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FOR MORE INFORMATION

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MAUI STRONG FUND AWARDS \$7.5 MILLION TO HELP WILDFIRE-IMPACTED FAMILIES REBUILD THEIR HOMES

In partnership with Maui County and Hawai'i Community Lending, these funds will support 77 homeowners in starting or completing reconstruction of their homes.

HONOLULU, HI — The Hawai'i Community Foundation (HCF), through its Maui Strong Fund, has awarded \$7.5 million to help families on Maui begin rebuilding homes that were lost to the August 2023 wildfires. This major investment is part of a new public-private initiative—the Partnership to Rebuild Lahaina—in collaboration with Hawai'i Community Lending (HCL) and the County of Maui.

The \$15 million effort combines \$7.5 million in grant funding from HCF's Maui Strong Fund with \$7.5 million in recoverable grants from the County. Together, this support will help local homeowners start or finish construction on their homes over the next year.

HCL will manage the program, working directly with families to determine eligibility, originate affordable loans, and connect them with additional financing from local banks. The program aims to unlock an estimated \$11.7 million in private and public funding, expanding the impact far beyond the initial investment.

"This effort is about empowering local families with the resources they need to rebuild and return home," said Keanu Lau Hee, senior director for the Maui Recovery Effort at HCF. "Through the Maui Strong Fund, we are honored to stand alongside our partners and help bridge critical funding gaps—especially for those who may not qualify for other recovery programs. Every family deserves the opportunity to restore what was lost and reclaim a sense of stability and hope."

Since the wildfire, HCL has supported more than 500 Lahaina homeowners through its Lahaina Homeowner Recovery Program (LHRP) and the Kānaka Anti-Displacement Fund by providing grants, loans, and one-on-one financial navigation. These efforts have focused on helping

homeowners recover from wildfire impacts by securing financing, accessing construction services, and addressing funding gaps. The new phase of support focuses on middle-income families who do not qualify for federal assistance—specifically, those earning more than 80 percent of Maui County's area median income, or approximately \$90,640 for a family of four. These families often fall into a gap: earning too much to receive federal aid, but not enough to rebuild on their own.

"HCL is honored to partner with Hawai'i Community Foundation and the County of Maui to get resources to our Lahaina families so they can get back on the land and back home," said Jeff Gilbreath, executive director of HCL. "We look forward to the work ahead and we welcome Lahaina homeowners to come, meet our team, and get your families access to these resources to help you rebuild."

According to Gilbreath, Lahaina homeowners who were owner-occupants at the time of the fire can enroll in the Lahaina Homeowner Recovery Program at hawaiicommunitylending.com/mauirelief or by calling (808) 587-7656 to access the funding from HCF and the County.

The Partnership to Rebuild Lahaina demonstrates how philanthropy, government, and community lenders can work together to speed up recovery. It offers a model that can be scaled and replicated across communities as they move forward from short-term relief to long-term rebuilding. This collaboration reflects the Maui Strong Fund's evolution toward addressing ongoing recovery needs while preventing families from experiencing deeper economic instability. By providing assistance to Maui residents that is customized to meet changing circumstances, the program helps families maintain stability, preventing temporary setbacks from becoming permanent hardships, while longer-term recovery efforts continue.

To date, the Maui Strong Fund has committed more than \$141 million to more than 250 local organizations supporting critical needs across housing, health care, mental health, education, economic recovery, and cultural resilience.

The Maui Strong Fund was activated in August 2023 by HCF to respond to the devastating effects of the wildfires on Maui's people and places. With support from donors across Hawai'i and around the world, the Maui Strong Fund quickly mobilized financial resources for trusted nonprofit partners on the ground. HCF uses a four-phase approach to disaster response—addressing urgent needs while investing in long-term recovery, risk reduction, and resilience.

For resources and more information on Maui wildfire recovery, visit strongerhawaii.org. To learn more about the Maui Strong Fund, or to donate, visit https://hawaiicommunityfoundation.org/strengthening/maui-strong-fund.

About The Hawai'i Community Foundation

The vision of the Hawai'i Community Foundation is to create an equitable and vibrant Hawai'i in which all our Island communities thrive. With our more-than-108-year history, our trusted expertise, and the generous support of donors, we are working to address the root causes of our state's most difficult challenges, including expanding access to affordable housing, conserving freshwater resources, and ensuring the healthy development of Hawai'i's young children. We focus our efforts through the CHANGE Framework, which identifies six essential sectors affecting the overall well-being of these islands and their people. HCF works in communities across Hawai'i, with offices and staff located statewide. In 2024, HCF stewarded more than 1,160 funds, established by individuals, businesses, and organizations who share our passion for a better Hawai'i. We distributed over \$172 million in grants to the community from funds at HCF, contracts, and private foundations statewide, including scholarships assisting more than 1,100 Hawai'i students. For more information about HCF, please visit Hawaiicommunityfoundation.org and follow our social media channels on Facebook, Instagram, LinkedIn, and YouTube.

About Hawai'i Community Lending

Hawai'i Community Lending is Hawai'i's premier nonprofit mortgage lender, helping local and Hawaiian families navigate the path to homeownership. HCL is a trusted financial community partner, created to fund the affordable housing ecosystem from homebuyer to home builder to homeowner. It is a nonprofit Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. Started in 2002 as a mortgage broker under Hawaiian Community Assets and founded as a subsidiary nonprofit in 2014, HCL funds affordable housing ecosystem from home buyers to home builders to homeowners. Learn more at hawaiicommunitylending.com.