

Homeowners affected by the 2023 Maui wildfires: Here's how to keep and rebuild your home

By Anita Hofschneider

Two years after the devastating 2023 Maui wildfires, homeowners may be facing the prospect of repaying mortgage loans previously in forbearance. Grist has compiled tips and resources to help homeowners avoid foreclosure.

Funding for homeowners affected by the 2023 Maui wildfires

- **Maui County's CDBG Funding:** This newly approved federal funding provides money for homeowners to rebuild in a fire-impacted area; up to \$400,000 reimbursements for homeowners who already rebuilt their homes; and up to \$600,000 for a fire survivor to buy a new home. Applications are now open. Click [here](#) to learn more about these community development block grants, including income requirements or email support@mauirecovers.com.
- **Habitat for Humanity:** This nonprofit is offering \$100,000 for homeowners whose insurance payments fell short and need money to rebuild. Eligibility is limited to those whose incomes are below Maui County's area median income, which varies depending on household size. Call 808-242-1140, email homes@habitat-maui.org, or [visit the website](#) to learn if you qualify.
- **Lāhainā Community Land Trust:** For homeowners on the brink of foreclosure, the Lāhainā Community Land Trust can purchase your property to maintain local community ownership, rebuild your home, and then sell the house back to you so that you can continue to live there. Families can also obtain 99-year renewable leases on the land beneath their homes, which they can pass down to their children. Call 808-830-LCLT, email info@lahainacommunitylandtrust.org, or read more about the program [here](#).
- **Hawaii Community Lending** — This nonprofit offers a myriad of resources, including grant funding, through the Lāhainā Homeowner Recovery Program for Lāhainā owner-occupant homeowners who are looking to prevent foreclosure and rebuild. Call 808-587-7656, email HCL@hawaiicommunitylending.com or click [here](#) to learn more.

Tips on dealing with your mortgage servicer

- **Be persistent.** Mikey Burke, a Lāhainā homeowner, said she calls her mortgage servicer, Mr. Cooper, every few months and is consistently told that she's reached the maximum amount of time for disaster forbearance. But she doesn't accept that, after hearing otherwise from her mortgage owner, Fannie Mae. "Whenever I call Mr. Cooper and ask to extend, the first answer is always no and then I have to ask to escalate." She has extended her forbearance through November 2025.
- **Ask for help.** If you feel overwhelmed, you can get counseling through a nonprofit certified by the U.S. Department of Housing and Urban Development. [Click here](#) to find a HUD-certified housing counseling agency that can help you sift through your options. The [Maui Long-Term Recovery Group](#) can also provide help for homeowners, including guidance on the permitting and construction process.
- **Know that there are more resources available.** If you're having problems dealing with your mortgage servicer, call 808-586-2820 or email dfi@dcca.hawaii.gov to get help from the state [Division of Financial Institutions](#). The state insurance division can also answer questions about insurance at 808-586-2790. And before you rebuild your home, check out the state's [tips for dealing with contractors](#).

This information is current as of August 2025 and was compiled by Honolulu-based Grist staff writer Anita Hofschneider. Was this guide useful to you? How could it be improved? Write to Anita at ahofschneider@grist.org.

This story is part of [The Disaster Economy](#), a Grist series exploring the often chaotic, lucrative world of disaster response and recovery. It is published with support from the CO2 Foundation.

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