

June 26, 2025

MEMO TO: BFED-20(13) File

F R O M: Yuki Lei K. Sugimura, Chair *Yuki Lei K. Sugimura*
Budget, Finance, and Economic Development Committee

SUBJECT: **TRANSMITTAL OF INFORMATIONAL DOCUMENT RELATING TO MAUI ECONOMIC RECOVERY COMMISSION REPORT: “A COMMUNITY-LED PATHWAY TOWARD MAUI’S ECONOMIC RECOVERY AND FUTURE”** (BFED-20(13))

The attached informational document pertains to Item 20(13) on the Committee’s agenda.

bfed:ltr:020(13)afile01:kes

Attachment

A Community-Led Pathway Towards Maui's Economic Recovery & Future



Maui
Economic Recovery
Commission

Keep local people home • Steer hope

MARCH

2025

A Message from Governor Josh Green, M.D.

Aloha,

The August 2023 wildfires devastated Maui, taking the lives of 102 residents and visitors and forever changing the landscape of Lahaina. Over 2,200 structures were lost, businesses destroyed and countless families displaced. This tragedy has left indelible scars on our hearts and our economy. But what I have witnessed firsthand in Maui is a community defined not by loss, but by strength, resilience and an unshakable commitment to recovery and renewal.

In the face of immense challenges, the people of Maui have shown extraordinary determination. The collaborative efforts between the federal, state, and Maui County governments, along with private partners and nonprofits, have already brought over \$3.39 billion in recovery investments, with additional federal support secured to aid long-term rebuilding. The creation of the Maui Economic Recovery Commission was a vital step forward, ensuring that community-led priorities guide our economic recovery and that we build a future that is more sustainable, resilient and inclusive.

The path to recovery will not be easy, but it is a path paved with hope. I am inspired by the commitment of Lahaina's people, in fact all of Maui's people, to not only rebuild, but to reimagine what their community can become. Together, we will restore livelihoods, strengthen local businesses and ensure that Maui remains a place where future generations can thrive. As we continue this journey, let us honor those we have lost by building a future rooted in the values of aloha and resilience.

Mahalo,

A handwritten signature in black ink that reads "Josh Green M.D." in a cursive style.

Josh Green, M.D.

Governor, State of Hawai'i

A Message from Mayor Richard Bissen

Aloha kākou,

It is with deep appreciation that I would like to thank the members of the Maui Economic Recovery Commission (ERC), and the many people who have supported this important work at such a critical time in Maui's recovery.

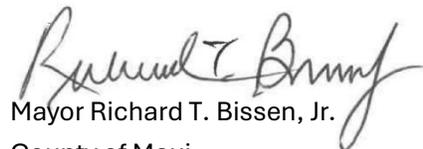
Your dedication and invaluable contributions have served as a beacon of hope in our collective journey on our county's path to recovery following the August 8, 2023, wildfires. As we move forward in our efforts to restore the structures and the lives of the people of Lahaina, I want to let you know we are grateful for your steadfast diligence and care.

The strategies and priorities you identified have been instrumental in setting a clear path forward, enabling us to rebuild not only our infrastructure, but also the spirit and resilience of our residents. Your careful consideration of our community's unique needs and your inclusive approach to the process ensured that the priorities, values and policy decisions you have identified will help us recover in a way that strengthens our bonds and sets a foundation for long-term growth.

I am especially grateful for the many hours you dedicated to the task, as well as the thoughtful discussions and thorough analysis that guided this recovery plan. Your work will have a lasting impact on our community for years to come.

Thank you for your leadership, compassion, and for dedicating your time and expertise to making a real difference in our community. As we work together to implement these recovery strategies, I look forward to continuing our partnership to turn our shared vision for the future into reality.

Mahalo nui loa,

A handwritten signature in black ink, appearing to read "Richard T. Bissen, Jr.", written in a cursive style.

Mayor Richard T. Bissen, Jr.
County of Maui

A Message from the Maui ERC Co-Chairs

Aloha,

We would like to extend our sincerest gratitude to the Maui Economic Recovery Commission members, and all of the individuals and organizations involved with this report, for your time and commitment to Maui's economic recovery. This monumental effort included cultural, economic development, agricultural, non-profit, creative, healthcare and education leaders from Maui; philanthropic, airlines, finance, business and other executives from statewide companies and organizations; and public sector representatives from the county, state and federal levels.

This report outlines the economic recovery efforts and challenges faced by Maui following the devastating wildfires in August 2023, detailing impacts on businesses, tourism, and community livelihoods. It is our hope that this will serve as a roadmap for long-term economic recovery and provide a framework to guide action, while chronicling the Maui ERC's process to inform future disaster recovery efforts.

It was not business as usual – it was truly a team effort that required everyone to work together – thinking outside of the box, asking questions, and learning from each other and our community members. The Maui ERC convened as learning groups and focused on pathways to long-term economic recovery for Maui, which were identified through collective discussions. The commission identified economic recovery projects that are community-recognized and -led collaborations that complement, amplify and are in alignment with many of the County of Maui's long-term recovery initiatives.

This commission has been dedicated to shaping a brighter economic future for Maui and we can now see pathways forward. Let us continue to work together so we can keep local people home and steer hope.

Mahalo,



Director James Kunane Tokioka
State of Hawai'i Department of Business,
Economic Development and Tourism
Maui Economic Recovery Commission Co-Chair



Director Layne N. Silva
County of Maui Department of Liquor Control
Maui Economic Recovery Commission Co-Chair

Acknowledgements

We would like to thank the Maui Economic Recovery Commissionⁱ as well as all of the individuals and organizations who have contributed their time and resources toward this mission. Their expertise, unique insights, and dedicated support were instrumental in shaping the Maui Economic Recovery Commission Report and continue to play a vital role in guiding Lahaina's recovery—helping the community rebuild, heal, and move forward.

Kehaunani Abad

Kamehameha Schools

Douglass Adams

Department of Research and
Development
County of Hawai'i

Lahela Aiwohi

Ola Maui

Scott Allen

Office of Planning and Sustainable
Development
State of Hawai'i

Keith Amemiya

Central Pacific Bank

Jay Ana

Young Brothers

Amy Asselbaye

Office of Economic Revitalization
City and County of Honolulu

Carolyn Auwelo

Lahaina Community Land Trust

Isaac Bancaco

Executive Chef

James Barros

Hawai'i Emergency Management
Agency

Dwayne Bautista

Hawai'i Iron Workers' Pension Plan

Hazel Beck

U.S. Small Business Administration

Heidi Bigelow

West Maui Land Company

Keapo Bissen

SR Partners LLC

Mayor Richard Bissen, Jr.

County of Maui

Kevin Block

Roots Reborn Maui

Kate Blystone

Planning Department
County of Maui

Sesie Bonsi

AidBanc

Mariko Boone

Department of Defense
State of Hawai'i

Jason Bradshaw

Hawai'i Iron Workers' Pension Plan

Nalani Brun

Office of Economic Development
County of Kaua'i

Mikey Burke

Hawaiian Electric

Debbie Cabebe

Maui Economic Opportunity

Giorgio Caldarone

Harry and Jeanette Weinberg
Foundation

'Olu Campbell

Hawai'i Land Trust

Joseph Campos II

Department of Human Services
State of Hawai'i

Richard Carosso

Lahainaluna High School

Kamalu Carroll

Business Resource Center
County of Maui

Kainoa Casco

Maui Land & Pineapple Company

Val Ceria

Plumbers & Fitters UA Local 675

Selena Ching

One Shared Future

Cal Chipchase

Cades Schutte

Randy Chu

Hawai'i Housing Finance and
Development Corporation
State of Hawai'i

Daniel Chun

Alaska Airlines

Karen Comcowich
Planning Department
County of Maui

Celeste Connors
Hawai'i Green Growth
Local 2030 Hub

Denver Coon
Trilogy Excursions

Riley Coon
Trilogy Excursions

Joshua Cooper
Office of Economic Development
County of Maui

Amanda Corby Noguchi
Under My Umbrella Inc
Chef Hui

Kawehi Correa Miller
Alaula Life Foundation

Paula Daniels
Center for Good Food Purchasing

Senator Lynn DeCoite
Hawai'i State Senate

Laurie Lei DeGama
Lahaina Community Leader

Cynthia Derosier
One Shared Future
The Good Juju Co.

Jocelyn Doane
U.S. Department of Housing and
Urban Development

Sam Dorios
Hawai'i Leadership Forum

Motuki Drake
Office of Economic Development
County of Maui

Kā'eo Duarte
Kamehameha Schools

Kaheleonolani Dukelow
University of Hawai'i Maui College

Sherry Duong
Maui Visitors & Convention Bureau

Sheri Elliott
U.S. Federal Emergency
Management Agency

Mary Alice Evans
Office of Planning and Sustainable
Development
State of Hawai'i

Stacy Ferreira
Office of Hawaiian Affairs

Ignacio Filippini
Planning Department
County of Maui

Amy Ford Wagner
U.S. Department of Transportation

Rory Frampton
Rory Frampton Consulting Inc.

Naomi Friedman
Economic Development
Administration
U.S. Department of Commerce

Greg Fujimoto
Spectrum
Charter Communications

Tambara Garrick
LahainaTown Action Committee

Jerry Gibson
Hawai'i Hotel Alliance

Amy Hānaiali'i Gilliom
Hui O Wa'a Kaulua

Steve Golden
Hawaiian Telcom

Laci Goshi
Department of Business, Economic
Development and Tourism
State of Hawai'i

Kate Griffiths
Office of Councilmember Gabe
Johnson

Kauwila Hanchett
Funder Hui

Major General Kenneth Hara
Department of Defense
State of Hawai'i

Robert Harrison
First Hawaiian Bank

Mousa Hassan
Front Street Recovery

Marisa Hayase
Harry and Jeanette Weinberg
Foundation

Denise Hayashi-Yamaguchi
Hawai'i Ag & Culinary Alliance

Koa Hewahewa
Department of Agriculture
County of Maui

Curtis Higashiyama
ABC Stores

Amber Hilton Thompson
Hulihia
University of Hawai'i Maui College

Peter Ho
Bank of Hawai'i

Tan Hoang
U.S. Federal Emergency
Management Agency

Jill Hoggard Green
The Queen's Health System

Lui Hokoana
University of Hawai'i Maui College

Representative Daniel Holt
Hawai'i State House of
Representatives

Hōkūlani Holt
University of Hawai'i Maui College;
Kauahea Inc.

Kevin Holu
Hawai'i Teamsters and Allied
Workers Local 996

Tonga Hopoi
Chamber of Commerce Hawai'i

Kainoa Horcajo
Mo'olelo Group

Marian Horikawa-Barth
Maui Health Systems

Josie Howard
We Are Oceania

Peter Ingram
Hawaiian Airlines

Peter Iriarte
Operative Plasterers' and Cement
Masons' Local 630

Holly Irimata
Hale Makua

Jean Isip Schneider
Workforce Development and
Strategic Partnerships

Councilmember Gabe Johnson
Maui County Council

Kehau Kahanu
Hui Ho'omalua

Patience Kahula
Community Development Block
Grant
County of Maui

Archie Kalepa
Mayor's Advisor; Cultural Advisor;
Community Leader

D. Noelani Kalipi
Hawai'i Coordination Cell; EI&E

Kū'ike Kamakea-Ōhelo
Office of Hawaiian Affairs

Chris Kanazawa
Rural Development
U.S. Department of Agriculture

Makalapua Kanuha
Royal Lahaina Resort and
Bungalows

Nālani Kealaiki
Kamehameha Schools

Brian Keaulana
International Cultural Arts Network

Jackie Keefe
Ola Maui

Kaipo Kekona
Hawai'i Farmers Union United

Momi Kihata-Ball
Department of Education
State of Hawai'i

Damien Kim
Electrical Workers Local 1186

Kehau Kimokeo
Hulihia
University of Hawai'i Maui College

Alton Kimura
Rural Development
U.S. Department of Agriculture

Jeremy Kimura
Ulupono Initiative

Lisa Kimura
Kaiser Permanente

Shelee Kimura
Hawaiian Electric Company

Adam Klein
U.S. Federal Emergency
Management Agency

Lynn Knight
NOVACES

David Kobayashi
Office of Planning and Sustainable
Development
State of Hawai'i

Dexter Kubota
Hawai'i Executive Collaborative

Alana Kuhn
U.S. Federal Emergency
Management Agency

Susheel Kumar
U.S. Small Business Administration

Keoni Kuoha
Hawai'i Community Foundation

Keanu Lau Hee
Office of Recovery
Department of Management
County of Maui

Cynthia Lallo
County of Maui

Lawrence Leahy
U.S. Federal Emergency
Management Agency

Keoni Lee
Hawai'i Investment Ready

Laura Lee Nagle
University of Hawai'i Maui College

Kuhio Lewis
Council for Native Hawaiian
Advancement

Wesley Lo
Hale Makua Health Services

Major General Stephen Logan
Department of Defense
State of Hawai'i

Elena Lomeli
U.S. Small Business Administration

Amos Lonokailua-Hewett
Maui Emergency Management
Agency
County of Maui

David Lopez
Office of the Governor, Recovery
and Resiliency Unit
State of Hawai'i

Margaret Lu
Department of Business, Economic
Development and Tourism
State of Hawai'i

Samuel Lundquest
Hulihia
University of Hawai'i Maui College

Luana Mahi
Office of Economic Development
County of Maui

Kelly Maluo-Pearson
Boys and Girls Club of Maui

Lynelle Marble
Hawai'i Executive Collaborative

Deb Marios
Converge Consulting

Sarah Marquart
U.S. Department of Agriculture

Chris Martin
Kaiser Permanente

Char Matila
Lele Aloha

Jennifer Maydan
Planning Department
County of Maui

Kaiea Medeiros
Department of Agriculture
County of Maui

Sherry Menor-McNamara
Chamber of Commerce Hawai'i

Peter Merriman
Merriman's Hawai'i

Luke Meyers
Office of the Governor, Recovery
and Resiliency Unit
State of Hawai'i

Mark Middleton
County of Maui

Dean Minakami
Hawai'i Housing Finance and
Development Corporation
State of Hawai'i

Brian Miyamoto
Hawai'i Farm Bureau

Kapono'ai Molitau
Department of 'Ōiwi Resources,
Native Intelligence
County of Maui

Ray Mook
Hawai'i-Western Management
Group, Inc.

Woodrow Moore
U.S. Department of Housing and
Urban Development

Randall Morikawa
Ching & Morikawa Attorneys at Law

Erika Moritsugu
The White House

Casey Morrin
Maui Nui Strong; Kirei Concepts

Theo Morrison
Lahaina Restoration Foundation

Sophia Mortazavi
Office of the Governor, Recovery
and Resiliency Unit
State of Hawai'i

Mark Mugiishi
Hawai'i Medical Service
Association (HMSA)

Savannah Murray
One Shared Future
The Good Juju Co.

Lauren Nahme
Hawai'i Community Foundation

Rick Nava
West Maui Taxpayers Association

Autumn Ness
Lahaina Community Land Trust

Linn Nishikawa
Linn Nishikawa & Associates

Lori Nishikawa
Maui Nui Strong

Josiah Nishita
Office of Recovery
Department of Management
County of Maui

Barbara Nitis
U.S. Small Business Administration

Keoki Noji
Economic Development
Administration
U.S. Department of Commerce

Dana Okano
Hawai'i Community Foundation
Fresh Water Initiative; Hawaiian
Islands Environmental Finance
Center

Thomas O'Sullivan
U.S. Federal Emergency
Management Agency

Ken Ota
Pacific Pipe

Saedene Ota
Sae Design Group

Melissa Padilla
Chef Hui

Robert H. Pahia
Hawai'i Taro Farm LLC

Mahina Paishon
One Shared Future

George Paris
Hawai'i Iron Workers' Pension Plan

Ku'uhaku Park
Matson Inc.

Sne Patel
LahainaTown Action Committee

Lisa Paulson
Maui Hotel & Lodging Association

Barbara Payne
U.S. Federal Emergency
Management Agency

Abigail Perrin
Nuestro Futuro Foundation

Sheba Person-Whitley
Economic Development
Administration
U.S. Department of Commerce

Karla Peters
Office of Recovery
County of Maui

Vivian Pham
Kaiser Permanente

Ada Prieto
U.S. Federal Emergency
Management Agency

Lauren Primiano
Office of Planning and Sustainable
Development
State of Hawai'i

Leilani Pulmano
Pacific Rim Land, Inc.

Mapu Quitazol
SR Partners LLC

Race Randall
Maui Land & Pineapple Company

Jackie Reed
T S Restaurants

Christin Reynolds
One World One Water

Mike Riedy
U.S. Federal Emergency
Management Agency

Kekai Robinson
Department of 'Ō'iwi Resources
County of Maui

Aaron Rosales
U.S. Small Business Administration

Chantelle Rowland
Workforce Development Board
County of Maui

John Russell
U.S. Federal Emergency
Management Agency

Bailey Rybak
U.S. Department of Health and
Human Services

Frances Sakaguchi
Economic Development
Administration
U.S. Department of Commerce

Scott Sakakihara
Rural Development
U.S. Department of Agriculture

Claudine San Nicolas
County of Maui

Marissa Sandblom
Hawai'i Community Foundation

Leah Santos
Wo Hing Society

Scott Sattler
NOVACES

Su Shin
Hawaiian Telcom

Lindsey Shiroma
U.S. Federal Emergency
Management Agency

Mish Shishido
Cultural Advisor; Community
Leader

Christopher Shuler
Water Resources Research Center
University of Hawai'i at Mānoa

Layne Silva
Liquor Control
County of Maui

Nāpua Silva
Hālau Nā Lei Kaumaka o Uka

John Skenderian
Maui Island Properties

Jeanne Skog
SR Partners LLC

Gino Soquena
Hawai'i Building & Construction
Trades Council

Dionne Spence
Rural Development
U.S. Department of Agriculture

Emily Stone
Jacobs

Kalikolehua Storer
Hyatt Hotels

**Councilmember Yuki Lei
Sugimura**
Maui County Council

Robert Suka
Green Solution Consultants LLC

Summer Sylva
U.S. Department of the Interior

Richelle Takara
Federal Highway Administration
U.S. Department of Transportation

Ronald Taketa
Hawai'i Building & Construction
Trades Council

Deidre Tegarden
Office of U.S. Representative Jill
Tokuda

Wendy Taomoto
Department of Public Works
County of Maui

Ann Teranishi
American Savings Bank

Marvin Tevaga
Maui Police Department

Kim Thayer
SR Partners LLC

James Kunane Tokioka
Department of Business, Economic
Development and Tourism
State of Hawai'i

Pamela Tumpap
Maui Chamber of Commerce

**Councilmember Nohelani
U'u-Hodgins**
Maui County Council

Derek Ulehla
Economic Development
Administration
U.S. Department of Commerce

Melissa Unemori Hampe
SR Partners LLC

Nicolette Van Der Lee
University of Hawai'i Maui College

Ray Vara
Hawai'i Pacific Health

Kristelle Vasquez
Community Leader

Tapani Vuori
Maui Ocean Center

Erin Wade
County of Maui

Margaret Wadsworth
U.S. Federal Emergency
Management Agency

Jon Wallenstrom
Alaka'i Development

Jim Walsh
Atlantis Adventures

Kaimana Walsh
Hawai'i Green Growth Local 2030
Hub

Chris West
International Longshore &
Warehouse Union

Leslie Wilkins
Maui Economic Development
Board, Inc.

Ronald Williams
Atlantis Adventures of Maui

Rebecca Winkie
Department of Education
State of Hawai'i

Rachael Wong
One Shared Future

Wayne Wong
Hawai'i Small Business
Development Centers

Mike Yadao
Hawai'i Masons' and Plasterers'
Unions Hawai'i

Jock Yamaguchi
Office of State Representative
Elle Cochran

Justin Yoshino
Market Advantage

Colleen Zafarana
U.S. Small Business Administration

Deborah Zysman
Hawai'i Children's Action Network

ⁱ Noted in this list under the
positions held in 2024

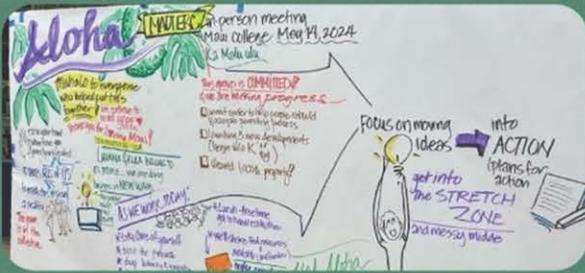


Table of Contents

Introduction.....	1
A New Way of Doing Business.....	3
Report Guide	3
Relationship to the Lahaina Long-Term Recovery Plan	4
Aftermath of the Maui Wildfires	5
Loss of Businesses	5
Indicators of Outmigration.....	7
Unemployment and Job Losses	10
Tourism Impacts.....	12
Housing and Reconstruction	19
Insurance.....	21
Recovery Landscape	24
Comprehensive Understanding of Business Impacts, Needs, and Opportunities	26
Economic Relief for Businesses	27
Technical Assistance and Counseling for Local Businesses.....	29
Economic Recovery and Resilience Strategy.....	31
Restoring Business Operations in Compromised Areas	34
Support the Revitalization and Growth of Agricultural Lands and Businesses	36
Support for Workforce Resilience and Reintegration	38
Business Resiliency Against Future Physical or Economic Impacts	40
Charting a New Course.....	41
Guiding Principles and Values	41
The ERC Journey	42
Community-Identified Long-Term Economic Recovery Priorities	45
Venturing Forward Together.....	61
Ongoing Recovery Needs	61
Recovery Gaps	67
Critical Policy Decisions.....	72
Potential Challenges Ahead.....	74
Measure What Matters	76
Steering Hope.....	76
Appendices.....	77
Appendix A. Summary of Recommendations	77
Appendix B. Funding Resources.....	79

Introduction

In August 2023, the Maui Wildfires tragically took the lives of 102 Maui residents and visitors—the deadliest wildfire in the United States in over 100 years. The community of Lahaina lost more than 2,200 structures, including homes, businesses, and historical properties, leaving at least 7,000 people in need of shelter and causing an estimated \$5.5 billion in property damage.¹ Maui businesses in the burn area, which produced an estimated \$913.4 million in annual revenue, saw 281 commercial structures destroyed by the fire while the remainder had their operations severely disrupted.² These losses have been felt throughout the entire State and have had cascading impacts that will take years to recover.

Beyond the loss of life and property, the disaster had significant economic repercussions due to a sudden drop in tourism. Maui County visitor arrivals in August 2023 dropped by 56% compared to August 2022. By August 2024, tourism had partially rebounded, though visitor numbers were still 23% lower than in August 2022.³ In the year after the fires from August 2023 to July 2024, Maui County tourism spending dropped by an estimated \$1.81 billion compared to the prior year.⁴ Although steps were already underway to diversify Maui’s economy and shift toward a more regenerative tourism model, Maui County’s economy is still primarily driven by tourism—prior to the wildfires, tourism’s contribution to Maui’s economy was estimated at 37.8% if all downstream impacts are considered.⁵

The disaster had significant consequences for the well-being and economic livelihoods of the people of Maui and Lahaina. Peak job losses occurred in September 2023, with 4,444 initial unemployment claims filed and Maui County unemployment rising to 8.4%. By

¹ Structure and property damage estimates from: U.S. Fire Administration. [Preliminary After-Action Report: 2023 Maui Wildfire](#). (2024, February 8).

In the initial phases of the disaster, nearly 7,000 people were in temporary shelters. Office of the Governor Josh Green, M.D. [State Disaster Recovery - DR 4724: Facts and Links](#). (Accessed 2025, January 1).

² Revenue estimates based on Data Axle, U.S. Census Bureau, and FEMA data. Federal Emergency Management Agency (FEMA). FEMA BEAD Report. (2024 October). Structures damaged based on FEMA visual inspections. FEMA-Economic Recovery Support Function. [Breaking Down Barriers to Business Recovery](#). (2024, August 31).

