



ROADMAP TO DISASTER HOUSING RECOVERY



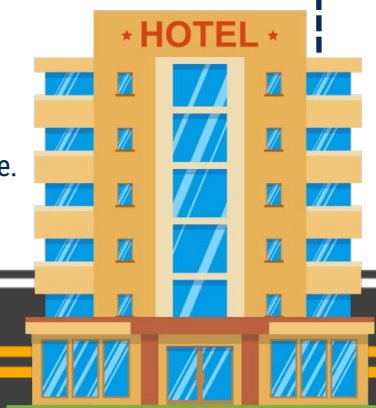
1. Document Damages, Apply for FEMA, and File an Insurance Claim

Take photos and/or videos of any damages caused by the disaster, and save any receipts related to home repairs.

If you have homeowners insurance, windstorm insurance, flood insurance, or renters insurance, file a claim with your insurance provider as soon as possible.

Registering for FEMA is the first step in receiving Federal assistance. You can apply by calling 800-621-FEMA, going to [DisasterAssistance.gov](https://www.disasterassistance.gov) or, visiting a Disaster Recovery Center in your area.

If you have already applied for FEMA and your living situation has changed, update your application by contacting FEMA through one of the methods above.



3. Rental Assistance

If you are in need of additional lodging support beyond the two weeks of Displacement Assistance, contact FEMA via phone or in person at a Disaster Recovery Center to notify them that you are in need of Rental Assistance.

Rental Assistance award amounts are based on HUD's Fair Market Rent rate, established annually in each community. FEMA can provide these funds in 30-day increments based on verification of continued need.

Be prepared to provide FEMA with receipts that document proper use of Rental Assistance funds.



5. Home Repair Assistance, Home Replacement Assistance

FEMA can provide up to \$42,500 to homeowners whose homes have sustained damage that renders them uninhabitable as a result of a declared disaster.

Exact award amounts are determined after FEMA conducts a home inspection. All applicants have the right to appeal FEMA's determination and award amounts.

FEMA cannot duplicate benefits provided by your insurance. If your repairs cost more than you received from your insurance, notify FEMA and provide contractor estimates indicating the remaining funds needed in order to repair your home.



7. Community Development Block Grant - Disaster Recovery*

When approved by Congress, CDBG-DR funds are provided to communities through HUD to address large-scale redevelopment needs.

These funds may be used to repair or replace damaged or destroyed homes, build new affordable housing, and improve impacted infrastructure.



2. Displacement Assistance or Lodging Expense Reimbursement

If your home is uninhabitable or you have been displaced as the result of a declared disaster, FEMA may be able to assist with rapid funding.

Displacement Assistance provides up to two weeks of funds for temporary lodging at a hotel, motel, short-term rental, or to stay with friends or family. These funds are distributed as a one-time up-front payment following a FEMA home inspection.

Lodging Expense Reimbursement provides direct reimbursement for costs already incurred to secure short-term lodging for up to one week following a FEMA home inspection.

4. Transitional Sheltering Programs*

Programs such as FEMA Transitional Sheltering Assistance and State Non-Congregate Sheltering, when approved, may provide direct lodging to displaced survivors in lieu of Rental Assistance.

Transitional Sheltering Assistance offers eligible survivors the option to check-in to a participating hotel room and may be available for up to six months. Be sure to update your FEMA application to accurately reflect where you are currently staying in order to qualify.

State Non-Congregate Sheltering may be able to provide eligible survivors in a travel trailer or a hotel room for up to six months.

6. Direct Housing*

When approved, FEMA may offer Direct Housing assistance to eligible survivors whose homes are extensively damaged when no alternate option exists. This could include placement in a travel trailer, mobile home, or apartment.

In some cases, FEMA may be able to place a travel trailer or mobile home on your private property.

In other instances, the Direct Housing program may require relocating to a nearby apartment complex, commercial RV or mobile home park, or housing group site location.

*Programs are dependent upon request and approval by FEMA and may not be available after all declared disaster events