

Using disaster relief to *permanently* transform communities

WORKING TOGETHER TO KEEP LAHAINA HOME

Lahaina Community Land Trust

August 6, 2025



First...

Take a guess:
In what year did
this headline
appear in the
Maui News?

WAILUKU SHORT OF HOUSES AND LAHAINA ALSO

Maui has its housing problem just as has Honolulu and as have the cities of the mainland, the shortage being felt most acutely in Wailuku and in Lahaina. There are waiting lists of families who desire homes but have been and are unable to secure them. The subject was informally discussed at the meeting of the Chamber of Commerce yesterday afternoon and is to be taken up again next month when the president of the chamber has returned from the mainland.

The correct answer: 1921.

WAILUKU TEMPERATURES

	Max.	Min.	Rainfall
April 1	80	60	.00
" 2	79	62	.06
" 3	81	65	.00
" 4	84	68	.25
" 5	81	61	.10
" 6	77	70	.15
" 7	77	69	.08

Rainfall 0.64 inches.

Maui News

NEXT WEEK'S MAILS

From the Coast—Ecuador and Makura (from Vancouver), tomorrow; Persia Maru and Maui, Tuesday; Sherman, Wednesday
To the Coast—Siberia Maru, Monday; Ventura, Tuesday; Manoa, and Columbia, Wednesday.

21st YEAR—NO. 1099.

WAILUKU, MAUI COUNTY, HAWAII, FRIDAY, APRIL 8, 1921.

PRICE 7 CENTS

WAILUKU SHORT OF HOUSES AND LAHAINA ALSO

**Subject is Called to Attention
of Chamber of Commerce
and Will be Considered at
Later Meeting.**

Maui has its housing problem just as has Honolulu and as have the cities of the mainland, the shortage being felt most acutely in Wailuku and in Lahaina. There are waiting lists of families who desire homes but have been and are unable to secure them. The subject was informally discussed at the meeting of the Chamber of Commerce yesterday afternoon and is

MAUI PUBLISHING CO. TO PRINT HOUSE JOURNAL

In competition with all of the large print shops of Honolulu Maui Publishing Company was the lowest bidder for the contract for printing the journal of the territorial house of representatives when the bids were opened last Saturday and was awarded the contract. This is the largest single printing job ever undertaken on the Valley Isle as can be judged from the fact that the house journal of the last session was a book of 1573 pages.

Plan For Home For Children Dropped Before Opposition

Maui Legislation Making Headway

**Several Measures Enacted,
Others Considered Certain
and Only a Few Bills go
to Discard.**

Legislation desired for Maui is in most instances progressing favorably, reports County Attorney Bevins who is home from Honolulu for the board of supervisors meeting. However, some of the proposed measures have fallen by the roadside.

The County Library bill has been passed by both houses of the legislature and sent to the governor and the Kahului bath house bill has been enacted and signed. In the school budget is a provision for \$5000 for trans-

Chamber of Commerce Takes on Subject of World Press Congress

Entertainment of the members of the World's Press congress when they visit Maui at the time of the fair next October was brought up at the meeting of the Chamber of Commerce yesterday afternoon and a committee named to take up the subject with proper representatives of the Maui County Fair and Racing Association which organization will, it is expected, hold a meeting in the early future.

Following the reading of a letter from L. A. Thurston, chairman of the entertainment committee at Honolulu, the subject was brought up. The letter was received shortly after the last meeting of the Chamber and at the time its contents were told in an article in this paper. As then told, it is planned to have a large at-

Kahului Postoffice Mystery is Solved; Culprit Confesses

Kahului's post office thief, responsible for the miscarriage of many checks is in custody and has confessed. He was detected and arrested by Deputy Sheriff George Cummings and to him confessed. He will be sent to Honolulu for trial in the federal court.

Willie Yok Man, a part Chinese youth of 19 was the culprit. He has been employed as brakeman by the Kahului Railroad, he says, and was paid \$3.25 a day. According to his stories he would go to the post office about midnight and open the boxes of the Kahului Railroad Company and Baldwin Bank. He was looking for green backs, was afraid to try to cash the checks and burned them. He says sometimes he would find the boxes open and at others would work the combinations. He denies he had any

STOCK IN MAUI ELECTRIC CO. IS OFFERED PUBLIC

**Subscription Lists Will be
Open Only Six Days;
Shares Will be of \$20 Par
Value and Issue \$50,000.**

Organization of a Maui Electric Company to supply current for lighting and power in the territory formerly supplied by the Island Electric Co., is in progress. Announcement is made this week that subscription books for the purchase of stock in the company will be opened next Monday at the Baldwin Bank in Kahului and the

A CAUTIONARY TALE: LESSONS LEARNED AFTER HURRICANE KATRINA

AUG 28, 2015

10 Years After Katrina, New Orleans Is 'Gentrification's Ground Zero'

In the 10 years since Hurricane Katrina, many of New Orleans' low-income black residents have been displaced, with gentrification entailing a dramatic transformation of the city's class structure and cultural identity.