³ Visitor arrivals are seasonally adjusted air service arrivals. Economic data in this report is a snapshot in time from January 2025 unless otherwise specified and may be subject to change as some estimates are still preliminary. Hawai‘i State Department of Business, Economic Development & Tourism: Research & Economic Analysis Division (DBEDT-READ). [Economic Data Warehouse](#). (Accessed 2025, January 27).

⁴ Estimates of tourism spending use nominal non-seasonally adjusted expenditures by air. The prior year refers to Aug ‘23 to July ‘24. [Ibid](#). Calculations by Office of Planning and Sustainable Development (OPSD).

⁵ This figure was calculated using the DBEDT-READ 2017 Inter-County Input-Output (I-O) Mode. It includes direct, indirect, and induced impacts. DBEDT-READ. [Tourism’s Contribution to the State and County Economies in Hawai‘i: A Benchmark Estimate for 2017](#). (2023, September), 5.

September 2024, unemployment had dropped to 4.0% but had not returned to September 2022 levels (3.2%).⁶ A survey of West Maui and Kula residents by the Economic Research Organization at the University of Hawai‘i (UHERO) indicated that over twice as many fire-impacted households were living in poverty a year after the fires as compared to the year before the fires.⁷ When coupled with housing and insurance challenges, these impacts have made it challenging for some residents to remain. UHERO analysis of tax filings indicates an increase in out-migration of residents from both Maui and the state.⁸

Federal, State, and County governments have partnered with private entities and non-profits to respond and recover from this disaster. As of August 2024, the State, Federal government, and private entities committed at least \$3.39 billion to Maui wildfires response and recovery.⁹ In addition, on December 21, 2024, \$1.6 billion in Community Development Block Grant Disaster Recovery (CDBG-DR) funding was appropriated through the U.S Department of Housing and Urban Development (HUD) to support recovery efforts. An estimated \$480 million more will be allocated for economic development, small business loans, water infrastructure and other needs.¹⁰ Beyond aiding in the recovery and rebuilding efforts, these funds have helped families and businesses stay economically afloat in the aftermath of the wildfires.

The downturn in Maui’s economy since the disaster has been severe and has only begun to recover, even 16 months later. There is a very real possibility that Maui’s economy will be further impacted in 2025 if tourism continues to remain below historical levels. Beyond this, the eventual end of the Federal Emergency Management Agency (FEMA) rental assistance program and other disaster social support services, the shortcomings of insurance coverage, and the end of insurance benefits for those who are receiving rental support from their insurance companies, may continue to have impacts on the ability of Maui residents to remain on Maui and participate in Maui’s economy.

⁶ Civilian unemployment rate, seasonally adjusted. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 27).

⁷ Economic Research Organization at the University of Hawai‘i (UHERO). [Maui Recovery Dashboard: Economic Impact | Income](#). (Accessed 2025, January 16).

⁸ Moore, Dylan and Karacaovali, Baybards. UHERO. [Migration Effects of the Maui Wildfires: Early Indicators from State Tax Filings](#). (2025, January 14).

⁹ This figure represents a point in time from August 2024 which may change as new data becomes available and is verified. In addition, State funds principally reflect appropriations for wildfire recovery and resilience efforts are not inclusive of funds that were used towards these efforts that were already within departments’ existing budgets. Please see [here](#) for more information, data collection processes, and any data updates on Maui wildfire financial reporting. The State also maintains a [list](#) of Maui wildfire awards received by Hawai‘i State departments. Office of the Governor. [Maui Wildfire Financial Reporting](#). (Accessed 2025, January 30).

¹⁰ The additional \$480 million may contain some overlap with the \$3.39 billion. County of Maui. [Press Release: Maui County to receive more than \\$2B in federal disaster recovery funding](#). (2024, December 21).

A New Way of Doing Business

To address the economic challenges that lay in the immediate aftermath of the fires, Governor Green tasked the Department of Business, Economic Development and Tourism (DBEDT) Director, James Kunane Tokioka, with coordinating the State’s activities, in partnership with Federal and County agencies, to support Maui’s economic recovery. In turn, the Maui Economic Recovery Commission (ERC) was formed by co-chairs Director Tokioka and County of Maui Office of Economic Development (OED) Director, Luana Mahi.

The ERC identified needs and solutions for the economic, social, environmental, and physical spaces for Maui’s economic recovery including six pathways and 34 project ideas which evolved into 11 priority projects. These priority projects are included in the County of Maui’s [Lahaina Long-Term Recovery Plan](#) (LTRP), and are being championed by eight project teams of cross-sector collaborators who are propelling them into action in partnership with County, State, and Federal agencies. See ***Charting a New Course*** for more information on the ERC’s process, priorities, and next steps.

Report Guide

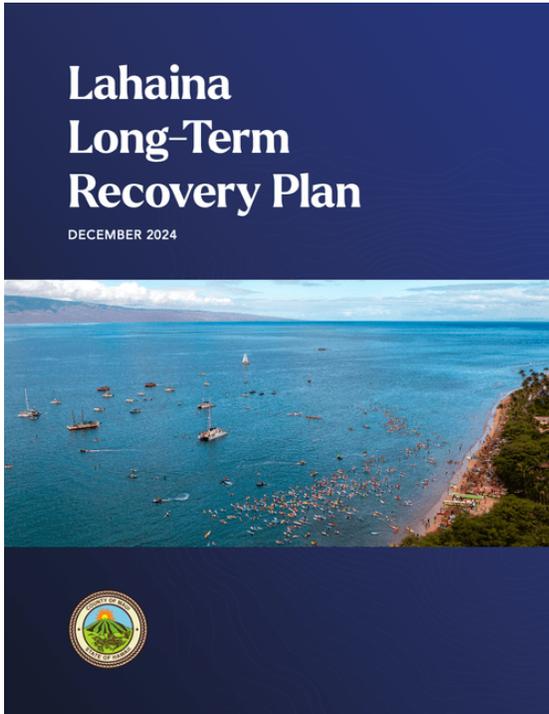
This ERC Report is intended to both reflect the work of the ERC and provide important context to inform decision makers—including policymakers, funders, and implementers—regarding community-led priorities and pathways for Maui’s economic recovery as well as remaining challenges. It also serves as a model for post-disaster economic recovery through a collaborative, community-centered approach for future disasters.

In this Report, readers will find:

- A comprehensive account of the economic impacts resulting from the August 2023 wildfires and actions taken / underway (***Aftermath of the Maui Wildfires***);
- Initial economic recovery needs identified by the County of Maui, and actions taken to address those needs (***Recovery Landscape***);
- The ERC’s process and resulting community-led economic recovery priorities (***Charting a New Course***);
- Additional considerations to address persisting recovery needs and emergent gaps in a way that aligns with economic indicators important to the residents of Maui, as well as critical policy decisions and potential future challenges that will impact economic recovery (***Venturing Forward Together***); and
- Information about potential funding sources that can support actions to address Maui’s economic recovery (***Funding Resources***).

Intended uses of this Report include: 1) Serving as a roadmap for long-term economic recovery; 2) Providing an economic recovery framework to guide action; and 3) Chronicling the ERC’s process to inform future disaster recovery efforts.

Relationship to the Lahaina Long-Term Recovery Plan



The [Lahaina Long-Term Recovery Plan](#) (LTRP) is based on extensive community engagement, with input from County and State agencies. It serves as an overarching strategy that reconciles priorities identified by community, County, and State stakeholders.

Within the LTRP’s broad framework, this ERC Report reflects community-driven priorities for long-term economic recovery as well as persisting recovery needs and emerging issues. Some of the ERC’s projects already align with, and are referenced in, the LTRP—this alignment is also reflected within this Report. These areas of convergence help demonstrate how the ERC’s work informs and aligns with the larger recovery initiatives outlined in the LTRP.

While the LTRP provides a high-level, integrated vision of recovery, the ERC Report offers a more in-depth view of community-determined priorities and actions, as well as challenges still to be addressed, for Maui’s long-term economic recovery. Ultimately, the ERC Report is a distinct, yet complementary, document designed to add tangible value and detail to the LTRP to inform and guide actions toward a community-centered economic recovery.

Aftermath of the Maui Wildfires

Using data from the State of Hawai'i Department of Business, Economic Development and Tourism, Research and Economic Analysis Division (DBEDT-READ), U.S. Bureau of Labor Statistics, studies by the Economic Research Organization at the University of Hawai'i (UHERO), and numerous others, this Report analyzes trends in key industries, employment, contributions of visitors to the economy, air service, housing and other factors.¹¹ These economic impacts are discussed and organized into the following six sections:



The data and analysis contained in the sections that follow provide a snapshot in time from January 2025, unless otherwise specified, and may be subject to change as some statistics are still preliminary.

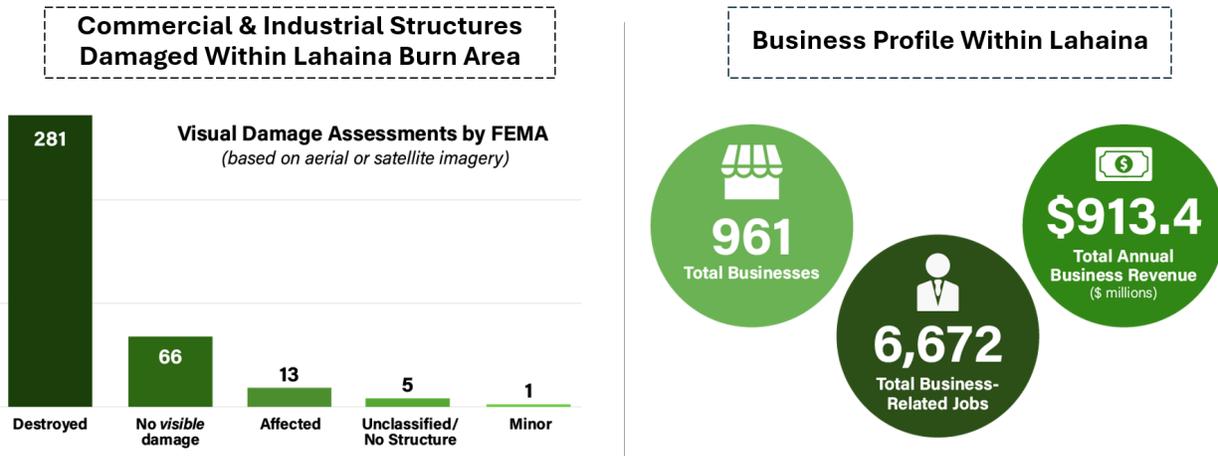
Loss of Businesses

The economic impacts of the wildfires are largely concentrated on Maui. While the State did observe some loss of tax revenues associated with Maui tourism, the State remained relatively stable in terms of other economic measures. However, the impacts to Maui County and its residents are considerable.

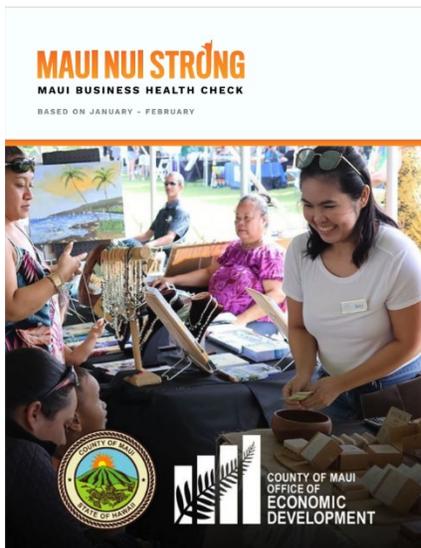
¹¹ See DBEDT-READ's [Maui Data Update](#) for up-to-date Maui economic statistics.

Prior to the fires, Lahaina contained 961 businesses with an estimated \$913.4 million in annual revenues.¹² Visual damage assessments by Federal Emergency Management Agency (FEMA) indicated 281 commercial structures were destroyed by the fires and businesses that survived nonetheless had their operations severely disrupted.

Figure 1: Economic impacts of the 2023 Maui wildfires on Lahaina



Source: Federal Emergency Management Agency (FEMA). FEMA BEAD Report. (2024 October). Visual damage assessments by FEMA. Business profiles based on Data Axle, U.S. Census Bureau, and FEMA data.



As of March 2024, the County of Maui Office of Economic Development’s [Maui Business Health Check](#) survey found that over 65% of surveyed businesses reported profit losses of over 50%, while 43.8% of respondents rated their financial health as “Critical, on life support.”¹³

¹² Federal Emergency Management Agency (FEMA). FEMA BEAD Report. (2024 October).

¹³ County of Maui: Office of Economic Development. [Maui Business Health Check](#). (2024 March), 9, 4.

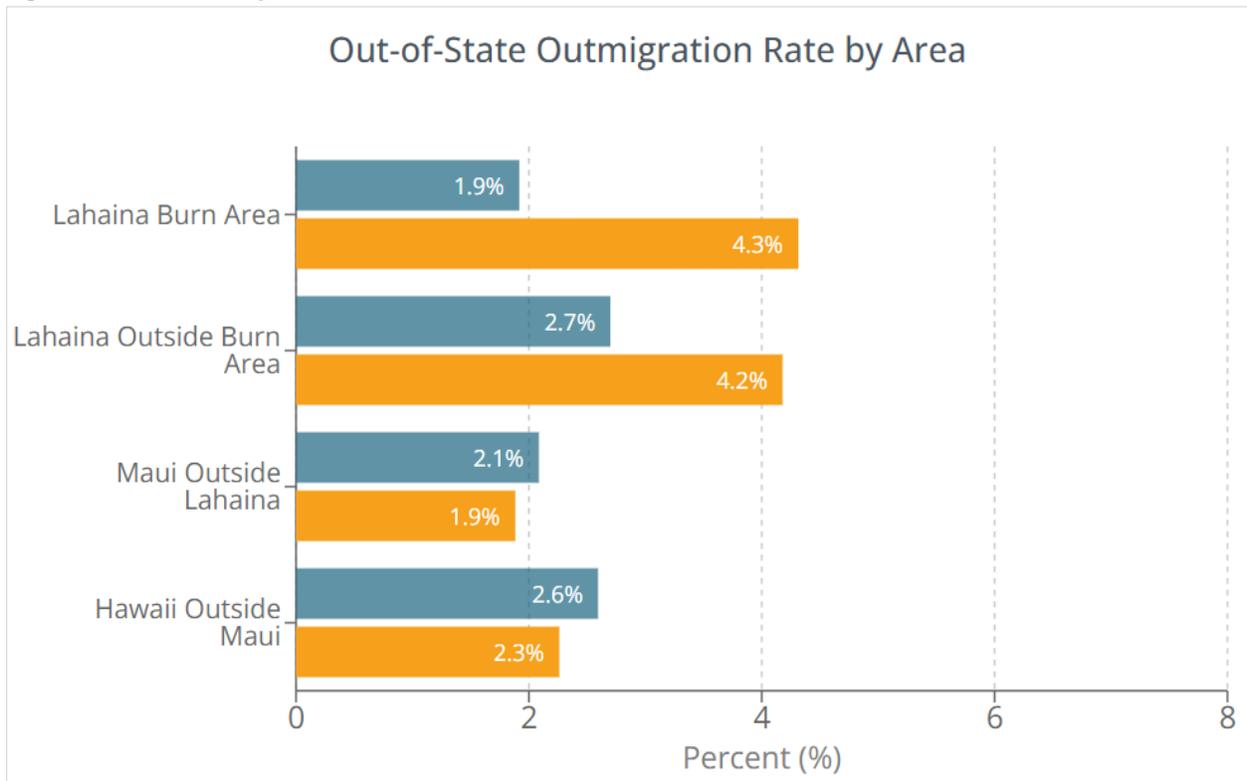
Indicators of Outmigration

While definitive data on how many people have left Maui since the wildfires is unavailable, evidence points to a potentially significant outflow.

State Tax Returns

An analysis of State tax filings by UHERO estimated that the wildfires reduced Maui's population by at least 1,000 residents due to both out-migration and a reduction of in-migration. While an estimated 160-200 residents moved to other counties, at least 430-510 Maui residents moved out of state. The estimated cost of these migrations to the state's economy was at least \$50 million in annual income. Moreover, it should be noted that these estimates likely understate the magnitude of effect.¹⁴

Figure 2: UHERO analysis of state tax returns



Source: The Economic Research Organization at the University of Hawai'i. [Migration Effects of the Maui Wildfires: Early Indicators from State Tax Filings](#). (2025, January 14).

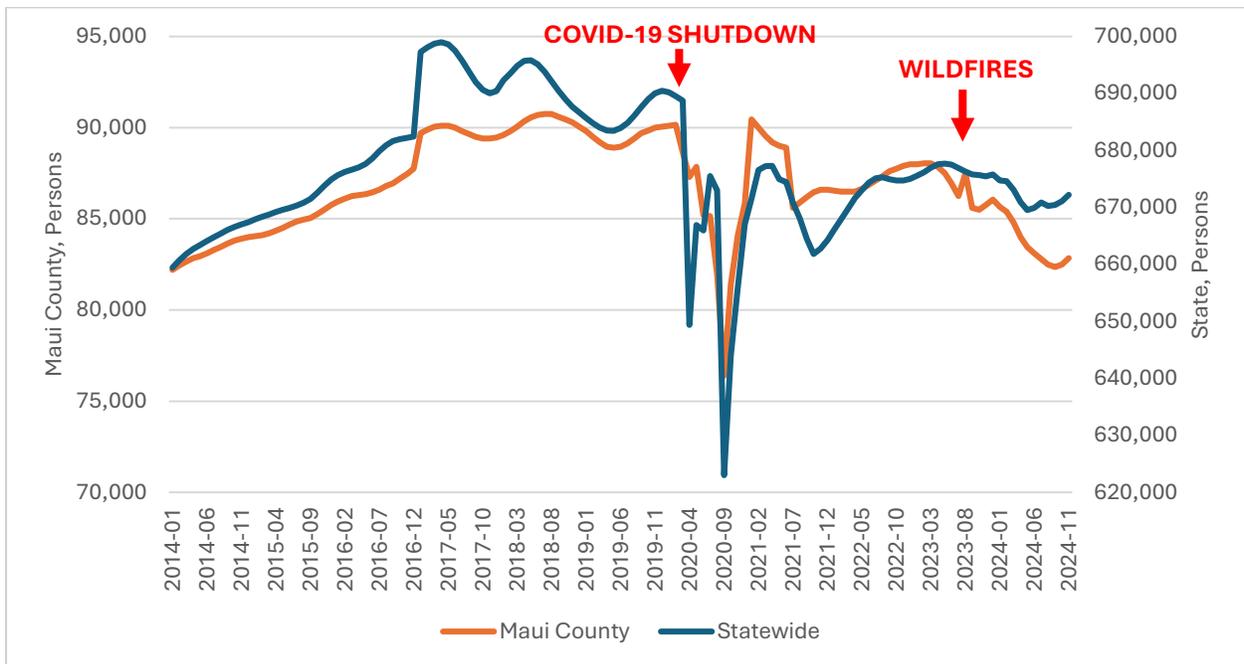
¹⁴ UHERO. [Migration Effects of the Maui Wildfires: Early Indicators from State Tax Filings](#). (2025, January 14).

A June 2024 survey published by the Hawai'i State Rural Health Association further supports these conclusions and found that nearly half of the 2,097 Maui County residents surveyed (1,105 of which were considered “fire-impacted individuals”) reported worse financial conditions since the fires, and 39% of surveyed individuals were considering leaving the state.¹⁵

Labor Force

In August 2019, preceding the pandemic, Maui County’s civilian labor force—including persons employed, unemployed, and looking for work—was 89,400 people. While not fully recovered since the pandemic, this figure sat at 87,350 in August 2022 and 87,500 in August 2023. By August 2024, over a year after the devastating fires, Maui’s seasonally adjusted civilian labor force had declined to 82,500 representing a loss of nearly 5,000 potential workers.¹⁶

Figure 3: Seasonally adjusted Maui County and State labor force, civilian



Source: Hawai'i State Department of Business, Economic Development & Tourism: Research & Economic Analysis Division. [Economic Data Warehouse](#). (Accessed 2025, January 29).

¹⁵ Hawai'i State Rural Health Association. [Maui Together for a Healthier Tomorrow – Wildfire Assessment](#). (2024 June).

¹⁶ Civilian labor force, seasonally adjusted from U.S. Bureau of Labor Statistics. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 24).

While different factors can contribute to a reduction in the labor force, such as retirement or alternative sources of income, this is a potential indicator of a post-disaster outmigration trend and population reduction. A review of the civilian labor force statewide mirrors the reduction seen in Maui County and suggests outmigration from the State as a whole, rather than a redistribution of the labor force within the State.

Public School Enrollment

School enrollments serve as another indicator of outmigration. Data provided by the State Department of Education (DOE) showed a reduction of 925 students enrolled in Lahaina public schools (Kamehameha III, Lahaina Intermediate, Lahainaluna, and Nāhi’ena’ena) at the start of the Fall 2024 as compared to the pre-fire Fall 2023 semester. Based on DOE records of reasons for student withdrawals, 240 students were identified as having moved to another state or to a foreign country since the fires, in either the 2023-2024 or 2024-2025 school year.¹⁷ For Maui County as a whole, Fall 2024 enrollment fell by 571 students as compared to Fall 2023. However, it should be noted that some of the decreases in enrollment may not be attributable to the wildfires. School enrollments have been declining since around 2020 due in large part to decreasing births since 2014.

Table 1: Public school enrollments at start of semester

Semester	Lahaina DOE Enrollment	Maui County DOE Enrollment
Spring 2023	3,014	19,667
Fall 2023 (pre-fire cohort)	2,942	19,488
Spring 2024	2,021	19,079
Fall 2024	2,017	18,917
Spring 2025	2,026	18,480
<i>Fall 2025 - projected</i>	<i>1,775</i>	<i>18,190</i>

Source: Figures provided by Hawai'i State Department of Education. Enrollments are point in time figures and includes students who transferred in. (Spring = 01/01; Fall = 08/01)

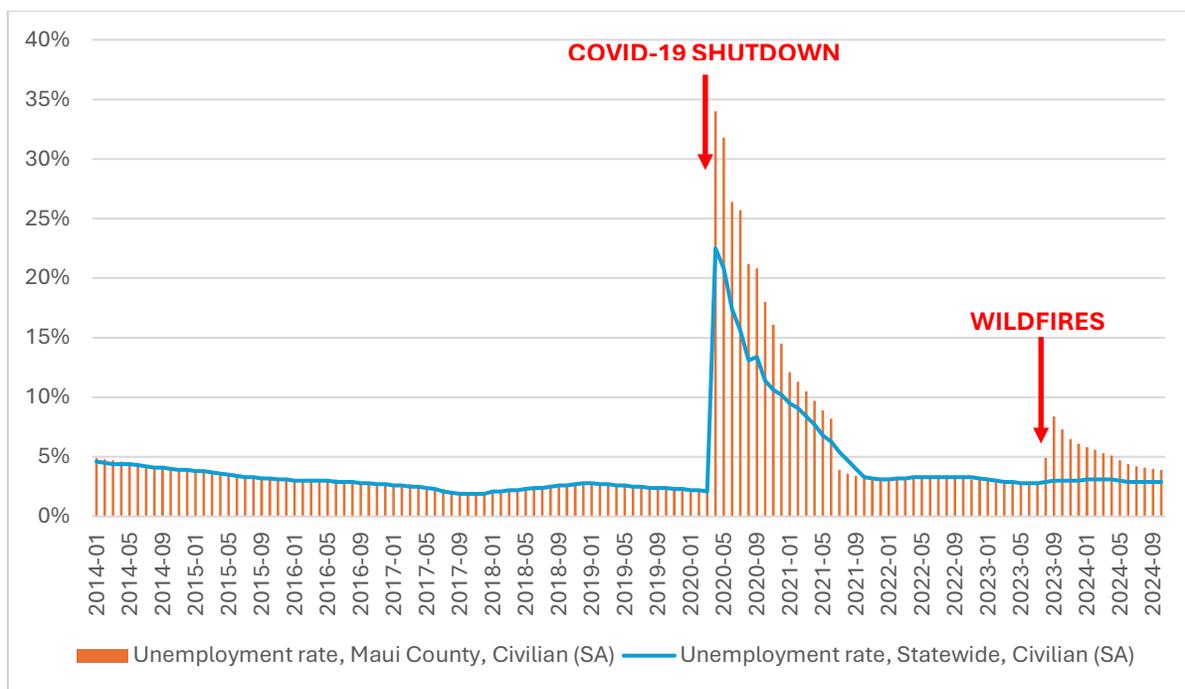
¹⁷ School withdraws are reported as of December 3, 2024.

