



2025 IMPACT REPORT

House Maui Initiative



Hawai'i
Community
Foundation



The House Maui Initiative's Vision

House Maui was created in 2020 by the Hawai'i Community Foundation (HCF) to address the growing need for affordable housing on the Valley Isle. Even before the 2023 wildfires that devastated the island, Maui's housing crisis has been forcing families to relocate, either to another neighbor island, or to the continent. Today, median home prices have soared above \$1.3 million, and almost half of Maui residents are considered working poor, with thousands remaining displaced. This has been further exacerbated by the aftermath of the wildfires.

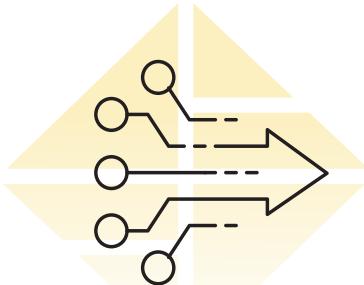


» **HOUSE MAUI IS A BOLD, POOLED INITIATIVE** fund that bridges the gap between community need and development reality. By uniting government, nonprofits, homebuilders, businesses, philanthropists, and community members, House Maui connects the hopes of families for a place to call home with the resources and development needed to make those hopes a reality.

OUR VISION:

3,000 new housing units by 2027, and true affordability for kama'āina families.
An ambitious goal, but achievable with your help.

The Three Pillars of House Maui Strategy



Align Resources

Coordinating stakeholders across the housing ecosystem.

Mapping and prioritizing infrastructure - water, wastewater, roads.

Directing philanthropy to projects that unlock affordable housing.



Educate and Empower

Building the capacity of families to achieve homeownership.

Supporting housing counselors and financial education programs.

Shaping public opinion to support affordable housing solutions.



Remake Systems

Advancing policy changes at the county, state, and federal levels.

Supporting innovative solutions like Missing Middle Housing.

Creating community-driven frameworks for long-term housing resilience.

Impact: How House Maui is Making a Difference

ALIGNING RESOURCES

Securing Federal Support

» **HOUSE MAUI'S REGIONAL** infrastructure planning served as the foundation for Maui County's successful federal CDBG-DR recovery application. These plans helped clearly identify priority infrastructure needs and directly informed funding requests that will unlock thousands of new homes.

Infrastructure Funding Secured

- ✓ **\$1.6 billion** total CDBG-DR recovery funds
- ✓ Including **\$400 million** for new housing infrastructure
- ✓ **\$25 million** for Wai'ale Road extension (East Waiko Rd. to Honoapi'ilani Hwy.), supporting regional transportation and future housing in Waikapū

The regional infrastructure plans for South and West Maui are now complete, with Central Maui's to be finalized by the end of 2025. Collectively, these plans outline and prioritize the infrastructure investments required before we can build 3,000 new homes by 2027 and create real affordability for kama'aina families. It's an ambitious goal, but one we can achieve together.



WHAT ARE CDBG-DR FUNDS?

► **Community Development Block Grant Disaster Recovery (CDBG-DR)** grant funds are appropriated by Congress and allocated by the U.S. Department of Housing and Urban Development (HUD) to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process.



EDUCATING AND EMPOWERING

Financial Education Offers a Way Forward

The Maui Financial Opportunity Center, operated by House Maui grantee Hawaiian Community Assets, has provided:

Nearly
400
clients
with financial
counseling.

117
future
homeowners
with pre-purchase
education.



196
Maui residents
with budget and
financial literacy
support.



Families now have a roadmap, from saving for a down payment to prequalifying for a mortgage, making homeownership possible even in one of the nation's toughest markets.

Creating Pathways to Homeownership

IN JUNE 2023, the County of Maui awarded a \$2.5 million grant to HCF to fund the Financial Opportunity Center for one year and to pilot an Individual Development Account (IDA) program as well as a Deferred Payment Loan (DPL) program. HCF's subgrantees for the IDA program, Hawaiian Community Assets and Hale Mahaolu, have worked tirelessly with their clients and, thanks to their amazing work engaging and educating the community on the opportunity, nine Maui families are now first-time homeowners through the IDA pilot program. HCF's subgrantee for the DPL program, Hawai'i Community Lending, has supported an additional five families on Moloka'i to be able to fulfill their dream of homeownership in 2025.



HOW THE IDA PROGRAM WORKS:



► An Individual Development Account is a special matched-savings program designed to help low-to-moderate-income families achieve economic success. The goal is to encourage first-time homebuyers in developing a savings plan for the down payment or closing costs of purchasing a home. In conjunction with a homebuyer education class, every dollar up to \$5,000 saved by the participant will be matched two-to-one, for a total saved amount of up to \$15,000.