10 Years Later, There's So Much We Don't Know About Where Katrina Survivors Ended Up

An incomplete picture of displacement and return in New Orleans, in maps.

FEATURE

Selling Off New Orleans: Gentrification and the Loss of Community 10 Years After Katrina

How long-time residents feel about the new Louisiana purchase

FATIMA SHAIK AUGUST 24, 2015

NEW ORLEANS AFFORDABLE HOUSING NEW ORLEANS GENTRIFICATION

New Orleans gentrification report: Many formerly black neighborhoods are now 'majority-white'

HANO released a report in response to a HUD affordable housing mandate

By Lauren LaBorde | Sep 6, 2016, 3:24pm CDT
Via The Advocate

Is Post-Katrina Gentrification Saving New Orleans Or Ruining It?

In the decade since Hurricane Katrina hit New Orleans, an influx of billions of dollars and thousands of new residents has helped revitalize portions of the city. However, for some longtime residents like local MC and activist Domonique Meyers, the Crescent City is at risk of losing something much more valuable than what it has gained.

'They became white neighborhoods almost overnight' - Katrina supercharged N.O. gentrification

Gentrification has swept across America. Historically Black communities have made a dramatic shift in demographics across the city. The city is no different.

POST NATION

White people in New Orleans say they're better off after Katrina. Black people don't.

TEMPORARY DISASTER RELIEF DOES NOT PREVENT CONTINUED DISPLACEMENT

Hurricane Katrina made landfall almost two decades ago, in August 2005. It is one of the most deadly storms on record, killing more than 1,800 people and causing \$200 billion in damage.

Governments/taxpayers spent BILLIONS of dollars after Katrina. FEMA & HUD spent an estimated **\$70 BILLION** combined. Despite all that:

- An estimated **100,000 Black community members** were displaced from New Orleans.
- A 2019 study found neighborhoods damaged by the hurricane **were more likely to gentrify.**
- **New Orleans 2019-2023: 566 recorded eviction filings** were associated with an address in the City's short-term rental Permit Application database.
- In 2023, 18 years after Hurricane Katrina, there were an estimated **6,900 legal and illegal short-term rentals** in New Orleans.

LCLT IS INTENTIONALLY NIMBLE TO MEET EVOLVING NEEDS



- Our common goal is to **keep Lahaina lands in Lahaina hands** — and **keep our families home** – while preventing the post-disaster **distressed driven sale-to-investor pipeline**.
- We can **adapt our interventions** using various tools with these common goals:
 - Permanent protections
 - Makes our communities stronger long term
 - Centers the real needs of longtime residents and fire survivors

PATH 1: THE KEEP LAHAINA HOME PROGRAM



Our No. 1 Solution: Helping families stay through our **Insurance Gap Program** that helps homeowners close the gap between insurance payouts and construction costs.

GOAL: Permanently protect ‘āina and housing that make our community stronger for ***generations to come.***

TOOL: Deed restriction; owner retains title to their land.

PATH 2: ACQUIRE AND STEWARD LAND



Embracing the traditional CLT approach:

Purchasing and protecting land that might otherwise end up in the hands of investors. Building homes within financial reach of local families.

GOAL: Permanently protect ‘āina and housing that make our community stronger for *generations to come*.

TOOL: Ground lease; LCLT is the landowner.

PATH 3: PREVENT FORECLOSURES



Intervene to prevent the worst-case scenario:

LCLT steps in to purchase ‘āina and prevent foreclosure, while partnering with the ‘ohana to create a right of first opportunity (ROFO) to return to the home.

GOAL: Permanently protect ‘āina and housing that make our community stronger for ***generations to come.***

TOOL: ROFO + ground lease; LCLT is the landowner and brings the original ‘ohana back home.