Unemployment and Job Losses

In the aftermath of the August wildfires, unemployment began to rise; however, peak job losses occurred in September 2023, when 4,444 initial unemployment claims were filed and Maui County unemployment spiked to 8.4% (see **Figure 4**).

A year later in September 2024, Maui County unemployment had fallen to 4.0%, but as the above discussion suggests, these figures are likely skewed by the number of people who have left Maui for lack of employment. Looking at the State as a whole, Hawai'i's unemployment continues to track better than the nation: 2.9% for the state versus 3.8% for the U.S. as of September 2024.¹⁸

Figure 4: Civilian unemployment rate, seasonally adjusted, Maui County and Statewide

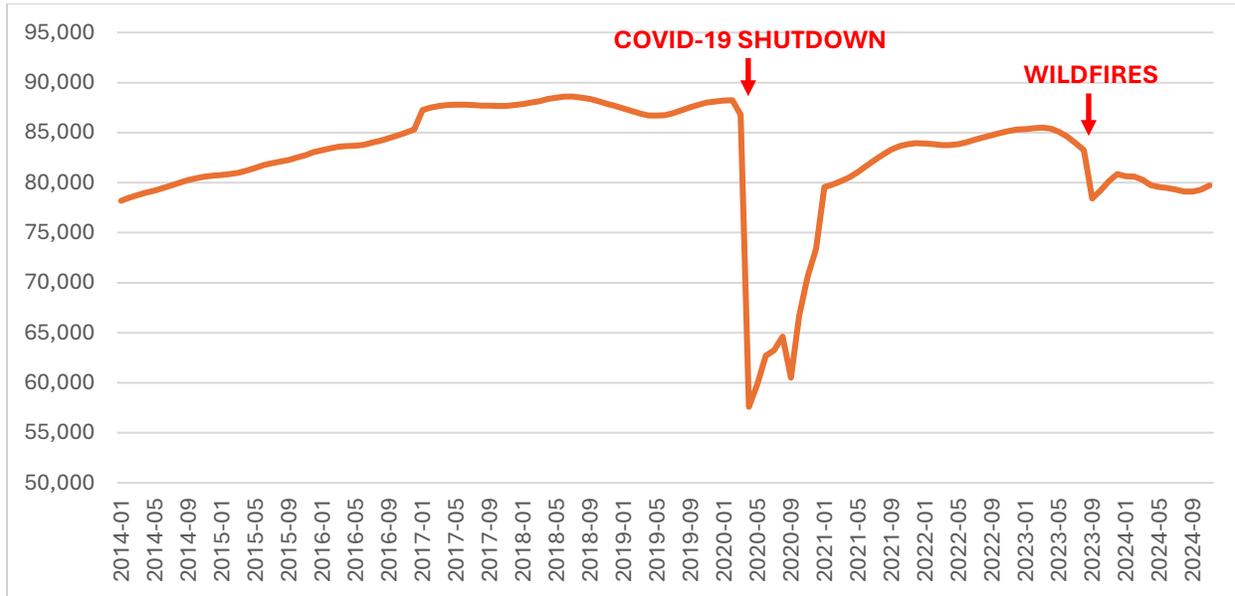


Source: Seasonally adjusted. Hawai'i State Department of Business, Economic Development & Tourism: Research & Economic Analysis Division. [Economic Data Warehouse](#). (Accessed 2025, January 17).

¹⁸ Maui County civilian seasonally adjusted unemployment rate. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 17). National statistics are seasonally adjusted. U.S. Bureau of Labor Statistics. [Civilian unemployment rate](#). (Accessed 2025, January 17).

Maui County civilian employment followed a similar trend. Maui County seasonally adjusted civilian employment declined from 83,250 civilian jobs in August 2023 to 79,100 in August 2024 (see **Figure 5**).¹⁹

Figure 5: Civilian employed, seasonally adjusted, Maui County



Source: Seasonally adjusted. Hawai'i State Department of Business, Economic Development & Tourism: Research & Economic Analysis Division. [Economic Data Warehouse](#). (Accessed 2025, January 17).

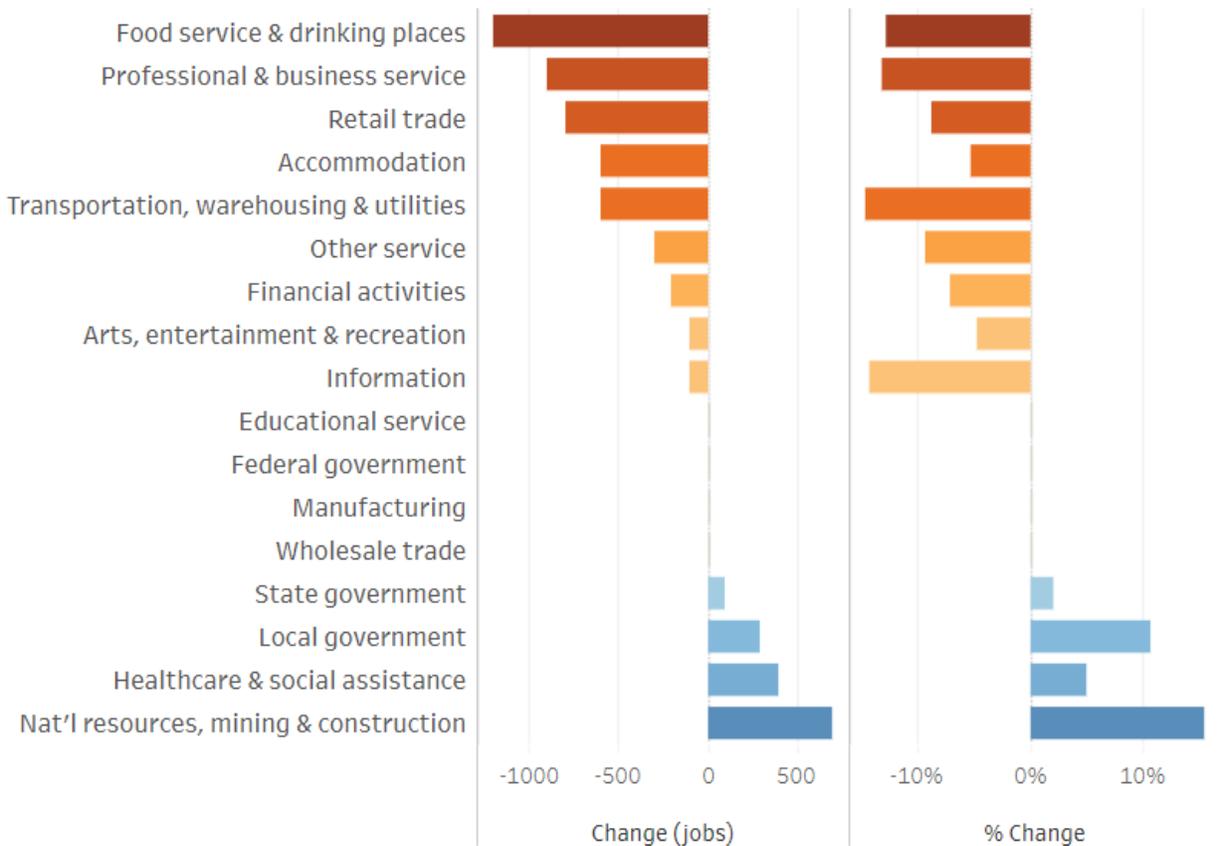
The wildfires impacted a variety of industrial sectors particularly those related to tourism. There have been significant losses of jobs in restaurants and drinking establishments, professional services, retail, accommodations, transportation and warehousing, services, arts / entertainment / recreation and information.

According to the Maui Hotel and Lodging Association, hotels have responded by reducing staff schedules, benefits, and employment overall. One of the largest sectors on the island, Maui's accommodations sector was 11,500 before the disaster and is now 10,900 as of August 2024.²⁰ The following chart shows job losses and gains as compared to the same period in 2023. The hardest hit industries are highlighted in red and orange, while industries that added jobs are shown in blue.

¹⁹ DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 17).

²⁰ DBEDT-READ. [Research & Economic Analysis | Labor Market Dashboard](#). (Accessed 2025, January 23).

Figure 6: Job change from August 2023 to 2024, by industry



Source: Hawai'i State Department of Business, Economic Development & Tourism, Research & Economic Analysis Division. [Research & Economic Analysis | Labor Market Dashboard](#). (Accessed 2025, January 23).

Survey data of West Maui and Kula residents, workers, and business owners by UHERO also indicates a shift in employment. Only about 70% of survey participants employed in tourism-related industries (accommodation, food, and recreation services) prior to fires still hold jobs in the sector, and less than half have retained their full-time positions in the industry.²¹

Tourism Impacts

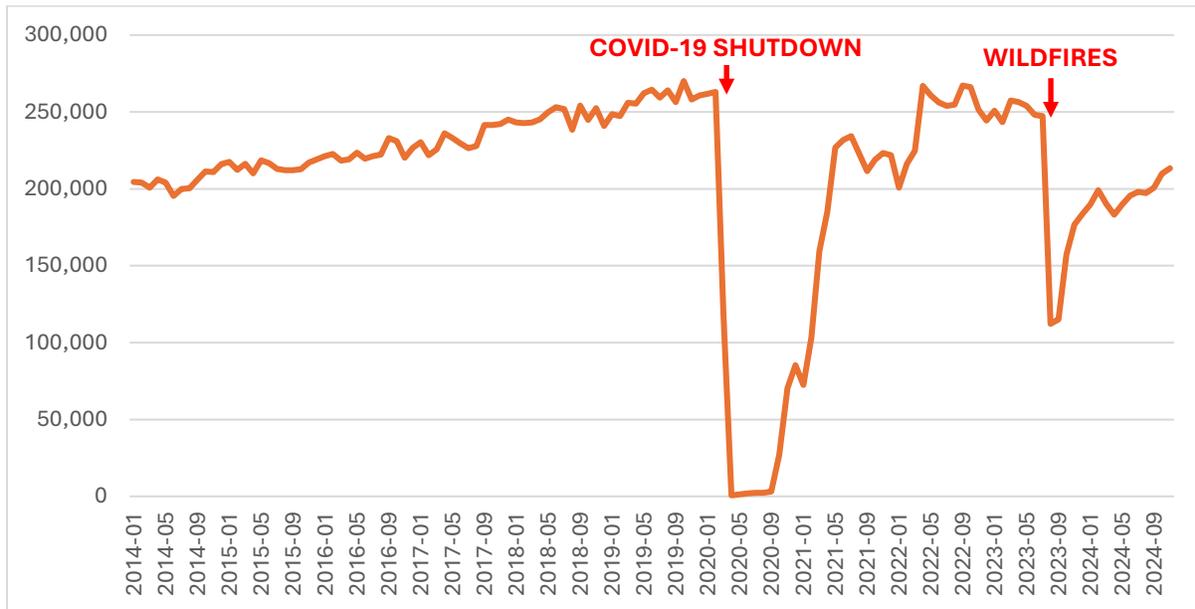
Visitor Arrivals

In the immediate aftermath of the fires, August 2023 Maui County visitor arrivals fell to 112,141 (-56%). This equated to a loss of \$249 million in visitor spending for August 2023 as compared to August 2022. By August 2024, tourism had partially recovered to 197,181 although arrivals remained 23% below August 2022 arrivals with approximately \$125

²¹ UHERO. [Maui Recovery Dashboard: Economic Impact | Key Insights](#). (Accessed 2025, January 16).

million in lost visitor spending as compared to August 2022.²² This decline in tourism each month has been the largest single factor impacting business and tax revenues for the County and State.

Figure 7: Visitor arrivals, seasonally adjusted, Maui County



Source: Visitor arrivals by air (seasonally adjusted). Hawai'i State Department of Business, Economic Development and Tourism, Research and Economic Analysis Division. [Economic Data Warehouse](#). (Accessed 2025, January 24).

Spending

In the year following the fires between August 2023 to July 2024, Maui County tourism spending declined by an estimated \$1.81 billion as compared to the previous year (August 2022 to July 2023), not considering the downstream multiplier effects (see chart below). Given that tourism impacts so many industries, it is estimated that the statewide impact may be at least \$3.5 billion over one year when considering all downstream effects (indirect and induced).²³ Transient Accommodations Tax (TAT) Liabilities from Maui County

²² Visitor arrivals are seasonally adjusted air service arrivals. Note 2024 data is preliminary and subject to change. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 24).

²³ When treated as an estimate of foregone revenues, this figure is conservative as it does not consider foregone growth from year to year and does not consider inflation. Discussion of indirect and induced impacts can be found on page 18.

fell by \$69.7 million during the same period. This does not include additional losses of corporate taxes, employee withholding and property taxes.²⁴

Table 2: Estimated shortfall in tourism spending, TAT liabilities, compared to prior year

Month	Shortfall in Maui County Tourism Spending	Shortfall in Maui County State TAT Liabilities
August 2023	\$249,444,695	\$9,992,000
September	\$231,164,458	\$7,853,000
October	\$112,790,574	\$4,427,000
November	\$75,098,464	\$5,287,000
December	\$114,463,043	\$6,038,000
January 2024	\$144,211,450	\$3,511,000
February	\$104,637,813	\$3,908,000
March	\$171,158,317	\$7,527,000
April	\$178,847,825	\$3,961,000
May	\$145,443,627	\$3,137,000
June	\$166,460,990	\$7,880,000
July	\$116,177,715	\$6,205,000
Total	\$1,810,898,971	\$69,726,000

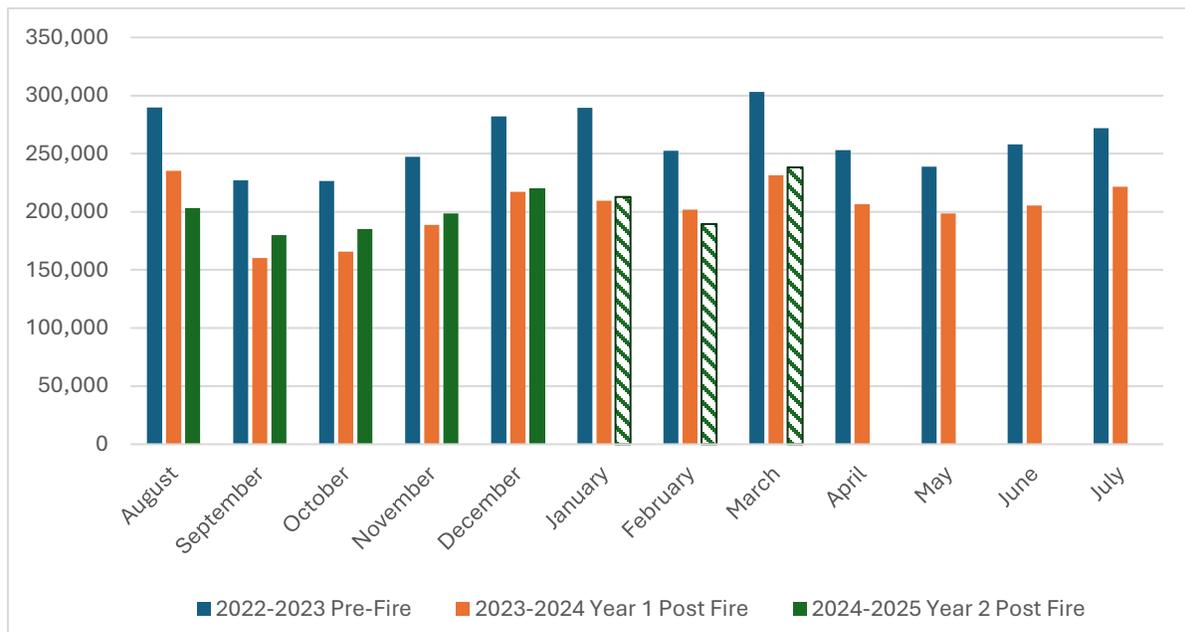
Source: Shortfall estimates from comparison of Maui County Expenditures by Air (non-seasonally adjusted, August 2022 to July 2023 vs. August 2023 to July 2024. Transient Accommodations Tax (TAT) liabilities is the amount of tax levied on reported economic activity. The figures in the table include both Transient Accommodations and Timeshare Occupancy and are based on Department of Taxation data and do not include Maui County TAT (3%). [Economic Data Warehouse](#). Accessed 24 January 2025. Calculations by Office of Planning and Sustainable Development.

²⁴ The figures in the table include both Transient Accommodations and Timeshare Occupancy and are based on Department of Taxation data and do not include Maui County TAT (3%). Calculations by Office of Planning and Sustainable Development. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 24).

Air Service

Air service to Maui has declined since the fires. In the year following the fires (August 2023-July 2024), there were approximately 58,000 fewer air seats to Kahului per month when compared to the preceding year (August 2022-July 2023).²⁵ Media reports have indicated further service decline may occur going into 2025. At present, current estimates show air seats for January-March 2025 remaining close to 2024 levels for the same period; however, air seats have yet to recover to pre-fire levels.

Figure 8: Air seats to Kahului (all, scheduled and chartered)



Source: Hawai'i State Department of Business, Economic Development and Tourism, Research and Economic Analysis Division. [Tourism Data Warehouse](#). December 2024 to March 2025 are based on [HTA/DBEDT-READ analysis of scheduled seats](#) from Diio Mi flight schedules and are subject to change. Note: 58,000 fewer seats per month when comparing air seats for August 2023 to July 2024 seats against August 2022 to July 2023. Calculations by Office of Planning and Sustainable Development.

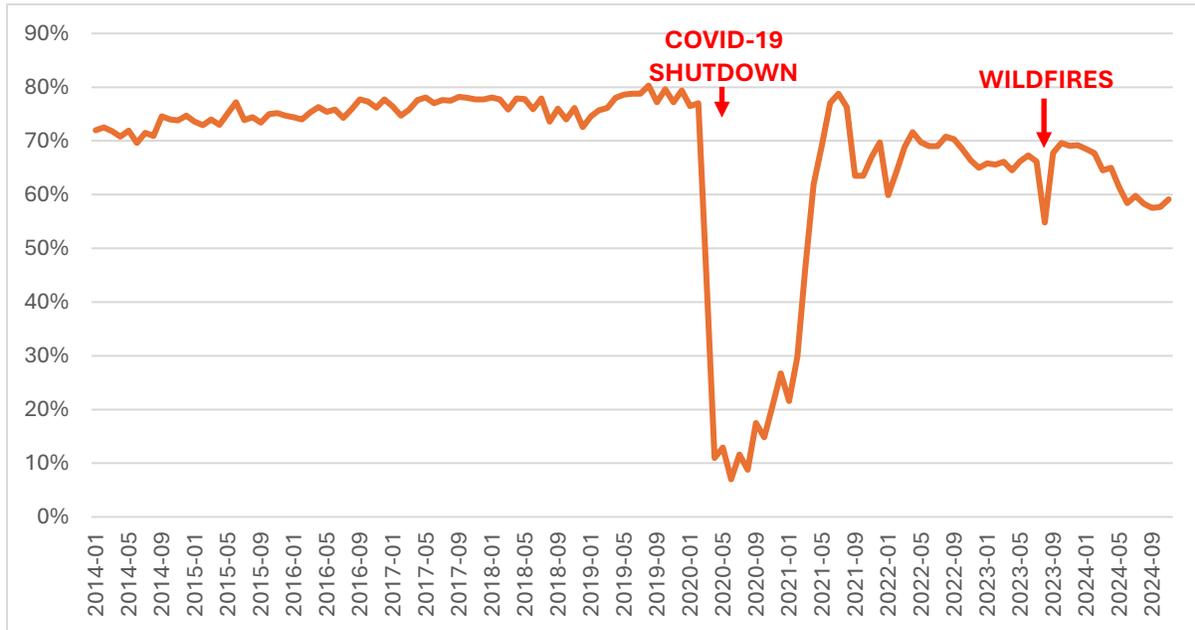
Hotels

Maui County hotels have been heavily impacted by the wildfires with declining occupancy and room rates. In the immediate aftermath of the wildfires, Maui County hotel occupancy plummeted to 54.8% in August 2023 from 66.2% the month before. While occupancy initially rebounded in part due to survivors and relief workers, seasonally adjusted hotel

²⁵ Hawai'i State Department of Business, Economic Development & Tourism, Research & Economic Analysis Division (DBEDT-READ). [Visitor Statistics | Tourism Data Warehouse](#). (Accessed 2025, January 30).

occupancy rates have been below 60% since June 2024.²⁶ For comparison, the last time Maui County seasonally adjusted hotel occupancy fell below 60% (59.9%) was in January 2022 during the height of the COVID-19 Omicron wave.

Figure 9: Seasonally adjusted hotel occupancy rate, Maui County



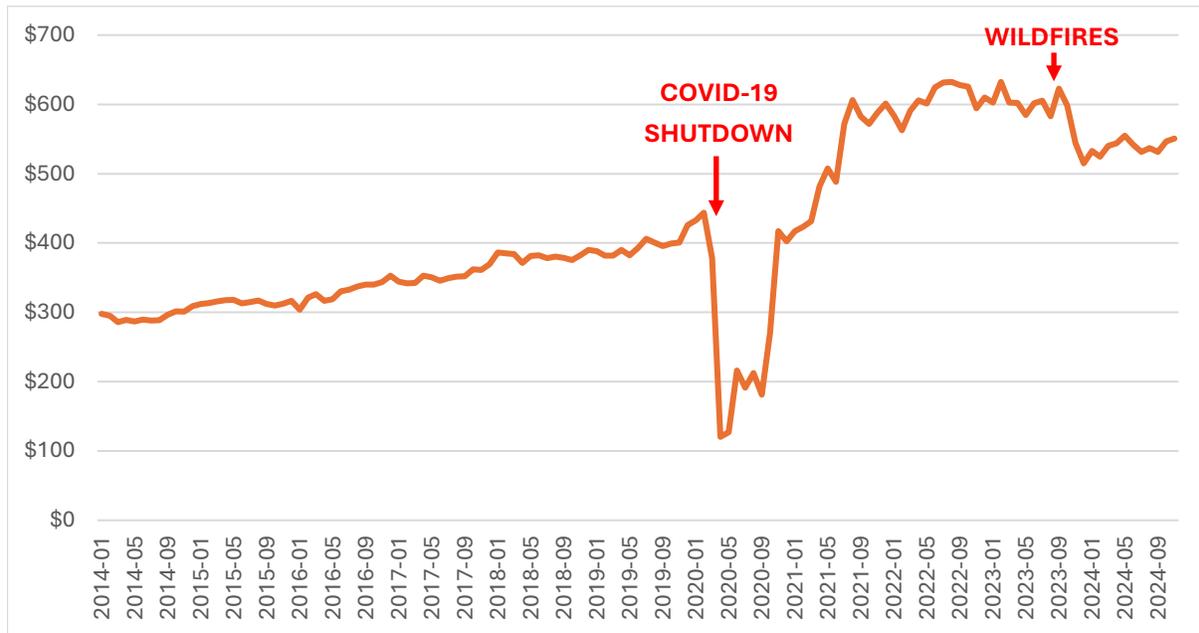
Source: Hospitality Advisors, LLC and DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 27).

