# LAHAINA STRUGGLED LONG BEFORE THE FIRE

- Despite being one of Maui's largest economic drivers before the fire, **Lahaina's poverty rate was 30% higher** than Maui County.
- In 2023, Lahaina's per capita income was **$37,730** – while the median home price topped **$1.3 million.**
- Across all of Lahaina, **only 29% of commercial properties** were held by local owners with Lahaina-based tax addresses.
- Owner-occupied homes less than **25% of the housing stock in West Maui.**



# FROM FIGHTS TO RECLAIM OUR LAND, WATER AND LIVELIHOODS, OUR COMMUNITY'S STORY IS ONE OF *FIGHTING BACK.*










Then there was
August 8, 2023.

# BUT WHY STOP WITH HOUSING?

We decided to **buy it all back.**

- Commercial spaces
- Sacred and cultural sites
- Shoreline properties that once had homes that would be swallowed by rising seas

**The only way we can build a community that is led – and builds wealth according to the values of this place – is if the community itself owns our lands.**






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Our community beholden to the whims of the market, forced to live under extractive capitalistic values that none of us subscribe to and are actively causing harm.....

OR

**Liberation.**
**Collective wealth and well being.**
**Generational Stability.**

# PATH 1: THE KEEP LAHAINA HOME PROGRAM



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

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

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

# PATH 2: ACQUIRE AND STEWARD LAND




**Embracing the traditional CLT approach:** Purchasing and protecting land that might otherwise end up in the hands of investors. Building homes within financial reach of local families.

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

**TOOL:** Ground lease; LCLT is the landowner

# PATH 3: PREVENT FORECLOSURES



**Intervene to prevent the worst-case scenario:** LCLT steps in to purchase ʻāina and stop foreclosure, while partnering with the ʻohana to create a Right of First Opportunity (ROFO) to return to the home.

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

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