

# Questions and Answers about Direct Housing in Southwest Louisiana for Hurricane Laura

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## **Q: What is Direct Housing?**

**A:** FEMA Housing Assistance may be provided in the form of financial assistance (funds provided to an applicant) or direct assistance (housing provided to the applicant.) For Hurricane Laura, direct housing assistance is authorized in the form of transportable temporary housing units (TTHUs), such as recreational vehicles (RVs) (or “travel trailers”) and manufactured housing units (MHUs), Multifamily Lease and Repair (MLR) and Direct Lease. Direct housing will be considered for temporary housing when no other options are feasible.

## **Q: How do I apply and qualify for Direct Housing?**

**A:** You must register with FEMA and reside in a parish that has been approved for direct housing assistance. The approved parishes are Allen, Beauregard, Calcasieu, Cameron, Grant, Jefferson Davis, Rapides and Vernon. Your damage must be to your primary residence; caused by Hurricane Laura; and, FEMA must determine your home is uninhabitable as a result of the damage or because it was destroyed. Those who have not yet done so can register at 1-800-621-3362 or online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or with the FEMA mobile app. You will be asked to provide general information, including information on insurance coverage.

## **Q: As a renter, what options do I have?**



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**A:** If your rental home experienced major damage or was destroyed, you may be eligible for financial or direct temporary housing assistance depending on your household's situation and the location of the damaged home.

**Q: If I have insurance, am I disqualified from receiving housing assistance?**

**A:** No. FEMA may be able to provide temporary housing assistance if you are uninsured or underinsured. Talk to your insurance agent to see if you qualify for housing assistance under your insurance coverage. If you have insurance, you must provide documentation to FEMA showing whether your losses will be covered by your insurance coverage.

**Q: I completed the initial interview with FEMA and was advised that I am eligible for direct housing. What happens next?**

**A:** You will receive a call to collect information to determine the appropriate housing option for you and your household. FEMA will ask you detailed questions about your specific housing needs, such as, if you own property that can accommodate a temporary housing unit; your household composition; and, medical necessities and/or disabilities.

**Q: What determines whether I can receive a temporary housing unit?**

**A:** If you are eligible for housing assistance, FEMA takes into consideration the severity of your losses and how long it will take you to repair your home or find a new, safe place to live.

**Q: How does FEMA determine where my housing unit will be placed on my property?**



**A:** FEMA will issue an inspection request to a contractor that will inspect your property and determine whether a housing unit can be placed on your property and where it should be placed. The contractor will call you to schedule an appointment to meet you at your property. When feasible, it is preferable to install the unit at the same location as the owner's damaged home.

**Q: What happens during the site visit?**

**A:** The contractor measures your site to determine what type of unit could fit there and identifies any debris or other obstacles that needs to be removed prior to installation. The contractor will also verify utility connections and coordinates for flood-zone determinations. These details are submitted to FEMA for review. If it is determined that the site is feasible, FEMA will issue a work order for the contractor to place a unit on your property and begin the installation process.

**Q: Will I need to do anything after the site visit?**

**A:** If any actions are specifically required by you, FEMA will contact you to explain. You may be asked to make arrangements with your electric service provider to install a temporary meter specifically for the unit. If you have pets, they may need to be relocated from the site during the installation for the safety of the contractors and the animals themselves.

**Q; How long will it take to install the unit?**

**A:** The work is done as quickly as possible to provide your family with a safe, sanitary and functional place to live while repairs are being made to your home. However, weather can delay matters, as can local inspections, utility hookups and other factors.

**Q: What if my property is not feasible for placement of a housing unit or if I don't own the property where I live?**



**A:** FEMA will contact you to discuss other options. FEMA-leased pads in commercial parks with housing units may be available.

**Q: Will I have to pay for the unit?**

**A:** No. Direct temporary housing assistance is authorized for Hurricane Laura for 18 months from the date of the declaration, which means it is set to end February 28, 2022. If you remain eligible for direct housing assistance during this period, you will not be charged rent, but you may be responsible for utility bills.

**Q: If I receive a housing unit, can I get any other type of assistance?**

**A:** Yes. If you are a homeowner, you may be eligible to receive FEMA assistance for home repairs while you stay in a temporary unit. Homeowners and renters may also be eligible for FEMA's Other Needs Assistance program for limited personal property losses, vehicle damage, funeral expenses and other disaster-related expenses.

**Q: I'm a local or parish official. What can I do to help my residents get their units faster?**

**A:** Work with FEMA to ensure local inspections and permit approvals are completed promptly. FEMA Division Supervisors or Governmental Affairs Specialists are in the area and can answer questions or concerns.

**Q: What are the permitting issues involved?**

**A:** The State of Louisiana and FEMA are coordinating with municipalities and parishes regarding local ordinances, permitting, zoning, transportation requirements, setbacks, utility connections and inspections. FEMA must also ensure the site is compliant with applicable building codes, environmental laws and floodplain regulations.

