

FAQ: FEMA Housing Programs

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FEMA continues to support Maui wildfire survivors as they seek to recover and find permanent housing.

Q. What is the continued role of FEMA's Individuals and Households Program in responding to the Maui wildfires?

A. FEMA's Individuals and Households Program has been extended to Feb. 10, 2026. FEMA continues to provide financial assistance, including Rental Assistance. Additionally, FEMA continues to temporarily support households in the Direct Housing Program as they seek long-term housing solutions. FEMA cannot duplicate benefits that wildfire survivors may be receiving through other sources, including insurance benefits. FEMA assistance is temporary and is not a replacement for insurance.

Q. What FEMA programs are available to individuals and households who have exhausted their Additional Living Expenses/Loss of Use (ALE/LOU) benefits through their insurance?

A. Households that have exhausted their ALE/LOU benefits can request initial Rental Assistance at 100% of the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent. Subsequently, households may apply for Continued Temporary Housing Assistance (CTHA), which provides benefits up to 175% of the HUD Fair Market Rent on Maui.

Q. How would FEMA respond to local residents who feel that rental rates were increased due to the agency's efforts?

A. The loss of 4,000 homes during the August 2023 wildfires exacerbated Maui's pre-existing housing crisis. FEMA's interim housing programs are temporary. Maui's housing crisis is a long-term challenge requiring permanent solutions. State and local policy initiatives can help to combat and alleviate rising housing costs long term.



Rental Assistance and Continued Temporary Housing Assistance

Q. When my Additional Living Expenses/Loss Of Use (ALE/LOU) benefits through my insurance runs out, can I apply for Rental Assistance?

A. Individuals and households whose ALE/LOU benefits have been exhausted may appeal for FEMA Rental Assistance. Initial Rental Assistance is provided at 100% of the HUD Fair Market Rent for two months. After exhausting initial Rental Assistance, individuals and households may apply for Continued Temporary Housing Assistance (CTHA), which provides three months of assistance up to 175% the HUD Fair Market Rent. Households may re-apply for CTHA to continue receiving assistance after those three months.

Q. If I receive Rental Assistance and/or additional Rental Assistance, known as Continued Temporary Housing Assistance (CTHA), can I remain in my current rental unit?

A. Individuals and households who receive Rental Assistance may choose to remain in their current unit or move to an alternative rental unit that they identify. Regardless of the unit selected by the wildfire survivor, the initial two-months of Rental Assistance provided is 100% of the HUD Fair Market Rent. The Rental Assistance approved for additional time, known as Continued Temporary Housing Assistance, is up to 175% of the HUD Fair Market Rent on Maui. If the total rent for a household's selected unit exceeds the amount provided, the individual is responsible for the remainder of the rental amount.

Q. What are the qualifications to receive additional Rental Assistance known as Continued Temporary Housing Assistance?

A. Continued inclusion in the program and the benefit amount is determined individually and considers an applicant's income and housing expenses before and after the 2023 Maui wildfires. The CTHA amount provided can be up to 175% of the HUD Fair Market Rent. When recertifying every three months, changes to the applicant's income and housing expenses are considered. Considerations include but are not limited to a change in income, a change in rental amount and the addition of utility expenses.

Q. How long can I receive Continued Temporary Housing Assistance?



A. Individuals and households may continue to receive CTHA if they continue to meet the requirements of the program. Households receiving CTHA must recertify every three months to remain in the program.

Q. Can FEMA increase or decrease the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rate?

A. The Fair Market Rent is determined by HUD for each calendar year. FEMA is unable to change this determination.

FY 2025 FMR: One-Bedroom (\$1,762), Two-Bedroom (\$2,309), Three-Bedroom (\$3,103), Four-Bedroom (\$3,584)

Direct Housing

Q. What is the Individuals and Households Program Direct Housing Program?

A. FEMA's Direct Housing Program provides temporary housing options for wildfire survivors through Direct Lease or modular units known as Alternative Transportable Temporary Housing Units. FEMA may only provide Direct Housing to households that are unable to use Rental Assistance to secure temporary housing and that have previously been approved for the Direct Housing program.

Q. When my ALE/LOU runs out can I enter the Direct Housing Program?

A. FEMA is only able to provide Direct Housing to households that have already been approved for the program. This includes all approved forms of Direct Housing. Households that are not already in Direct Housing and still having housing needs may appeal for Rental Assistance.

Q. If I previously turned down a FEMA unit and left the Direct Housing Program can I rejoin?

A. If FEMA offered you a housing option that would meet your household needs and you turned it down, you are no longer able to rejoin the Direct Housing Program and cannot live in a Direct Lease unit or an Alternative Transportable Temporary Housing Unit.



Additional Resources

- State Housing: <https://dbedt.hawaii.gov/hhfdc/hawaiistaterecovers/>
- CNHA Housing: <https://helpingmaui.org/mauilani>
- Maui Economic Opportunity (MEO): 808-553-3216
- Chaplin Ministry: 813-699-1138

Official Recovery Information: Maui Recovers – Maui Wildfire Housing Pathways

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

- Find Rental Housing
- Place Temporary Housing Unit
- Build a Permanent Housing
- Offer a Rental Unit
- Host a Family
- Build an Accessory Dwelling Unit (ADU)
- Addressing the need for more housing on the island of Maui to assist displaced families after the wildfires, CNHA is seeking homeowners who are willing to build Accessory Dwelling Units (ADU). Interested homeowners will need to have approved plans and permits to proceed with building prior to applying for a forgivable loan of up to \$50,000. The loan will be forgiven after a homeowner has hosted a displaced, fire-impacted family for three years.
- Additional Information located under Resources of Maui Recovers
- Office of Recovery – West Maui
- SBA
- County of Maui Recovery Permit Center
- Helping Maui CNHA
- **211 – DCM Disaster Case Management** – A program that connects survivors of disasters with specially trained disaster case managers (DCMs) to develop a unique and comprehensive recovery plan, and then assisting with connecting with the referrals and resources to meet their needs.
DHSDCMP@dhs.hawaii.gov

[Get Support: K?ko?o, DRC at the Lahaina Civic, and the Disaster Recovery Center at UH Maui College \(mauirecovers.org\)](#)



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