

Honolulu

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75°F

Tue		76°F 70°F
Wed		76°F 71°F
Thu		75°F 71°F
Fri		75°F 71°F
Sat		74°F 69°F
Sun		73°F 69°F
Mon		73°F 69°F

MAUI FIRE SURVIVORS GET NEW SHOT AT OWNING HOMES WITH \$6.34M LIFELINE

By Mateo Castillo

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Families in Maui who lost their homes in the 2023 wildfires are being offered a path to homeownership through a new rent-to-own program funded with \$6.34 million by the Hawai'i Community Foundation. The pilot program aims to move survivors out of hotels and unaffordable rentals by combining stable lease payments with homebuyer-readiness support, helping families build savings and credit while living in homes they may eventually purchase, which advocates say is crucial in Maui's extremely expensive and tight housing market.

According to [Pacific Business News](#), the money will flow through the Hawai'i Community Foundation and be deployed with the House Maui initiative to stand up a rent-to-own program tailored to wildfire-displaced families. The outlet reports that the \$6.34 million is intended to seed a pilot that could be expanded if it proves effective at moving participants into owner-occupied housing.

[House Maui](#) describes itself as a coalition that pulls together philanthropies, public agencies and nonprofit housing providers to keep local families rooted on the island. Its materials note that Financial Opportunity Centers offer residents credit reviews, homebuyer education and certified counseling, all geared toward getting people mortgage-ready. The initiative's public resources also spell out the brutal math of local housing costs and argue for creative ownership models that pair financing tools with counseling so long-time residents are not pushed out.

How the rent-to-own pilot will work

Reporting from [Pacific Business News](#) says the new funding will support lease agreements that credit a portion of each rent payment toward a future home purchase. At the same time, participating households would be connected to counseling and credit-repair services.

The idea is straightforward: instead of leaving survivors in a holding pattern of temporary housing, the program aims to stabilize families in one place and give them a clear runway toward qualifying for a mortgage. Program details, including who will be eligible, how many units will be involved and how long it will take for renters to convert to owners, have not yet been released.

Where this fits in Maui's recovery

The need for long-term housing solutions remains intense. Roughly 940 households are still relying on FEMA housing programs, and rental vacancies on Maui remain extremely scarce, leaving many residents exposed if federal assistance winds down. The [Associated Press](#) has reported that uncertainty around FEMA rental aid and the slow pace of rebuilding have kept housing security at the top of the agenda for survivors and local officials.

The Hawai'i Community Foundation has already been a major player in Maui's recovery through its Maui Strong Fund and other efforts. It previously announced a large grant to support wildfire response and has recently doubled the size of its Social Impact Investment Fund to steer more capital toward affordable housing, food systems and community lending, [Maui News](#) reported. [Maui Now](#) noted that the foundation's expanded fund is intended to boost projects across housing and other community priorities.

The new \$6.34 million commitment builds on that pipeline of philanthropic dollars that has already flowed into housing developments and recovery grants across the island. House Maui and the Hawai'i Community Foundation say they will post full program details and eligibility requirements on their websites as plans are finalized. Residents looking for help can contact local Financial Opportunity Centers or check the [House Maui](#) and [Hawai'i Community Foundation](#) pages for updates and resources.

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