

LAHAINA COMMUNITY LAND TRUST

2025 ANNUAL REPORT

LahainaCommunityLandTrust.org

RECEIVED AT BFED MEETING ON 4/10/26
From Autumn Ness



WHERE WE STAND

A message from the Executive Director of Lahaina Community Land Trust

What began in heartbreak has become something so much bigger than any of us had ever expected.

The fire that swept through Lahaina was not just a natural disaster; it was the violent collision of colonization, water theft and extractive real estate practices that have failed this community for generations. But instead of sitting back and watching this crisis fuel further displacement, we chose to harness it — to grab the steering wheel and turn us toward a more secure future. At its core, our work is grounded in a simple truth: When land is treated only as a commodity, communities become collateral damage. Our 'āina and homes must belong to community — as a matter of survival.

The Lahaina Community Land Trust exists to interrupt the over-commodification and post-disaster cycle — to buy land out of an extractive system and place it into permanent community stewardship guided by Lahaina's values. To ensure that disaster does not become synonymous with displacement.

Two years later, we're moving from emergency response to long-term stewardship. Seventeen parcels had been secured by the end of 2025. Foreclosures have been prevented. Families are rebuilding. Yet these aren't just transactions or construction projects; they are acts of resistance against a system that has for too long profited from removing people from place.

Mahalo for standing with us in this work. What we are doing together in Lahaina is more than rebuilding after a fire. It is reclaiming the right to decide what community is, and who it is for.

In solidarity,

Autumn Ness

Executive Director of Lahaina Community Land Trust

MISSION & VISION

“Our kuleana goes beyond putting people back into homes. We’re safeguarding a legacy for our keiki and mo‘opuna – so they can thrive in the same place their kūpuna called home, and where roots run deep.”

– Mikey Burke, President of
LCLT Board of Directors

THE MISSION

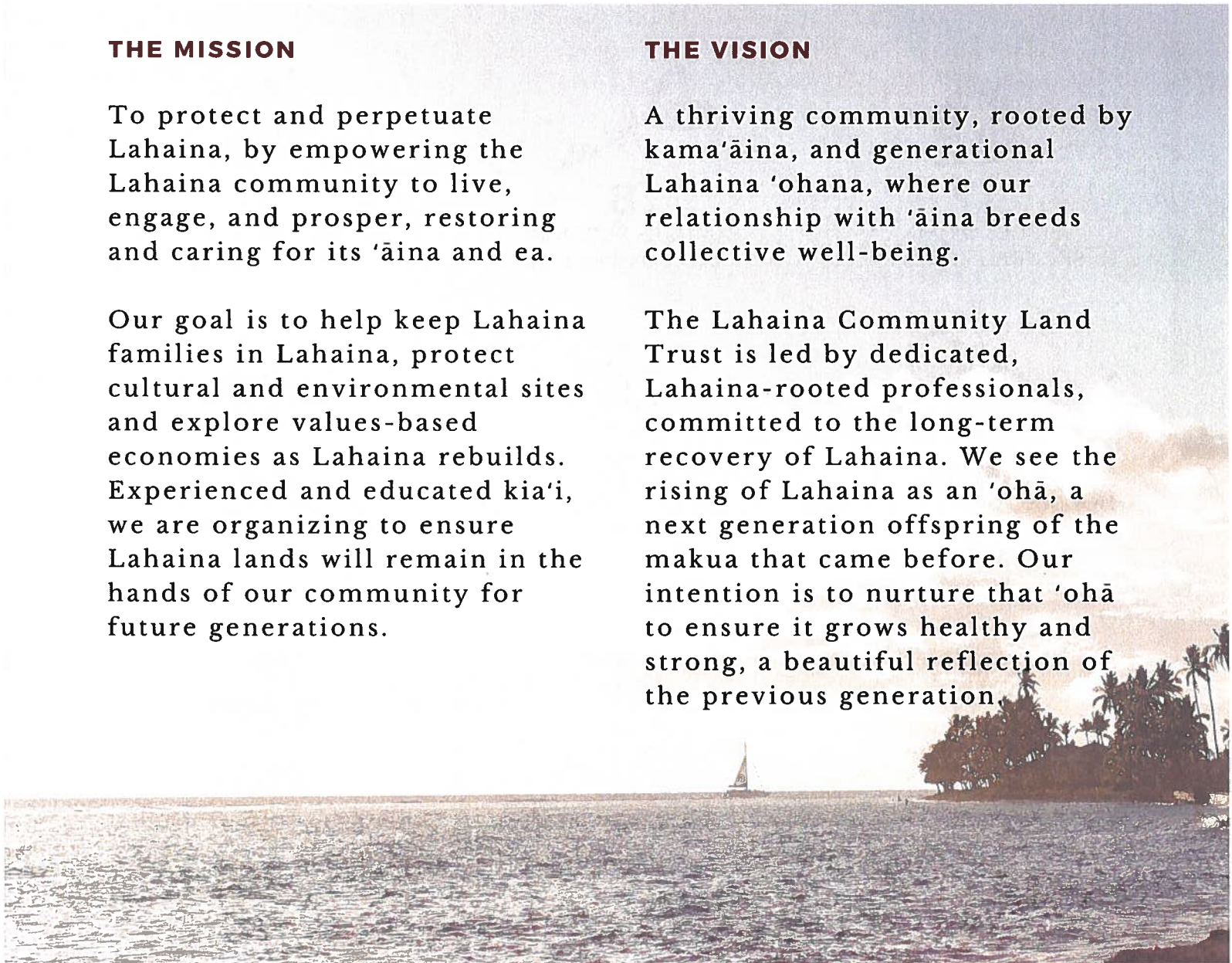
To protect and perpetuate Lahaina, by empowering the Lahaina community to live, engage, and prosper, restoring and caring for its ‘āina and ea.

