



## Maui Wildfires & Recovery

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# HCF's Maui Strong Fund and House Maui program award \$6M to expand housing pathways for wildfire survivors

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Lahaina wildfire aftermath. PC: Hawai'i Community Foundation – Maui Strong

Hawai'i Community Foundation (HCF) today announced a combined award of \$6.34 million to Hawaiian Community Assets (HCA) to expand the Ua Hale A'ela program, a transformative initiative providing safe, affordable housing and clear pathways to homeownership for families affected by the devastating Maui wildfires.

The funding comes through two HCF programs, the Maui Strong Fund and House Maui. MSF is contributing \$6.3 million, while House Maui is providing a \$40,000 grant to cover remaining operational expenses, enabling HCA to acquire and lease housing units with rent-to-own pathways across Maui.

HCF's investment makes it possible for families to secure stable housing now and walk alongside housing specialists from their community on a supported path to homeownership. After the fires and amid ongoing displacement pressures, this model gives Maui families something critical: the ability to remain in their community, put down roots again, and build toward owning — not leaving — their home in Hawai'i.

"This investment represents our commitment to creating sustainable pathways to homeownership and long-term community stability for our wildfire survivors," said Terry George, CEO and President of Hawai'i Community Foundation. "The Ua Hale A'ela program has already demonstrated remarkable success, and this funding will allow HCA to expand their proven model when families need it most. By combining resources from both the Maui Strong Fund and House Maui, we are able to provide comprehensive support that addresses both immediate housing needs and long-term financial stability."

The Ua Hale A'ela program addresses the critical housing shortage facing wildfire-affected families through a comprehensive, trauma-informed approach. By April 2028 the program will make 17 units available on Maui, serve 45 wildfire-affected clients with personalized financial planning following settlement payouts, and deliver 12 financial education workshops focused on settlement planning and homeownership readiness.

Since its inception, HCA has acquired 23 units across Hawai'i with 90% occupied by program participants and three households already successfully transitioning to ownership. The organization has provided HUD-certified housing counseling and financial support to over 300 wildfire-affected families, and most recently facilitated five homeownership transitions through the Ua Hale A'ela program.

Key features of the program include:

- Staff realtors work on salary rather than commission to prioritize client needs.
- Developer fees reinvested into HCA's affordable housing programs.
- Properties selected for affordability, safety, and immediate useability.
- Anti-displacement approach that protects existing tenants and prioritizes wildfire survivors.
- Rent-to-own pathways with comprehensive HUD-certified housing counseling, budget assistance, and avoidance of high-risk insurance zones.
- Revolving fund model that supports Lahaina fire survivor acquisitions, then cycling continues to expand affordable housing for Maui families.

The program specifically targets low-to-moderate-income renter households impacted by the wildfires, including those on waiting lists for CBDG-DR programs, filling critical gaps in housing recovery efforts.

"Many programs are helping survivors recover, but renters still face the greatest risk of displacement. This partnership creates a true path to ownership so families can rebuild and remain in Hawai'i, not be forced to leave," said Chelsie Evans Enos, CEO of Hawaiian Community Assets.

The 24-month program will combine immediate housing opportunities with long-term stability planning and position survivors for sustained recovery and community resilience.