

Renters

Renter's Insurance

If you have renter's insurance, you should call your insurance provider to file a claim. Some FEMA disaster assistance requires you either receive a settlement or are denied by your insurance before qualifying for FEMA programs.

FEMA Individual Assistance

FEMA's Individuals and Households Program can provide money and/or a temporary place to live if you are eligible and have uninsured or underinsured necessary expenses and serious needs. It is intended to meet basic needs and help survivors start the recovery process. To receive assistance under the Individuals and Households Program, you must meet these conditions:

- That you are a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify your identity;
- Your insurance, or other forms of disaster assistance received, cannot meet your needs caused by the fire; and
- Your necessary expenses and serious needs are directly caused by the fire.

You can apply for FEMA assistance by registering at www.disasterassistance.gov, using the [FEMA mobile app](#), calling the FEMA Helpline at 800-621-3362, or by speaking with a FEMA Disaster Survivor Assistance staff member at a Disaster Recovery Center. **You must apply by November 9, 2023.** FEMA assistance is a grant that doesn't have to be repaid.

FEMA Disaster Recovery Centers are currently open from 8 A.M. to 6 P.M., every day but Sunday, at the:

- Lahaina Civic Center, 1840 Honoapi'ilani Highway in Lahaina,
- University of Hawaii Maui College Building 205 (Community Services Building), 310 W. Ka'ahumanu Avenue in Kahului, and
- Mayor Hannibal Tavares Community Center (in the Lower Multi-Purpose Room), 91 Pukalani Street in Makawao.

To the extent possible, you should have the following information available when you apply for assistance:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information or direct deposit information;
- Insurance information (if you have insurance);
- Brief description of damages (if known);
- A mailing address;
- Names of all occupants of your household before the disaster;
- Your household's annual gross income before the disaster; and
- Pen and paper to write down your registration number.

For more information on eligibility, see [here: https://www.fema.gov/fact-sheet/common-reasons-femas-eligibility-decisions](https://www.fema.gov/fact-sheet/common-reasons-femas-eligibility-decisions).

Even if you are currently sheltered (staying with friends, family, or on an employer's property) you should still register with FEMA for potential future assistance.

After you apply for disaster assistance, FEMA may determine that you are eligible to receive the following kinds of housing support, depending on [your eligibility and needs](#) (<https://www.fema.gov/assistance/individual/sheltering-housing-options>):

- **Transitional Sheltering Assistance:** You could stay in an approved hotel or motel room paid for by FEMA. After you apply for assistance, FEMA will notify you if you are eligible. Once you have approval and a FEMA registration ID, you can [look up participating hotels](#) (<https://www.femaemergencyhotels.com/>)
- **Lodging Expense Reimbursement:** You could be reimbursed for hotels, motels, Airbnb, or other short-term lodging costs.
 - To apply for this support, you need to provide your name, the name, address, and phone number of where you stayed, the dates of occupancy, and the amount you paid. You will need to provide receipts.
- **Rental Assistance:** You could receive financial assistance to rent alternative temporary housing, including essential utilities and security deposit. The funds may be used to rent a house, apartment, manufactured home, or an RV, but the amount of time that FEMA will cover rental expenses is limited, depending on FEMA's determination of the appropriate benefit:
 - Initial Rent Assistance – Up to two months.
 - Continued Rent Assistance – Up to 18 months.
- **Direct Housing Assistance:** FEMA can directly provide housing, such as a lease or a mobile or manufactured home, if there are no other practical temporary housing options. Housing can be available for up to 18 months, and requires paying rent if it is extended.
- **Replacing Personal Property and Vehicles:** FEMA may be able to help pay to replace personal property or a vehicle, pay for moving and storage expenses, or pay for miscellaneous items like smoke detectors or generators. Personal property can include furniture, appliances, clothing, textbooks or school supplies, and tools and other job-related equipment. Payment is based on your demonstrated needs, up to a maximum of \$41,000.
 - For personal property and vehicles, you need to apply for a Small Business Administration disaster loan first and FEMA will only cover costs beyond loan amounts (see information on loans below). For more information, see [here](#): <https://www.fema.gov/fact-sheet/individuals-and-households-program>, and [here](#): <https://www.fema.gov/fact-sheet/you-asked-im-renter-can-i-get-assistance-fema-0>.

To learn more about the help available, visit FEMA's [website for the Hawaii Wildfires](#) at <https://www.fema.gov/disaster/4724>, which is updated regularly. For additional details on FEMA programs and application requirements, see [here](#) (https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf), beginning on page 78.

State Fire Relief Housing Program

The Hawaii Housing Finance and Development Corporation is working to pair Maui residents displaced by the fires with spare bedrooms, vacation rentals, or unoccupied units that are available for at least one month. You may be expected to pay rent, which could be covered by FEMA or state funds. The program's [webpage](#) (<https://dbedt.hawaii.gov/hhfdc/hawaii-fire-relief-housing-program/>) includes a map and listing of available homes, updated twice each day.