Our goal is to help keep Lahaina families in Lahaina, protect cultural and environmental sites and explore values-based economies as Lahaina rebuilds. Experienced and educated kia‘i, we are organizing to ensure Lahaina lands will remain in the hands of our community for future generations.

THE VISION

A thriving community, rooted by kama‘āina, and generational Lahaina ‘ohana, where our relationship with ‘āina breeds collective well-being.

The Lahaina Community Land Trust is led by dedicated, Lahaina-rooted professionals, committed to the long-term recovery of Lahaina. We see the rising of Lahaina as an ‘ohā, a next generation offspring of the makua that came before. Our intention is to nurture that ‘ohā to ensure it grows healthy and strong, a beautiful reflection of the previous generation.



2025 MILESTONES: ALOHA 'ĀINA IN ACTION

What began as an urgent idea – born in those first devastating days after August 8, 2023 – has matured into something we can touch and see. Foundations are being poured. Walls are going up.

This is what hope looks like – when it takes physical form. We're not just responding to disaster anymore; we're building permanence, creating a model that says communities can control their own recovery and rebuild stronger than ever.



17

PIECES OF 'ĀINA
SECURED FOREVER



8

FAMILIES REBUILDING
AND COMING HOME



3

'OHANA SAVED FROM
FORECLOSURE



44

HOUSING UNITS ALLOWED
UNDER COUNTY ZONING
ON LCLT 'ĀINA



1,551

COMBINED YEARS LIVED
IN LAHAINA BY LCLT
HOUSEHOLDS



28

LOCAL BUSINESSES IN
PARTNERSHIP WITH LCLT



\$9.4M

IN PRIVATE DONATIONS



\$50K

RAISED DIRECTLY BY
KALUA'EHU PARTNERS



\$6M

FROM COUNTY OF MAUI

‘ĀINA STEWARDSHIP

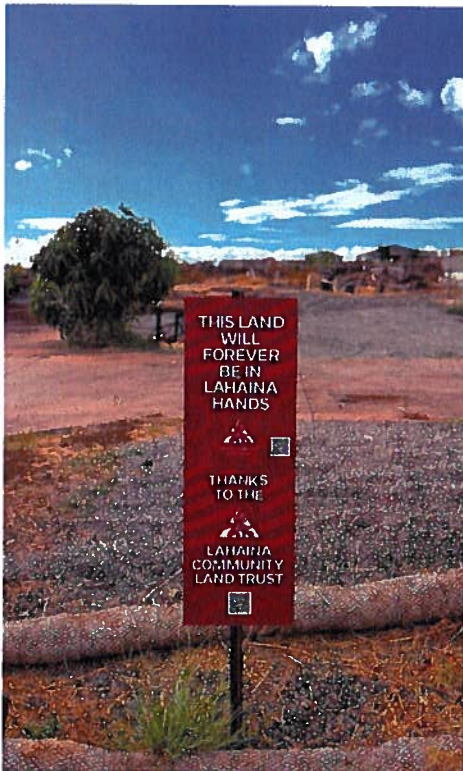


By the end of 2025, LCLT secured 17 parcels of land in Lahaina, the vast majority of which are within the footprint of the burn zone. Those properties are zoned to one day accommodate up to 44 housing units, which LCLT will build out and sell to families at truly affordable rates through the Community Land Trust model that separates ownership of the home from the land. Construction will begin on 11 of those 44 units in 2026.

