

# Questions and Answers about Direct Housing Assistance for Hurricane Laura

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**Q: I'm a Hurricane Laura survivor who qualified for FEMA direct housing. Why is it taking so long for me to get housing?**

**A:** Direct Housing — putting people into temporary housing units — is one of FEMA's most difficult and complex operations. Each installation is a construction project, requiring site inspections, local permits and hooking up utilities. As with any construction project, often there are the inevitable delays that come with weather conditions and coordination of schedules. Because of the time involved, it may be months before all families are housed.

**Q: As a Laura survivor, does FEMA provide options to assist with my housing situation?**

**A:** FEMA first offers people help if they don't have insurance or don't have enough insurance to make their home habitable. This assistance can get survivors started on very basic repairs. If you are a renter or someone who needs to rent a home while you make repairs, FEMA offers rental assistance. And, for those whose homes had major damage that will take a longer time to repair— FEMA may offer Direct Housing assistance.

**Q: Can you explain the difference between private, commercial and group housing sites?**

**A:** For homeowners approved for direct housing, they may have the option to have a temporary housing unit placed on their property. The homeowner's property would be considered a private site. For small families a recreational vehicle (RV) might be the best option and for larger families one or sometimes



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two, mobile home units may be required. Private sites are used if their Homeowner's Association and local ordinances allows for units to be placed on the homeowner's property. If it is not feasible to place a unit on a private site, or if the applicant is a renter, FEMA can lease pads in a commercial mobile home park to place FEMA temporary housing units. Leasing a pad in a commercial park for the purposes of placing a FEMA temporary housing unit is considered a commercial housing site. The other direct housing option is a group housing site. Group housing sites are constructed by FEMA from the ground up for the purpose of placing multiple temporary housing units. Constructing a group site takes considerable time and is the least desirable option to FEMA.

**Q: As a Laura survivor, how do I qualify for direct housing?**

**A:** You must register with FEMA. Then FEMA looks at the damage to your home and makes a decision about what assistance you qualify for based on the extent of the damage to your home and other factors including whether insurance is available to cover the damages. If your home is determined to be uninhabitable or destroyed, you may qualify for direct housing assistance. You don't have to do anything else. FEMA will call you to discuss your options and what FEMA assistance you qualify for.

**Q: Can you explain the different roles that FEMA and Laura survivors play in the housing process?**

**A:** The survivor has the lead role in their recovery; however, FEMA is here to help you get started. We can help in some cases with financial assistance to get started — some repair assistance and/or rental assistance. FEMA can also assist by providing you with other resources to help with your recovery. Many volunteer organizations like church groups, other nonprofits and various government programs may be available to help as well. But, at the end of the day, it's up to each family to determine how they want to recover and how they want to rebuild.

