

Theme 3: The Struggle to Recover

Factors that hinder or restrict the process of recovery.

Housing—out of reach and out of touch

Lahaina has changed in a lot of ways. Obviously, I think the biggest thing is knowing how many people were displaced... Maui is already small and cramped, and we already are the type of place where people live with their parents. I know to some extent a lot of us are used to the tight spaces and sharing those spaces, but for it to have even gotten smaller. That is extremely difficult. **I think people are extremely frustrated with the way that housing has] been handled... people were angry that tourists could live in a short-term vacation rental that they could have been giving to local families.**



I think it's going to be hard now that nobody really knows what's going to happen, for the people to actually start coming back. **I feel most people want to go back, but it's also, like I said, prices are going up and everything. So, they start rebuilding and everything costs three times what it cost before. A lot of people aren't going to be able to go back.** And then just like all the small businesses, like,

they might not be able to afford to go back either. And that's when it's kind of going to start to turn into something that it wasn't, because **it's going to be only outside people that can afford to be there.**

I know they keep talking about moving us back there. They say that recovery would be faster if we all agreed to go back, **but it's there's no work out there**, you know? And so there's that there might be housing, but there's no work, but it's very depressing being over there, obviously, it's very triggering.

Stress and strife

I just know that there were protests going on for a while because people were angry that tourists could live in a short-term vacation rental that they could have been giving to local families. And obviously I don't know the intricacies of how people make their money and how they're able to rent out and what the laws are. **But it did look incredibly ridiculous to me that we have huge, huge vacation properties with hundreds of rooms, and people are living in their trucks.** So, I think there's an element of people coming together closer to each other, people caring for each other, I mean, **I've never seen so much love and so much care and so much just people just bending over backwards to do anything for each other. But I think people are still angry.**



Where's the housing? Where are the houses? **Because the landlords over here do not give a rip. They are completely blind. They do not care. They do not know. They do not want to deal with HUD. They are afraid of it. They don't know the first thing about it.**

And I think within the community, it's difficult. **I think that there has been a lot of people, like, arguing with each other. Like in fighting about, like, okay, what was the cause of [the fire]? It's so easy to spread misinformation when people are scared.**

The reason why the recovery is not going as planned is because **there's no unity amongst the organizations that are giving these resources [to the survivors]... there's no communication.**



Disconnected from place and friends



Every time I pass by Lahaina Town right there, it's so sad to see everything gone. You know, right now, you see empty lots, you know, all the shopping, all the restaurants, empty lots. Sometimes I don't want to drive by there because that's the memory... **I have so much picture taking there when my family come over visiting. We always take them to Lahaina Town. But right now, you drive through the town, it's empty... So, it's so sad to see that.**

I kind of try to stay away from there. Like, we still we still do our church there. So, you know, I mean, we go there at least once a week, but, um, for going back, no, **there's really nothing yet left there.** Like, I think just me [working at an aid organization] and helping them is good enough right now to help them and navigate them through whatever they're going through. But yeah, for my family, no...

From our family, our friends in Lahaina, it just only thing has changed that you don't see them. 'Cause, you know, you see a couple of people, and then you run into people randomly. But in my [pre-fire] neighborhood, you know, they were just

there. You walk down the street, and you say hi, type of thing. **There's definitely a disconnect because you're like, I'm over here [now]. Do I see everybody I used to see? No. And do they come [to] see me over here? A couple, but we're so out of the way that I totally understand. So, there's definitely a disconnect. From your friends, people that you knew and loved over there.**



Inadequate resources to rebuild



Partly, it's frustrating because of the situation, because **we're in a homeowner condo collective like the way we are. We don't qualify [for additional support from HUD], even though we're \$10 million short for our rebuild. So, we don't qualify... I have not heard of one person on the island that's not short for recovery.** I have a friend that she's, you know, on her own and she's probably about \$300,000 short.

So, the process, you know, I did get some insurance money and been working with my mortgage company about deferring the mortgage and not having to do mortgage and rent. I'm struggling with the SBA with all their kind of scattered communication, and that's been very Difficult... **Basically, it's going to cost about \$900,000 to rebuild, and I paid less than half of that for the house. And that's what I could afford to put towards a place to live. And the insurance company naturally doesn't cover that. In essence, I'm saying there's a huge financial gap.**



I did have proper homeowner's insurance, so I got money from State Farm, which is held at the mortgage company. So, because I was able to get that assistance, it kind of precluded me from being able to get other, like, Catholic Charities or so many that I just didn't qualify for. **And what's coming out in the wash is that for homeowners, the disbursement from the insurance companies is far less than what the cost is to rebuild. So, although I did get insurance money, if I could get rental assistance at the same time, that money could be applied to the gap in rebuilding.**



I know that when I talk to people on Mainland, they're under a different impression that **we're like, all doing very well, and we got a big payout, and we all have all this money. And I just want that narrative to not be being spread because it's really detrimental to us, and it's a very false narrative.** A lot of us are homeless. And if the

ones that are not homeless are displaced in a hotel, still, Uh, I'm lucky to have a roof over my head, so I'm not ungrateful. But, um, I'm very far from recovered, is what I would say, if I don't even have I can't even unpack a suitcase because you don't know when you're gonna get that knock on your door. You got to go, right?