



My Experience with FEMA Continued Rental Assistance (Updated 12/30/2024)

PLEASE NOTE: This is NOT legal advice. I am simply sharing my experience so far and where we are in the process in hopes that it helps you.

1. To get Continued Temporary Housing Assistance (CTHA) which is longer term rental assistance, you first need to get approved for "Initial Rental Assistance".
2. To get info on CTHA, you will need to speak with that department which is different from Rental Assistance department. Unfortunately, you have to call FEMA's main number, then get transferred to Rental Assistance, then again to CTHA. I found that some of the representatives in Rental Assistance were knowledgeable about it and some were not.
3. To get the "Initial Rental Assistance" you will need to show that you are going to need longer term housing assistance. I provided my "Substantially Damaged" Letter as well as a document from my builder estimating the time to rebuild.
4. I am told that "Initial Rental Assistance" will be about 2 months rent determined based on HUD housing rent for your county and the number of bedrooms you had/need. This money is intended to be used to find your rental (ex: first, last, security deposit, etc). This is DIFFERENT from Initial Displacement Assistance.
5. This is where we are in the process – we have been approved for and received the "Initial Rental Assistance". Please note that you may have to call back several times. I spoke to 3 different representatives, 3 different times that each told me that they had processed the request before it was done.
6. Once you get the "Initial Rental Assistance" you can apply for "Continued Rental Assistance". FEMA will send an information packet where you will complete and provide: Continuing Rental Form, Lease agreement, receipts showing you exhausted the Initial Rental Assistance, and income documents, utility bills (when available). I'm told you may need a letter from your general contractor saying how long repairs/rebuild will take.
7. The "Continued Rental Assistance" will come after the fact (I am told 2 months at a time) so you will be signing a lease at risk. If this is not an option for you, ask Rental Assistance about other options.
8. There are maximum time and dollar amounts for "Continued Rental Assistance" – I am told 18 months and \$42,500.

Other fun facts and tips:

- Every time you call FEMA you will be on hold (several times) and likely have at least 2 transfers to get to CTHA department.
- I have yet to be able to get anything in writing, everything is verbal – frustrating.
- You will probably be told various things by various FEMA representatives that you talk to.
- I take notes on what each FEMA representative tells me along with their name and pin/badge number. It has come in handy a few times.
- Be prepared to clearly state what you are trying to do (probably many times) and the steps you have taken so far.
- Documents that you upload to your FEMA Disaster Assistance portal take at least 24 hours for FEMA to be able to see.
- Before I was ready to sign a lease – I uploaded a lease quote/price to my FEMA portal so I could show something with a price.

Here is a link to FAQs for FEMA Rental Assistance that may be helpful.

<https://www.fema.gov/fact-sheet/rental-assistance-and-continued-rental-assistance-faq>

If you have questions, please feel free to reach out.

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