



# Non-Congregate Sheltering - FAQ

The Hawai'i Emergency Management Agency (HI-EMA) recognizes the various struggles survivors may encounter while rebuilding their lives, such as understanding eligibility for assistance and transitioning out of temporary accommodations. HI-EMA is committed to offering support to survivors during these challenges. We are collaborating with FEMA and the American Red Cross to provide compassionate assistance and guidance throughout your recovery journey. We are here to help you with care and understanding.

## Direct Lease

- Q Why can't FEMA share information about the Direct Lease (DL) property before I make my decision?
- A Security and safety of current tenants (as of 2/2, DL is now providing the street name of the unit)
- Q Why can't I choose my tenant?
- A Fair housing laws do not allow this in this situation.
- Q How many times can I decline a DL offer?
- A We highly suggest you do not decline a DL unit if the opportunity is available, unless you have a valid reason:
- You have a minor child and transportation to school is not available from the offered DL unit.
  - The offered DL unit is not accessible to a household member with a disability (including public transportation)
  - Your pre-disaster residence was located on a working farm that generated at least half of the household's pre-disaster income before the disaster.
  - A household member needs in-home health services, or is a caregiver to a friend, neighbor, or relative and would be unable to continue receiving or providing those services if the household moves into the offered unit.
- Q What happens if I decline a DL offer?
- A You may be removed from the DL program. This is ***NOT*** recommended; however, you may still be eligible for FEMA financial assistance. Since there is such a limited supply of available houses on island, we strongly recommend considering this option.
- A If you need to decline DL, you should talk with FEMA and ARC representatives to get the most available help for recovery.
- Q When can I decline a DL offer?
- A Anytime, but this is ***NOT*** recommended.
- Q Will I be removed from my hotel if I decline a DL offer?
- A Potentially, but you will have a chance to appeal the decision. Depending on your situation, you may be asked to take over payment for your room.
- Q How long does the background check take?
- A Unfortunately, we cannot guarantee a timeline for the background check. We ask for your patience and cooperation as we move through this process. One of the



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FEMA contractors (Lima Charlie, Aesthetic Home Investments, or Fedcology) will reach out as soon as possible to complete the background check.

- Q Do I have to decide between DL and Rental Assistance (RA)? Or can I do both?
- A Unfortunately, you must choose either DL or Continued Temporary Housing Assistance (CTHA). You can receive initial RA *and* be eligible for DL, but if you are placed in DL, you cannot receive CTHA.
- A RA does *not* match you with a housing solution, but it *does* provide financial assistance should you locate a long-term housing solution on your own. Once you exhaust your initial RA, you can apply for CTHA to pay for a non-FEMA housing solution.
- Q How do I offer my property to rent?
- A FEMA: [mauihousing2024@fema.dhs.gov](mailto:mauihousing2024@fema.dhs.gov) or Phone: 510-499-6069
- A GEM/CNHA: [helpingmaui.org/offer](http://helpingmaui.org/offer) or email: [hawaii@globalempowermentmission.org](mailto:hawaii@globalempowermentmission.org)
- A You can also get in direct contact with survivors and work out leases with them.
- Q What do I do if I am being evicted from my current rental?
- A We have heard that some tenants believe they are being evicted by their landlords in favor of FEMA's DL program. If you believe this is the case and that your landlord has violated the terms of your lease, you should reach out to the Attorney General at [hawaiiag@hawaii.gov](mailto:hawaiiag@hawaii.gov) or 808-586-1500

## Insurance

- Q What if I have insurance settlement money?
- A You will need to spend and show exhaustion (i.e., receipts) of the Additional Living Expenses (ALE) / Loss of Use (LOU) funds you received to apply for RA or CTHA.
- A It is also important to note that your ALE/LOU settlement must be used to pay rent on your FEMA sponsored DL unit. Once that runs out, FEMA will take over rent payments.
- Q What else can I spend my insurance settlement money on?
- A Depends on your insurance policy. FEMA is concerned with your ALE/LOU settlement. Generally, ALE/LOU should be spent on living expenses including:
- Food
  - Water
  - Lodging
  - Clothes
- A Be sure to save every receipt, as these should be submitted to FEMA to show that you are using your ALE/LOU settlement properly. Unfortunately, you are not eligible to stay in the FEMA-funded NCS program if you have an ALE/LOU settlement that has not been exhausted.



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## Rental Assistance/Continued Temporary Housing Assistance

- Q How do I apply for continued rental assistance?
- A You can apply for CTHA by contacting FEMA, either in-person or via the helpline, and asking for a CTHA application. You can also download the CTHA form from your online account.
- Q What is needed for CTHA?
- A You will need to submit proof that your initial RA was spent on rent, and that you now can no longer afford to continue paying rent.
- Q Can I stay in NCS if I have received RA/CTHA?
- A No. You don't have to leave your hotel room, but you should be paying for your stay.

## General Information

- Q What are the next steps for housing recovery?
- A There are multiple options available for recovery. If you are eligible for FEMA DL, we recommend fully pursuing that option; this is the best option for securing housing in west Maui. If you are eligible for FEMA RA/CTHA, we recommend fully pursuing that option; this will help pay for any rental that you find. If you are not eligible for either, we recommend reaching out to one of the other housing options available for further assistance, if desired. The other housing options include GEM and RAP through DHS.
- Q Why is FEMA kicking me out?
- A If you are receiving a letter to move out, it is likely due to one of the reasons on the letter. If your letter does not have one of the reasons checked, it should have a unique explanation as to why you are being asked to leave the NCS program. Often, we are not asking you to leave the hotel, just to pay your own way.
- Q Why is ARC kicking me out?
- A If you are receiving a letter to move out, it is likely due to one of the reasons on the letter. If your letter does not have one of the reasons checked, it should have a unique explanation as to why you are being asked to leave the NCS program. Often, we are not asking you to leave the hotel, just to pay your own way.
- Q Is it safe to return to my home?
- A Go to [mauirecovers.org](http://mauirecovers.org) to check the status of your re-entry zone, water quality, and sewer functionality. HDOH is frequently monitoring air quality, especially with debris removal underway. Air quality can be checked at [Real-Time Air Quality Map | PurpleAir](#) or at [fire.airnow.gov](http://fire.airnow.gov).



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## Additional Resources

[Resource: List your available housing or rental unit through State of Hawai'i Department of Human Services \(DHS\) Rental Assistance program \(RAP\) with AirBnB and Global Empowerment Mission \(GEM\) \(mauinuistrong.info\)](#)

[Resource Category: Housing \(mauinuistrong.info\)](#)

[Wildfire Resources | U.S. House of Representatives](#)

[Frequently Asked Questions About FEMA's Direct Lease Program | FEMA.gov](#)