Maui County hotel average daily rates have followed similar trends and have remained below 2022 pre-wildfire rates. Prior to the fires in July 2023, the seasonally adjusted average daily rate was \$605.44. A year later, the average daily rate had declined to \$531.47.²⁷ These lower daily rates coupled with below average hotel occupancy rates represent a significant loss of revenue for the hotel industry.

²⁶ Seasonally adjusted Maui County hotel occupancy. Hospitality Advisors, LLC and DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 27).

²⁷ Seasonally adjusted Maui County Average Daily Rate. Hospitality Advisors, LLC and DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 27).

Figure 10: Hotel average daily rate, seasonally adjusted, Maui County



Source: Hospitality Advisors, LLC and DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 27).

Impacts of Reduced Tourism and Tourism Multiplier Estimates

The above losses to Maui County’s tourism industry also significant downstream (indirect, induced) consequences for Maui County’s economy.²⁸ This report will use the Department of Business, Economic Development and Tourism, Research and Economic Analysis Division’s 2017 Hawai’i Inter-County Input-Output (I-O) Model to estimate the indirect and induced downstream effects of the decline in tourism for the year following the fires (August 2023 to July 2024).²⁹ This report compares Maui County monthly visitor expenditures from August 2023 to July 2024 against visitor expenditures from the prior year to estimate a shortfall in visitor spending and direct impact to businesses of \$1.81 billion

²⁸ Impacts can be divided into three categories: direct, indirect, and induced. Direct impacts are impacts to businesses that directly serve visitors such as hotels, retail stores, restaurants, and rental car companies. Indirect impacts are impacts to businesses that do not sell directly to visitors but support businesses that work directly with visitors. For instance, while utility companies, warehouses, or food processing facilities do not directly serve visitors, a portion of their business may come from companies that directly serve visitors like retailers or restaurants. Finally, there are induced impacts which represent the economic activity from spending of the employees of businesses that directly and indirectly work with visitors.

²⁹ This is the most recent version of the model and is based on 2017 data. Estimation is done based on the assumption that the inter-industry and inter-county relations remain unchanged from the I-O year. In addition, the I-O cannot incorporate businesses and consumer changes in behavior when a shock changes relative prices.

(see **Table 2**).³⁰ This shortfall and the following impacts are the losses for the year following the fires and if visitor spending remains depressed, these impacts are likely to continue.

When considering both direct and indirect (Type I) effects, the model finds \$1.64 billion in lost output for Maui County and roughly \$900 million in lost output from the other counties for a total of \$2.55 billion statewide from August 2023 to July 2024. Accounting for direct, indirect, and induced (Type II) effects, the model estimates lost output of \$2.07 billion for Maui County and \$1.45 billion for other counties, resulting in a total statewide loss of \$3.51 billion for August 2023 to July 2024.

Table 3: Impacts of reduced visitor spending (\$1.81 billion) in Maui County

Direct and indirect impacts (Type 1)			
	Impacts on Maui County	Impacts on Other counties	Total impacts Statewide
Output (\$M)	-1,643.2	-906.3	-2,549.4
Earnings (\$M)	-504.9	-316.9	-821.9
State taxes (\$M)	-82.2	-46.4	-128.7
Jobs (number)*	-9,048	-4,415	-13,463
Direct, indirect, and induced impacts (Type 2)			
	Impacts on Maui County	Impacts on Other counties	Total impacts Statewide
Output (\$M)	-2,067.2	-1,447.2	-3,514.4
Earnings (\$M)	-617.5	-505.2	-1,122.7
State taxes (\$M)	-97.6	-76.0	-173.6
Jobs (number)*	-10,975	-7,309	-18,284

* Includes both wage and salary jobs and self-employed jobs. Impacts were estimated using the 2017 Hawai'i Inter-County I-O model by DBEDT.

The job losses predicted by the I-O model are lower than declines in employment exhibited for the August 2023 to July 2024 period (approximately 4,000 jobs).³¹ This may be due to a variety of effects. First, other economic trends outside of the wildfires such as high interest rates may be mitigating some of the observed impacts. Second, some workers may have accepted lower wages or worked fewer hours—underemployment—in order not to relocate from Maui while others may have lost a second job while remaining employed in their first job. A UHERO survey of West Maui and Kula residents, workers, and business

³⁰ Maui County Expenditures by Air (non-seasonally adjusted). As previous noted, this figure is a conservative baseline. It does not consider foregone growth from year to year and does not consider inflation as it uses nominal GDP. DBEDT-READ. [Economic Data Warehouse](#). (Accessed 2025, January 24).

³¹ Decline in Maui County Civilian Employment. August 2023: 83250 to July 2024: 79300. Ibid.

owners supports these conclusions. It found that the majority of survey participants who reported lower incomes following the fires also worked fewer hours. However, 35% of participants whose employment status remained unchanged since the wildfires also experienced a decline in income suggesting that these individuals were forced to accept pay cuts or had to switch to lower earning jobs.³² Third, it may take a considerable amount of time before businesses fully reduce employment and spending since layoffs, hiring, and training can be costly and because some businesses expect the reduction in tourism to be temporary. However, if tourism remains at reduced levels, businesses may decide that these reductions in tourism are more permanent.

Housing and Reconstruction

Housing and reconstruction is a key component of economic recovery. An assessment by FEMA and the U.S. Department of Housing and Urban Development (HUD) estimated 1,288 residential structures in Lahaina were destroyed representing a loss of an estimated 3,635 destroyed housing units (see **Figure 11** and **Table 4**, respectively). An additional 21 residential properties and ‘ohana units were impacted in Kula.³³

Table 4: Residential units likely destroyed in Lahaina

	Likely Destroyed	Pre-Fire Housing Units
Owned	1,482	1,775
Rented	1,585	1,816
Vacant	568	603
Total	3,635	4,194

Source: Estimates provided by U.S. Department of Housing and Urban Development.

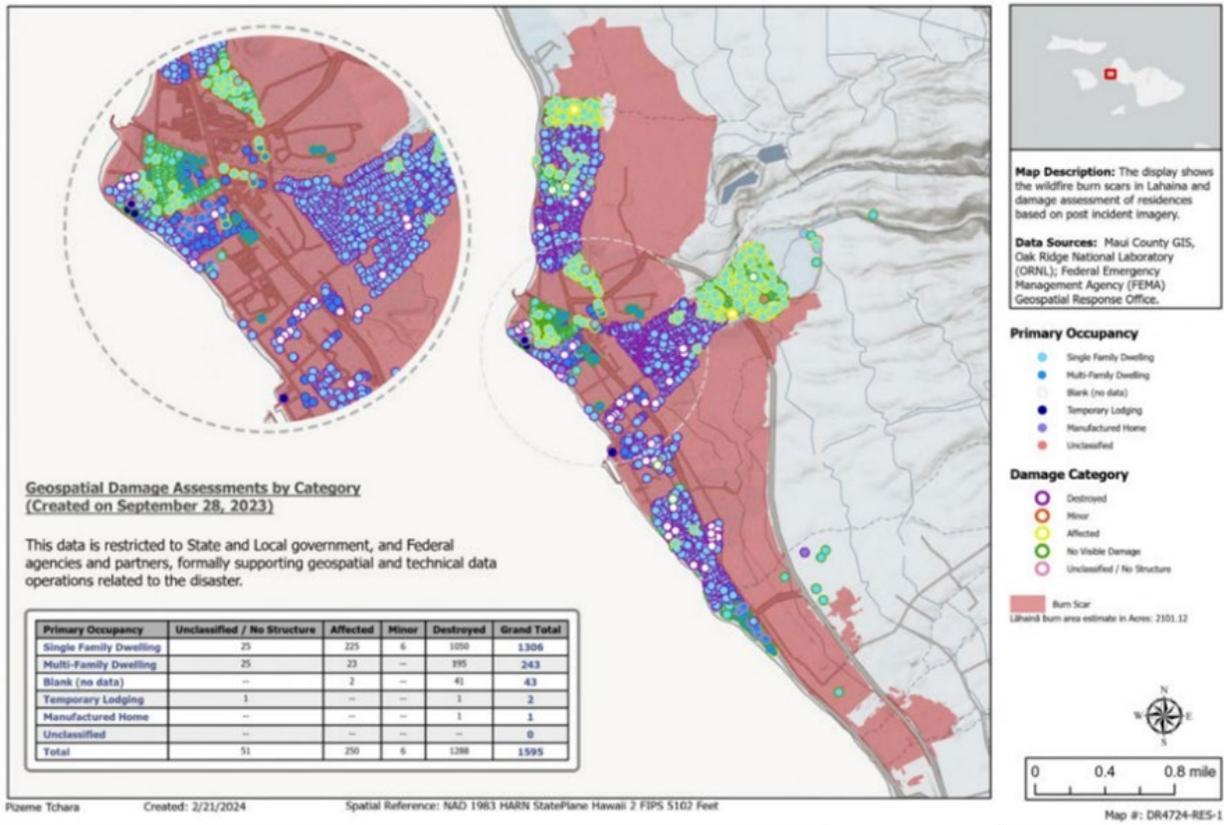
³² UHERO. [Maui Recovery Dashboard: Economic Impact | Income.](#) (Accessed 2025, January 16).

³³ The number of impacted structures is based on a geospatial damage assessment. The estimate of destroyed housing units is based on estimates using United States Postal Service (USPS) and Decennial Census Data.

Figure 11: FEMA / HUD damage assessment of residential structures

FEMA-DR-4724-HI | Wildfires

Lāhainā Wildfire - Impacted Residential Structures



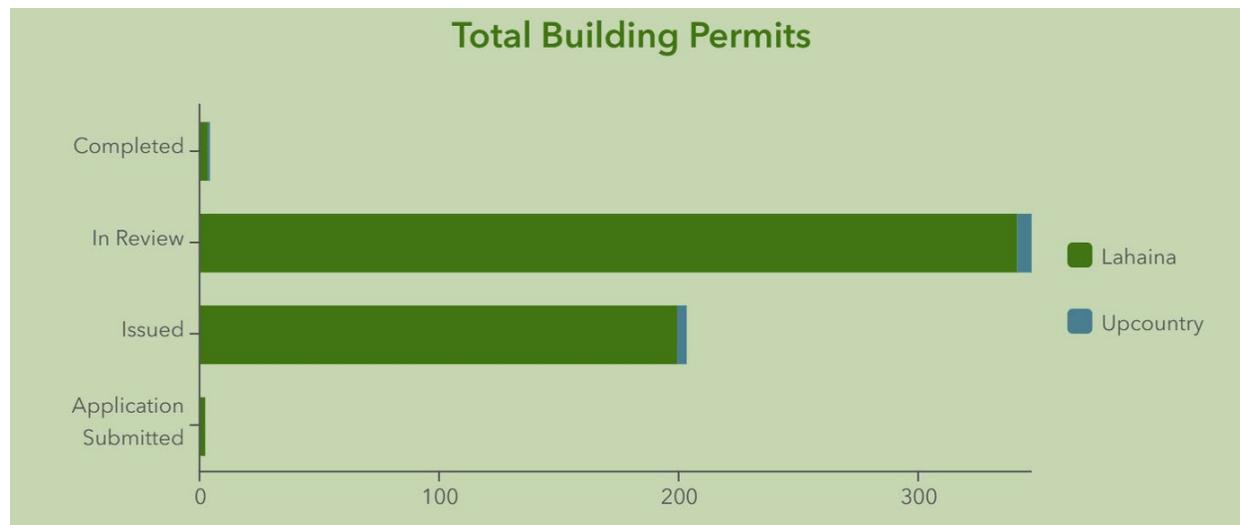
Source: Geospatial damage assessment conducted by Federal Emergency Management Agency (FEMA).

Replacing this housing is essential to preserving the availability and affordability of housing to keep residents and workers on Maui. One of the most frequently noted issues facing employers is the high cost of living and shortage of affordable housing, which presents significant challenges for employee retention and recruitment. In addition, reconstruction efforts represent a potential opportunity to stimulate the economy moving forward. The State, FEMA, County of Maui, and private sector partners are forecast to deliver over 6,800 temporary housing units to support displaced families. Kilohana, Ka La’i Ola, Hale ‘O La’ie, Ke Ao Maluhia at Maui Lani and La’ikū along Lahainaluna Road, among many others, have started to house displaced families. In addition, Kapalua Village became the first transitional housing project to be fully completed.³⁴ In partnership with the County of Maui, a State Temporary and Permanent Permit Disaster Working Group has been established to streamline regulatory processes for priority State interim and permanent housing projects.

³⁴ Office of the Governor. [Maui Wildfire Recovery](#). (2024, December 31).

Residential rebuilding in Lahaina and Kula has begun. The County of Maui has partnered with 4LEAF Inc. to create a Recovery Permitting Center and expedite residential permits for those affected by the wildfires. As of January 2, 2025, 556 total building permits have been submitted with 207 permits issued with 4 total permits having completed construction (see **Figure 12**).³⁵

Figure 12: Status of building permits for structures impacted by the 2023 Maui wildfires



Source: County of Maui. [Maui Recovers: Recovery Dashboard](#). (Accessed: 2024, January 27).

According to the EDA, as of September 2024, there were approximately 275 people working in construction in Lahaina on two new housing developments, replacement housing by owners, and infrastructure development. The rebuilding of the commercial sector of Lahaina has not yet begun. While reconstruction activities can stimulate the economy going forward, the current level of activity has not yet made a substantial difference in jump-starting the economy.

Insurance

The Maui wildfires in August 2023 were one of the costliest disasters in Hawai‘i’s history, with significant implications for the insurance industry. The Hawai‘i Department of Commerce and Consumer Affairs Insurance Division conducted a data collection of over 200 insurers on the amount of funds paid out through December 31, 2024. The insurance agencies reported 10,259 claims with payouts of roughly \$2.7 billion. Of these payouts,

³⁵ For up-to-date information on debris removal as well as Lahaina and Kula permit data, see: County of Maui. [Maui Recovers: Recovery Dashboard](#). (Accessed: 2024, January 27) and [DBEDT Maui Data Update Dashboard](#) for the number and location of permits issued for Maui County as a whole.

\$1.4 billion were for residential properties. Total loss claims have been filed for 1,705 residential properties. The estimated total claims losses are roughly \$3.5 billion.³⁶

Figure 13: Wildfires and wind damage insurance claims as of 12/31/24

HAWAII - Wildfire and Wind Damage Claims Data Call
 EVENT DATE - August 8, 2023
 DATA AS OF 12/31/2024
 SOURCE: Data Call of Hawaii licensed insurers with claims for the lines of business in affected areas (200+ insurers reported claims)

ALL LINES OF BUSINESS	Line of Business	Losses Paid through 12/31/2024 (rounded)	Estimated Total Losses (rounded)	Number of Claims Reported	Number of Total Loss Claims
STATE OF HAWAII	Residential Property	\$ 1,422,860,000	\$ 1,608,333,000	5,290	1,705
	Personal Auto	\$ 31,787,000	\$ 31,807,000	2,663	1,791
	Commercial Property	\$ 777,699,000	\$ 1,198,919,000	1,216	265
	Business Interruption	\$ 92,947,000	\$ 143,995,000	323	0
	Commercial Auto	\$ 3,543,000	\$ 3,561,000	121	58
	All Other Property coverage	\$ 354,274,000	\$ 491,937,000	646	0
	Totals for ALL HAWAII	\$ 2,683,110,000	\$ 3,478,552,000	10,259	3,819

RESIDENTIAL PROPERTY DATA	Line of Business	Losses Paid through 12/31/2024 (rounded)	Estimated Total Losses (rounded)	Number of Claims Reported	Number of Total Loss Claims
Residential Property Claims Breakdown STATE OF HAWAII	Residential Property Insurance Type				
	Homeowners Insurance	\$ 1,100,856,000	\$ 1,264,480,000	2,850	982
	Dwelling-Fire Landlord	\$ 247,850,000	\$ 263,536,000	702	351
	Condominium Unit Owner	\$ 64,038,000	\$ 70,114,000	1,345	271
	Renters Insurance	\$ 10,091,000	\$ 10,178,000	386	101
	Other Residential Property	\$ 25,000	\$ 25,000	7	0
	Totals for Residential Property	\$ 1,422,860,000	\$ 1,608,333,000	5,290	1,705

Litigation surrounding a global settlement for legal claims is currently ongoing. Under the settlement, seven defendants including the State of Hawai'i, County of Maui, and Hawaiian Electric would pay \$4.037 billion to provide compensation to all those who have brought claims for compensation arising from the August 8, 2023 windstorms and wildfires on Maui. At present, ongoing litigation regarding subrogation claims from insurance companies seeking to recoup billions of dollars in already paid claims to Maui fire victims has paused the continuation of a global settlement and payout of claims.

The aftermath of the Maui wildfires also highlighted shortcomings in insurance coverage, with some policyholders and homeowners facing unexpected financial hurdles. According to one industry executive, policyholders may need on average 40% more than what they were insured for in order to cover the cost to rebuild. In addition, some homeowners who had

³⁶ State of Hawai'i. Department of Commerce and Consumer Affairs. [Insurance | 2023 Wind and Wildfire Damage Data Call](#). (2024, December 31).

moved off the island and rented out their properties but did not have the appropriate insurance coverage for rental properties also face challenges.³⁷

Hawai'i has faced a challenging insurance market for both insurers and property owners following the wildfires. Insurance premiums, often driven by higher reinsurance rates, have risen significantly particularly for condominiums. As a result of these increased costs, some insurers are refusing to renew policies, or exiting the Hawai'i market altogether although at present major carriers have yet to pull out completely from the market.

³⁷ Adan, Melissa, et. al. ABC News. [Maui residents' post-fire rebuilding plans caught in insurance payout limbo.](#) (2024, January 9).

Recovery Landscape

Following the devastating wildfires, a comprehensive [Recovery Needs Assessment](#) (RNA) was conducted through the collaborative efforts of County, State, and Federal partners. This assessment provided the foundation for identifying critical recovery initiatives required for the community's long-term resurgence.

The RNA framed economic recovery as the revitalization of economic and business endeavors, including agriculture, and fostering of new economic prospects that lead to a resilient, sustainable, and economically thriving community. Economic recovery objectives were identified as follows:



To achieve these objectives, the RNA identified eight initial economic recovery needs, summarized in the table below and detailed in the sections that follow.

Table 5: Summary of initial economic recovery needs, excerpted from Maui County Recovery Needs Assessment, November 2023

ID	Recovery Need	Summary
 1	Comprehensive Understanding of Business Impacts, Needs, and Opportunities	Conduct assessment of business and industry conditions. Analyze historical data and baseline, gather economic impacts from the disaster so that a data-driven approach, stakeholders can identify needs of businesses.
 2	Economic Relief for Businesses	Businesses face a myriad of challenges, from physical damage to loss of workplaces, equipment, and inventory. This includes those that have suffered economic injury because of drop in customers. Businesses need various forms of financial assistance to address the most pressing needs.
 3	Technical Assistance and Counseling for Local Businesses	Businesses may need assistance pivoting to new business models; training on business planning, marketing, financial management, business continuity; and how to conduct business virtually. Local organizations need access to services. A comprehensive directory of resources and tools is made publicly available.
 4	Economic Recovery and Resilience Strategy	Community visioning and strategic planning, new initiatives needed to recover and diversify the local economy. This includes how to make businesses more resilient. Exploring economic diversification opportunities tailored to local values is a critical component. Workforce development and addressing housing needs are integral to the success of economic diversification activities.
 5	Restoring Business Operations in Compromised Areas	Businesses within the fire zone are unable to commence rebuilding until environmental safety and infrastructure activities are complete. Permitting must also be secured by commercial property owners to rebuild, many of which fall within the shoreline setback area and Special Management Area and are on the frontlines of future climate change-induced impacts such as sea-level rise. Simultaneous to recovery activities, businesses need to relocate to other areas and find alternate operating locations.
 6	Support the Revitalization and Growth of Agricultural Lands and Businesses	Wildfires damaged 6,300 acres of agricultural land, primarily grazing and ranchlands, and approximately 20 miles of fencing. Beyond physical damage, the fires caused cascading economic impacts, including reduced demand for agricultural goods and services due to business losses in Lahaina, a decline in island-wide tourism, and diminished personal incomes within the community.
 7	Support for Workforce Resilience and Reintegration	The wildfires caused significant job losses, particularly in tourism and related industries, with many small businesses facing permanent closure. Beyond employment impacts, Maui's workforce has been deeply affected, with some individuals unable to return to work due to physical or mental health challenges, housing shortages, or other obstacles. Tragically, some have lost their lives, and others are considering relocating from Maui or Hawai'i entirely due to displacement, job loss, and lack of resources, further reducing the island's effective workforce.
 8	Business Resiliency Against Future Physical or Economic Impacts	Prioritizing a resilient and sustainable built environment is essential to mitigate future hazards. Recognizing that traditional market forces may not always align, incentives should be considered to encourage adoption of resilience measures.



1 Comprehensive Understanding of Business Impacts, Needs, and Opportunities

Description

To tailor support mechanisms effectively, it is crucial to understand the business landscape and conduct a thorough assessment of business needs across the region. This encompasses analyzing historical data to understand the baseline economy, gathering economic impacts from the disaster, including direct damages, economic injury, and multiplier effects, as well as gauging business community sentiment (such as interest in relocation, reopening, pivoting business models), and identifying emergent opportunities in the altered business landscape.

Status

This need was addressed through the extensive study of the baseline economy of Maui and the State, the [Maui Business Health Check](#) report, and a comprehensive economic impact analysis produced for this Report (see *Aftermath of the Maui Wildfires*).



2 Economic Relief for Businesses

Description

The economic well-being of a community relies on its business, spanning from small shops to larger enterprises, including manufacturers, suppliers, producers, service organizations, retailers, warehouses, etc. In the aftermath of a disaster, these businesses and related organizations face a myriad of challenges, from physical damage to loss of workplaces, equipment, and inventory. It also includes those businesses that have suffered economic injury because of a drop in customers due to changing dynamics of the affected areas and its markets.

Status

- As of January 29, 2025, the **U.S. Small Business Administration (SBA) approved loans of \$167,727,300 to 886 businesses.**³⁸ This includes:
 - **Business Physical Disaster Loans** to business to repair or replace disaster damaged business property such as real estate, inventories, and equipment.
 - **Economic Injury Disaster Loans (EIDL)** which provide working capital loans to help small businesses, agriculture cooperatives, aquaculture businesses, and most non-profit organizations to meet necessary financial obligations.
- The County of Maui, State of Hawai'i, Maui Economic Opportunity (MEO), the Credit Unions of Maui, and Maui Economic Development Board (MEDB) created **Maui Bridge Grants program to provide \$12.5 million in direct grants to affected businesses.** These grants were administered by MEO, the Credit Unions of Maui, and MEDB. The application period was closed as of October 3, 2024, though the administering agencies are continuing to accept applications to generate a waitlist should additional funding become available.³⁹
 - **Tier 1** was for businesses having \$300,000 or less in gross receipts in 2022. In this category the average award was \$6,000. Based on pending

³⁸ The SBA has also provided \$261,563,200 in SBA home disaster loans. Office of the Governor Josh Green, M.D. [State Disaster Recovery - DR 4724: SBA Dashboard](#). (Accessed 2025, January 29).

³⁹ For more information visit [Maui Business Bridge Grants](#). *Maui Economic Development Board, data as of 7/16/24.*

applications, the total awards in this category are expected to increase to \$4.4 million.

- **Tier 2** was for businesses with gross receipts from \$301,000 to \$599,000 with an average award of \$12,232.
- **Tier 3** was for businesses with gross receipts of \$600,000 and over with an average award of \$16,186.