Additionally, of those 17 parcels, three were transactions that prevented families from losing land in foreclosures. LCLT partnered with those ‘ohana to create a right of first opportunity (ROFO) to return to the home that is rebuilt on their land. Those homes are prioritized for rebuilding more urgently than other ‘āina that isn’t connected to a family working to return home.



Each heart represents a parcel secured by LCLT.



THE COLLECTIVE IMPACT

LCLT has become a powerful force in Lahaina’s real estate market. Between August 2023 and December 2025, there were 66 individual sales (over \$100,000 and not transferred among ‘ohana):

- 18% (12) were purchased by companies. Three of these (5% of total) have Lahaina tax addresses.
- 12% (8) were purchased by Maui County.
- 50% (33) were purchased by individuals. 21 of these (32% of total) have Lahaina tax addresses.
- 20% (13 recorded) were purchased by LCLT, which help influence the comparable sales of other ‘āina offered for sale.*

**These transactions do not include legacy properties gifted to LCLT and other properties in escrow as 2025 came to a close.*

KEEP LAHAINA HOME INSURANCE GAP PROGRAM

LCLT launched the Keep Lahaina Home Insurance Gap Program in the spring of 2025, which fills families' financial gaps to rebuild homes when their insurance proceeds fall short. The goal of the Keep Lahaina Home Program is to ensure homeowners retain their pre-fire equity and have monthly mortgage payments that are affordable. In exchange for gap funding, a permanent deed restriction stewarded by LCLT is placed on the home ensuring that the unit of housing remains owner-occupied and within the financial reach of Lahaina families in perpetuity. Said differently, this is another way to ensure that Lahaina's land and homes – including those rebuilt with public funds – are never lost to investors, while also protecting Lahaina's generational 'ike (knowledge).

This program is made possible by a powerful partnership with Hawai'i Community Lending, Ho'ōla iā Mauiakama Disaster Long Term Recovery Group, County of Maui, Habitat for Humanity, and the Mennonites Disaster Service. All together, the household members of the program's **first eight 'ohana** served by this rebuilding program have a combined **1,551 years of living in Lahaina**.

By the end of 2025, Ho'ōla LTRG and the Mennonites Disaster Service were constructing four homes, while another three were under construction with private contractors. The first three homes will be completed in spring of 2026!





KEEPING LAHAINA HOME

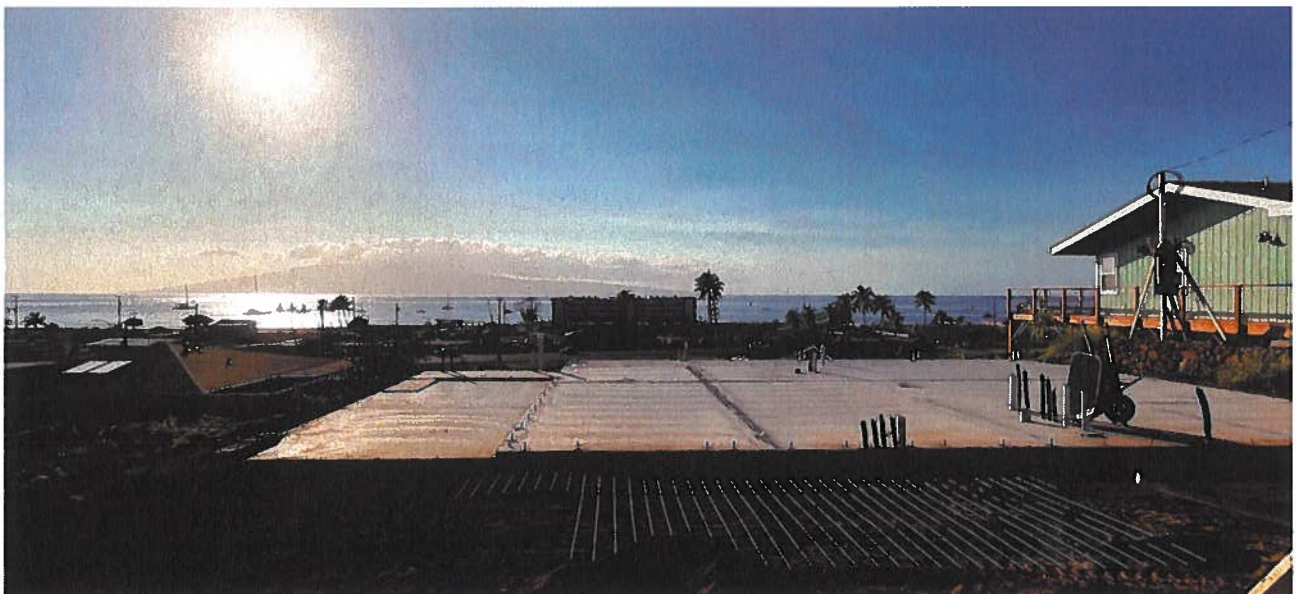
“It was like a miracle,” Bhejay Yadao explained. “Somebody could actually help us.” That’s the message that Bhejay, whose ‘ohana is rebuilding through the Keep Lahaina Home program, shared with Mennonites Disaster Service volunteers who are rebuilding his house. His home is one of the Keep Lahaina Home rebuilds on this page – that will be move in ready in early 2026!

