

FEMA Direct Temporary Housing

The Commonwealth of Kentucky immediately addressed emergency sheltering needs following the Dec. 10 tornadoes using local and Commonwealth resources such as state parks. Both the Commonwealth and FEMA are committed to helping survivors obtain safe, secure temporary housing, so they can focus on their personal path to recovery such as major home repairs or replacement.

Identifying survivors with continued temporary housing needs is a priority. We encourage those who have been displaced from their homes due to the Dec. 10 tornadoes to apply for assistance from FEMA at [DisasterAssistance.gov](https://www.disasterassistance.gov) or by calling FEMA's helpline at **800-621-3362**.

Housing assistance available now

The best option for temporary housing is financial rental assistance through FEMA's Individual Assistance program. Rental assistance is included in the standard resources available to eligible displaced survivors who apply for FEMA assistance.

What Is Direct Temporary Housing assistance

In disaster areas where rental assistance is not an option due to a lack of available rental resources within a reasonable commuting distance, Direct Temporary Housing Assistance may be considered for eligible survivors.

FEMA direct temporary housing assistance is only meant to supplement local and Commonwealth resources, not replace them. The Commonwealth has requested, and FEMA has authorized, Direct Temporary Housing in six designated counties authorized for Individual Assistance: **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren.**

Throughout this process, the Commonwealth and FEMA will effectively provide Direct Housing Assistance to individuals and households affected by the disaster in a manner that is equitable and accessible based on the needs of survivors.

What you should know about Direct Temporary Housing

FEMA's housing assistance programs are temporary – available for up to 18 months after the disaster declaration for survivors who remain eligible through that period. They are not designed to be a permanent housing option. Temporary housing programs serve as a bridge until permanent housing can be secured.



FEMA

Direct Temporary Housing Assistance is available to eligible applicants whose primary residence is uninhabitable, and Rental Assistance is not an option due to a lack of available housing resources in the area. Obtaining Direct Housing Assistance through FEMA is not an automatic process. Eligibility is determined after the survivor applies for FEMA assistance and according to guidelines developed and approved by the Commonwealth of Kentucky and FEMA.

The Direct Temporary Housing process takes time and involves multiple layers of government, federal and Commonwealth laws and regulations, and local ordinances. Therefore, financial rental assistance is the first option for survivors where rental resources are available.

Important! – To remain eligible for Direct Temporary Housing Assistance during the period of assistance, disaster survivors must demonstrate a continued housing need and be able to show progress towards a permanent housing plan.

Available Direct Temporary Housing options

The following categories of FEMA’s direct housing assistance program are approved based on currently available inspection and rental resource data:

- Direct Lease,
- Multi-Family Lease and Repair, and
- Temporary Housing Units in all six requested counties

Direct Lease allows FEMA to lease vacant residential properties, such as single-family homes, apartments, cooperatives, condominiums and townhouses, as temporary housing for eligible applicants. FEMA provides rental payments to eligible landlords who can offer lodging to eligible survivors with damaged or destroyed homes.

- The property must have electricity and running water and located within a reasonable commuting distance to services such as accessible public transportation, schools, grocery stores, fire department and emergency services.
- Properties cannot be in a Special Flood Hazard Area.
- Properties must provide complete and independent living facilities for one or more people, including separate living rooms, bedrooms, kitchens and bathrooms.
- The landlord must have at least one unit accessible to applicants with disabilities or other functional needs.

Multi-Family Lease and Repair allows FEMA to contract property owners for use and to allow for repairs or improvements to a multi-family rental property. The property must be available to be leased to FEMA allowing FEMA’s exclusive use as temporary housing for eligible applicants for a term of no less than 18 months from the date of declaration

Transportable Temporary Housing Units consists of Manufactured Housing Units (MHUs), Travel Trailers and non-motorized Recreational Vehicles (RVs). Manufactured housing options are placed on private land or commercial pads. Local permitting regulation or ordinances apply, as well as ordinances concerning manufactured housing and flood plain requirements. Sites will be inspected for feasibility before units are hauled and installed by the local entities involved.

- **Private Sites:** Where conditions permit, a temporary housing unit may be placed on the survivor’s privately-owned property.
- **Commercial Sites:** Units can also be placed in existing mobile home parks or other commercial sites.
- **Group Sites:** If no other option within a reasonable commuting distance is available, a group site established and maintained by FEMA may be constructed.

While there is no specific timeline before a survivor can occupy a housing unit after their eligibility is determined, survivors should be assured that FEMA and the state are making every effort to work through the process as quickly as possible.

To be eligible for Direct Temporary Housing

Your primary residence is deemed unsafe, unlivable, or uninhabitable within one of the six counties designated for direct temporary housing assistance (Caldwell, Graves, Hopkins, Marshall, Muhlenberg, Warren). In addition, ...

- You must have filed for your insurance benefits, or
- the damage to the property is not covered by insurance, or
- the insurance settlement is insufficient, or
- the settlement has not yet been received.

You must apply for FEMA assistance online at **DisasterAssistance.gov**, by calling the FEMA helpline at **800-621-3362**, or by using the FEMA mobile app. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. FEMA helpline hours are 7 a.m. to 10 p.m. (local time), seven days a week, until further notice.

You can also visit a Disaster Recovery Center or Mobile Registration Center for help with your FEMA application. Locations and hours are available by visiting www.fema.gov/disaster/4630 or by calling the FEMA helpline.

FEMA assesses all survivors who apply for FEMA assistance to see if they're eligible for direct temporary housing. If you are identified as potentially eligible, FEMA will contact you.

Placing survivors into Direct Temporary Housing is a multi-step process:

Prior to the survivor occupying the temporary housing unit, they must have a permanent housing plan. After the Commonwealth and FEMA identify suitable sites for placing temporary direct housing, they will coordinate with local officials to determine if the site is safe, habitable and functional before allowing occupancy. Steps to complete:

1. FEMA will conduct pre-placement interviews of potentially eligible survivors to verify the survivor's need for Direct Temporary Housing assistance.
2. Next, a site inspection will assess the survivor's damaged property to see if the temporary housing can be placed on the property, including checking for water, sewer and electric connections and any floodplain ordinance restrictions that must be considered.
3. If the site passes inspection, the housing unit is dispatched from a storing facility.
4. A crew will deliver the unit and install it with the appropriate connections to be ready for occupancy.
5. After the unit is installed, and power and sewer connections made, the housing unit undergoes a thorough final inspection before the keys are turned over to the recipient. The survivor is responsible for utility connections and payments.
6. Survivors must sign a housing license agreement before occupying a unit.

Remember! – direct housing is temporary. These units are not permanent dwellings. FEMA staff will meet with survivors regularly to determine their continued eligibility and need and to assist them in their long-term housing plans.

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