

How Your Flood-Damaged Private Property May Qualify for a Temporary Housing Unit

If your property meets requirements and you have no other place to live, FEMA may be able to place a travel trailer or manufactured housing unit on your flood-damaged private site.

Because of the scarcity of rentals and other alternate housing in hard-hit Eastern Kentucky, FEMA has activated its Direct Housing Program in Breathitt, Knott, Letcher and Perry counties. Under this program, FEMA buys or leases travel trailers and manufactured housing units and provides them to eligible Survivors for up to 18 months after the date of a disaster declaration. Some may be placed in commercial parks or group sites. When feasible, housing units are installed on private property allowing Survivors to recover near their primary residences.

Is a trailer or manufactured housing feasible for my private property?

FEMA will determine which applicants are eligible based on several factors and inspect each potential private site for feasibility. For instance, the inspection will look at whether a private site can accommodate the size and type of temporary housing unit that will meet a household's needs.

Travel trailers are prioritized for eligible applicants who expect to have a temporary housing need of six months or less. For larger households that may need longer than six months, FEMA will generally use manufactured housing units with up to three bedrooms.

Temporary housing sites also must comply with local zoning regulations and federal floodplain management, environmental planning and historic preservation requirements. FEMA gives priority to locations that meet the federal standards.

Each proposed private property site is scrutinized. FEMA reviews whether the private site is in a floodplain or has environment impacts. Even before an on-site inspection, a direct housing official, an environmental and historic preservation advisor and a floodplain management specialist coordinate to determine if the site is in a Special Flood Hazard Area.

In some cases, the environmental specialist and a flood insurance liaison may determine it's not feasible to place temporary housing on a site based on flood hazard information, or they may ask FEMA to gather additional floodplain and wetland information during a site inspection. Sites with little environmental impact have priority.



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Are there other feasibility requirements?

Establishing ownership - The owner of the site must certify that they own the private site or have written approval to use it.

Access - Homeowners must sign a form granting FEMA access to the site to deliver, install, maintain, repair and remove the unit. Usually that is done when the homeowner meets with a FEMA housing official and the contractor during the site inspection.

The presence of a trailer or manufactured housing unit must not obstruct the repair, removal or reconstruction of a damaged dwelling on the site.

Electricity - The local power company must be capable of installing electrical service, and each unit will require its own meter panel. If electrical service is available, a temporary power pole and meter will be installed. The occupant is instructed to set up a new electric service account for the travel trailer or manufactured housing unit.

Occupants are responsible for paying for electricity as well as all other utilities. They must also pay for grounds maintenance, trash removal or snow removal.

They must contact their local utility locator service to schedule underground utility line markings. The vendor will typically take 48 to 72 hours to complete markings once the request is made.

Other Utilities - Potable water service must be available as well as a functional sewer connection or private septic system.

Debris -The site must be sufficiently clear of debris and other obstacles to make room for the temporary unit and any necessary additions like steps or ramps.

What happens if my private property is found to be infeasible for a temporary housing unit?

If your private property is considered infeasible, you need to find out whether the determination is permanent or a temporary one that you can fix. For instance, you may be able to make the site acceptable by clearing debris or repairing a septic system if those issues caused your property to be rejected.

If your site is considered permanently infeasible, it is your responsibility to provide FEMA with an alternate private location. If the alternate site turns out to be infeasible or none can be found, FEMA will put you on the waiting list for a temporary housing unit in a commercial park or a group site.

To apply for disaster assistance or get more information on available disaster assistance, homeowners and renters can go online to [disasterassistance.gov](https://www.disasterassistance.gov), call **800-621-3362** or use the [FEMA mobile app](#). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. Deadline to apply is Sept. 28.

You may also visit a Disaster Recovery Center to apply for disaster assistance or get information on your existing application. To find the closest center, go to the [DRC Locator \(fema.gov\)](#).

For an accessible video on how to apply for assistance go to [youtube.com/watch?v=WZGpWI2RCNw](https://www.youtube.com/watch?v=WZGpWI2RCNw).

For the latest information on Kentucky flooding recovery, visit [fema.gov/disaster/4663](https://www.fema.gov/disaster/4663) and follow FEMA on Twitter at twitter.com/FEMARegion4. Visit the Governor's website at governor.ky.gov/disaster-response/flood-response.

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