FUNDING OVERVIEW

In 2025, LCLT's resources grew closer to matching the scale of community need. With \$9.4 million in private contributions and \$6 million from Maui County, the organization built financial capacity to act when families face foreclosure, compete with outside forces when land goes on the market, and break ground when blueprints are ready. The combination of public investment and private philanthropy has positioned LCLT to act at the pace of real estate – while protecting 'āina for Lahaina's people in perpetuity.

PARTNERS FORGING THE PATH TO KEEP LAHAINA HOME

- **County of Maui:** \$6 million for acquisitions, construction and the Keep Lahaina Home Insurance Gap Program.
- **Kalua'ehu:** \$50,000 in the first four months of partnerships with 28 local entrepreneurs and businesses that committed to sharing waiwai (wealth) with LCLT to keep Lahaina home.
- **Private donors:** \$9.4 million, including a match up to \$5 million from one of LCLT's most generous supporters.



KALUA'EHU

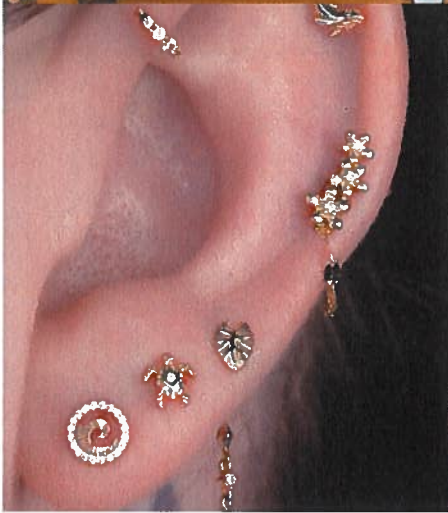
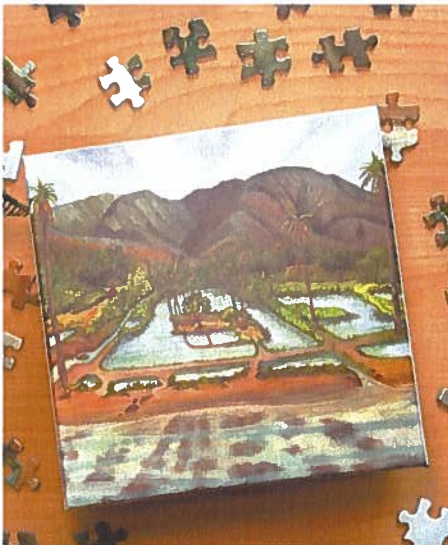
2025 also brought the launch of Kalua'ehu – a powerful partnership with local businesses and entrepreneurs who share the kuleana to keep Lahaina 'ohana home by redirecting a small fraction of the wealth they generate in our community, back to our community. By the end of the year, 28 businesses, ranging from hotels to restaurants to artists, locked arms with LCLT to transform our Lahaina economy into a regenerative force to help our community thrive — now and forever.

We recognize this is an opportunity to trail blaze, as we work together to define the future of a circular economy to ensure that prosperity flows back into the community. **We don't have to wait on anyone else to solve our housing crisis. We can create the solution – together.**



The LCLT 'ohana and Kalua'ehu partners at the program's launch in August 2025.

