coverage to meet temporary housing needs (e.g., ALE, LOU 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 choose not to relocate.
- Applicant does not have access to adequate rent-free housing, or own a secondary or vacation home⁹⁸ within a reasonable commuting distance⁹⁹, or own an available rental property that meets their temporary housing needs.¹⁰⁰

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 (see [Chapter 3, II](#)).¹⁰¹

C. Continued Temporary Housing Assistance

FEMA may provide Continued Temporary Housing 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.¹⁰² The continued temporary housing need must be documented and the applicant must continue to work toward obtaining permanent housing to remain eligible for Continued Temporary Housing Assistance.

FEMA generally expects that pre-disaster renters will use their initial Rental Assistance to obtain permanent housing¹⁰³ and that all recipients of financial assistance will obtain and occupy permanent housing at the earliest possible time.

Continued Temporary Housing Assistance is based on the HUD FMR for the county, parish, tribal land, municipality, village, or district 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.¹⁰⁴

As a type of Temporary Housing Assistance, Continued Temporary Housing Assistance does not count toward the financial Housing Assistance maximum award. FEMA may provide Temporary Housing Assistance up to 18 months or the end of the 18-month period of assistance, whichever comes first, plus one additional month of rent when utilized for a security deposit. Initial Rental Assistance and Continued Temporary Housing Assistance count toward the 18-month limit. If the 18-month financial period of assistance is extended, the number of eligible months of Rental Assistance will also be extended.



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.



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.

1. Conditions of Eligibility

Applicants must meet the following conditions to receive Continued Temporary Housing Assistance:

- 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.¹⁰⁵
- Applicant is not receiving assistance from any other source for temporary housing.



Maximum Rental Assistance

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

If the 18-month financial period of assistance is extended, the number of eligible months of Rental Assistance will also be extended.

2. Required Documentation

Applicants in need of Continued Temporary Housing Assistance may request additional assistance by completing *FEMA Form FF-104-FY-21-115: Application for Continued Temporary Housing Assistance* (see *Figure 19* for an excerpt of the form), and return it to FEMA along with supporting documentation.¹⁰⁶ The form can also be found online by searching on www.FEMA.gov.

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

FEMA uses the information collected on *Application for Continued Temporary Housing Assistance* to verify an applicant continues to have a disaster-caused need for Continued Temporary Housing Assistance and determine how much Rental Assistance the applicant may be eligible to receive.



A FEMA Program Specialist provides service to a flood survivor in Melbourne, FL.

Figure 19: Excerpt of FEMA Form FF-104-FY-21-115: Application for Continued Temporary Housing Assistance

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB No. 1660-0061
Expires January 31, 2024

**INDIVIDUALS AND HOUSEHOLDS PROGRAM
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	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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.

Figure 20 lists supporting documentation that must be submitted to FEMA, as outlined in the *Application for Continued Temporary Housing Assistance*.¹⁰⁷

Figure 20: Continued Temporary Housing 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	<ul style="list-style-type: none"> • 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. • Hotel/motel receipts showing date, address of hotel/motel, and time period for which payment applies. Only the cost of the room and taxes charged by the hotel will be considered toward acceptable exhaustion of Rental Assistance.
Proof of pre-disaster housing costs, as identified on the <i>Application for Continued Temporary Housing Assistance</i>	<ul style="list-style-type: none"> • Mortgage statement or lease/rental agreement for the disaster-damaged primary residence. • Real estate tax statement and homeowners or renters’ insurance statement, if paid separately from the mortgage. • Essential utility bill(s) for the disaster-damaged primary residence: gas, electric, oil, trash, water, and sewer.
Proof of pre-disaster and current post-disaster income for all members of the household 18 years and older	<p>Examples include, but are not limited to:</p> <ul style="list-style-type: none"> • 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 Temporary Housing Assistance, applicants will only be required to submit supporting documentation if the household’s income or rent has changed.

3. Limitations and Exclusions

- Applicants must request Continued Temporary Housing Assistance within the period of assistance.
- When an applicant first requests Continued Temporary Housing Assistance and submits documentation that does not demonstrate full exhaustion of the initial Rental Assistance award, the first Continued Temporary Housing Assistance award will be reduced by the remaining amount of initial Rental Assistance.
- Applicants residing in non-traditional housing are not eligible for Continued Temporary Housing Assistance.