What to do if your Additional Living Expenses (ALE) Assistance is running out

Questions to Answer Before Requesting an Extension

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have ALE Coverage?</td>
<td>Check your policy to see how long your coverage lasts</td>
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<tr>
<td>Do you have a rebuild contractor?</td>
<td>Determine with Contractor expected date of move in</td>
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<tr>
<td>Did your insurance delay your rebuilding process?</td>
<td>Document insurance related delay</td>
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</tbody>
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Step 1: Ask your insurance for an ALE Extension

Contact your insurance company (via email or mail) to ask for an extension. Use the sample letter as a guide.
- Ask for an extension that will cover the gap between when your current ALE coverage will end and when you will be able to move back into your home.
- Cite the long and difficult rebuilding process due to catastrophic fire as the need for an extension.
- Enlist the support of your agent or broker to advocate for you with your insurance company.
- If denied by your insurance company, ask for a letter showing the date when your ALE coverage will stop.

Step 2: If denied, request documentation showing when ALE coverage ends

- Most financial resources available for those whose ALE coverage has ended require this documentation.
- Collect financial documentation (tax returns, W2s, pay stubs, etc.)
- Discuss hardship resources available with your mortgage servicer.

Step 3: Request additional financial resources

Recovery Navigators

bouldercountynavigatingdisaster.gov
For additional possible rental assistance resources:
303-446-7782
NavigatingDisasterBOCO@lfsrm.org

Step 4: Contact a HUD Certified Counselor

Boulder County Personal Finance Program
bouldercounty.gov/families/housing/personal-finance-coaching/
Provides housing counseling, no financial assistance:
720-564-2279
personalfinance@bouldercounty.gov

Project Porchlight

www.moneymanagement.org/contact-us/disaster-recovery
866-889-9347