

MISSION MOMENT

BUILDING HOPE THAT LASTS

HOW LAHAINA IS REWRITING THE RULES OF DISASTER RECOVERY

Even before the ashes cooled from the 2023 wildfires on the island of Maui, the people of Lahaina began charting a path to keep their people home – and fight the displacement that has become almost inevitable after disasters around the globe. We have all heard the stories from post-disaster communities across the continent – where despite billions of dollars that often pour into communities through federal assistance programs, numerous studies from across the continental U.S. have shown that natural disasters widen wealth inequality and drive displacement years into their aftermath. Take New Orleans, for example, where research found that neighborhoods damaged by Hurricane Katrina were more likely to gentrify, an estimated 100,000 Black community members were displaced and never returned, and vacation rentals exploded in newly rebuilt neighborhoods — in part subsidized by billions in government and philanthropic dollars.

For too long, there have been little to no long-term protections tied with the funding meant to make communities whole. But in Lahaina, something different is taking root.

In partnership with local and national disaster recovery organizations, the Lahaina Community Land Trust is creating a new model for disaster recovery – where the investments made in communities today will continue to benefit generations of 'ohana into the future. In the spring of 2025, LCLT partnered with Ho'ōla iā Mauiakama Long Term Recovery Group (Maui's LTRG), local nonprofit mortgage lender Hawai'i Community Lending, and Habitat for Humanity to create a powerful partnership to rebuild Lahaina 'ohana's homes by filling the financial gaps left between insurance payouts and actual rising construction costs.

Homes built through this partnership with disaster recovery dollars will be permanently shielded from investor purchase, ensuring that today's relief becomes tomorrow's security.



In practice, this means that any homeowner receiving over \$100,000 in assistance will agree that the home must only ever be resold to local families, at prices within financial reach – a promise that will be stewarded by LCLT in perpetuity.

Week of Compassion grant funds supported essential program operations to manage this complex, multi-partner collaboration. The operational support enabled LCLT's small but dedicated team to maintain consistent program delivery during a critical period when families were making time-sensitive decisions about their futures, and to develop ongoing land stewardship systems. Through LCLT's innovative use of the Community Land Trust model, participating homeowners maintain full ownership while committing to affordable resale terms — creating a permanent legacy of housing security in Lahaina.

This collaboration represents more than rebuilding homes—it's rewriting the rules of disaster recovery itself. By embedding permanent affordability protections into disaster recovery programs, Lahaina is creating a replicable model for communities across the world, proving that disaster relief and long-term housing security aren't separate goals but must be intertwined to ensure community healing. Your generosity to Week of Compassion makes **A NEW WAY** possible.

"This partnership is truly a testament to the strength of the Lahaina community and to our collective dedication to keep families home," said Autumn Ness, Executive Director of LCLT. "There are far too many cautionary tales of displacement that have unfolded in so many other communities after disasters, but by embracing creative solutions and working together, we can keep our people home in Lahaina today and build housing security for generations to come."

Our thanks to the Lahaina Community Land Trust for contributing to this story and sharing photos as part of their Week of Compassion long-term recovery grant report.