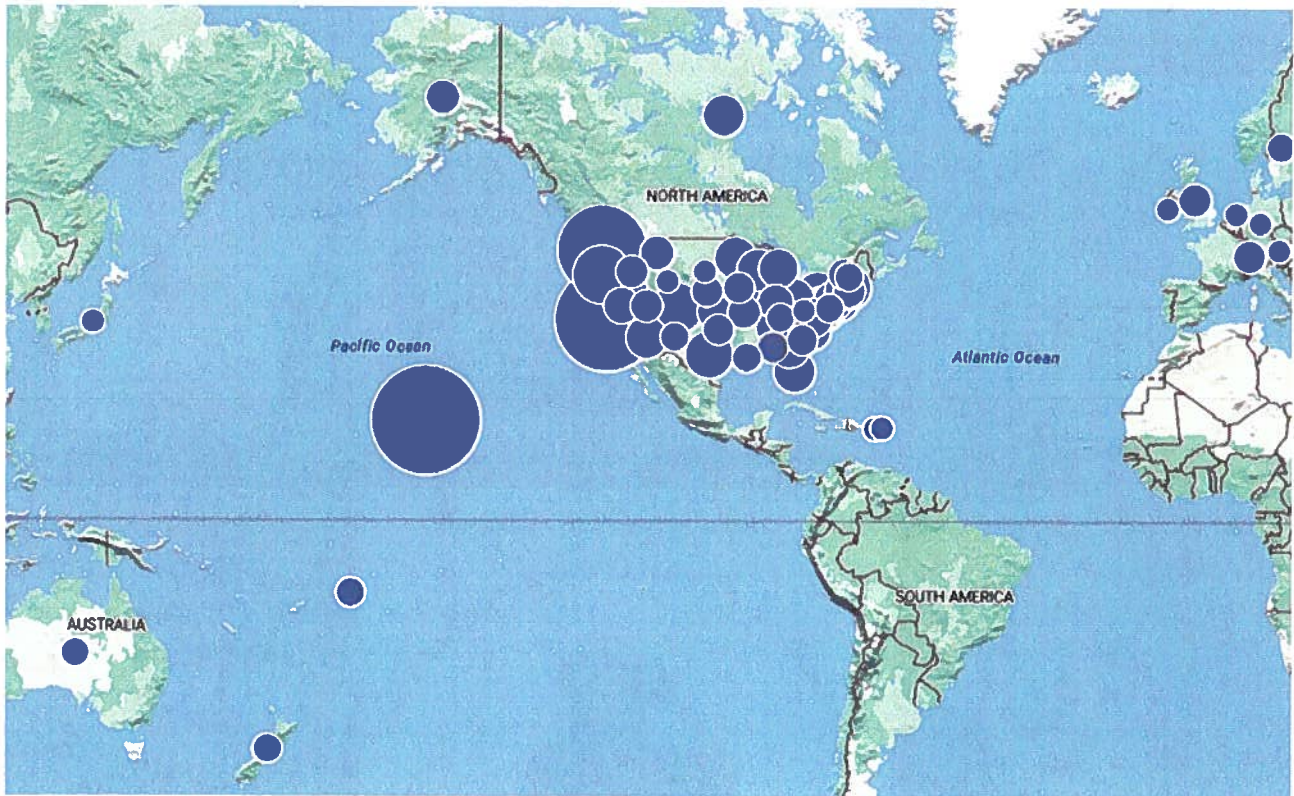
MAHALO TO OUR PARTNERS



OUR SUPPORTERS

There's a reason why Community Land Trusts work: They're sustained by the collective, not dependent on one. Not one major donor, not a single government grant, but instead, hundreds of people choosing to invest in a model that permanently protects 'āina.

In 2025, LCLT's community standing with us to keep Lahaina's people home included 613 unique donors and funders who made 1,342 contributions from 36 states, Washington D.C., and six countries around the world. Some gave once. Some gave monthly. Some even created fundraisers for LCLT in lieu of wedding registries, while others gave to LCLT to honor loved ones' memories. Every single one of those gifts mattered. Collectively, all of those gifts make this work possible.



The location of donors to LCLT through the end of 2025.

OUR FUTURE

A message from the President of LCLT's Board of Directors

To our supporters, donors, volunteers, and everyone who gave their time and aloha to this effort – mahalo piha! Your support fuels our work and strengthens our collective vision.

And to those who are still learning about the Lahaina Community Land Trust, I invite you to join us. This work is not just about 'āina; it is about its people. It is about ensuring that Lahaina remains Lahaina – not just in name – but in spirit and faces, for generations to come.

The challenges ahead are real. Families await settlement payouts that won't make them whole. Foreclosures threaten as financial pressures mount. Rising costs make building harder. But we're building capacity, partnerships, and solutions equal to these challenges.

We know the path forward because our community has walked similar paths before – standing together to protect what matters most, passing rock by rock, hand to hand, building something that will nourish generations to come.

E ho'omau kākou i ke ala kūpa'a, no ke aloha o Lahaina! Let's continue this steadfast path, for the love of Lahaina!

Me ka ha'aha'a,

Mikey Burke

President, Board of Directors Lahaina Community Land Trust