Table 6: Maui Bridge Grants, data as of July 2024

	Applications	Awarded	Total Awarded	Ineligible	Waitlist	Pending Review
Tier 1	803	602	\$3,600,000	17	0	220
Tier 2	214	177	\$2,165,000	14	20	0
Tier 3	362	274	\$4,435,000	10	71	2
TOTAL	137	1,017	\$10,016,309			



3 Technical Assistance and Counseling for Local Businesses

Description

Business may need assistance pivoting to new business models, guidance on navigating disaster recovery programs, training on business planning, marketing, financial management business continuity, and how to conduct business virtually. Post-disaster recovery often comes with a surge in government contracts for rebuilding and other essential services that can provide valuable opportunities. However, local businesses might miss out on these opportunities due to lack of information or access to the bidding process. Technical assistance, augmenting local recovery capacity and counseling programs will offer a wide variety of assistance, through both public and non-governmental organizations.

Status

- The U.S. Small Business Administration (SBA) in partnership with local organizations opened **four business assistance centers in Lahaina, Kihei, Wailuku and Kahului to help those that had been impacted by the wildfires**. The centers offered direct guidance on SBA’s Disaster Loan Assistance program and provided some technical assistance.
- The County of Maui Office of Economic Development (OED) in collaboration with local partners and non-profit organizations has established the **West Maui Business Center (WMBC) to aid local businesses** directly and indirectly impacted by the 2023 wildfires with small business advising/coaching, business workshops, networking opportunities, business research, and business resources.
- Hawai‘i Technology Development Corporation (HTDC) **prioritized Maui tech and manufacturing business with grant assistance when applying for competitive grant programs administered by INNOVATE Hawai‘i**.⁴⁰ INNOVATE Hawai‘i builds the strength and competitiveness of Hawai‘i manufacturers through an array of programs and services, including coaching and training, consulting, collaboration-focused industry programs, and grant opportunities.

⁴⁰ INNOVATE Hawai‘i administers the Manufacturing Assistance Program Grant (MAP) and the Hawai‘i Small Business Innovation Research Grant (HSBIR).

- The HTDC Accelerator Program in partnership with local partners has provided **business training assistance to support small business cohorts on Maui to help businesses trying to help rebuild in tech and manufacturing sectors as part of HTDC's Small Business Training Program.**
- HTDC also prioritized helping impacted tech and manufacturing business with **digital business ecommerce training and implementation.**
- Many resources were also made available via websites of County, State, and economic development and trade organizations.



4 Economic Recovery and Resilience Strategy

Description

This recovery need emphasizes the community visioning and strategic planning, as well as application of new projects and initiatives to recover and diversify the local economy. This will include consideration of how to build back stronger and make the community and its businesses more resilient. Exploring economic diversification opportunities is a critical component of this recovery need. This involves identifying existing opportunities, both near-term and long-term, and determining how they align with the community's vision for its future. Understanding the community's aspirations, both short and long-term, is integral to tailoring economic initiatives that align with local values and priorities. Workforce development and addressing housing needs are integral to the success of economic diversification activities.

Status

Pre-existing work laid an important foundation for developing economic recovery and resilience strategies specific to the Maui wildfires.

- The ***West Maui Community Plan*** articulates the community's vision for its **future** by which any economic recovery and development should be guided. While it was last updated prior to the wildfires, the visions and values remain relevant and critical guides to inform economic recovery and resilience strategies.
- With regard to **economic diversification**:
 - In both the ***2023 Hawai'i State Comprehensive Economic Development Strategy***⁴¹ (CEDS) prepared by the Office of Planning and Sustainable Development (OPSD) and the ***2022 County of Maui CEDS*** prepared by the Maui Economic Development Board, there were statements of the vision and desire to diversify the economy.⁴² Further, both CEDS articulate goals, objectives, and priority actions to strengthen economic clusters specific to Maui County, and statewide.

⁴¹ Hawai'i Department of Business, Economic Development, and Tourism: Office of Planning & Sustainable Development. [Hawai'i State Comprehensive Economic Development Strategy](#). (2023).

⁴² Maui Economic Development Board. [County of Maui Comprehensive Economic Development Strategy](#). (2022).

- The State Department of Business, Economic Development and Tourism (DBEDT) also publishes ***Hawai‘i’s Targeted & Emerging Industries Report***, which was last updated in 2023.⁴³
- Most recently, the OPSD completed its first draft of the ***Hawai‘i Economic Recovery & Resilience Plan***, which took an expansive look at the impacts of the COVID-19 pandemic on Hawai‘i’s residents, businesses, and economy, and articulated goals, objectives, and priority actions to address the identified hardships. While hardships addressed emerged from the impacts of the COVID-19 pandemic, the identified strategies will strengthen resilience to numerous hazards.

In addition, the following actions have been taken specific to economic recovery and resilience strategy since the wildfires.

- Beginning in 2022, the County of Maui Planning Department, with support from the Maui Metropolitan Planning Organization (MPO), set out to develop the ***West Maui Transit Corridor Plan***, an initiative that emerged from the West Maui Community Plan based on the community’s vision for a future that better serves those living and working in, shopping, and recreating around, and visiting the area between Lahaina and Kaanapali. The wildfires occurred in the midst of the planning process, and Maui MPO pivoted to conduct a series of community meetings and interviews to surface community vision in the context of rebuilding after the wildfires, which is captured in the resulting ***West Maui Community Framework for Resiliency***.
- As a part of its long-term recovery planning process, the County of Maui conducted extensive community engagement to gather input with regard to Lahaina’s future. This vision, as reflected in the Lahaina Long-Term Recovery Plan’s recovery principles, must lead actions taken under economic recovery and resilience strategies. Over the period of September 2023 to July 2024, 11 community engagement activities and events were conducted by the Maui County Office of Recovery and Planning Department. Among these activities were 5 neighborhood workshops held between April 20 and June 29, 2024. The five workshops engaged 900 participants to “collectively brainstorm how Lahaina should be rebuilt.” An online version of the workshops was available from June 1 to July 4, 2024, to provide access to individuals who could not attend the in-person events. Combined, these programs generated 2,688 comments that formed the basis of the 19 priorities for long-term recovery. The ***Lahaina Community Engagement Summary Report*** highlights that, while cohesive community priorities were heard during these

⁴³ DBEDT-READ. [Hawai‘i’s Targeted & Emerging Industries Report: 2023 Update Report](#). (2023 November).

engagements, there were also areas of diverse perspectives that will require a deeper study during project design and implementation.

- Since the disaster, diversification has been a common and reoccurring theme when economic recovery has been discussed. Building on the statewide and Maui County CEDS, the U.S. Economic Development Administration (EDA)—activated by the Federal Emergency Management Agency (FEMA) to support the State’s and County’s efforts to recover Maui’s economy from the wildfires—prepared additional considerations in support of implementing the actions identified in the CEDS, for the State and County’s review.



5 Restoring Business Operations in Compromised Areas

Description

The majority of Lahaina businesses have expressed either a desire to remain in Lahaina or in West Maui. Nonetheless, businesses require guidance for both the near and long-term to ensure their ability to recover and ensure the long-term viability of the business. Simultaneous to recovery activities in the physically impacted area, businesses would benefit from community-led approach of temporary relocation to other areas where they may operate and generate revenue. Alternatively, businesses could receive technical assistance in pivoting to virtual formats.

This recovery need is designed to confront the critical and pressing issues that these businesses face as they navigate the aftermath of the disaster. The compromised inhabitability of the affected areas has severely disrupted their operations, giving rise to a multitude of challenges that must be addressed to support their recovery.

Status

- As of January 2025, 99% of commercial lots in Lahaina have been cleared by the U.S. Army Corps of Engineers.⁴⁴
- The County of Maui Office of Economic Development conducted a survey—the results of which are provided in the [Maui Business Health Check Report](#)—to assess the impacts of the wildfires on Maui’s businesses. It is important to note that most businesses that participated in the survey expressed **disinterest in relocating and have voiced their preference to stay on the West Side** with more accessible office spaces and places to continue to do their business.⁴⁵ However if they were to move, Central Maui and South Maui are the top contenders. There are significant nuances to this as a business’ ability to relocate largely depends on the location of their market. For instance, businesses that rely on tourism expressed skepticism of their ability to relocate to other areas, even if temporarily, due to the lack of tourists in that particular area, or due to the overall reduction in tourism.

⁴⁴ County of Maui. [Maui Recovers: Recovery Dashboard](#). (Accessed: 2024, January 27)

⁴⁵ County of Maui: Office of Economic Development. [Maui Business Health Check](#). (2024 March), 6-7.

- Those businesses able and interested in relocating have already largely done so, while others have gone out of business. For those who seek to return to Lahaina, the County of Maui is working to develop a temporary marketplace on the West Side (see ***Community-Identified Long-Term Economic Recovery Priorities, Lahaina Business Park***).



6 Support the Revitalization and Growth of Agricultural Lands and Businesses

Description

Initial estimates indicate that approximately 6,300 acres of agricultural land, primarily comprised of grazing and ranchlands, and approximately 20 miles of fencing were damaged by the wildfires. The impacts of the wildfire extended beyond the direct physical damages to agricultural land and businesses, as it had cascading effects on the economy locally and statewide. The loss of businesses in Lahaina and the decline in tourism contributed to a significant reduction in demand for agricultural goods and services, not only on Maui, but also throughout the rest of the state. Furthermore, the loss of personal incomes within the community further curtailed the demand for these products. Given the intertwined nature of the local economy and agriculture products, it is imperative to address this recovery need.

Status

- Farmers impacted by the wildfires and that had State agricultural loans received **payment relief from the Hawai'i State Department of Agriculture** (HDOA). In addition, immediately after the fire HDOA offered **emergency loans** for wildfire and high wind damage with a favorable interest rate of 3%; however, there were no applications from the Lahaina area.
- The U.S. Department of Agriculture (USDA) reported \$23.1 million in agriculture losses on Maui. The reduction in sales revenue was estimated at \$5.1 million, the reduction in agritourism revenue at \$3.9 million, the value of livestock losses at \$75,000, the value of crop damage at \$5.4 million, and property damage at \$8.5 million. 7,850 acres of pasture were damaged.⁴⁶ The U.S. Department of Agriculture contributed more than \$19 million in emergency support to farms and for other emergency and mitigation programs including:
 - \$1,680,242 million to 53 businesses that were affected.
 - \$15.9 million in emergency funding through the Federal Emergency Watershed Protection (EWP) program to help mitigate widescale environmental damage;

⁴⁶ United States Department of Agriculture. [News Release: Damage from wildfires and high winds on Hawai'i ag producers estimated at \\$23.1 million](#). (2024, January 26).

- \$1 million in Disaster Assistance Funds to the Maui Department of Public Works; and
- \$500,000 to support management of invasive plant species, which contribute to dry grass conditions and fire hazards.⁴⁷

Beyond supporting the restoration of agricultural lands and activities to levels prior to the wildfires, Maui County has made the expansion of agriculture a priority.

- In November 2022, Maui County residents voted in favor of establishing the Department of Agriculture (MDOA) to support the development and continued management of a sustainable regional agricultural system for Maui County, to promote resident and ecosystem health and well-being, and create a thriving circular agro-economic system that can be a model for the rest of the world. More recently, the MDOA released its **2024-2028 Strategic Plan to “steward and reinvigorate the rich agricultural heritage of Maui County”** by focusing on three goals: 1) economic opportunities for those in the agriculture sector; 2) food security for all county residents, and 3) implementing responsible agriculture practices.

⁴⁷ Figures provided by the Economic Development Administration in support of the Economic Recovery Support Function.



7

Support for Workforce Resilience and Reintegration

Description

The closure or decline of businesses, particularly in the tourism and related industries, has resulted in substantial job losses. The heaviest employment losses have been witnessed in sectors closely tied to tourism, which faced a steep decline due to the fire's effects. We also anticipate more closures of small businesses that may not be able to weather the recovery period and those that will not re-open from the fire.

It is important to recognize that the repercussions extend beyond job loss. The wildfires have significantly reduced Maui's effective workforce, as some individuals have tragically lost their lives, while others may be unable to immediately return to work. These delays may be attributed to physical and mental health challenges, the need to address other wildfire-related needs, or even being forced to deal with the long-term unavailability of housing. Some survivors may face the difficult decision of relocating from Maui or even Hawai'i entirely, driven by their inability to find housing and regain access to their previous jobs, often compounded by the loss of vehicles or displacement from their residences.

Status

- The state was conditionally approved in 2023 for \$21,062,640 in funding from the U.S. Department of Labor's National Dislocated Workers Grant (NDWG), of which \$10,531,320 was made available in the first year since the disaster. The funding has been used to hire residents to work in clean-up and humanitarian disaster recovery efforts. These jobs pay up to \$27 per hour for up to one year. Despite announcements in early December that funds were running short, as of January 2025, the Department of Labor and Industrial Relations has confirmed sufficient funding for the duration of the program through September 30, 2025.⁴⁸
- An EDA assessment found that among the most significant workforce opportunities identified include healthcare and construction. It also identified preexisting programs and programs that were boosted following the wildfires, offering

⁴⁸ Maui Economic Opportunity. [Maui NDWG program funding secured through Sept. 30, 2025.](#) (2025, January 6).

construction industry training, apprenticeship, and pre-apprenticeship opportunities.

- The University of Hawai'i Center for Rural Health Research and Policy and the Hawai'i Physician Shortage Crisis Task Force, a group of 60 physicians and community members who, along with local and federal lawmakers, have sought to improve conditions for physicians. The Bridge to Practice initiative encourages residents in primary care graduate medical education programs to be mentored by and explore work opportunities in independent practices across Hawai'i.
- While a full catalogue of housing and social services programs is beyond the scope of this report, many of these programs have allowed many Maui residents to afford to remain on Maui and part of the potential workforce while allowing them to recover from the disaster. Key disaster related programs include:
 - As of August 2024, FEMA has provided over:
 - \$295 million for the Direct Lease program which provides temporary housing for eligible survivors
 - \$37.3 million in Rental Assistance directly to survivors
 - \$12 million in Disaster Unemployment Assistance
 - \$5 million for Crisis Counseling⁴⁹
 - As of September 2024, FEMA approved an additional \$7.9 million to the Hawai'i Department of Human Services' Disaster Case Management Program bringing its total funding to \$26.8 million. ⁵⁰
 - As of December 31, 2024, the Maui Relief Temporary Assistance to Needy Families (TANF) program managed by the state Department of Human Services and Maui Economic Opportunity has distributed nearly \$11 million federal TANF funds and \$5 million in private funds from the Hawai'i Community Foundation in cash assistance to families affected by the wildfires.⁵¹
 - As of January 29, 2025, FEMA approved:
 - \$68.3 million for Individuals and Household Program (IHP)
 - \$44.7 million for Housing Assistance (HA)⁵²

⁴⁹ FEMA. "[One Year Later, Maui Wildfire Recovery Continues with Nearly \\$3 Billion in Federal Support](#). (2024, August 6).

⁵⁰ Maui News Now. [DHS hosts Disaster Case Management Program](#). (2024, September 24).

⁵¹ Office of the Governor. [State Disaster Recovery - DR 4724: TANF](#). (Accessed 2025, January 29).

⁵² For updated information on the IHP and HA programs, please see: Office of the Governor. [State Disaster Recovery - DR 4724: FEMA Statistics](#). (Accessed 2025, January 29).



8

Business Resiliency Against Future Physical or Economic Impacts

Description

The recent wildfire disaster has underscored the vulnerability of local businesses to both immediate disasters and long-term hazards like climate change, sea-level rise, and economic downturns. Strengthening business resiliency is essential to safeguard the local economy and ensure the continuity of services and employment for the community.

Status

- In 2014, the State Office of Planning & Sustainable Development (OPSD) prepared the *[Natural Disaster Economic Recovery Strategy \(NDERS\) to address pre-disaster business continuity planning and post-disaster recovery actions](#)* for both public and private sectors. The NDERS especially focuses on small business and economic recovery since small businesses are the major driver of Hawai'i's economy.

Charting a New Course

Against the backdrop of the considerable impacts to Maui’s economy, the Maui Economic Recovery Commission (ERC) was convened at the direction of Governor Green, co-chaired by the Directors of the State Department of Business, Economic Development & Tourism (DBEDT) and County of Maui Office of Economic Development (OED).

To ensure that the ERC took a community-centered approach to address Maui’s economic recovery, the co-chairs convened more than 100 community, education, and cultural leaders; small business owners; economic development experts; farmers; non-profit, finance, healthcare, hospitality, and airlines executives; union leads; creatives; philanthropic funders; and representatives from key County, State, and Federal agencies. Many volunteered their time and resources to bring forth their knowledge, expertise, perspectives, time, and representation (communities, organizations, networks) and collectively shape economic recovery for the people and County of Maui, funding from Federal agencies, and support from partners.

The ERC was charged by Mayor Bissen to keep local people home and steer hope. The process was designed to foster a new way of doing business, involving a collaborative format built on cultivating enduring relationships among ERC members to learn, brainstorm, conceptualize, actualize, and aspire with each other through in-person and weekly virtual meetings from early January through mid-September 2024. Through this process, ERC members navigated through both short-term needs to **keep local people home**, as well as ways to rebuild towards a thriving economic future to **steer hope**.

Guiding Principles and Values

Vision

- Keep local people home
- Steer hope
- Rebuild the local economy so local people can come home

Purpose

- Collectively use a process in which a diversity of voices is included and inform recommendations for Maui’s economic recovery
- Promote Maui residents determining what Maui recovery looks like
- Support Maui County in leading economic recovery
- Maximize federal funding drawdown for economic recovery

These activities were implemented throughout a five-phase process, as pictured and described below.

Figure 15: ERC Process



1. Building Foundations, Bringing Focus (January 5, 2024). The ERC kicked-off with an in-person meeting on January 5, 2024 to get grounded in the group’s collective mission, values, and journey, and to determine priority areas to venture forward. This meeting concluded with the ERC’s collective determination of the following six focus areas toward economic recovery:



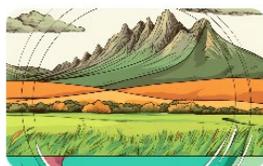
Community Interest



Healing



Housing



Lele Ahupua'a



Wai



Workforce Development

2. Learning Together and Planting Seeds (January-May). Weekly and bi-weekly virtual Learning Groups convened around each of the six focus areas between January through March. Each Learning Group co-created their group’s grounding

etiquette and learning focus (see below), met with subject matter experts, and learned about adaptive, community-based, and collaborative leadership.

Table 7: Summary of ERC focus area learning groups

Focus Area Learning Group	Learning Focus
Community Interest	This group is centered on the community and learning about different ways for community voices to come through for partnerships, building the blocks of society and well-being, decrease redundancy, and promote communications from and with community for economic recovery.
Healing	This group seeks to learn how to integrate the many aspects of healing (aloha, love, compassion, coming together) as the connection, conduits, and foundations for economic recovery on Maui.
Housing	Agreeing on the urgency of building housing for Maui residents, this group seeks to understand the factors at play in order to integrate housing as economic recovery for Maui.
Lele Ahupua‘a	This is the “systems group” that seeks to learn how to capture the wisdom and knowledge of the ahupua‘a system and ground others in the value of it for economic recovery in Maui.
Wai	With recognition that our environment, cultural practices, housing, infrastructure development, daily life, and much more are dependent on wai, this group seeks to learn about the practical, cultural, and technical applications and knowledge of wai, the leading causes of what happened with wai in Lahaina, and ways to bring back abundant wait and ensure proper channels for outflow as part of Maui’s economic recovery.
Workforce Development	This group explored topics related to workforce development and learning about the various initiatives aimed at supporting Maui’s workforce.

Once grounded in learnings, groups then shifted toward generative solutions between March through early-May. Each group identified high-level goals and brainstormed ideas for potential projects to achieve those goals, arriving at 43 project ideas.

- 3. Cross-Pollinating and Weaving Threads (May 14, 2024).** Groups presented project ideas at the second in-person meeting on May 14, 2024. ERC members worked to

connect and consolidate aligned projects, then regrouped and formed Project Teams around 34 distinct potential projects to advance through the next phases.

- 4. Developing Projects and Collaboration for Action (May-September).** Project Teams convened from May through September to develop project ideas, connect with federal partners, learn about funding opportunities and, if ready, submit proposals for funding. Of the 34 potential projects identified at the end of phase 3, 11 projects were advanced during this phase.

- 5. Synthesizing and Building Momentum (September 10, 2024).** ERC members convened for one final meeting on September 10, 2024. By this point, 11 priority projects were identified and being advanced by ERC members. Next steps were discussed and calls-to-action made. And, a framework for Maui’s economic recovery—based on place-based indicators—were applied to projects.

This process resulted in several outcomes:

- Provided a [community-identified framework of projects](#) for the County of Maui to forge a path of economic recovery for Lahaina
 - Eleven (11) community-generated projects were developed by the eight (8) project groups
 - Each project was presented at the final meeting of the Maui ERC on September 10, 2024 to: community members; county, state, and federal partners (including the White House); funders; and business leaders

- Nurtured relationships in the community, across sectors, and with government agencies through more than 137 hours of formal convening to empower the community to share information, generate project ideas, break down silos, and deepen connections

- Strengthened interagency coordination and ongoing communication in services of community goals and priorities

- Promoted healing for ERC members through the process and for the community through implementation of projects

Community-Identified Long-Term Economic Recovery Priorities

Upon conclusion of the ERC process, 11 projects were identified as summarized in the figures below and described in the sections that follow. It is important to note that projects and information will evolve over time as projects are further refined and implemented. The

text contained in this Report is provided for convenience. For the most up-to-date project information, visit <https://www.mauinuistrong.info/mauierc>.

Figure 16: Overview of ERC priority projects organized by complexity and timeline

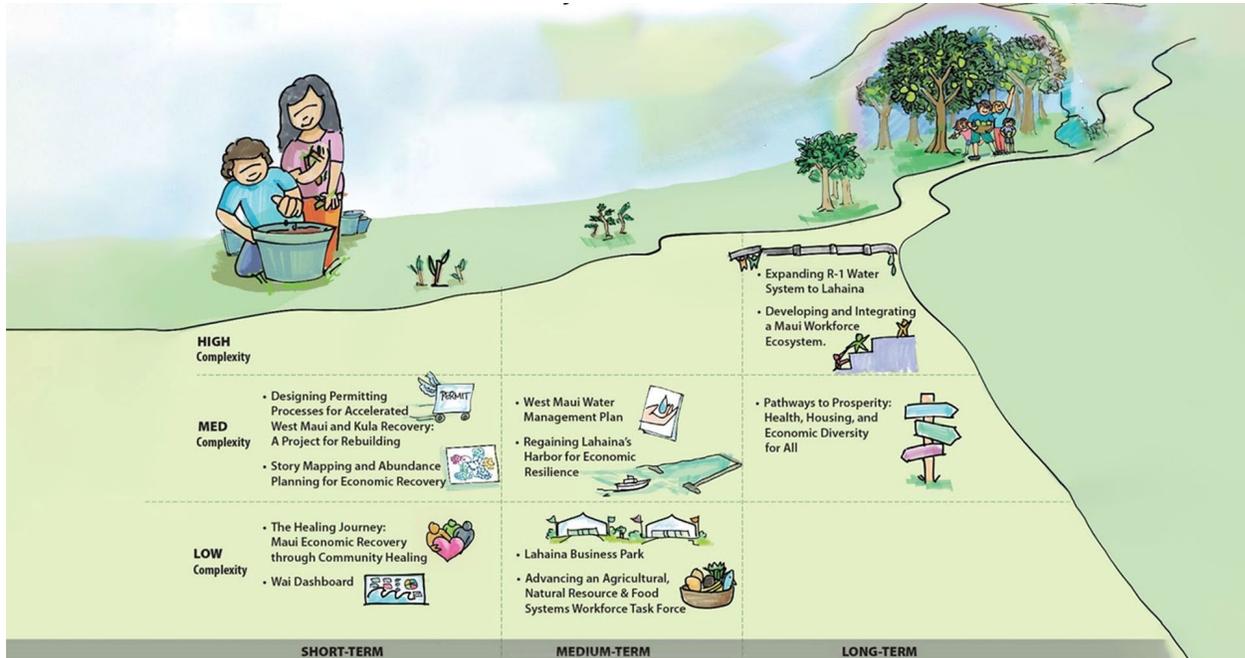


Figure 17: ERC projects and economic recovery needs crosswalk (see Table 5 for summary of all economic recovery needs identified by [Maui County Recovery Needs Assessment](#))





Lahaina Business Park



Establish a commercial hub to help revitalize the heart of Lahaina and provide a vibrant destination for both local residents and visitors.



