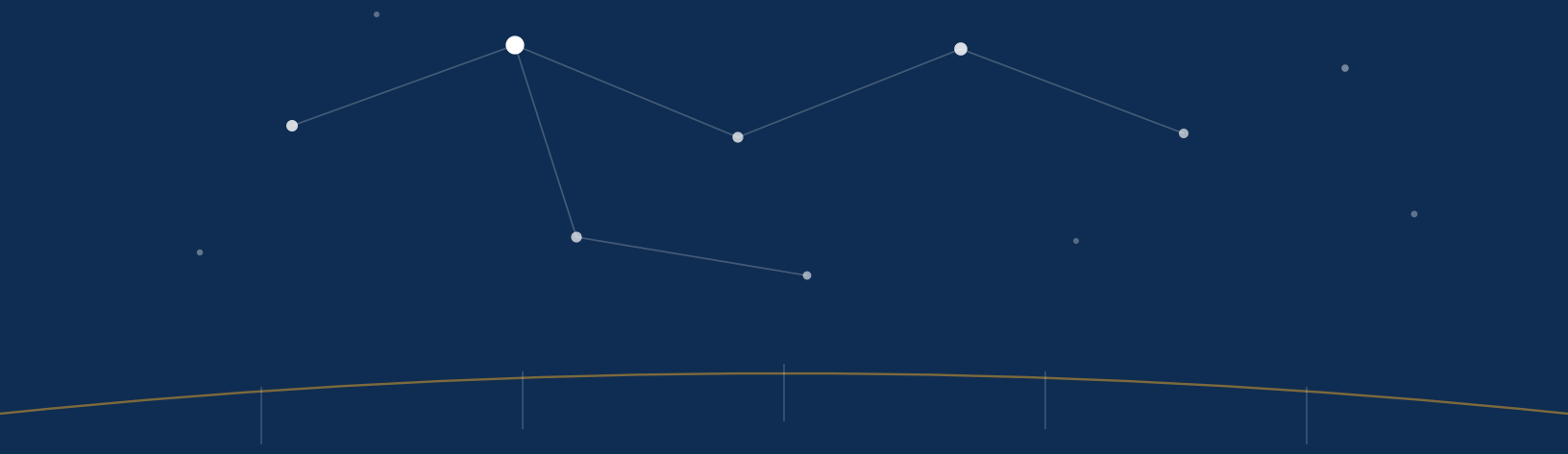
Ask HOAbot

Free help by email with your rental, condo, HOA or homestead lease questions. What to have in front of you, and exactly what to ask.



A SHORT COURSE FROM PFI

For renters, owners, homestead families and landlords

About 10 minutes · Free · No account needed

PAGE 2 · START HERE

Meet HOAbot

HOAbot is a free service for anyone in Hawai‘i. Email it a question about where you live: your rental, your condo or HOA, your homestead lease, or a place you rent out. You get back a plain answer **and the rule it comes from**, so you can read it yourself.

GOT A NOTICE TO PAY RENT OR MOVE OUT? DO THESE FIRST.

1. Call Legal Aid Society of Hawai‘i today: (808) 536-4302.

2. Ask for free mediation within **10 days**, counting from the date on the notice: Mediation Center of the Pacific, (808) 521-6767, or mediationcentersofhawaii.org.

3. After hours or a weekend? Dial **211** (7am–10pm, every day). Then use HOAbot to understand the paper.

Who runs it, and what happens to your email

Who runs HOAbot?	Pacific Forward Initiative (PFI), a Hawai‘i nonprofit, runs it for free. NGARi, a U.S. AI company based in Delaware, provides the computers it runs on. That's why the address ends in **@ngari.ai**.
Who answers?	An AI writes your answer. It can be wrong or out of date, so it should show you the rule it used. Check that rule (page 6). Don't wait on HOAbot if you have a deadline.
What does "sovereign and secure" mean?	Your question is answered on NGARi's own computers, not on a big tech company's cloud. HOAbot only writes back to you. It doesn't contact your landlord, your board or the government.
Is my email kept?	NGARi's policy says emails are kept for 24 months. Your email also passes through your own email provider (like Gmail), so use the postcard rule on page 3. Privacy questions, or want yours deleted? Email hello@pacforward.org.
Is it legal advice?	No. It's general information to help you understand your situation and ask better questions.