Fill out [this form](https://forms.office.com/pages/responsepage.aspx?id=xt5HOLJj-UOm0FikCqoaEHVjiNA1J-pKslMmsmarLchUMjZEWDkxVjRLTIZQQ0VQMjVUSEMzUDFVSY4u) (https://forms.office.com/pages/responsepage.aspx?id=xt5HOLJj-UOm0FikCqoaEHVjiNA1J-pKslMmsmarLchUMjZEWDkxVjRLTIZQQ0VQMjVUSEMzUDFVSY4u) with your information and needs and you will be contacted for verification. You will get access to a listing of landlords and homeowners who are offering a place to stay, and should expect that you will need to provide proof of ID and residency and negotiate the terms of your stay with the person offering it.

For more information, see this FAQ: <https://dbedt.hawaii.gov/hhfdc/files/2023/10/Fire-Relief-Housing-Program-QA-100623.pdf>. You can also call 808-587-0469 between 7:45am-4:30pm, Monday through Friday (except holidays), or email hawaiifirereliefhousing@hawaii.gov and leave a message and your contact information.

For updates on state, county, and other resources, see <https://www.mauirecovers.org>.

Red Cross Transitional Housing

The Red Cross is working to provide temporary housing assistance in the form of hotel rooms to those displaced by the fire, regardless of citizenship. For more information, you can call the Red Cross at 1-800-733-2767.

SBA Disaster Loans for Personal Property Damage

The federal Small Business Administration (SBA) offers disaster loans of up to \$100,000 to repair or replace disaster-damaged property that isn't covered by insurance, which can include personal property like cars, clothing, furniture, and appliances that were damaged or destroyed in the fire. **You must apply by November 9, 2023.**

To apply for an SBA loan, you must first register with FEMA (see FEMA Individual Assistance above). Then you can apply for a disaster loan in the following ways:

1. Online [here](https://disasterloanassistance.sba.gov) at disasterloanassistance.sba.gov.
2. In person:
 - At the Disaster Recovery Centers (which can help with both FEMA and SBA assistance), open from 8 A.M. to 7 P.M., seven days a week at the:
 - Lahaina Civic Center, 1840 Honoapi'ilani Highway in Lahaina,
 - University of Hawaii Maui College Building 205 (Community Services Building), 310 W. Ka'ahumanu Avenue in Kahului, and
 - Mayor Hannibal Tavares Community Center (in the Lower Multi-Purpose Room), 91 Pukalani Street in Makawao.
 - At the SBA Business Recovery Centers, located at:
 - Maui Resorts Rentals, 30 Halawai Drive, in Lahaina. It is open Monday to Saturday 9 A.M. to 5 P.M.
 - Maui Research Technology Center, Building A, Suite 119, 590 Lipoa Pkwy, in Kihei. It is open Monday to Friday 8 A.M. to 5 P.M. and Saturdays 10 A.M. to 2 P.M.
 - Hawaii Foreign Trade Zone No. 9, 521 Ala Moana Blvd, Suite #201, Pier 2, Honolulu 96813. It is open Monday to Saturday 9 A.M. to 6 P.M.
 - Kauai Federal Credit Union community space (former Otsuka Furniture building), 1624 Kuhio Highway, Kapa'a, in Kauai County. It is open Monday to Saturday 9 A.M. to 6 P.M.

3. Over the phone by calling (800) 659-2955 to request an application by mail. If you are deaf, hard of hearing, or have a speech disability, dial 7-1-1 to access telecommunications relay services.

For more information, call 1-800-659-2955 or email disastercustomerservice@sba.gov, see [SBA website information: https://disasterloanassistance.sba.gov/ela/s/article/Home-and-Personal-Property-Loans](https://disasterloanassistance.sba.gov/ela/s/article/Home-and-Personal-Property-Loans)), or see this [SBA fact sheet \(https://disasterloanassistance.sba.gov/ela/sfc/servlet.shepherd/version/download/0688200000XA8rAAG\)](https://disasterloanassistance.sba.gov/ela/sfc/servlet.shepherd/version/download/0688200000XA8rAAG).

If your SBA loan is insufficient or you are denied for a loan, FEMA can help pay to replace disaster-damaged personal property and other expenses(see information on FEMA above). For more information, see [here: https://www.fema.gov/fact-sheet/individuals-and-households-program](https://www.fema.gov/fact-sheet/individuals-and-households-program), and more detail [here: https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf](https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf), starting on p. 166.

Housing and Resources Counseling

The Disaster Recovery Center has Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) specialists that can help you access resources and applications from the federal and state government and voluntary organizations.

The federal Department of Housing and Urban Development provides free, confidential housing counselors that can help you find housing resources to recover from the fire. A counselor can help you make a plan, navigate FEMA assistance and insurance, communicate with a landlord or mortgage company, and know your rights. Request an appointment with [this form \(https://yourhome.fanniemae.com/talk-to-a-housing-counselor#request-appointment\)](https://yourhome.fanniemae.com/talk-to-a-housing-counselor#request-appointment) or by calling 1-855-HERE2HELP (855-437-3243). For more information, see [how a housing counselor can help \(https://yourhome.fanniemae.com/get-relief/housing-counselor-help\)](https://yourhome.fanniemae.com/get-relief/housing-counselor-help) and [what questions you can ask \(https://yourhome.fanniemae.com/get-relief/housing-counselor-help\)](https://yourhome.fanniemae.com/get-relief/housing-counselor-help).