Lahaina Long-Term Recovery Plan Priority

[Lahaina Business Park](#)

Project Description

Lahaina Business Park is a visionary response to the devastating wildfire that swept through Lahaina on August 8, 2023, for community gathering space for retail shops, food, farmer’s market, entertainment, sports, culture, and convening. It will be a commercial and community hub to promote economic recovery and vitality.

The project brings opportunities for Lahaina businesses to get back to business, and create potential for new entrepreneurs. This place could serve as a satellite location for fresh ideas and innovation in a variety of sectors including agriculture, education and technology.

Purpose

- Create a commercial hub to help revitalize the heart of Lahaina and provide a vibrant destination for both local residents and visitors
- Offer a diverse range of offerings, from local vendors and food trucks to local entertainment and cultural events
- Play a pivotal role in supporting Maui’s small businesses and entrepreneurs
- Create gathering space for families, community groups and visitors on West Maui
- Provide tangible evidence of progress forward

Status

- Project lead identified (County Office of Economic Development)
- Potential funding sources identified
- Site plan and conceptual renderings
- Potential sites identified

Next Steps

- Funding (see [Pitch Deck](#))
- Site acquisition and build out



Pathways to Prosperity: Health, Housing, and Economic Diversity for All



Create a holistic community hub with a new rehab center, workforce housing, and career development opportunities, all designed to diversify the local economy and help every resident thrive, with a focus on the building blocks of society, health and education.



Supports Lahaina Long-Term Recovery Plan Priority

[Healthcare Service Expansion](#)

Project Description

This is a comprehensive project with four key elements:

1. Development of a new 56-bed Rehabilitation Center
2. Development of a Workforce housing for healthcare and education
3. Workforce Development
4. Community Development

Purpose

- Develop a 56-bed Rehabilitation Center, which will ensure critical healthcare infrastructure for our Aging community
- Develop 75-100 new units for workforce housing for entry and mid-level healthcare and education professionals
- Expand existing workforce development programs to provide opportunity for youth
- Provide workforce for critical shortages in healthcare in education
- Improve wages for Maui County residents through workforce development
- Diversify the economy with a clean, low impact industry

Status

- Project lead identified (Hale Mākua Health Services)
- Existing funds include cash on-hand (\$5.5 million), Congressional earmark (\$3 million), State Grant-in-Aid (\$0.8 million)
- Site identified

Next Steps

- Funding
- Planning and design
- Land entitlements



Expanding R-1 Water System to Lahaina



Enhance and improve current facilities for storage and distribution of R-1 water to support an enhanced sustainable water system, healthier ecosystems, diversified economy into the future.



Lahaina Long-Term Recovery Plan Priority

[R-1 Recycled Water Expansion](#)

Project Description

The initial phase of this multi-year, multi-phase project is being funded more than \$62.4 million by the County of Maui and boosted by a design and construction grant from the U.S. Department of the Interior, Bureau of Reclamation, and includes the following components: (1) Effluent Pump Station; (2) Honokōwai Reservoir Site Improvements; (3) Honokōwai Pressurized R-1 Waterline; (4) Honoapi'ilani Highway Recycled Water Lateral Installation; (5) Kā'anapali Resort R-1 Water Distribution System Expansion; (6) Honokōwai R-1 Distribution System Expansion; (9) Lahaina Waste Water Reclamation Facility R-1 Process Expansion

Purpose

- A more sustainable water system, healthier ecosystems, and diversified economy
- Better meet anticipated growth in potable water demand

Status

- Project lead identified (County Department of Environmental Management, DEM)
- Feasibility study for Lahaina Waster Water facility completed
- \$15.6 million grant awarded to DEM by U.S. Department of the Interior, Bureau of Reclamation (25% Federal cost-share with 75% committed by County)

Next Steps

- Grant implementation
- Permitting (State Department of Health)
- Funding for components (7) Lahaina Recycled Water Reservoir and Force Main Rehabilitation and (8) Lahaina Siphon and Ditch Rehabilitation



Developing and Integrating a Maui Workforce Ecosystem



Develop social and economic structures, and systems, to expand and train, and attract and retain, with adequate financial support in skilled trades, essential workers, sustainable industries, and education.



Lahaina Long-Term Recovery Plan Priority

[Green Workforce Development](#)

Project Description

- Create social and economic structures and systems to expand, train, attract, and retain local workforce with adequate housing and financial support.
- There is a need to strengthen coordination of industry specific resources to the community and strengthen existing industry pipelines. To achieve this, federal funding should be secured to stand up six targeted positions.

Purpose

- Training and retain existing and graduating Maui residents/students in a skilled workforce with stable and higher wages
- Provide adequate workforce housing
- Connect learning structures with employment opportunities
- Strengthen public/private partnerships
- Provide cross functions and skills development

Status

- Targeted industries identified (healthcare, construction, sustainable industries, government, education)
- Potential funding sources and implementation partners identified to address gaps
- Developed [ERC Workforce Development Ecosystem Plan](#)

Next Steps

- Funding (see [Estimated Project Cost](#))
- Identify lead coordinator(s) to advance solutions in each targeted industry



Advancing an Agricultural, Natural Resource & Food Systems Workforce Task Force

Develop tools to expedite permitting processes for the recovery of West Maui and Kula, aligning with the County's Planning and Long-Term Recovery Plan and the Maui ERC Planning Committee's Objectives to accelerate the rebuilding of the vision for Lahaina.



Supports Lahaina Long-Term Recovery Plan Priorities

[Agricultural Planning & Long-Term Food Security](#), [Green Workforce Development](#)

Project Description

This project seeks to address diversifying the economy, creating jobs, and feeding people on Maui by creating a Food System Workforce Task Force that would create a plan by February 2025, with recommended steps for immediate implementation with high potential of success within phases of one year, two years, and five years. The Task Force's kuleana will include: identifying partnerships with workforce development and training opportunities in the food systems; securing workforce development funding streams for the development and training in all jobs along the supply chain; designing policies and programs that would create opportunities for career pathways; revising and rewriting existing policies that present barriers to farmers; devising a program design that would assure living wages, suitable workforce housing, agricultural labor dwellings, and long term lease availability; exploring partnerships with K-12 schools and the potential for workforce housing in a state farm bill; identifying prime agriculture lands that could be preserved and offered as long-term leases; incorporating loko i'a and other forms of regenerative aquaculture into the planning; analyzing interdependencies with agriculture across sectors such as housing and energy to identify synergies and strategies that align across multiple county and state goals; and more.

Purpose

- Maui achieves 30% availability of healthy, culturally relevant local food in food service and retail institutions by 2030

Status

- Project lead identified (The Thirty Percent Project)
- Potential funding sources and Task Force members and scope identified

Next Steps

- Funding
- Staffing
- Establish and convene Task Force



The Healing Journey (Maui Economic Recovery through Community Healing)



Build local capacity to curate and host gatherings and events that fosters ongoing wellness and healing in tandem with workforce and economic development.



Supports Lahaina Long-Term Recovery Plan

Project Description

West Maui residents identified healing and gathering as key and foundational components to economic recovery, and this project plans regular community convenings with mental health and healing services, retail, food, entertainment, something like The Garden for reflection and quiet time, and gathering spaces for displaced families and community members.

These convenings will promote healing through gathering and relationships, offer well-being and mental health support, and provide opportunities for both keiki and kupuna to reconnect with their culture and community.

Purpose

This project curates and envisions community events deeply rooted in Lahaina's unique and diverse culture and seeks to build capacity among local community organizers and eventually establish a local event planner to pool resources from across the state.

The goal is to produce two years of seasonal convenings serving Lahaina. Beginning in August, the funding will be utilized to develop the plan, with the first community event targeted for Fall 2024.

Status

- Project lead identified (Under My Umbrella)
- Initial funding committed by Hawai'i Leadership Forum (\$75k), corporate sponsorships for future gatherings and expenses

Next Steps

- Verify community interest
- Identify location and determine infrastructure needs
- Coordinate outreach to survivors with County
- Plan first gathering



Designing Permitting Processes for Accelerated West Maui and Kula Recovery: A Project for Rebuilding



Develop tools to expedite permitting processes for the recovery of West Maui and Kula, aligning with the County’s Planning and Long-Term Recovery Plan and the Maui ERC Planning Committee’s Objectives to accelerate the rebuilding of the vision for Lahaina.



Supports Lahaina Long-Term Recovery Plan Priority

[Rebuild Lahaina Plan](#)

Project Description

This project develops tools that follow existing regulations and are designed to assist Maui residents and small business owners who seek to apply to rebuild housing and commercial property that were destroyed by the August 2023 fires. They should not apply to any new residential or commercial development that was not previously in existence before the fires. The project includes two components: (1) a permitting wizard that provides a user-friendly interface to outline the required permits and an estimated timeline based on guided inputs, and (2) baseline technical studies and permit templates.

Purpose

- Simplifying the process of preparing and processing permitting applications to proactively remove barriers to enable residents and business owners to rebuild.
- Property owners are able to secure their land use entitlements (SMA approval, etc.) faster and therefore rebuild faster. Expedited permit process is anticipated to take 3-6 months vs 1-2 years.

Status

- Preliminary recommendations for value-add tools to expedite permitting
- 4-Leaf operating County’s expedited permit center targeting residential rebuilding

Next Steps

- Coordinate ERC findings, objectives with County and State agencies

- State Office of Recovery & Resiliency actively convening State Temporary and Permanent Permit Disaster Working Group to expedite State permitting processes



Regaining Lahaina's Harbor for Economic Resilience



Improve agency capacity to seek approval and funding to rebuild Lahaina Harbor as soon as possible.



Lahaina Long-Term Recovery Plan Priority

[Lahaina Harbor Restoration](#)

Project Description

Hawai'i's economy heavily relies on its commercial harbors, which handle 98% of the state's imported goods, making them critical to the supply of food, construction materials, and other essentials. However, the harbor system is under strain, with cargo volumes expected to nearly double by 2020 and current annual improvement budgets falling far short of the \$600 million needed to meet growing demand. Without upgrades, Hawai'i risks over \$50 billion in GDP losses by 2030, alongside rising costs of consumer goods, reduced living standards, and economic instability. Immediate investments are essential to safeguard the state's economy and quality of life.

Purpose

- Improve agency capacity to seek approval and funding to rebuild Lahaina Harbor
- Ensure that stakeholders can provide input so that Lahaina Harbor is rebuilt efficiently and better than before
- Ensure that no slip holders, both recreational and commercial, lose their slip
- Ensure that Harbor NOT be turned into large-scale commercial and freight facility
- Preserve cultural and social character and harbor as a transit hub for Maui Nui
- Empower harbor to remain an integral driver for jobs
- Empower Lahaina people to get out into the ocean to facilitate healing

Status

- Project lead identified (State Department of Land and Natural Resources)
- Demolition commenced in Fall 2024

Next Steps

- Incorporate community feedback during rebuild



West Maui Water Management Plan



Planning and action to restore the ahupua‘a system through resource management and recharge of the watersheds to feed the hydrological system that leads to Mokuhinia including a Wai (Water System) dashboard.



Lahaina Long-Term Recovery Plan Priority

[Wai & Watershed Planning](#)

Project Description

- Planning and action to restore the ahupua‘a system through resource management and recharge of the watersheds to feed the hydrological system that leads to Mokuhinia
- Establish public, community-led water infrastructure trust; county ownership with community oversight
- Look for water innovations for catchment, recycled water, water recharge, desalination, and other options, including water conservation
- Analyze existing regulations and compare and amend them to better conform to the ahupua‘a system

Purpose

- A community-led process to develop a West Maui water plan that guides private and public landowners to sustainable decision making; include review of existing water use development plan and other relevant planning documents within a year
- Master document incorporating the community’s desires for water uses and management
- Ensuring appropriate management of water supply for the myriad uses of water - economic, environmental, agricultural, social, etc.

Status

- Project lead identified (County Department of Water Supply, DWS)
- Potential funding sources identified

Next Steps

- Form community-led advisory group (in partnership with DWS)
- Co-develop scope of work



Wai Dashboard



Planning and action to restore the ahupua'a system through resource management and recharge the watersheds to feed the hydrological system that leads to Mokuhinia including Wai (Water System) dashboard.



Lahaina Long-Term Recovery Plan Priority

[Wai & Watershed Planning](#)

Project Description

- Create a public dashboard for current water levels, testing results, flow rate, and ecosystem issues *ideally in real time
- Identify an intermediary (3rd party) to develop a West Maui water data system
- Promote accountability for all stakeholders
- Develop agreements/policies to assure equitable access to defined data
- Build collective will and agreement of shared priorities

Purpose

- Ready access to data to inform water resource managers, land owners and operators, water users and the community
 - Provision of evidence to be incorporated into federal grant applications
 - Real-time data to inform climate change response management
 - Track impacts of the R1 project and the West Maui Water Management Plan
- Provide a collective resource to inform ongoing stewardship efforts and guide long-term planning efforts and identify opportunities for efficiencies and strategic partnerships
- An educated and more empowered community

Status

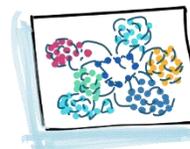
- Potential project lead, funding sources identified

Next Steps

- Form community-led advisory group (in partnership with County Department of Water Supply, DWS)
- Funding (start-up and annual maintenance)
- Coordinate implementation with DWS



Story Mapping and Abundance Planning for Economic Recovery



Create a systems map that will be a key tool to inform a strategy for long-term comprehensive and integrated solutions (e.g., for housing and to describe the ecosystem of Maui's economic recovery).



Supports Lahaina Long-Term Recovery Plan

Project Description

We will learn from communities, capture what is being done, and put collective activities into one interactive, visual story map that will reveal overlaps, interconnectivity, gaps, and opportunities for action—to help people understand and make informed decisions. The systems mapping process will aid the community at large to gain both individual and collective clarity and to develop a collective story of the present state of the challenges and opportunities of those affected by the August 8th Maui wildfires. This process will also assist with sense making, interconnections and interdependencies of various dynamics and to produce collateral to attract additional support and to inform long term strategy for Maui's continued recovery and return to abundance.

Purpose

- Increase the capacity of two Maui organizations and equip them with tools and language to effectively engage a broad cross-section of Maui participants towards collective understanding of the priority systemic barriers to be addressed
- Create a systems map that will be a key tool to inform a strategy for long-term comprehensive and integrated solutions
- Create a shared understanding of the system to facilitate organizations and individuals in their collective action and collaboration
- Increase understanding—through a living map—for future job creation and private investment generation
- Promote shared understanding of systems mapping, what it illustrates (including who works in different spaces and connections), and how it informs the decisions on priorities, policies, and funding, and how it assists in identifying potential strategic partners

Status

- Potential funding sources identified
- Systems mapping expertise committed (Hawai'i Leadership Forum)

Next Steps

- Funding to conduct in-person workshops for collection of mapping inputs
- Formalize project team

Venturing Forward Together

Much work has been done to advance Maui’s economic recovery from the devastating wildfires. This work sets a solid foundation from which actions can be implemented to guide comprehensive economic recovery in a way that is guided by community values.

It is important to sustain the momentum around the projects generated by the ERC. Not only do these projects address critical recovery needs, but they do so in a way that is grounded in community values. Fortunately, these projects will continue to be advanced in partnership with the County of Maui, through the support of two years of private funding to support a Maui-based team to provide project management, technical assistance, and convening support.

As we venture forward together in support of Maui’s recovery, the following considerations are offered for implementers, policymakers, and funders alike.

Ongoing Recovery Needs

In addition to the ERC’s recommendations to address prioritized recovery needs, additional considerations are needed to continue addressing persisting economic recovery issues identified in the [Maui County Recovery Needs Assessment](#).

Economic Relief for Businesses

In the year following the wildfires (August 2023 to July 2024), Maui County tourism spending dropped by \$1.81 billion compared to the prior year while only approximately \$180 million in total direct assistance to non-agricultural businesses via Small Business Administration loans and Maui Bridge Grants have been made available.⁵³ Until tourism returns to previous levels or alternatives develop, many businesses will continue to remain at risk.

Further, many businesses have declined loans, or are pending acceptance, often due to market uncertainties and concern that they will be unable to repay the loan. Other businesses have faced challenges being approved or qualifying for loans.⁵⁴ To this end, a variety of funding mechanisms may help some businesses to weather the storm, shift markets / diversify, and rebuild.

⁵³ As of January 29, 2025 for SBA loans and as of July 16, 2024 for Maui Bridge Grants.

⁵⁴ County of Maui: Office of Economic Development. [Maui Business Health Check](#). (2024 March), 10-11.

Recommendations:

- The County of Maui Office of Economic Development’s [Maui Business Health Check Report](#) offers ideas for non-debt business relief (see **Figure 18**).

Figure 18: Ideas for non-debt business relief, reproduced from Maui Business Health Check Report



- Other considerations include adding funds to the Maui Bridge Grant program to provide milestone-based grants and wrap around technical assistance. This program has already been tested with significant demand from businesses and has the potential to serve as a vehicle for some of the ideas provided in the above figure.

Economic Recovery and Resilience Strategy

A resilient economy is one that can withstand disruptions, recover quickly, and adapt to change, which is why diversifying Maui’s economy is so important. Currently, Maui’s heavy reliance on tourism makes it particularly vulnerable to economic shocks, as any disruption to this sector—whether from natural disasters, global pandemics, or other events—can have widespread and lasting effects. With a larger share of its economy tied to tourism than other counties, Maui County faces an even greater risk of instability when the tourism sector is impacted.

To address this vulnerability, experts have already made significant headway to identify strategies that not only support Maui’s recovery from recent disasters but also build a more diverse and resilient economy over the long term. These strategies focus on creating opportunities in other sectors, such as agriculture, renewable energy, and technology. However, turning these strategies into action will require consistent investment and commitment over time. Building a stronger, more adaptable economy is a long-term effort, but it’s one that will better position Maui to weather future challenges.

Recommendations:

- Develop an implementation plan for the [West Maui: Community Framework for Resiliency](#) to support rebuilding a resilient, transit-oriented Lahaina (see ***Recovery Landscape, Economic Recovery and Resilience Strategy***).
- Leverage federal funding for a \$25 million program to fund implementation of the [Maui County Comprehensive Economic Development Strategy](#) (CEDS). This program would fund targeted priorities for infrastructure, workforce, and economic development projects aligned with the Maui County CEDS. See ***Lahaina Long-Term Recovery Plan, Economic Innovation and Development***.
- Create stronger alignment between the CEDS and Hazard Mitigation Plan (see [here for guide](#)) to open up access to FEMA Hazard Mitigation Grant funds to support economic recovery and resilience projects.
- The [recent designation of the Hawai'i Regional Economic Stewardship and Advancement \(HIRESA\) Economic Development District \(EDD\)](#), approved by the U.S. Economic Development Administration (EDA), opens up access to additional EDA federal funding opportunities and a technical assistance program currently under development by the State Office of Planning and Sustainable Development.

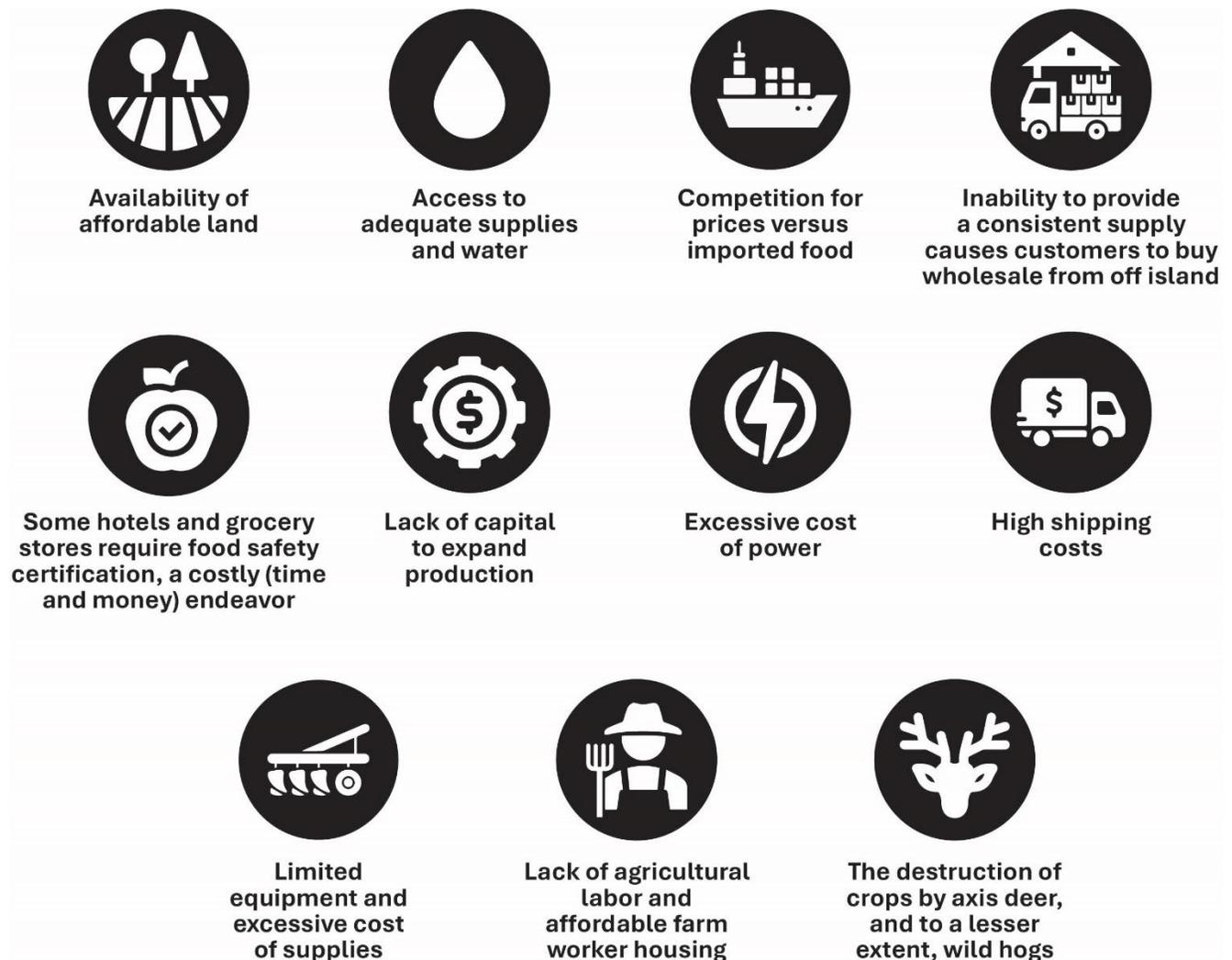
Support the Revitalization and Growth of Agricultural Lands and Businesses

The Maui County Department of Agriculture’s (MDOA) [2024-2028 Strategic Plan](#) identifies at least four major, long-term challenges to developing a viable agricultural sector: 1) Access to land, 2) Access to water, 3) Worker housing, and 4) Pests and pathogens. These challenges are echoed in the Maui County CEDS.