HOW THE KEEP LAHAINA HOME INSURANCE GAP PROGRAM WAS BORN

- From a great idea for a pilot program proposed **by you** – the Maui County Council!
- You **responded to community input** and put \$3.5M into this program; LCLT stepped up to manage it.
- We knew we couldn't do it alone. So we formed the **Keep Lahaina Home Coalition**:
 - **Hawai'i Community Lending (HCL)**: intake
 - **Ho'ōla iā Mauiakama Disaster Long Term Recovery Group (Ho'ōla LTRG)**: construction support
 - **LCLT**: perpetual land stewardship/protection

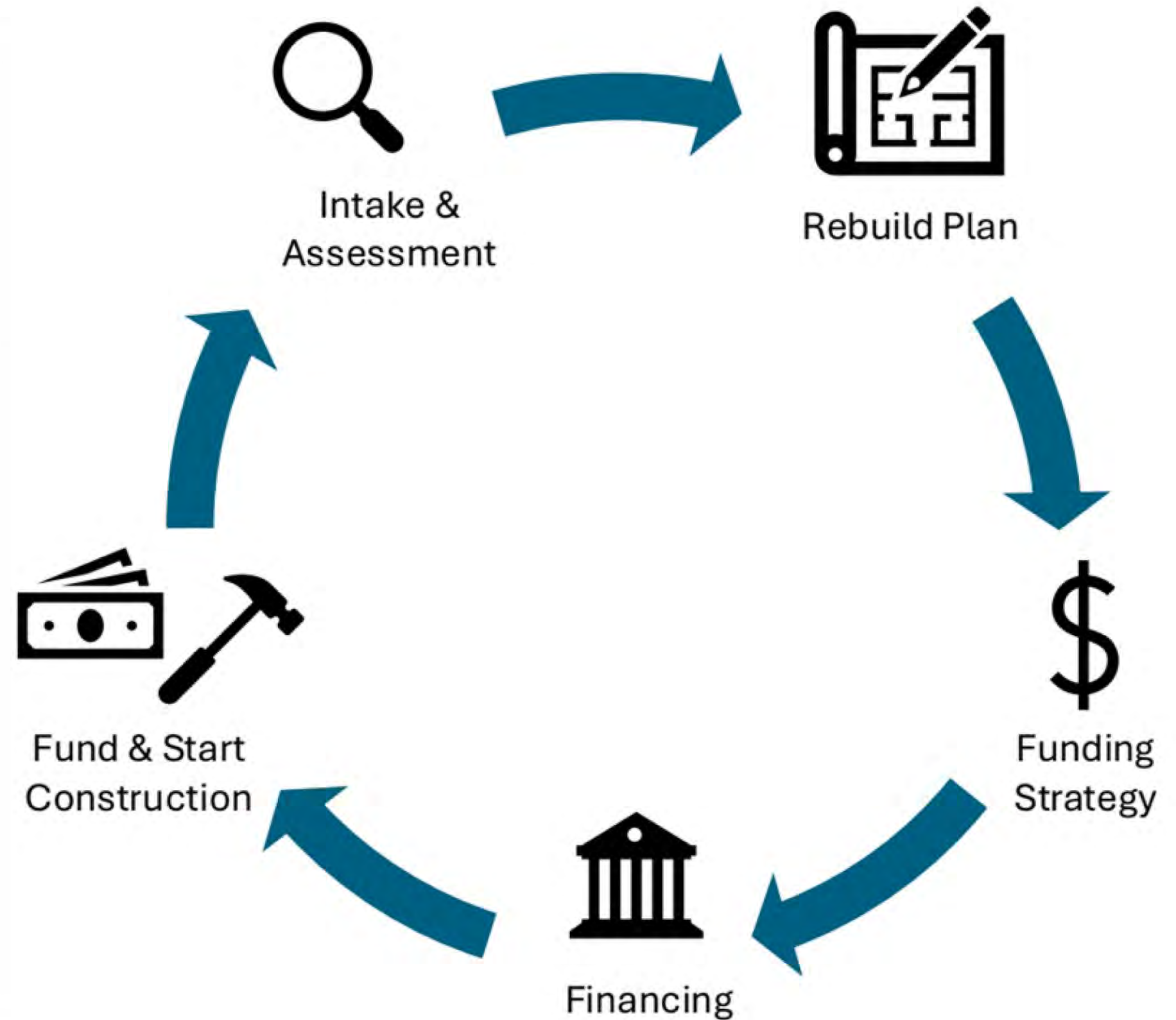


MADE POSSIBLE BY PARTNERSHIPS

- As a collective, we decided that we **will not** allow gentrification and displacement to be part of our post-disaster narrative.
- Besides LCLT, HCL and LTRG, the partnership also involves community housing providers like **Habitat for Humanity** and national orgs like **Mennonite Disaster Service**.
- Our coalition has agreed that whenever >\$100K in grants or in-kind support is invested in a rebuild, that should come with **permanent protections for generational stability**.



