



November 26, 2017
DR-4339-PR FS 025
FEMA News Desk: (866) 366-8807
fema-pr4339prensa@fema.dhs.gov

Fact Sheet

Survivors Living in Shelters Have Many Housing Options Available

SAN JUAN, Puerto Rico — Survivors who are unable to return to their home because it is uninhabitable or inaccessible, as a result of Hurricanes Irma and Maria, have a wide range of federal disaster programs available to them.

- Funded by FEMA, in cooperation with the government of Puerto Rico, these programs are intended to reduce the number of families living in shelters by offering disaster assistance to help them return to their own homes or provide temporary housing.
- Homeowners, renters, and business owners who are registered with FEMA may be eligible for federal housing assistance. Available housing solutions are designed to help the residents of Puerto Rico in their recovery.
- Disaster assistance is designed to support a safe, habitable and functional living space and not intended to return homes and personal belongings to pre-hurricane conditions.
- **FEMA Individual Assistance application deadline is March 20, 2018.**

Housing Resources Provided Directly to Disaster Survivors

Tu Hogar Renace (Your Home Reborn). Managed by the government of Puerto Rico, through this program a homeowner's primary residence may be eligible for, but not limited to, necessary repairs to return the home to safe, habitable and functional conditions. Work includes repairs to keep roofs from leaking, replacement of damaged windows and doors, repairs to damaged walls, and water heaters. The government of Puerto Rico will announce how survivors can participate in *Tu Hogar Renace*.

Transitional Shelter Assistance (TSA). Administered by the government of Puerto Rico and funded by FEMA, TSA allows eligible survivors to stay in participating hotels or motels anywhere in Puerto Rico or the Continental U.S., for the period of time specified by FEMA. To find a participating hotel, disaster survivors should visit DisasterAssistance.gov.

Direct Lease. Vacant units are leased by FEMA and are used as temporary housing for disaster survivors. FEMA pays the rent for these units. Utility costs and other expenses not covered in the lease are the responsibility of the disaster survivor. Property owners interested in participating can email FEMA-Lease-PR@fema.dhs.gov.

Multi-Family Lease and Repair (MLR). FEMA repairs existing, vacant, multi-family residential properties to house survivors in multi-family residential units. Vacant units are leased by FEMA and are used as temporary housing for disaster survivors. FEMA pays the rent for these units. Utility costs and other expenses are the responsibility of the disaster survivor. Property owners interested in participating can email FEMA-MLR-PR@fema.dhs.gov.

Voluntary Agencies Leading and Organizing Recovery (VALOR). The VALOR initiative leverages volunteer organizations within Puerto Rico to make minor repairs to homes at no charge to the property owner.

Financial Assistance Available to Disaster Survivors for Housing Needs

Individuals and Households Program (IHP). FEMA's Individuals and Households Program provides financial and direct services to eligible individuals and households affected by the hurricanes who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts. **(Application deadline is March 20, 2018)**

Other Needs Assistance (ONA). Financial grant for uninsured or underinsured, disaster-related, necessary expenses and serious needs. This may include housing related expenses other than rent, such as repair or replacement of household appliances and furnishings, uniforms, tools and equipment required for your job, school books and supplies. **(Application deadline is March 20, 2018)**

Rental Assistance. FEMA will provide funds directly to disaster survivors, who are then responsible for finding available rental resources of their choosing. **(Application deadline is March 20, 2018)**

Home Repairs. Financial grant to help make repairs to a primary residence, utilities, and residential structure, including privately-owned access routes (driveways, roads, or bridges) to a safe and sanitary living or functioning condition. **(Application deadline is March 20, 2018)**

Low Interest Disaster Loans. The U.S. Small Business Administration, provides low-interest, long-term disaster loans to help homeowners repair or rebuild and renters with personal property, with transportation, and moving and storage expenses incurred due to a declared disaster. **(Application deadline is March 20, 2018)**

Immediate Foreclosure Relief. The U.S. Department of Housing and Urban Development (HUD) has granted a moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages for hurricane survivors. **The**

moratorium expires on March 9, 2018 for Hurricane Irma; on March 19, 2018 for Hurricane Maria.

Mortgage Insurance and Home Rehabilitation. HUD provides FHA insurance to disaster survivors who lost their homes and who need to rebuild or buy another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs. **(Application deadline is Sept. 20, 2018)**

U.S. Department of Agriculture Loan Programs. For assistance regarding the [United States Department of Agriculture's](#) Single Family Housing Guaranteed Loan Program, Single Family Housing Direct Home Loans, or Multi-Family Housing Direct Loans, www.rd.usda.gov or call **787-766-5095**.

Human Services Programs

Disaster Unemployment Assistance (DUA). Funded by FEMA and administered by the government of Puerto Rico and the U.S. Department of Labor, DUA provides unemployment benefits and reemployment services to individuals who have become unemployed as a result of Hurricanes Irma and Maria. Benefits may be available to self-employed individuals whose businesses were impacted by the storms. **(Application deadline is Jan. 11, 2018)**

Disaster Legal Services (DLS). Through an agreement with the Young Lawyers Division of the American Bar Association, DLS provides free legal help for survivors of the hurricanes. It offers legal assistance to low-income individuals who are unable to secure adequate legal services to meet their disaster-related needs. **(DLS is available until Sept. 10, 2018)**

Survivors must register with FEMA before **March 20, 2018** to determine their eligibility for available disaster assistance. There are a number of ways to apply for disaster assistance:

- Online at: www.DisasterAssistance.gov
- Download the FEMA app, available for Apple, Android, and Blackberry mobile devices. From there, click on the “Disaster Resources” tab. Visit fema.gov/mobile-app for more information.
- Call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service). TDD call **800-462-7585**. Multilingual operators are available. **(Press 2 for Spanish). Lines are open 7 a.m. to 11 p.m. daily.**
- Visit a Disaster Recovery Center. To find location and hours of a DRC near you, visit FEMA’s DRC Locator at <http://asd.fema.gov/inter/locator/home.htm> .

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FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been

*discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service; **TTY: 800-462-7585**). Multilingual operators are available (press 2 for Spanish).*

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters, which can cover the cost of replacing lost or disaster-damaged real estate and personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

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