Additionally, research conducted by the EDA identified a number of additional obstacles described by Maui’s local farmers, summarized below:⁵⁵

⁵⁵ FEMA-Economic Recovery Support Function. Breaking Down Barriers to Business Recovery. (2024, August 31).

Figure 19: Agricultural challenges identified by Maui’s local farmers, based on research conducted by EDA



Considerable work has already been done to outline the critical steps that must be taken to develop a viable agriculture sector in Maui that meets the desired needs expressed by Maui stakeholders.

Recommendations:

- Implementing the priority actions articulated in the [MDOA 2024-2028 Strategic Plan](#) as well as the [Maui County CEDS](#) presents a great opportunity to begin to address the significant challenges, especially considering that projects aligned with the CEDS are eligible for competitive EDA funding.

- DBEDT is also developing policy recommendations and determining resource requirements to grow agribusinesses statewide and contribute to economic diversification, sustainability, and local food production goals.

Support for Workforce Resilience and Reintegration

Maui has experienced a net loss of approximately 4,000 jobs, with the majority concentrated in leisure and hospitality industries, including restaurants. Additionally, the labor force has shrunk by around 5,000 people, with a higher number of unemployed individuals compared to pre-wildfire levels.

Without a strong recovery in job opportunities or the development of alternative employment options, Maui risks continued labor force decline and outmigration, further straining the island’s economic stability—especially given ongoing challenges in securing affordable housing. Finally, while significant efforts have been made to help wildfire survivors address physical and mental health challenges and other wildfire-related needs, promoting workforce resilience and reintegration is an on-going effort.

The construction industry is a critical player to Maui’s recovery, not just in terms of rebuilding housing but also in terms of employment and economic recovery; however, there may be insufficient workforce in the industry to meet demand as the rebuilding of residential homes, commercial space, and infrastructure projects will require substantial workforce increases for three to six years. In addition, other construction specializations, such as professional engineering, are a shortfall on Maui.⁵⁶

Maui also faces a significant shortage of healthcare workers and making this area a potential target for workforce development efforts. As of December 2024, Maui County faces a physician shortage of 174 positions (41%).⁵⁷ While there are statewide shortages, on Maui, healthcare businesses have indicated that this shortage is compounded by competition from employers offering higher wages in larger markets.⁵⁸

Recommendations:

- The availability of secure and accessible housing is critical to workforce stability and recovery. Interim and permanent affordable housing projects, such as the Front Street Apartments and David Malo Circle, must be prioritized to provide a foundation for workers affected by the wildfires, enabling them to focus on rebuilding their livelihoods.

⁵⁶ FEMA-Economic Recovery Support Function. Workforce Needs Assessment. (2024, November 20).

⁵⁷ University of Hawai‘i. [Hawai‘i Physician Workforce Report 2024](#). (2024 December), 6.

⁵⁸ Ibid.

- The economic disruptions caused by the declines in tourism has left many workers displaced. Pre-existing re-skilling programs can be boosted to help retrain these displaced workers, with an emphasis on transitioning them into high-demand sectors like construction and healthcare.
- Mobilize funding to sustain and expand the [Good Jobs Hawai'i](#) initiative in Maui County, subsidize workforce training, and create pathways to high-demand jobs in Maui. These efforts will not only support economic recovery but also enhance economic diversity and long-term workforce resilience.
- As seen during the COVID-19 pandemic, mental health challenges are one of the most significant workforce impacts following a disaster. Leveraging the programs already established including those that were activated during the pandemic can help address the mental health challenges faced by workers affected by the wildfires to help them re-enter the workforce. Further, mental health resources must be widely disseminated and made accessible to those currently employed to foster well-being and healing.
- See ***Lahaina Long-Term Recovery Plan***, [Green Workforce Development](#).

Business Resiliency Against Future Physical or Economic Impacts

The increasing frequency and severity of climate-related disasters present significant challenges for business resiliency, making it harder for businesses to recover and adapt. A volatile insurance market, combined with rising inflation, further threatens long-term stability by increasing costs and limiting access to coverage after disasters. Additionally, traditional market forces and cost-benefit decision-making may not always prioritize long-term resilience, leaving businesses and communities vulnerable to future disruptions. Addressing these gaps requires forward-thinking policies and investments that strengthen businesses' ability to withstand both physical and economic shocks.

Recommendations:

- Leverage federal funding to establish a \$5 million Maui small business disaster preparation program to implement the recommendations from the [Natural Disaster Economic Recovery Strategy](#) (NDERS) to strengthen disaster preparation and resilience of Maui County businesses.
- Leverage the existing Federal Emergency Management Agency's (FEMA) Hazard Mitigation Grant Program (HMGP) for investments in resilient infrastructure, built environment, and other programs that support business resilience

- Implement Governor Green’s [Climate Advisory Team policy solutions](#) to strengthen resilience of businesses and households against the impacts of future climate-related disasters.

Recovery Gaps

While several specific projects and initiatives have already been identified or are in progress to address the recovery needs earlier identified in the [Recovery Needs Assessment](#) (RNA), there remain a few notable areas that present emerging economic recovery issues that complement and build upon the findings of the RNA. These gaps, and recommendations to address them, are discussed in the following sections.

Addressing Tourism Losses Harm to State’s Economy

The sluggish recovery of visitor arrivals continues to strain Maui’s economy, despite initial marketing efforts. Further reductions in air service could prolong job and business recovery.

In the intermediate term, restoring lost visitor revenues and / or finding alternate revenue sources through economic diversification initiatives (see ***Ongoing Recovery Needs***) is important for the well-being of Maui’s businesses and residents. However, understanding community sentiment toward tourism remains a key factor in ensuring long-term success, highlighting the need for a balanced and sustainable approach to recovery efforts.

In response to the devastating wildfires, the State and Hawai‘i Tourism Authority (HTA) took immediate steps to stabilize Maui’s tourism industry. These actions included:

- Governor Green declared a state of tourism emergency on August 19, 2023, authorizing HTA to utilize the \$5 million Tourism Emergency Special Fund (TESF) to respond and provide relief.
- HTA board established a Disaster Response Permitted Interaction Group (DRPIG) to address both community and visitor industry impacts.
- At the direction of the DRPIG, HTA developed a Maui Tourism Recovery Plan in line with HTA’s foundational plans including the **2020 to 2025 Strategic Plan**, **2019 to 2023 Maui Destination Management Action Plan**, and **FY 2024 HTA Tourism Marking and Management Plan**.

The strategies outlined in the Maui Tourism Recovery Plan guided HTA’s allocation of resources, including the \$5 million from the TESF, to begin to address the immediate and anticipated effects of the wildfires on Maui’s economy. **Table 8** summarizes the actions implemented using these funds.

Table 8: Summary of tourism recovery strategies and actions implemented

Strategy	Actions Implemented
<p>Increase the visibility and call to action for appropriate travel to non-impacted areas in Maui targeting high-potential markets</p>	<ul style="list-style-type: none"> • Three U.S. Maui Recovery Marketing Program Campaigns since the Maui Wildfires: <ul style="list-style-type: none"> ○ September-October 2023 ○ 2nd Quarter 2024 ○ October-November 2024 • Canada Maui Recovery Plan – January-May 2024 • Los Angeles Marketing Saturation Activity – September 2024
<p>Support businesses to continue providing a consistent message that Maui is open for visitors</p>	<ul style="list-style-type: none"> • Enhancement of the gohawaii.com site with Maui-specific information • HTA-subsidized booth space or reduced participation fees at certain domestic roadshows or travel trade events in Q2-Q3 2024 <ul style="list-style-type: none"> ○ Healdsburg Food & Wine ○ Mana Up in New York ○ Mana Up Marketplace in Los Angeles • Marketed the University of Hawai‘i at Manoa basketball exhibition games and keiki clinic to promote recovery through sports tourism • Marketed and promoted the Lahaina Festival, which supported Maui businesses in November 2024
<p>Support and encourage consistent messaging and outreach to Maui residents, visitor industry stakeholders, and businesses</p>	<ul style="list-style-type: none"> • Mākaukau Maui Campaign: Develop and air local messages that share that many Maui residents want to return to work full-time and it is a path to economic recovery (TV, social, radio - Maui Focus) from February to May 2024
<p>Support and encourage consistent Mālama Maui messages to visitors</p>	<ul style="list-style-type: none"> • Increase post-arrival visitor communication and education that is Maui site-specific and addresses changes post-disaster
<p>Support providing longer-term housing for wildfire-impacted households living in visitor-type accommodations by appealing to Temporary Vacation Rental (TVR) owners</p>	<ul style="list-style-type: none"> • Increase communication efforts to alert residents of housing options: Developed a commercial promoting various housing programs to encourage residents to move out of hotel properties and into long-term resident housing

In January 2025, Governor Green released an additional \$6.3 million and charged HTA with continuing to address the ongoing decline in visitor arrivals, which has been further impacted by the January wildfires in Southern California. As the State's largest visitor source market, disruptions in Southern California pose a significant challenge for recovering Maui's tourism market following the 2023 Maui wildfires. HTA will use these funds to continue its recovery efforts and mitigate the anticipated effects stemming from the Southern California wildfires.

While HTA efforts to-date have been effective in lessening the loss of visitor arrivals, slow recovery from the Maui wildfires, augmented by the effects of the Southern California wildfires on Maui visitor arrivals, is creating a drag on the State's economy. Further reductions in air service will only worsen jobs recovery.

Recommendations:

- Continue to empower HTA to implement targeted marketing and attraction campaigns to boost visitor arrivals to Maui, stabilize and recover demand from critical markets, and rebuild international markets to boost overall tourism to the State.
- Support tourism-dependent businesses (see ***Ongoing Recovery Needs, Economic Relief for Businesses***).

Responsible Restoration of Lahaina's Commercial Center

There are numerous and diverse perspectives and factors that must be considered in determining how Lahaina's commercial district will be rebuilt. Many feel strongly about how to restore and rebuild Lahaina. Some express concerns that rebuilding Lahaina's commercial district as-it-was may not fully align with its cultural legacy or prepare the town for the growing challenges of sea-level rise, which are already having significant effects worldwide and in Hawai'i. However, as one of Maui's primary commercial centers, not restoring the commercial district to its full capacity prior to the wildfires would mean the continued loss of businesses and jobs for Maui residents. The lack of a plan for Front Street has been a subject of significant concern among commercial property owners and businesses.

The future of Lahaina's commercial district is a subject of heartfelt discussion; however, difficult decisions need to be made and communicated to commercial property owners and businesses as soon as possible (see ***Critical Policy Decisions, Rebuilding Front Street***). In addition, as numerous media outlets have reported, rebuilding in Lahaina and restoring business operations is highly complex even beyond the aforementioned issues. Given its former state as capital of the Hawaiian Kingdom, archaeological remains are also

a concern for any rebuilding efforts. On top of this, the commercial district largely falls within the shoreline setback area, Special Management Area, and Historical District, requiring additional permitting and approvals beyond more straight-forward parcels.

As of January 2025, businesses that were previously located in Lahaina have not had an opportunity to rebuild, pending the outcome of a rebuilding plan for the town. Now that 99% of commercial lots in Lahaina have been cleared by the U.S. Army Corps of Engineers, many businesses are looking forward to rebuilding.⁵⁹

Over the period of September 2023 to July 2024, 11 community engagement activities and events were conducted by the Maui County Office of Recovery and Planning Department. These activities captured comments from over 3,800 Lahaina residents and stakeholder groups to form the basis of the [Lahaina Long-Term Recovery Plan](#). One of the projects that emerged was the Rebuild Lahaina Plan, “a comprehensive rebuild plan for Lahaina focusing on business centers, public lands, circulation and mobility, and Front Street.”

Recommendations:

- Expediting the Rebuild Lahaina Plan, in partnership with Lahaina residents, businesses, and commercial property owners, is essential for providing clear guidance to those seeking to rebuild—particularly the business community, which employs a significant portion of Maui’s workforce. A well-structured plan could also pave the way for streamlining, consolidating, and expediting permitting processes for Front Street commercial property owners, many of whom are awaiting clarity on its future before initiating the lengthy rebuilding process. See ***Lahaina Long Term Recovery Plan: [Rebuild Lahaina Plan](#)***.

Water Source, Storage Development, and Infrastructure to Strengthen Economic Resilience

Water availability is a critical factor in achieving many of Maui’s economic resilience priorities. Increasing water supply and improving the resilience of Maui’s water systems are essential next steps toward a more resilient Lahaina. Climate change-induced droughts are intensifying wildfire risks, emphasizing the urgent need for a more resilient water system. Limited water supply and infrastructure capacity has the potential to hinder housing reconstruction and the development of additional units. In addition, agricultural is also at risk, threatening food security and economic diversification efforts. Moreover, the expansion of fallow agricultural lands due to water scarcity increases wildfire vulnerability.

⁵⁹ County of Maui. [Maui Recovers: Recovery Dashboard](#). (Accessed: 2024, January 27)

Recommendations:

- The 2024 State Legislature and Governor Green established the new Office of the State Fire Marshall in direct response to the 2023 Maui wildfires, to implement preventative actions to reduce the risk of future wildfires throughout the State. While funds were initially appropriated for FY 2025, securing permanent funding is essential to enable continuous monitoring, planning, and implementation of wildfire mitigation strategies long-term. This includes making investments in water storage and infrastructure solutions to enhance fire suppression capabilities and overall resilience.
- Funding the Commission on Water Resource Management (CWRM) to determine additional sustainable yields in West Maui is a crucial step toward strengthening economic resilience and mitigating future wildfire risks. Water availability plays a key role in wildfire prevention, ecosystem restoration, and economic stability, yet many of West Maui’s watersheds have been altered by historical land use changes, reducing groundwater recharge and increasing drought conditions that contribute to wildfire risk. By assessing sustainable yields, CWRM can guide policies that ensure efficient water allocation for fire suppression, agricultural irrigation, and reforestation efforts. Expanding sustainable water supplies can also help revitalize fallow agricultural lands, reducing fire-prone dry vegetation while supporting local food production and economic diversification. Ensuring a reliable and well-managed water supply in West Maui is essential for long-term economic resilience and the region’s ability to withstand future climate-driven disasters.
- See ***Lahaina Long-Term Recovery Plan:***
 - [Wai and Watershed Recovery Planning](#)
 - [Lahaina Water Infrastructure Firefighting Capacity](#)
 - [Lahaina Water Infrastructure Resilience and Hardening](#)
 - [Water Source Development](#)
 - [Wahikuli Subdivision Gravity Sewer System](#)
 - [Revegetating and Reforesting Lahaina and Kula](#)

Logistics Bottlenecks Require Proactive Solutions

Rebuilding Lahaina will be an enormous task and supporting the influx of personnel, construction materials, and equipment may present significant logistical challenges. The lack of redundancy in critical transportation systems means that any interruption to Kahului Harbor or Honoapi‘ilani Highway will cause delays in reconstruction. The existing two-lane road from Mā‘alaea to West Maui may be insufficient to accommodate the anticipated influx of construction material transport without causing significant traffic

disruptions. Additionally, a statewide shortage of skilled professionals, including engineers, architects, inspectors, and HVAC technicians, further limits the rebuilding process, slowing progress and increasing logistical difficulties.

Recommendations:

- Expanding construction trades and professional engineering programs is essential to addressing workforce shortages that could further delay Lahaina’s reconstruction. Without a sufficient labor force, rebuilding efforts will be prolonged. Additionally, investing in training programs for Maui residents helps retain local talent, reducing reliance on external workers and preventing further strain on the already limited housing supply.
- Extensive research, informed by cross-governmental and cross-sector discussions, has revealed key logistical challenges outlined by the EDA.⁶⁰ To address these issues effectively, a working group could be formed to coordinate efforts, streamline solutions, and proactively mitigate bottlenecks. Strengthening collaboration across agencies and the private sector will enhance efficiency and reduce delays in rebuilding Lahaina.

Critical Policy Decisions

Maui’s economic recovery and future resilience hinges on key policy decisions aimed at addressing the complex challenges posed by the 2023 wildfires and outlined in this Report. These decisions require weighing the delicate balance of addressing immediate needs of numerous, sometimes conflicting stakeholders, while strengthening long-term economic resilience and stability in the face of persistent issues and future challenges.

Below are three critical policy areas requiring action:

Conversion of Vacation Rentals

As outlined in this report, the loss of affordable rental housing for a significant portion of Maui’s workforce is one of the most critical consequences of the wildfires, with potential for concerning downstream effects such as outmigration and a continued reduction in the local workforce.

Converting vacation rentals to long-term housing has been proposed as a potential strategy to address the severe housing shortages exacerbated by the wildfires. At present, Maui County has over 16,000 units that are legally eligible to operate as short-term rentals without a permit.⁶¹ Maui Mayor Richard Bissen has proposed an ordinance to phase out

⁶⁰ FEMA-Economic Recovery Support Function. Logistics Needs Assessment. (2024, December 20).

⁶¹ County of Maui. [Short-Term Rental Homes List](#). (Accessed 2025, January 30, 2025).

about 7,000 of these units. While this approach could substantially increase the housing inventory for Maui families, it comes with trade-offs. Approximately 7.5% of vacation rental owners are local residents who depend on rental income⁶², and critics estimate that such a conversion could result in an \$80 million annual loss in county tax revenues⁶³. Additionally, this strategy may face legal challenges⁶⁴, requiring careful consideration and balanced policymaking to ensure that housing needs are met without creating undue economic or legal consequences.

Nonconforming Structures and Uses

Under the current Maui County Code, nonconforming structures and uses that sustain damage exceeding 50% must be rebuilt in full compliance with all current provisions of the Code. This restriction does not account for the unprecedented scale of destruction caused by the 2023 wildfires. In response, the Maui County Planning Department has proposed an amendment to the Code that would allow property owners of structures and uses damaged beyond 50% to re-establish their nonconforming structures and uses, providing a four-year timeframe for doing so.⁶⁵

Allowing the rebuilding of nonconforming structures and uses, including those severely damaged, could significantly expedite reconstruction efforts and help communities recover more quickly. However, this approach must balance the urgency of rebuilding with adherence to existing regulations regarding density, yard, setback, and height requirements. It is critical that such policy changes support recovery without compromising long-term planning goals or public and first responder safety in the face of current and future risks.

Rebuilding Front Street

Rebuilding Front Street with sea-level rise adaptation in mind is critical for mitigating the long-term challenges Lahaina's vital business district will face due to climate change. However, achieving this requires extensive planning, policy intervention, community engagement, and substantial resources. These efforts, while necessary, are time-intensive

⁶² According to an [analysis by the Economic Research Organization at the University of Hawai'i](#), 15% of transient vacation rental properties are owned by a Hawai'i resident, half of which are Maui County residents.

⁶³ Travel Tech (Prepared by Kloniger & Sims Consulting LLC). [State of Hawai'i and Maui Economic and Fiscal Impacts of the Short-Term Rental Industry](#). (2024, June 12).

⁶⁴ Civil Beat. [A Statewide Ban On Vacation Rentals? The Idea Is Gaining Steam After The Maui Fires](#). (2024, February 2).

⁶⁵ County of Maui: Department of Planning. [Memorandum: AN ORDINANCE AMENDING SECTION 19.500.110 REGARDING NONCONFORMITIES TO ADDRESS STRUCTURES AND USES THAT WERE DAMAGED, DESTROYED OR AFFECTED BY A DISASTER PROCLAIMED BY THE GOVERNOR](#). (2024, February 21).

and may delay the recovery of small businesses and jobs, potentially impacting their long-term viability.

For example, preventing rebuilding along the shoreline could significantly alter the landscape of Lahaina’s business epicenter, affecting businesses that rely on the allure of the shoreline to attract local and visiting customers. Additionally, delaying reconstruction without clear policy guidance may exacerbate economic recovery challenges, hinder small business operations, and create legal obstacles for government agencies. A balanced approach is essential—one that addresses long-term resilience while enabling timely reconstruction to support Lahaina’s economic recovery of businesses and jobs for residents.

These policy decisions are pivotal to Maui’s recovery, requiring collaboration between State and County leadership to ensure they are fair, feasible, and aligned with the community’s long-term goals for resilience and prosperity.

Potential Challenges Ahead

As Maui continues its recovery journey, several significant challenges threaten to hinder progress and demand thoughtful planning, preparation, and response. These challenges not only reflect immediate potential obstacles but also highlight long-term vulnerabilities that must be addressed to strengthen Maui’s economic resilience and ability to bounce back from future disasters.

Loss of Visitor Arrivals

The continued reduction in visitor arrivals poses a severe threat to Maui’s economy, potentially leading to decreases in air service, workforce reductions, and declining revenues in hospitality and related industries. ***Restoring visitor confidence and tourism activity is essential for Maui’s economic recovery and the preservation of jobs for Maui’s residents.***

Small Business Closures

Delays in rebuilding critical commercial areas, such as Front Street, risk exacerbating small business closures, leading to further job losses and outmigration of local residents. ***The survival of these businesses is critical to sustaining Maui’s economy and the preservation of jobs for Maui’s residents.***

Increasing Construction Costs

For those rebuilding, insurance executives estimate a gap of at least 40% between insurance benefits and actual rebuilding costs, driven by rising construction and material expenses. According to the National Association of Homebuilders, the increasing cost of

materials like lumber⁶⁶, steel, and aluminum is significantly impacting housing affordability nationwide. This volatility is exacerbated by effects of inflation and global supply chain disruptions.

These escalating costs pose substantial barriers to reconstruction efforts on Maui, placing financial strain on property owners and delaying critical rebuilding projects. Addressing these challenges is essential to ensuring timely recovery and minimizing the long-term economic impact on the community.

Rental Assistance Gaps

With insurance rental assistance already beginning to expire in 2024 and FEMA assistance scheduled to end in 2026, there is a pressing need to ensure mechanisms are in place to prevent housing insecurity and displacement of residents, before attainable housing alternatives are available.

Cost of Living on the Rise

Escalating insurance rates and inflation, driven by climate-related disasters, continue to burden residents and threaten affordability, among other contributing factors. Addressing these cost pressures is essential to maintaining affordable cost of living and quality of life, keeping local residents home.

Lahaina Vulnerable to Future Disasters

Without the swift implementation of resilience measures, recovery efforts remain vulnerable to future disasters. Proactive planning and investment in disaster preparedness, mitigation, institutional readiness, and pre-disaster planning are vital to protect Lahaina's community and economy from compounding effects.

These challenges underscore the urgent need for targeted, well-informed policies and a steadfast commitment to action. Addressing these obstacles requires collaboration across government, community stakeholders, and private sector partners to create solutions that address both near-term needs and long-term resilience. By grounding in community wellbeing and wisdom, Maui can overcome these challenges, ensuring not only recovery and healing but also a stronger, more vibrant future for its residents and economy for generations to come.

⁶⁶ National Association of Home Builders. [Framing Lumber Prices](#). (2025, January 27).

Measure What Matters

To ensure meaningful progress, future implementation projects should be evaluated not only against the recovery needs outlined in this report but also through long-term indicators that reflect Maui's overall well-being and advancement toward a resilient and thriving future. These indicators are reflected in frameworks such as the [Aloha+ Challenge](#), [Genuine Progress Indicator](#), as well as ['Āina Aloha Economic Futures](#).

To support alignment with these broader goals, a project evaluation [matrix](#) was developed in partnership with Hawai'i Green Growth and 'Āina Aloha Economic Futures. ERC members completed this matrix for each priority project, helping to ensure that recovery efforts contribute to long-term sustainability and economic resilience. Moving forward, this matrix will continue to guide implementers in aligning their work with the Aloha+ Challenge, the State's Genuine Progress Indicator, and 'Āina Aloha Economic Futures. By identifying common metrics, economic recovery projects can more effectively measure long-term impact and track progress.