- 1. Intake & Assessment (HCL).** Verify owner occupant, household income, debt, and resources for rebuild. Referral to foreclosure prevention services.
- 2. Rebuild Plan (LTRG).** Identifies home packages + builders based on homeowner budget.
- 3. Funding Strategy (HCL/LTRG/LCLT).** Develop land trust + non-land trust options to fund home rebuild and to prevent foreclosure and present to homeowner for approval.
- 4. Financing (SBA/Banks/Credit Unions).** If needed, construction + permanent financing approvals to rebuild home.
- 5. Fund & Start Construction.**



THE NUTS & BOLTS



- The average gap is around **\$400,000** but varies drastically among households depending on size and pre-fire dwellings.
- In exchange, **homeowners agree to a permanent affordability protection** that requires 1.5% annual appreciation, owner occupancy and right of first opportunity (ROFO) for LCLT.
- A 1.5% appreciation rate under-paces wage growth, ensuring homes are **permanently affordable** and expands the range of incomes for future buyers.

BUT WAIT... WHAT ABOUT WEALTH BUILDING?

What that might mean for a Lahaina 'ohana

2024

- Family earning \$40K
- Pre-fire payment =\$1,200
- Pre-fire value = \$678K
- Rebuild costs = \$615K
- Insurance \$ = \$344K
- **Gap = \$270K (based on SBA)**

Old Mortgage Paid Off

- SBA mortgage 2.5%
- **New SBA payment = \$1,100**



MANAGED APPRECIATION – INSURANCE GAP EXAMPLE

Pre Fire Value = \$678K
+ 10% Appreciation = \$68K
= Post Fire = \$746K
Less Insurance Gap \$ = \$270K
= Starting Resale Value = \$476K

Resale in 2038
= \$476K + 1.5% per year
= \$583K



HOW IT WORKS WHEN 'OHANA SELL IN 15 YEARS...

It's now 2039....

Resale price = \$583K

- Payoff = \$123K
- Closing = \$15K
- **Cash after sale = \$445,000**

Benefits realized:

- Rebuild and return home!
- Affordable payment
- Housing stability
- **House is sold affordable to next family!**



