

FEMA May Help Wildfire Survivors Whose Temporary Housing Insurance is Running Out

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K?hei, MAUI – If you are a wildfire survivor and have an insurance policy that covers your temporary housing, it's important to verify the terms of that coverage, the amount, and how long it will last. If your insurance coverage is running out, contact FEMA to see how you may qualify for additional assistance.

Even if your insurance is still in effect, you are encouraged to find out more about FEMA's available programs.

FEMA options include:

- The **Rental Assistance Program**, which may offer financial help towards paying your rent once you have exhausted insurance for additional living expenses or loss of use.
- The **Direct Temporary Housing Assistance Program** provides interim housing across Maui through the Direct Lease program.

These programs – part of FEMA's Individuals and Households Program -- have been extended to **Feb. 10, 2026**, giving wildfire survivors more time to recover. The programs were set to expire Feb. 10, 2025.

During the extended period, Direct Lease temporary housing occupants will be expected to start paying rent based on their financial ability. The amount will be determined on a case-by-case basis but won't exceed 100 percent of the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent.

Homeowners with insurance temporarily covering living expenses may still be able to participate in FEMA's Rental Assistance program and Direct Temporary Housing Assistance program. Some are currently in Direct Lease housing units.



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To begin the process for the Rental Assistance Program, applicants must first appeal to FEMA. The appeal must include the insurance policy page detailing additional living expense/loss of use coverage, proof of exhaustion of insurance funds, the current lease or rental agreement, and rental receipts.

If approved, the initial Rental Assistance will provide two months of rent at 100 percent of HUD's Fair Market Rent for Maui County.

After the first two months of Rental Assistance, the applicant may apply for Continued Temporary Housing Assistance. If approved, Rental Assistance would be extended for three months at a time as needed. The amount provided would be up to 175 percent of the HUD Fair Market Rent.

To find out if you qualify, call the FEMA Helpline at **800-621-3362**. Or you may call the FEMA Housing Hotline at **808-784-1600**.

For in-person support, visit FEMA at:

- Council for Native Hawaiian Advancement, **K?ko?o Maui Relief & Aid Services Center** located at 153 E Kamehameha Ave Ste 101 in Kahului. Hours are 9 a.m. to 5 p.m. HST Monday to Friday.
- Maui County's Office of Recovery at the **Lahaina Gateway** located at 325 Keawe St. in Lahaina, next to the Ace Hardware Store. Hours are 8 a.m. to 4:30 p.m. HST Monday to Friday.

For more information about insurance-denial or insurance-settlement matters, call the **FEMA Helpline at 800-621-3362**. Operators are available from **7 a.m. to 10 p.m. HST, seven days a week**, and they speak many languages. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

For the latest information on the Maui wildfire recovery efforts, visit mauicounty.gov, mauirecovers.org, fema.gov/disaster/4724 and [Hawaii Wildfires - YouTube](#). Follow FEMA on social media: [@FEMARegion9](#) and facebook.com/fema.



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