

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

Questions to Answer Before Requesting an Extension

Do you have ALE Coverage?

Check your policy to see how long your coverage lasts

Do you have a rebuild contractor?

Determine with Contractor expected date of move in

Did your insurance delay your rebuilding process?

Document insurance related delay

[Get more details](#)

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



NAVIGATING DISASTER
FOR BOULDER COUNTY

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



BoulderCountyPPF.org · 720.564.2279

Project Porchlight

www.moneymanagement.org/contact-us/disaster-recovery

866-889-9347

