

## B. Rental Assistance

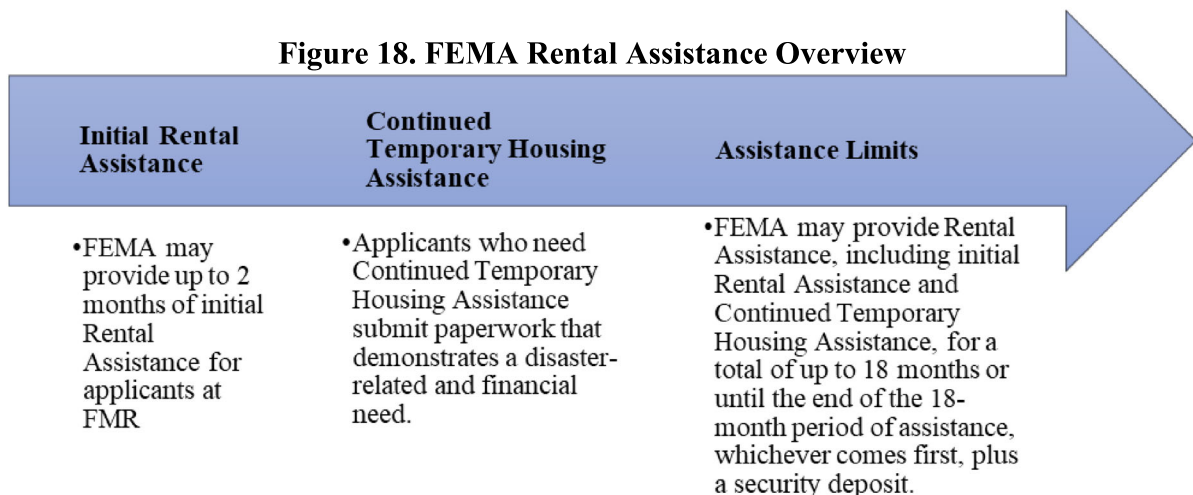
FEMA may provide financial assistance to pre-disaster homeowners or renters to rent alternate temporary housing if they are displaced from their primary residence as a result of a Presidentially-declared disaster.<sup>94</sup>

FEMA awards eligible applicants initial Rental Assistance based on the Fair Market Rent (FMR)<sup>95</sup> established by HUD for the county, parish, tribal land, municipality, village, or district where the pre-disaster residence is located and the number of bedrooms the household requires.<sup>96</sup>

Rental Assistance is intended to cover the monthly rent amount (including lot rent, if applicable) and cost of essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or internet service for the housing unit.<sup>97</sup>

FEMA may provide Rental Assistance, including initial and continued assistance awards, up to 18 months or the end of the 18-month period of assistance, whichever comes first. FEMA will also award applicants one additional month of rent when utilized for a security deposit. If the 18-month financial period of assistance is extended, the number of eligible months of Rental Assistance will also be extended.

**Figure 18. FEMA Rental Assistance Overview**



As a type of Temporary Housing Assistance, Rental Assistance does not count toward the financial Housing Assistance maximum award.

### 1. 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 Rental Assistance:

- FEMA verifies, as a result of the disaster, the pre-disaster residence is:
  - Uninhabitable and requires repairs to make the residence habitable; or
  - Inaccessible and cannot be entered due to access impediments (e.g., fallen trees, downed power lines, damaged access ramps) or restrictions placed by Federal, SLTT government officials; or
  - Affected by utility outages that disrupt functionality of the residence; or
  - Unavailable due to forced relocation, such as the property owner restricting access to the property due to disaster damage or the owner taking possession of the

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 home<sup>98</sup> within a reasonable commuting distance<sup>99</sup>, or own an available rental property that meets their temporary housing needs.<sup>100</sup>

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](#)).<sup>101</sup>

### 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.<sup>102</sup> 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 housing<sup>103</sup> 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.<sup>104</sup>

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.