

SETTING THE RECORD STRAIGHT: DISASTER RENTAL ASSISTANCE PROGRAMS AT FEMA AND HUD

Since the 2017 disasters, FEMA has refused to activate HUD’s [Disaster Housing Assistance Program](#) (DHAP), despite requests made by the [Governor of Puerto Rico](#), [dozens of members of Congress](#), [homelessness and housing advocates](#), and survivors. By providing direct rental assistance and case management, DHAP is designed to overcome the unique housing challenges faced by low income survivors – including seniors, people with disabilities, families with children, and other at-risk populations – to help them get back on their feet.

In response to FEMA’s claims that its rental assistance program is meeting the housing needs of disaster survivors, the Disaster Housing Recovery Coalition is setting the record straight.

	FEMA RENTAL ASSISTANCE	DISASTER HOUSING ASSISTANCE PROGRAM
ASSISTANCE PROVIDED	Survivors are provided assistance equal to two months’ rent. After covering the cost of application fees and security deposits, many survivors are left with no direct rental support. It can be difficult to recruit housing providers to participate in the program without longer-term assistance for survivors, especially those who may be displaced from employment or face other barriers to securing steady income.	Survivors are provided the longer-term rental assistance needed to find stable, affordable rental homes on the private market. DHAP covers the full rental costs for low-income survivors. Over time, this support decreases to help transition households to greater responsibility for their housing costs. HUD reports that 95% of survivors found permanent homes after the program ended.
PROGRAM DELIVERY	Rental assistance is provided directly to the survivor, who is responsible for finding permanent rental homes. Survivors who are displaced to new communities or who face other barriers, including Limited English Proficiency or a disability, often struggle to find rental homes that meet their needs.	Survivors receive help from local housing professionals to find the stable, permanent rental homes that meet their needs. Once the survivor finds the right home for them, rental assistance is provided directly to the housing provider.
FAIR MARKET RENTS	Rental assistance is capped at the fair market rent (FMR) in the disaster-impacted area, regardless of the rental costs in the communities where survivors are displaced. For example, Hurricane Maria survivors received assistance based on rental costs in Puerto Rico, even if they were displaced to high cost areas like New York City, Boston, or Orlando.	DHAP is flexibly designed to meet the needs of survivors, regardless of the communities where they have been displaced. Survivors displaced to higher cost communities receive adequate rental assistance to meet their needs.

	FEMA RENTAL ASSISTANCE	DISASTER HOUSING ASSISTANCE PROGRAM
CASE MANAGEMENT	Case management services are provided by workers contracted through the U.S. Department of Health and Human Services (HHS). Case managers are not based in the community where the survivor is located, lack expertise in the local housing market, and have no preexisting relationships with local housing providers.	Case management services are provided by local housing professionals through public housing agencies. Case managers are based in the community where the survivor is located, have extensive expertise in the local housing market, and have robust preexisting relationships with local housing providers.
RECORDKEEPING	Survivors are advised by FEMA to maintain receipts for up to 3 years, which can be difficult when families are dealing with traumatic circumstances or displacement.	Survivors are not required to maintain receipts. Housing providers work directly with HUD to ensure proper payment.
OTHER RISKS	Survivors risk being found ineligible for further needed assistance if they do not properly maintain their receipts or if they use the assistance to cover other basic needs, such as food or healthcare. FEMA reports that many survivors are barred from receiving the help they need for this reason.	Providing rental assistance directly to the housing provider allows families to live in stable, affordable rental homes, without risking eligibility for further needed assistance.

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