How it works: grab your papers (page 3), write four lines (page 4), email **hoa@ngari.ai**, then check the answer (page 6). Write the way you talk, in English or Pidgin. No legal words needed. Typing the words works best; don't count on it reading a photo.

PAGE 3 · BEFORE YOU WRITE

Grab your papers first

HOAbot answers best when you tell it what *your* paper says. A text or email from your landlord or board counts as a paper too. Find your box:

I rent (a house, unit or room)

- Your lease, if you have one. No written lease? Say "month to month, nothing in writing."
- Any notice or text you got
- Move-in photos, receipts, texts with your landlord

Renting a room in the owner's own home? Say so. Different rules can apply.

I own in a condo (AOAO)

- The letter about fees, an assessment or a fine
- This year's budget
- House rules, bylaws, declaration

Condos follow condo law (HRS chapter 514B). For questions about what the board can do, also copy the bylaw or declaration section on assessments.

I own a house in an HOA

- The HOA letter or bill
- Your HOA rules (often called covenants or CC&Rs)

House HOAs are "planned communities" (HRS chapter 421J). Not sure if yours is a condo or an HOA? Say "I'm not sure" and describe it.

I'm on a homestead lease

- Your Hawaiian Home Lands (DHHL) lease
- Letters from DHHL

Homestead leases follow DHHL's own rules, and HOAbot may not know them all. It's good for understanding a letter and getting your questions ready. Then call DHHL: (808) 620-9500. Behind on payments or a DHHL deadline? Call DHHL and Legal Aid.

I rent out a place

- Your lease with the tenant
- Notices, texts, repair receipts
- Deposit records and the move-in checklist

The big tip

Copy the words, not the whole paper. Type the one or two sentences that worry you, plus the date on it. HOAbot reads the words you type.

THE POSTCARD RULE: NEVER PUT THESE IN AN EMAIL

Social Security number · Bank or card numbers · Full account numbers · Passwords · Immigration status · Medical records or diagnoses · Other people's names or ID numbers

You don't need any of these. Plain facts are fine: "my grandson," "eight of us live here," "the mold makes my son cough." Just leave out names, birthdays, ID numbers and records.

PAGE 4 · THE EMAIL

Write it in four lines

Start a new email to **hoa@ngari.ai**. Subject line: a few words, like "Rent increase question" or "Assessment question." Then write these four lines. **That's the whole email.**

THE FOUR LINES — COPY, THEN FILL IN THE BRACKETS

1. **Who I am:** [one line, like "I rent a house in Nānākuli" or "I have a homestead lease in Waiʻanae"]
2. **What happened:** On [date], [what happened, in your own words].
3. **What my paper says:** "[copy the sentence from your lease, notice, letter or text]"
4. **My question:** [ask it]. What law or part of my lease does your answer come from?

EXAMPLE · A RENTER IN WAIʻANAE — MADE-UP

1. I rent a house in Waiʻanae, month to month.
2. On Nov 2, my landlord taped a note on my door: rent goes up $250 on Dec 1.
3. The note says: "Rent will be $2,050 starting December 1, 2026."
4. Is that enough notice? What law does your answer come from?

EXAMPLE · A CONDO OWNER IN MĀKAHA — MADE-UP

1. I own a condo in Mākaha.
2. On Nov 5, my association sent a letter about a special assessment.
3. It says: "Each owner will be assessed $3,200 for elevator repairs, due January 15." Our bylaws say: "[copy the section on assessments]"
4. Can the board do this without an owner vote? Which rule says so?