Additionally, [Focus Maui Nui Trends 2020](#), prepared by the Maui Economic Development Board, highlights critical metrics shaped by nearly 1,700 residents' input on the future of Maui County. These community-driven measures serve as an important feedback loop, ensuring that recovery efforts remain aligned with the values and priorities of Maui's residents while driving positive, measurable outcomes.

Steering Hope

The road to recovery has and will continue to be challenging, but the immense dedication, collaboration, and resilience of Lahaina and Maui's people, government agencies, non-profits, and private sector partners have laid the foundation for recovery. With more than \$3.39 billion committed to wildfire response and recovery, and an additional \$1.6 billion in federal Community Development Block Grant for Disaster Recovery secured for rebuilding efforts, Maui is on the path to healing. These resources have not only aided families and businesses in the aftermath of disaster but can also shape a prosperous, resilient, and sustainable future that honors Lahaina's rich traditions and history.

The ERC, along with countless other organizations and individuals, has worked tirelessly to steer hope and chart a course forward. The diverse set of business, non-profit, government, and community voices on the commission developed 11 projects to be carried forward toward implementation. From revitalizing businesses and rebuilding key water and harbor infrastructure, to advancing sustainable agriculture, strengthening workforce development, and fostering healing for Maui's people, these projects are designed to restore livelihoods, strengthen communities, and ensure that local people can continue to call Maui home.

Appendices

Appendix A. Summary of Recommendations

Table 9: Summary of Report recommendations (🌿 indicates ERC priority, ❤️ indicates Lahaina Long-Term Recovery Plan priority)

Economic Recovery Need / Gap	Key Recommendations
Economic Relief for Businesses	<ul style="list-style-type: none"> • Consider adding funds to Maui Bridge Grant program, exploring business tax / fee relief opportunities
Economic Recovery and Resilience Strategy	<ul style="list-style-type: none"> 🌿 Story Mapping & Abundance Planning ❤️ \$25 million Maui CEDS implementation fund
Restore Business Operations	<ul style="list-style-type: none"> 🌿 ❤️ Lahaina Business Park 🌿 ❤️ Accelerating Permitting Processes 🌿 ❤️ Regaining Lahaina's Harbor
Revitalize and Grow Ag Lands and Businesses	<ul style="list-style-type: none"> 🌿 Agricultural, Natural Resource & Food Systems Workforce Task Force 🌿 Wai Dashboard 🌿 ❤️ Expanding R-1 Water System 🌿 ❤️ West Maui Water Management Plan
Workforce Resilience and Reintegration	<ul style="list-style-type: none"> 🌿 Pathways to Prosperity 🌿 Maui Workforce Ecosystem 🌿 Healing Journey ❤️ Green Workforce Development <ul style="list-style-type: none"> • Prioritize affordable housing projects • Re-skill, employ impacted workers especially in high-demand jobs (i.e., healthcare, construction) • Continue Good Jobs Hawai'i initiative to subsidize training, develop pathways to high-demand jobs • Address workforce mental health needs
Business Resiliency Against Future Impacts	<ul style="list-style-type: none"> • \$5 million Maui small business disaster preparation program to implement recommendations from the Natural Disaster Economic Recovery Strategy • Leverage Hazard Mitigation Grant program for investments in resilient infrastructure, built environment • Implement Governor Green's Climate Advisory Team policy solutions

Economic Recovery Need / Gap	Key Recommendations
Address Tourism Losses	<ul style="list-style-type: none"> • Empower HTA to continue implementing targeted marketing and attraction campaigns for Maui
Rebuild Lahaina’s Commercial Center	<ul style="list-style-type: none"> • Rebuild Lahaina Plan • Expedite development of the Rebuild Lahaina Plan in partnership with Lahaina residents, business community, and commercial property owners
Develop Water Sources and Storage	<ul style="list-style-type: none"> •  Wai Dashboard •  Expanding R-1 Water System •  West Maui Water Management Plan / Wai and Watershed Recovery Planning •  Lahaina Water Infrastructure Firefighting Capacity •  Lahaina Water Infrastructure Resilience and Hardening •  Water Source Development •  Wahikuli Subdivision Gravity Sewer System •  Revegetating and Reforesting Lahaina and Kula • Fund State Fire Marshal’s Office to implement water storage solutions and wildfire preparation programs • Fund Commission on Water Resource Management to determine additional sustainable yields in West Maui
Address Logistics Bottlenecks	<ul style="list-style-type: none"> • Ramp up construction trades, professional engineering programs to address pre-existing shortages, meet future demand • Form cross-governmental task force to coordinate action to address logistics bottlenecks

Appendix B. Funding Resources

Numerous resources have been prepared to help implementers and decisionmakers navigate the various funding opportunities that are available to support Maui's recovery. The following are not intended to represent an exhaustive list, and readers are advised to conduct their own due diligence for the most up-to-date information.

Hawai'i Alliance of Nonprofit Organizations Grants Corner

The Hawai'i Alliance of Nonprofit Organizations (HANO) is a statewide trade organization representing the nonprofit sector whose mission is to unite and strengthen the nonprofit sector as a collective forced to improve the quality of life in Hawai'i. HANO's [Grants Corner](#) contains numerous resources for organizations seeking funding for their projects, including a weekly-updated grants database of County, State, Federal, and local foundation / corporate grant opportunities, along with technical assistance and support services for proposal development, grant prospecting, and grant writing. Visit <https://hano-hawaii.org/grants-corner/>.

Federal Funding Inquiry Tool (Beta)

The [Federal Funding Inquiry Tool](#) provides a curated list of federal award opportunities from grants.gov to support those working on Maui wildfires recovery efforts. Developed in partnership by the Hawai'i Data Collaborative and SR Partners, this site is recommended for prospective applicants who are in the process of finding opportunities to match their project needs. Visit <https://ffit.hawaiidata.org/>.

Roadmap to Federal Resources for Disaster Recovery

The Federal Emergency Management Agency (FEMA) developed a Roadmap to Federal Resources for Disaster Recovery to help state, local, tribal, and territorial entities and other interested parties navigate some of the challenges commonly encountered following a disaster. The Roadmap also describes how available federal funding programs can align to support potential solutions for the identified challenges, and contains a comprehensive listing of potential federal funding programs that can assist recovery efforts. In addition to a [written report](#), FEMA has developed an [Interactive Web Tool](#) to produce a narrowed, applicable set of resources that may be pursued in support of recovery.

Community Development Block Grant for Disaster Recovery

Community-Development Block Grant for Disaster Recovery (CDBG-DR) is a major source of Federal funding that is appropriated by the U.S. Congress to support State and local governments with recovering from large-scale disaster events. The purpose of these funds

is to support long-term recovery efforts and address unmet needs and gaps that other Federal programs are unable to address. Specifically, CDBG-DR funds may be used for housing, infrastructure, economic development, public services, and mitigation in the areas most greatly distressed and impacted by the disaster.

On Dec. 20, 2024, \$1.6 billion in CDBG-DR funding was appropriated by Congress to support recovery efforts from the 2023 Maui wildfires. The funding will be provided to the County of Maui through the U.S. Dept. of Housing and Urban Development (HUD).

Over the coming months, the County of Maui will be developing a HUD-required spending plan, guided by past and upcoming community-identified priorities. For up-to-date information, visit <https://www.mauirecovers.org/cdbgdr>.

Federal and State Funding Programs

Governor Green activated the State Disaster Recovery Coordinator (SDRC) to lead the State’s efforts in coordinating and planning for recovery and resiliency for the Maui Wildfires impacts in support of the County of Maui. In April 2024, the SDRC published a [State Capabilities Assessment](#) to document the State’s roles and capabilities in supporting recovery activities to restore, strengthen, and revitalize the communities impacted by the Maui Wildfires. Within the [State Capabilities Assessment Synopsis](#), a list of key Federal and State programs that can be leveraged for disaster recovery was produced and is replicated below for convenience.

Table 10: Key Federal and State programs for disaster recovery, extracted from the [State Capabilities Assessment Synopsis](#), Table 2: Disaster Recovery Resources

Program Name	Description	Funding Agency, State Implementing Agency & Funding Type
FEMA Public Assistance (PA)	FEMA is authorized to provide PA funding for Emergency Work, including debris removal and emergency protective measures and Permanent. FEMA has authority to provide PA funding for cost effective hazard mitigation measures for facilities damaged by the incident. FEMA PA requires a Major Disaster or Emergency declaration by the President, and the federal cost share is not less than 75%.	FEMA; HI-EMA (Grant: Annual & Supplemental)
Individual and Households Program	Federal direct payment, reimbursement, direct housing assistance (i.e., travel trailers and mobile homes), and rental assistance to affected eligible survivors for up to 18 months from the date of the disaster. DR-4724-HI authorized Individual Assistance (IA) enabling individual rental assistance. Applicants must apply for assistance within 60 days of the disaster declaration.	FEMA (Direct Payment: Annual)

Program Name	Description	Funding Agency, State Implementing Agency & Funding Type
Economic Injury Disaster Loans (EIDL)	Small businesses, small agricultural cooperatives, and most private nonprofit organizations located in a declared disaster area and which have suffered substantial economic injury may be eligible for a Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL). EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.	DOC-SBA (Loan: Annual)
SBA Disaster Loan Program (Physical Damage Loans)	SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters. Covers disaster losses not fully covered by insurance or other sources. Disaster loan funds may not be used to upgrade or expand a business, except as required by building codes.	DOC-SBA (Loan: Supplemental)
Hazard Mitigation Grant Program	FEMA Hazard Mitigation Grant Program (HMGP) provides funding to state, local, tribal, and territorial governments so they can develop hazard mitigation plans and rebuild in a way that reduces, or mitigates, future disaster losses in their communities. When requested by an authorized representative, this grant funding is available after a presidentially declared disaster.	FEMA; HI-EMA (Grant: Annual)
Social Services Block Grant	The Social Services Block Grant is a flexible funding source that allows States and Territories to tailor social service programming to their population's needs. States provide essential social services that help achieve a myriad of goals to reduce dependency and promote self-sufficiency; protect children and adults from neglect, abuse, and exploitation; and help individuals who are unable to take care of themselves to stay in their homes or to find institutional arrangements.	HHS; DHS (Grant: Annual)
EDA Disaster Supplemental Funding	The EDA Disaster Supplemental funding addresses disaster recovery and resilience needs of communities and businesses impacted by Presidentially-declared natural disasters through annual and supplemental disaster appropriations from Congress. At present, the FY 2024 Disaster Supplemental has yet to be approved by Congress.	DOC-EDA (Grant: Supplemental)
EDA Economic Adjustment Assistance	The Economic Adjustment Assistance program is EDA's most flexible program. It supports a wide range of technical, planning, workforce development, entrepreneurship, and public works and infrastructure projects. EDA is not authorized to provide direct financial assistance to for-profit organizations or businesses. EDA can only make awards to non-profits, institutes of higher education, tribes, states, units of state and local government, and economic development districts.	DOC-EDA (Grant: Annual & Supplemental)
EDA Public Works	The Public Works program helps distressed communities revitalize, expand, and upgrade their physical infrastructure. This program enables communities to attract new industry, encourage business expansion, diversify local economies, generate local investment, and create or retain long-term jobs through land acquisition, development, and infrastructure improvement projects that establish or expand industrial or commercial enterprises.	DOC-EDA (Grant: Annual)
FHWA Emergency Relief Program	Funding for the repair and reconstruction of federal-aid highways and roads on federal lands which have suffered serious damage because of natural disasters or other external causes.	FEMA; DOT (Grant: Annual & Supplemental)

Program Name	Description	Funding Agency, State Implementing Agency & Funding Type
Disaster Case Management	Disaster Case Management (DCM) is a time-limited collaboration between a trained case manager and a disaster survivor involving the development of a disaster recovery plan and a mutual effort to meet those disaster-caused unmet needs described in the plan. DCM is most often funded by FEMA as a federal award or cooperative agreement to the State or local territory.	FEMA; DHS (Federal Award: Annual)
Disaster Unemployment Assistance	Disaster Unemployment Assistance is funded by FEMA and implemented by the Department of Labor via the applicable State Workforce Agency; it provides unemployment benefits for those who cannot work due to the disaster and are ineligible for other forms of unemployment payment.	DOL; DLIR (Grant: Annual & Supplemental)
Maui Relief Temporary Assistance to Needy Families	Maui Relief Temporary Assistance to Needy Families (TANF) will provide up to four months of financial support for families who were directly affected by the 2023 Maui wildfires. The Maui Relief TANF Program is designed to provide survivors of the 2023 Maui wildfires who have at least one dependent child in their household, with financial support for housing, transportation, utilities and other specific needs. The Maui Relief TANF Program is separate from the ongoing TANF cash assistance benefit and has a different application process, eligibility criteria and requirements.	DHHS; DHS (Grant: Annual)
Disaster Supplemental Nutrition Assistance Program	The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households with food loss or damage caused by a natural disaster. D-SNAP uses different standards than normal SNAP and covers expenses the applicant experienced from the effects of the Kula and Lahaina wildfires, such as damage to, or destruction of a household.	USDA-FNS; DHS (Grant: Annual)
USDA Disaster Assistance Programs	U.S. Department of Agriculture (USDA) offers a variety of programs to help farmers, ranchers, communities, and businesses that have been hard hit by natural disaster incidents. Programs include the Emergency Loan, Disaster Set-Aside, Livestock Forage Disaster, Noninsured Disaster Assistance, and Tree Assistance Programs.	USDA-FSA (Grant / Loans: Annual)
Community Development Block Grant – Disaster Recovery	U.S. Department of Housing and Urban Development (HUD) provides flexible grants to help local governments, states, and tribes to recover from Presidentially-declared disasters, especially in low- and moderate-income areas, subject to the availability of supplemental appropriations. Eligible activities may include acquisition, financing, rehabilitation, reconstruction, or construction of housing, as well as housing counseling and other activities. This funding can be used as cost share for other federal programs, including FEMA programs.	HUD (Grant: Supplemental)
Safeguarding Tomorrow Revolving Loan Fund Program	The Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act provides capitalization grants to states, eligible federally recognized tribes, territories and the District of Columbia to establish revolving loan funds that provide hazard mitigation assistance for local governments to reduce risks from natural hazards and disasters.	FEMA; DOD-HI-EMA (Revolving Loan Fund, Annual)

Program Name	Description	Funding Agency, State Implementing Agency & Funding Type
Community Disaster Loan Program	The Community Disaster Loan Program provides funding for local governments to operate their essential community services after substantial revenue loss caused by a disaster. The loan amount will not exceed 25 percent of the local government’s annual operating budget for the fiscal year. The maximum amount is \$5,000,000. The loan may be cancelled if the local government can show it has a cumulative operating deficit.	FEMA (Loan: Annual)
Maui Business Bridge Grants	The purpose of this grant program is to support Maui-based businesses that have been directly or indirectly impacted by the August 8, 2023 Lahaina, Kula and Olinda wildfires. Funds may be used for the following costs incurred as of August 9, 2023 or later: 1) rent, lease payments, or mortgage payments on new property secured as a replacement for property destroyed or damaged, 2) utility deposits and bills for a new business location secured as a replacement for property destroyed or damage, insurance premiums, inventory, equipment, supplies and marketing.	State & County of Maui (Grant)
Low-Income Housing Tax Credit (LIHTC)	The Low-Income Housing Tax Credit (LIHTC) Program is a financing tool for private developers and non-profit entities to construct or rehabilitate affordable rental units. Federal and state tax credits are awarded by the HHFDC, and may be used to obtain a dollar for dollar reduction in income tax liability for 10 years for federal tax credits and 5 years for state tax credits awarded after December 13, 2016, or may be syndicated to generate project equity. A state LIHTC equal to 50% of the federal LIHTC is also available to qualified applicants.	IRS; DBEDT- HHFDC (Tax Credit)
Dwelling Unit Revolving Loan Fund (DURF)	The DURF fund is a revolving loan fund to carry out the purposes of the Housing Development Program. Funds may be used for the acquisition of real property; development and construction of residential, commercial and industrial properties; interim and permanent loans to developers; and other expenses necessary to carry out the purposes of the Housing Development Program, including administrative expenses.	DBEDT- HHFDC (Revolving Loan)
Hawai’i Small Business Capital Program (Hi-CAP)	The Hi-CAP program provides collateral, loans, microloans, and other capital assistance to Hawai’i’s businesses, start-ups and entrepreneurs. It is funded by the U.S. Treasury for the State Small Business Credit Initiative (SSBCI) and some elements of the program are implemented by financial institutions. HTDC has made supporting businesses impacted by the wildfire a priority.	USDT; DBEDT- HTDC, HGIA (Grants & Loans, Supplemental)
INNOVATE Hawai’i Grants	The INNOVATE Hawai’i program supports the Manufacturing Assistance Program Grant (MAP) and the Hawai’i Small Business Innovation Research (HSBIR) grant which offers matching grants to help companies further develop new products HSBIR offers matching grants to manufacturers who received federal Small Business Innovation Research grants to expand or become energy efficient. HTDC has made supporting businesses impacted by the wildfire a priority.	DBEDT-HTDC (Grants)

U.S. Economic Development Administration-Identified Funding Resources for Economic Recovery from the Maui Wildfires

Through the U.S. Economic Development Administration’s (EDA’s) mission assignment to support the County of Maui and State with planning and coordinating economic recovery from the Maui wildfires, Federal and philanthropic funding resources were compiled for general information purposes based on publicly available information. The following tables were compiled as of August 12, 2024.

Table 11: Select Federal funding resources for economic recovery, compiled by the U.S. Economic Development Administration, 8/12/24

Resource Provider	Program / Website	Description
U.S. Economic Development Authority (EDA)	https://www.eda.gov/funding/funding-opportunities/all-opportunities?f%5B0%5D=funding_status%3A6565	EDA’s All Funding Opportunities page. Updated as new funding opportunities are announced.
U.S. Economic Development Authority (EDA), Disaster Recovery Supplemental Funding	https://www.eda.gov/strategic-initiatives/disaster-recovery/supplemental	EDA Disaster Recovery Supplemental Funding As of August 1, 2024, funding for federally declared disasters in 2023 has not been appropriated by Congress.
U.S. Department of Agriculture, Agriculture and Food Research Initiative	https://grants.gov/search-results-detail/353006	The Agriculture and Food Research Initiative - Education and Workforce Development (EWD) focuses on developing the next generation of research, education, and extension professionals in the food and agricultural sciences. Program areas support: 1. professional development opportunities for K-14 educational professionals; 2. non-formal education that cultivates food and agricultural interest in youth; 3. workforce training at community, junior, and technical colleges; 4. training of undergraduate students in research and extension; 5. fellowships for predoctoral candidates and postdoctoral scholars. Deadline: December 05, 2024

Resource Provider	Program / Website	Description
U.S. Department of Agriculture, ReConnect Program	https://www.usda.gov/reconnect/program-overview	<p>The ReConnect Program offers loans, grants, and loan-grant combinations to facilitate broadband deployment in areas of rural America that currently do not have sufficient broadband access.</p> <p>Watch for NOFO in the first quarter of 2025.</p>
U.S. Department of Agriculture, Disaster Assistance Programs	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index	<p>USDA’s Farm Service Agency offers programs under: Livestock Assistance, Farm Loans, Farmland Damage, and Crop Losses to help farmers, ranchers, communities, and businesses that have been hard hit by natural disasters.</p> <p>Additional USDA programs that can help agricultural producers recover can be found at farmers.gov</p>
U.S. Department of Agriculture	https://www.farmers.gov/protection-recovery/disaster-tool	Five-step guide to USDA disaster assistance programs for farmers and agriculture businesses.
U.S. Department of Agriculture Farm Service Agency – Loans for Beginning Farmers and Ranchers	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/beginning-farmers-and-ranchers-loans/index	<p>Farm Ownership loans can provide access to land and capital. Maximum farm ownership loan: \$600,000</p> <p>Operating loans can assist beginning farmers, open doors to new markets and marketing opportunities, and assist with diversifying operations. Maximum Direct operating loans: \$400,000</p> <p>Microloan program provides financial assistance during the start-up years. Maximum microloans: \$50,000</p> <p>Guaranteed farm ownership or operating loan: \$2,236,000</p> <p>EZ Guarantee: \$100,000 (\$50,000 if the lender is a micro lender)</p>
Department of Energy	https://www.energy.gov/funding-financing	The U.S. Department of Energy supports multiple grant, loan and financing programs.
Department of the Interior, Fish and Wildlife Service	https://grants.gov/search-results-detail/350418	This Fish & Wildlife Coastal Program – FY24 grant could help with some coastal restoration activities, which could provide a platform for regenerative tourism opportunities:

Resource Provider	Program / Website	Description
		https://www.doi.gov/sites/default/files/interior-department-to-take-action-to-restore-lands-and-waters.pdf Awards up to \$500,000
Department of Labor National Dislocated Worker Grants (DWGs)	https://www.dol.gov/agencies/eta/dislocated-workers	Disaster DWGs provide funding to states and other eligible applicants to create temporary employment opportunities to assist with clean-up and recovery efforts following a federally declared emergency or disaster. Employment Recovery DWGs temporarily expand capacity to serve dislocated workers and to meet the increased demand for employment and training services following a qualifying event such as major economic dislocations or mass layoffs.
Department of Health and Human Services - Health Resources and Services Administration	FY24 Behavioral Health Service Expansion (BHSE) (93.224)	BHSE supports healthcare centers to increase access to behavioral health services through starting or expanding mental health and substance use disorder (SUD) services. Max Award 2025: \$500,000
U.S. Department of Commerce	https://www.commerce.gov/work-with-us/grants-and-contract-opportunities	Department of Commerce grant information page
U.S. Department of Housing Urban Development CDBG Disaster Recovery Funds	https://www.hudexchange.info/programs/cdbg-dr/	

Table 12: Select philanthropic funding resources for economic recovery, compiled by the U.S. Economic Development Administration, 8/12/24

Resource Provider	Program / Website	Description
National Science Foundation – Environmental Sustainability Grants	https://grants.gov/search-results-detail/347328	This program has a wide variety of uses and no deadline. Could possibly help with the biomass project that is being talked about on Maui.

Resource Provider	Program / Website	Description
National Science Foundation	https://seedfund.nsf.gov/	Funding for small businesses that are developing new technology. Awards up to \$2,000,000
McInerney Foundation	McInerney Foundation - Program & General Operating Support	Arts & Culture, Community, Education, Environment, Health, and Human Services programs and projects that better the lives of individuals and families in Hawai'i. Awards up to \$60,624
Maui NUI Strong – Maui Recovery.org	https://www.mauinuistrong.info/resource-categories/business-relief	Resources to support business
Hawai'i Farmers Union United	HawaiiFarmers-UnionUnited-ResourcesPage	4-page list of resources to support local farmers affected by the wildfires
Hawai'i Community Foundation (HCF)	FY24 Laila Twigg-Smith Art Fund (LAF): Artists in Residence Program	Long-term residencies for recognized, outstanding artists to be in Hawai'i and actively involved with Hawai'i-based artists and the community. Max Award: \$25,000
Laura Jane Musser Fund (LJMF)	https://musserfund.org/rural-initiative-program/	The LJMF Rural Initiative supports NEW projects/programs that will help to strengthen individual rural towns (population 10,000 or less) in economic development, business preservation, arts and humanities, public space improvements, or education. Max Award: \$5,000
Laura Jane Musser Fund (LJMF)	https://musserfund.org/intercultural-harmony/	The LJMF Intercultural Harmony Program funds collaborative, cross-cultural exchange projects that promote mutual understanding and cooperation between groups and citizens of different cultural backgrounds. Max Award: \$5,000
Business Law Corps (BLC)	https://lawyersforlahaina.org/	Free Legal Services for businesses impacted by the Maui Wildfires.
The Healy Foundation	https://thehealyfoundation.org/	Grants include unrestricted funding with a focus on youth, the environment, and community Max Award: \$50,000

