FAQ: Direct Housing Rental Requirement Appeal Process

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FEMA continues to house survivors of the Aug. 8, 2023, Maui wildfires through its Direct Housing Program. **Beginning March 1, 2025, survivors housed through this program will be required to begin paying rent.** Rent is based on the Department of Housing and Urban Development's Fair Market Rate for Maui and will not exceed 30% of a household's income. The rental amount determined by FEMA may be appealed by the household.

Q&A: Rental Amount Requirement

Q. When will Direct Housing participants be required to begin paying rent?

A. All Direct Housing households will begin paying rent to FEMA on March 1, 2025.

Q. When will households be notified of the requirement to begin paying rent?

A. Households received 90- 60- and 30-day notices informing them of the rent requirement that will begin on March 1, 2025.

Q. What if I cannot afford the rental amount?

A. The letter will include information on how to appeal and request a lower rental amount.

Q. How is the rental amount determined?

A. The rental amount is based on the U.S. Department of Housing and Urban Development (HUD) 2025 Fair Market Rent on Maui along with the household's ability to pay.



HUD Portal: FY 2025 Final Fair Market Rents Documentation System — Select Geography

Q. When is the applicant billed, and what information does the bill include?

A. The applicant is billed on March 1 and the bill each household receives specifies how much is owed, how to pay, and when the payment is due.

Q&A: Rental Amount Appeal Process

Q. If households have questions about the rental requirement and the appeal process, who do they talk to?

A. Direct Housing households are encouraged to talk to their recertification advisor if they have any questions on the appeal process and what documentation is needed to be considered for rent reduction.

Q. How long do households have to submit an appeal to request a rent reduction?

A. Households have 60 days to appeal for rent reduction from the date of receiving the 30-day notice letter informing them of the rental requirement. FEMA strongly suggests that households submit their appeal as soon as possible in order to process the request prior to the March 1 start date. A delay in submitting appeal paperwork may prolong the rental decision process.

Q. How do households submit an appeal to adjust their rental rate?

A. To submit an appeal, households must explain in writing why they cannot afford the stated rent and attach documents supporting their case.

In their appeal letter, households should detail their expenses, including their mortgage, property taxes, homeowners/renter's insurance, and utilities such as electric, water, gas and oil.

Examples of acceptable documents:

- Federal W-2 forms (or current pay stubs) for all occupants over the age of 18.
- A record of a current mortgage payment or rental agreement.



- A copy of a current property tax bill or canceled check.
- A copy of current insurance policy invoice or canceled check.
- A copy of recent invoices or canceled checks for utility payment.

Without submitting relevant documentation, occupants cannot be considered for reduced rent.

Q. What happens if a household's appeal is not processed by March 1, 2025?

A. In this case, households awaiting a final decision on their rental rate would be required to pay the full amount of rent until a decision is made. Once the decision has been made FEMA would refund the difference.

For Direct Housing households with further questions call the Individual Assistance Housing Hotline at 808-784-1600.

