

## **Insured Hawaii wildfire survivors may qualify for FEMA's Direct Lease Program**

Insured Hawaii wildfire survivors may qualify for FEMA's Direct Lease Program even if they have not used up all their ALE/Loss of Use benefits.

Generally, if you have homeowner or rental insurance, FEMA requires you to use all your insurance benefits before FEMA is able to provide any housing assistance. This avoids what FEMA calls, "Duplication of benefits."

Here on Maui, many wildfire survivors have not been able to find properties to rent. For most, even if they were able to find a place to rent, the cost is more than most people can afford.

To help, FEMA is providing direct housing assistance by leasing rentals to insured wildfire survivors whether they have used up all their ALE/Loss of Use or not.

If you have insurance, you may qualify for the Direct Lease Program.

You can apply for the Direct Lease Program if you are currently renting and still have ALE/Loss of Use funds available or if you have not used any or most of your ALE/Loss of Use benefits.

After qualifying, FEMA will match you to a property they are leasing from the owner. FEMA pays the deposit, the rent, and the utilities. FEMA furnishes the unit so all you have to do is move in.

If you are matched with a FEMA Direct lease property and have ALE/Loss of Use coverage left over, FEMA will then require you to reimburse FEMA for the HUD Fair Market housing rate for the size unit you are placed in from your ALE/Loss of Use until those benefits have been used up. After that, FEMA will continue paying the lease.



Example—FEMA places and pays for your family to be in a 3 bedroom house/condo. While this property may be listed for \$8,000 per month, through the FEMA Direct Lease Program, you may lease this property at the HUD housing rate of \$2,927. You will be required to reimburse FEMA the amount of \$2,927 a month (regardless of what you are getting from your insurance) until your ALE/Loss of Use has been used up, you are able to find permanent housing, or rebuild.

Once your ALE or LOU is exhausted, you will no longer be required to reimburse FEMA at all.

It's important to act sooner rather than later for this assistance. You are encouraged to apply, especially if you previously were unable to use Rental Assistance through the FEMA Continued Temporary Housing Assistance (Continued Rental Assistance).

Or, you are currently in a rental using your ALE/Loss of Use and are worried your loss of use is about to run out.

Or, you have been in Red Cross managed housing since the fire and not used your ALE/Loss of Use and are worried about finding a place to rent and how long your ALE/Loss of Use will last.

For more information see a FEMA Leasing Specialist.

Sherry Peterson of United Policyholders is also available meet with you in Lahaina or Kahului to walk you through the process. You can call or text her at (808) 214-8713 or you can email her directly at [sherry.peterson@uphelp.org](mailto:sherry.peterson@uphelp.org).

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