

A Guide to Creating your Own Permanent Housing Plan

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Survivors of Hurricanes Helene and Milton who are receiving FEMA funds, rental assistance, or live in a temporary transportable manufactured home provided by FEMA need to make a plan for moving into permanent housing. If you can't yet move into a permanent home and need your FEMA assistance to continue, you need to show FEMA progress in your housing plan. Here's how.

What is Home?

FEMA calls it permanent housing, but you call it home. A home is a safe place where you find comfort, a place to build memories with family and friends. Whether our houses are big, small, fancy or modest, they are our shelters and our sanctuaries.

Permanent housing can be:

- The home you lived in before the hurricane and have now repaired
- A new home
- An apartment or other living space where you can reside long-term
- Any other space where you can remain permanently and where your family feels safe

Setting Goals for a Permanent Home

Direct housing units that are provided by FEMA are not intended to be your permanent home. FEMA provides eligible survivors direct temporary housing options for up to 18 months from the date of the disaster declaration when no other housing options are available. To help your family return to a home where they can live permanently, you need to set your housing goals and prepare a plan to achieve them.



Your permanent housing plan is important because FEMA needs to confirm every 30 days that you still need temporary housing assistance. Each month you will need to show progress in your plan to stay eligible for FEMA housing assistance (this also applies to survivors who are currently living in FEMA funded temporary rental housing).

Choosing the Right Home for Your Household?

The first step toward making your permanent housing plan is **listing important factors for each family member**. You and your family will need to rank what is most important. FEMA's experienced case recertification advisors help you organize your list of priorities.

Examples of some important factors are:

- Ages of members within your household
- Responsibilities for assisting others
- Locations you go to regularly (your preferred neighborhood)
- Location of current or potential jobs
- Dietary needs
- Medical needs including prescriptions and equipment
- Disabilities or access and functional needs, including devices and equipment
- Languages spoken
- Cultural and religious considerations
- Pets or service animals
- Access to schools

Use What You Already Have or Know

Your permanent housing plan needs to build on your family's existing resources and to think about your housing barriers.

Existing housing resources may include:

- Communities or neighborhoods where your family support systems exist (children's schools, childcare, mental health support).
- Communities or neighborhoods where potential employment opportunities exist.
- Past landlords, employers, or other persons who can offer a positive reference.



Barriers to a permanent home may include:

- Lack of funds
- Low credit score
- Scarcity of available residential construction services
- Lack of available regional resources
- Need for job training
- Lack of references

Remember, recertification advisors have experience in the best ways to use your resources and may guide you to local programs that can lower the barriers to finding the right home for your family.

Showing Progress Toward Your Permanent Home

There are many ways you can show progress in your permanent housing plan:

- Commit to and begin repairing or rebuilding your pre-disaster home, find and purchase a new residence, or find and lease an available rental unit;
- Provide evidence of progress — such as invoices for repairs, contract for rebuild or a lease for a new home —or show that delays are outside of your control;
- Fulfill requests to communicate and meet with FEMA case workers on a regular basis.

You should keep ALL receipts, canceled checks and money orders showing how you've used FEMA repair funds or rental assistance.

If not living in a FEMA provided unit

Renters and homeowners can call the FEMA Helpline at 800-621-3362 to request an application if they have a continued need for further rental assistance. Renters should first contact their previous landlord to find out if and when they will be able to move back into their former dwellings.

Benchmarks and Timelines

Set clear benchmarks and a reasonable timeline to finish so that everyone knows:



- What needs to happen next;
- When things need to be done; and
- Who is responsible for each step.

The plan is meant to be flexible and can adjust to account for changes in your family's circumstances.

It takes some time to complete the steps in a permanent housing plan. The sooner the work begins, the better.

Hurricane survivors can stay in touch with FEMA by phone or online:

- Call the FEMA Helpline at 800-621-3362.
- Visit [DisasterAssistance.gov](https://www.disasterassistance.gov).