Ka Pewa: Elevating Community Voice

» **TO FURTHER HOUSE MAUI'S GOAL** of educating and driving conversation around affordable housing, in February 2025 HCF created Ka Pewa, a monthly podcast hosted by Kanoa Leahey that addresses some of Hawai'i's toughest issues—housing, water, public safety and more. It fosters respectful debate, fact-based insights, and community-driven solutions. Ka Pewa provides a platform for diverse community voices to educate and discuss housing issues and challenges in a way that respectfully reflects a variety of viewpoints and perspectives. The podcast has started to build a sizable audience, gaining thousands of Instagram followers in 2025.



Guests have included:



Micah Kane
Former HCF CEO
Bold housing initiative



Keanu Lau Hee,
HCF Maui Recovery
Rebuilding through the House Maui Initiative



Sieny Corpus and Eric Arquero
Kaibigan Ng Lahaina
Post-fire support for Filipino and immigrant families



Trey Gordner
UHERO
Findings from UHERO's Maui Recovery Report



Veronica Mendoza and Aparna Patrie
Roots Reborn
Fire recovery for Maui's immigrant and immigrant communities



Sterling Higa
Workforce housing solutions for the next generation



Stefan Pellegrini
Opticos Design, Inc.
Missing Middle Housing



Senator Schatz
How to Create Affordable Housing Solutions



REMAKING SYSTEMS

Advocating for Real Solutions

» **HOUSE MAUI'S POLICY AND ADVOCACY UNLOCKED** opportunities at the county, state and federal levels. House Maui created a Policy Impact Statement in 2025 in support of the creation of more affordable housing on Maui. It was widely supported and endorsed by government, unions, county representatives, state departments, community organizations, healthcare organizations, environmental organizations and financial institutions.



WHAT IS MISSING MIDDLE HOUSING?

► This concept describes a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood. These building types, such as duplexes, fourplexes, cottage courts, and courtyard buildings, provide diverse housing options and support small local businesses and public transportation options. However, they are often scarce for regulatory reasons, leaving us without the benefits (including affordability) that Middle Housing could provide.

Learn more at housemaui.com/resources

Planning for Sensible, Walkable Neighborhoods

» **IN 2024, HOUSE MAUI FUNDED A GROUNDBREAKING** study on Missing Middle Housing specific to Maui, with the goal of proposing recommendations to help increase housing access and affordability in the coming decades. In collaboration with Opticos Design, Inc., the undisputed experts and the chief architects of the Missing Middle Housing movement, the study incorporated stakeholder feedback to better inform the findings of the Missing Middle Housing Scan. Completed at the beginning of this year, the report contains an in-depth analysis of existing regulatory and policy barriers that challenge the development of Missing Middle Housing types. The plan included detailed research and recommendations on the design, feasibility testing as well as design, zoning and policy recommendations for implementation specific to Maui.



County of Maui Technical Advisory Committee (TAC) Meetings

» **ONE OF HCF'S IMPORTANT ROLES** as a community foundation is a convener. House Maui was able to help fund and facilitate ongoing meetings with multiple County of Maui departments to help improve partnership and collaboration among the different teams, allowing them to prioritize and advance both infrastructure investments and housing projects. This TAC working group is focused on aligning on policy changes in support of affordable housing goals, and was able to identify structural pathways forward with the Hawai'i State Legislature by drawing from the Central/West/South Regional Plans.

Mahalo for Your Support

Since launch, House Maui has raised \$3 million from 113 donors.
That seed funding has already:

- ✓ Produced regional housing and infrastructure plans that resulted in \$1.6B in federal funding, including \$400M for new home infrastructure.
- ✓ Supported financial counseling and homeowner education.
- ✓ Helped create new pathways for first-time buyers.
- ✓ Catalyzed systemic change in policy and design.

None of this would be possible without the support of donors like you.

HOUSE MAUI GRANTMAKING

**2024 Grantmaking:
\$312,754**

**2025 Grantmaking:
\$1,849,498**

Let's Keep Going!

» **THE WORK IS FAR FROM DONE.** To reach 3,000 homes by 2027, we must raise \$1 million per year over the next two years.

This is not just about building houses.

It's about keeping Maui families on Maui. It's about teachers in our schools, caregivers with our kūpuna, responders in our communities, and keiki growing up in the place they call home.



Scan here to make more housing on Maui possible



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