

Housing Options for Displaced Renters

In the aftermath of a natural disaster like Super Storm Sandy, the toll on households can be dramatic and unsettling. Understanding the many different housing options you may have is often a challenge, but it can be a critical factor in getting back on your feet and giving you some surety of the future.

As a renter before the storm, you may have the following choices and options, depending on your specific circumstances and needs:

- First and foremost, check with your insurance company. Some insurance policies provide money for temporary housing. Government assistance will only be provided if it is not covered by insurance.
- Register for FEMA assistance online at [DisasterAssistance.gov](https://www.disasterassistance.gov), or by calling **1-800-621-FEMA(3362)** [TTY 1-800-462-7585 for those with speech or hearing disabilities]. Applying opens up a number of options for displaced renters, which may include the following:
 - **Hotel Rooms:** Households may be provided a room in a hotel on a temporary basis.
 - **Loans and Grants for Housing Contents:** The U.S. Small Business Administration offers loans that can provide up to \$40,000 to help renters replace their damaged belongings (clothing, furniture, appliances, etc.). You need not accept a loan if one is offered to you, but you must apply before being considered for a FEMA grant.
 - **Rental Housing:** You may be eligible for FEMA-provided rental housing until you can find a permanent solution. FEMA will assist you in obtaining a home or apartment to rent and will pay a portion or all of the rental cost initially for up to two months; after that, renters will need to re-certify continuing need prior to any extension (which can continue up to 18 months, as long as total assistance does not exceed the program cap of \$31,900).
 - **Direct Housing Assistance:** In the event that rental resources are not available or do not meet the needs of your family, you may be able to receive housing assistance provided directly by FEMA for up to 18 months. This can include options such as the following:
 - Money to rent a recreational vehicle (RV) so you can stay on your property.
 - Housing in government-controlled facilities, such as Fort Monmouth.
 - Mobile homes or travel trailers placed on pre-existing pads with utility hook-ups.While receiving Direct Housing support, you will be asked to develop and pursue a long-term housing plan for your household, and may be asked to re-certify your continuing need from time to time.

Disaster housing assistance is meant to be temporary. As such, representatives from FEMA will continue to work with you and your family to help you identify and pursue long-term housing solutions.

If you have any questions about your individual options, call FEMA at 1-800-621-FEMA(3362) or contact them on the internet at [DisasterAssistance.gov](https://www.disasterassistance.gov). Provide them with your case number, and inquire.

Housing Options for Displaced Home Owners

In the aftermath of a natural disaster like Super Storm Sandy, the toll on households can be dramatic and unsettling. Understanding the many different housing options you may have is often a challenge, but it can be a critical factor in getting back on your feet and giving you some surety of the future.

As a home owner before the storm, you may have the following choices and options, depending on your specific circumstances and needs:

- First and foremost, check with your insurance company. Some insurance policies provide money for temporary housing. Government assistance will only be provided if it is not covered by insurance.
- Register for FEMA assistance online at [DisasterAssistance.gov](https://www.disasterassistance.gov), or by calling **1-800-621-FEMA(3362)** [TTY 1-800-462-7585 for those with speech or hearing disabilities]. Applying opens up a number of options for displaced homeowners, which may include the following:
 - **Hotel Rooms:** Households may be provided a room in a hotel on a temporary basis.
 - **Loans for Housing Repairs and Contents:** The U.S. Small Business Administration offers loans that can provide up to \$200,000 for repairs and \$40,000 to replace their damaged belongings (clothing, furniture, appliances, etc.). You need not accept a loan if one is offered to you, but you must apply before being considered for a FEMA grant.
 - **Repair Assistance:** If repairs can be made to your home that will allow you to return quickly, you may be eligible to receive help with necessary repairs. This usually takes one of two forms:
 - **Grants:** You may be eligible for grant funds of up to \$31,900 if repairs can be made quickly and will get you back into your home.
 - **Repairs:** Some New Jersey Counties and communities are eligible to participate in the STEP (Sheltering and Temporary Essential Power) program, in which a community-contracted construction firm can go into an eligible household to make minor, temporary repairs that can be made quickly to make the damaged property habitable.
 - **Rental Housing:** You may be eligible for FEMA-provided rental housing until you can find a permanent solution. FEMA will pay all or a portion of the rental costs (up to \$31,900) for up to 18 months. Displaced homeowners may be asked periodically to recertify need before continued rental assistance is provided.
 - **Direct Housing Assistance:** In the event that rental resources are not available or do not meet the needs of your family, you may be able to receive housing assistance provided directly by FEMA for up to 18 months. This can include options such as the following:
 - Money to rent a recreational vehicle (RV) so you can stay on your property.

- Housing in government-controlled facilities, such as Fort Monmouth.
- Mobile homes or travel trailers placed on pre-existing pads with utility hook-ups.

While receiving Direct Housing support, you will be asked to develop and pursue a long-term housing plan for your household, and may be asked to re-certify your continuing need from time to time.

Disaster housing assistance is meant to be temporary. As such, representatives from FEMA will continue to work with you and your family to help you identify and pursue long-term housing solutions.

After you have registered for disaster assistance, if you have any questions about your individual options, call FEMA at **1-800-621-FEMA(3362)** or contact them on the internet at DisasterAssistance.gov. Provide them with your case number, and inquire.