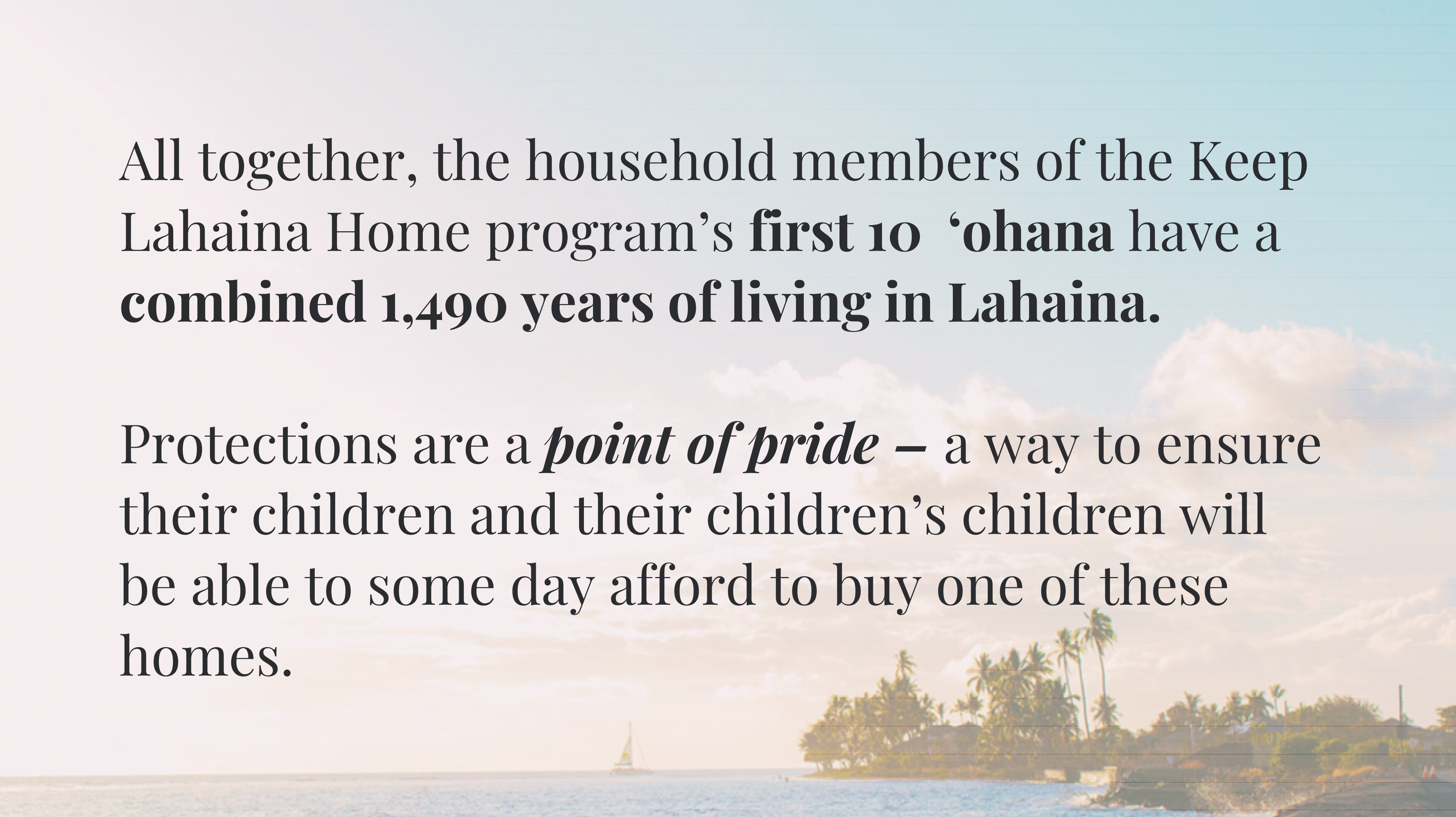
WORKING TOWARD A COMMON GOAL

- This shared vision can only be realized when we share the common goal: prevent displacement not only for months and years, but ***generations from now.***
- Similar rebuilding programs in development by other recovery-focused organizations are **replicating national best practices** that embrace perpetual protections, and passing along the long-term stewardship kuleana to LCLT.



All together, the household members of the Keep Lahaina Home program's **first 10 'ohana** have a **combined 1,490 years of living in Lahaina.**

Protections are a *point of pride* – a way to ensure their children and their children's children will be able to some day afford to buy one of these homes.



Thank you for providing the seed funding for this path toward *permanent* recovery for Lahaina and her people.

Learn more:

LahainaCommunityLandTrust.org | @lahainacommunitylandtrust

Autumn Ness, Executive Director | 808-830-LCLT (5258)



DRIP Committee

From: Marina Starleaf Riker <marina@lahainacommunitylandtrust.org>
Sent: Tuesday, August 5, 2025 2:14 PM
To: Jarret P. Pascual; DRIP Committee
Subject: Re: LCLT's PowerPoint for Aug. 6, 2025 DRIP Committee
Attachments: LCLT_DRIP0806.pptx

You don't often get email from marina@lahainacommunitylandtrust.org. [Learn why this is important](#)

Aloha Jarret!

Replying to you and cc'ing that email with the PPT attached again. It'll just be Autumn Ness, LCLT Executive Director, and Carolyn Auwelo, Director of Operations.

Mahalo!

Marina

On Tue, Aug 5, 2025 at 2:12 PM Jarret P. Pascual <Jarret.Pascual@mauicounty.us> wrote:

Aloha Marina,

Confirming receipt of your presentation, thank you! Would you also be able to send a copy to DRIP.Committee@mauicounty.us?

For tomorrow's meeting, will you, Autumn, and Jeff Gilbreath be in-person for the presentation?

Mahalo,

Jarret Pascual

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Jarret P. Pascual

Legislative Analyst

County of Maui | Office of Council Services

Email: Jarret.Pascual@mauicounty.us

Office: (808) 270-7141 | Cell: (808) 793-9257

From: Marina Starleaf Riker <marina@lahainacommunitylandtrust.org>
Sent: Tuesday, August 5, 2025 2:08 PM
To: Jarret P. Pascual <Jarret.Pascual@mauicounty.us>; Tamara A. Paltin <Tamara.Paltin@mauicounty.us>
Cc: Autumn Ness <autumn@lahainacommunitylandtrust.org>; Caroyln Auwelo
<carolyn@lahainacommunitylandtrust.org>
Subject: LCLT's PowerPoint for Aug. 6, 2025 DRIP Committee

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Aloha,

Please find LCLT's attached PowerPoint for tomorrow's committee! And please let me know if you have any issues accessing it.

Mahalo,

Marina Starleaf Riker

808 298 1056



LAHAINA COMMUNITY
LAND TRUST