

# Q&A on Temporary Housing Options for Survivors of Flooding in Middle Tennessee

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## Lodging Expense Reimbursement (LER)

**Question:** If I cannot stay in my home because of the disaster, will FEMA give me money to stay in a hotel or motel?

**Answer:** FEMA may reimburse out-of-pocket lodging expenses that are not covered by insurance (such as additional living expenses or loss of use). The money is not provided upfront but after lodging receipts are submitted. Also, the survivor's pre-disaster primary residence must be deemed unlivable and/or inaccessible by FEMA or affected by an extended disaster-caused utility outage to be considered.

**Question:** Can I get reimbursed for my food or transportation costs while I'm staying at a hotel?

**Answer:** No. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls, transportation, or other miscellaneous expenses.

**Question:** What information do I need to provide to seek reimbursement?

**Answer:** Applicants must submit verifiable lodging receipts or itemized statements with the following information: The name of the applicant or co-applicant; name, address and phone number of the lodging; dates of occupancy and the amount of expenses incurred.

**Question:** Where can I upload my lodging receipts?

**Answer:** Applicants can upload their receipts online to their [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) account. All documents should include the registration



number and the disaster number DR-4609-TN.

Survivors can also submit their receipts through standard mail at: Attn: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055. Or Fax 1-800-827-8112 (Cover sheet required)

**Question:** When can I expect to receive reimbursement for lodging expenses?

**Answer:** Typically, a decision is made within 30 days after receipts have been submitted. But if there is a high volume of requests, it can take as long as 90 days.

**Question:** I have insurance, can I still get reimbursed for my lodging expenses?

**Answer:** By law, FEMA cannot duplicate benefits of insurance or any other source, such as a voluntary organization, for the same dates the applicant is requesting LER.

**Question:** I am staying with friends or family; can I get reimbursed for any costs?

**Answer:** No. Lodging expenses incurred while residing at the home of family or friends may not be reimbursed.

## Rental Assistance

**Question:** What is the difference between Lodging Expense Reimbursement and Rental Assistance?

**Answer:** LER is reimbursement for out-of-pocket lodging expenses while rental assistance is paid directly to survivors for a two-month stay in a housing unit.

As with LER, the home must be deemed uninhabitable by FEMA for residents to be to be considered and they must not be receiving alternative housing benefits from an insurance policy.

**Question:** How much rent per month does FEMA provide?

**Answer:** The rental awards are based on Fair Market Rent rates that the U.S. Department of Housing and Urban Development identifies for a particular housing area.

**Question:** Does rental assistance include coverage for utilities?



Answer: FEMA's rental assistance includes money for essential utilities, such as electricity and water, but not cable or internet.

**Question:** What if I need rental assistance after two months?

**Answer:** Residents must fill out a Continued Rental Assistance form if they still need it after two months. Those who have not received this form in the mail can obtain one by calling FEMA's helpline (below). Survivors may be asked to provide the following information with this form:

- Rental receipts for the last two months
- Documents showing income for all members of the household over the age of 18, before and after the disaster
- Proof of **all** housing expenses before and after the disaster (such as utility bills, property insurance, mortgage, etc.)
- Copy of your lease or rental agreement

For more information call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**), go to [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) or download the FEMA app to a smartphone or tablet.

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