One problem per email

Two problems? Two emails. You can mention the other one as background.

Dates matter

Many rules count days. Say when you got the notice.

Not on email much?

Any email app on your phone works. A family member can help you send it.

PAGE 5 · IDEAS FOR LINE 4

Questions you can use

Find your situation and use the question as **line 4** of your email. Change the words in [brackets].

If you rent

RENT GOING UP

Is that enough notice for a rent increase, and is there a limit on how much it can go up?

GETTING MY DEPOSIT BACK

I moved out on [date]. How long does my landlord have to return my deposit or list the deductions?

REPAIRS NOT DONE

I told my landlord about [the problem] on [date]. It still isn't fixed. What should I do first, and how do I put it in writing?

TOO MANY PEOPLE LIVING HERE

My landlord says too many people live in the house. Is there a rule about how many people can live here, and what are my options?

NOTICE TO PAY OR MOVE OUT

What does this notice mean, and how do I ask for free mediation? *(Call Legal Aid first. See page 2.)*

If you own in a condo or HOA

FEES OR ASSESSMENT

Can the board raise our fees or charge this assessment without an owner vote? What records can I ask for?

IF I DISAGREE

If I disagree with this charge, what happens if I don't pay while I ask questions, and how do I ask the board in writing?

If you're on a homestead lease

GETTING READY TO CALL DHHL

I want to ask DHHL about [passing the lease to family / adding someone / another topic]. What papers should I have ready, and what should I ask?

If you rent out a place

RAISING THE RENT

What notice do I have to give to raise rent for a month-to-month tenant?

KEEPING PART OF A DEPOSIT

What do I have to do, and by when, to keep part of a deposit for damage?

AFTER HOABOT ANSWERS, JUST REPLY TO ITS EMAIL

"Can you say that more simply?" · "Please quote the law or lease line." · "What should I ask my landlord or board, in writing?" · "Help me write a short, polite letter." · "Should I call a person about this?"

PAGE 6 · AFTER YOU HIT SEND

When the answer comes back

1 **Read the rule it named.**
Ask HOAbot to quote it, or find that line in your lease. For a Hawai‘i law, search online for "Hawaii Revised Statutes" plus the number (like 521-21), or go to capitol.hawaii.gov. Ask HOAbot how current the law is. A librarian or family member can help.

2 **Check it fits you.**
Renter, condo, HOA, homestead and landlord rules are different. Make sure the answer is about your kind of home.

3 **Keep a copy.**
Save the email. Write down dates. Ask for important things in writing.

CALL A PERSON RIGHT AWAY IF
You got a notice to pay or move out, court papers, a collection or lien letter from your association, any deadline (even in a text), a repair that makes your home unsafe, or someone wants you to sign or pay today. Before you stop paying anything, talk to a person.

WHO	HELPS WITH	CALL	HOURS
Legal Aid Society of Hawai‘i	Free legal help for renters, including eviction, if you qualify	(808) 536-4302	Mon–Fri 9–11:30, 1–3:30
State consumer line (DCCA)	Landlord-Tenant Information Center for renters *and* landlords; condo specialists (option 1, then 8)	1-844-808-3222	Renter line Mon–Fri 8–noon
Mediation Center of the Pacific	Working it out: payment plans, repairs, condo disputes	(808) 521-6767	Mon–Fri 8:30–4:30
Department of Hawaiian Home Lands	Homestead lease questions	(808) 620-9500	Call to check
Aloha United Way 211	Rent and utility help, and where to get legal help	Dial 211	Every day, 7am–10pm

‘A‘ohe pau ka ‘ike i ka hālau ho‘okahi. All knowledge is not learned in one school.

Free from Pacific Forward Initiative, a Hawai‘i nonprofit. HOAbot gives general information, not legal advice. Phone numbers and hours checked November 2026; call 211 if a number has changed. hoa@ngari.ai · pacforward.org/library