



HO'OKUMU HOU

Restoring Community, Building Our Future

CDBG-DR QPR

July 1 - Sept. 30, 2025

Maui County, HI
Community Development Block Grant Disaster Recovery
Quarterly Performance Report

Report Due Date:

OCT. 30, 2025

COUNTY OF MAUI CDBG-DR OFFICE
105 N. MARKET ST., SUITE 102
WAILUKU, HI 96793
HOOKUMUHOU.MAUCOUNTY.GOV

Grantee: Maui County, HI

Grant: B-25-UU-15-0001

July 1, 2025 thru September 30, 2025 Performance

Grant Number: B-25-UU-15-0001	Obligation Date:	Award Date:
Grantee Name: Maui County, HI	Contract End Date: 05/02/2031	Review by HUD: Submitted - Await for Review
Grant Award Amount: \$1,639,381,000.00	Grant Status: Active	QPR Contact: Alesia Macugay
LOCCS Authorized Amount: \$81,969,050.00	Estimated PI/RL Funds: \$0.00	
Total Budget: \$1,639,381,000.00		

Disasters:

Declaration Number

No Disasters Found

Narratives

No Narratives Found

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$1,529,661,950.00	\$1,639,381,000.00
Total Budget	\$1,529,661,950.00	\$1,639,381,000.00
Total Obligated	\$1,549,911,950.00	\$1,549,911,950.00
Total Funds Drawdown	\$306,474.70	\$306,474.70
Program Funds Drawdown	\$306,474.70	\$306,474.70
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$475,136.19	\$475,136.19
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$0.00	\$0.00
Match Funds	\$0.00	\$0.00
Non-Match Funds	\$0.00	\$0.00

Funds Expended

Overall	This Report Period	To Date
Maui County, HI	\$ 475,136.19	\$ 475,136.19

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	70.00%	78.09%	.00%
Overall Benefit Amount	\$1,090,188,365.00	\$1,216,188,365.00	\$0.00
Limit on Public Services	\$245,907,150.00	\$25,000,000.00	\$0.00
Limit on Admin/Planning	\$327,876,200.00	\$81,969,050.00	\$306,474.70
Limit on Admin	\$81,969,050.00	\$81,969,050.00	\$306,474.70
Most Impacted and Distressed	\$0.00	\$1,639,381,000.00	\$0.00

Overall Progress Narrative:

The Quarterly Performance Report (QPR) - July 1 to September 30, 2025
Due on October 30, 2025

Program Overview

The County of Maui was allocated Community Development Block Grant–Disaster Recovery (CDBG-DR) funds by the U.S. Department of Housing and Urban Development (HUD) in response to the devastating wildfires that occurred in August 2023. On January 21, 2025, HUD published the Federal Register Notice FR-6512-N-01, formally announcing the allocation of CDBG-DR funds to the County of Maui through the issuance of the Allocation Announcement Notice (AAN). The AAN identified the County of Maui as a HUD designated most impacted and distressed (MID) area severity of damage, the level of unmet recovery needs, and other characteristics that exacerbate the impact of the August 2023 wildfires.

The County's Office of Recovery, in coordination with HUD, initiated program planning, community engagement, and the development of the CDBG-DR Action Plan, which outlines the County's recovery priorities and strategies for the use of allocated funds. The Action Plan was developed in accordance with the requirements of HUD's CDBG-DR Universal Notice (FR-6489-N-01), which governs the use and administration of all disaster recovery funds, ensuring consistency, transparency, and compliance with federal regulations.

Following an extensive public comment period, stakeholder consultation, and coordination with federal and local partners, the County of Maui submitted its CDBG-DR Action Plan to HUD for review and approval. HUD approved the County's Action Plan on June 4, 2025, marking a major milestone in the County's long-term recovery efforts. A detailed timeline of Action Planning is outlined below.

Administrative Action Plan

The County OOR submitted an Administrative Action Plan (Admin Action Plan) on February 21, 2025, to access Program Administrative Costs (PAC's) funding prior to HUD's certification of financial controls, procurement processes, and adequate grant management procedures, as required under the Universal Notice. The County OOR's Admin Action Plan was approved on April 23, 2025.

The Admin Action Plan outlines specific pre-award administrative activities and budgets, ensuring administrative costs do not exceed 5 percent (5%) of the total CDBG-DR allocation.

Public Action Plan Development

To ensure broad community participation and alignment with local recovery priorities, the County OOR conducted three public meetings to gather input on the County of Maui draft CDBG-DR Public Action Plan:

- Saturday, March 8, 2025; 3 p.m., Princess Nahi'ena'ena Elementary School cafeteria
- Tuesday, March 11, 2025; 3 p.m. online (virtual meeting)
- Friday, March 14, 2025; 5:30 p.m., J. Walter Cameron Center Auditorium

The public-comment period opened on February 24, 2025, and closed at 4 p.m. Monday, March 31, 2025.

The County OOR submitted its draft CDBG-DR Action Plan to HUD on May 09, 2025, and it was approved by HUD on June 04, 2025.

To comply with the Universal Notice, the County OOR CDBG-DR staff completed the following milestones:

- April 3, 2025 – Request for Proposals (RFP) posted for a CDBG-DR Implementation Vendor, resulting in the selection of HORNE LLP through a competitive procurement process.
- June 13, 2025 – HUD approved County OOR's Financial Management Certifications which consisted of the following policies
 - Capacity Assessment and Staffing Analysis
 - Website Maintenance
 - Financial Management, Procurement
 - Fraud, Waste, and Abuse
 - Duplication of Benefits
 - Timely Expenditures.
- Development of the County's CDBG-DR brand: Ho'okumu Hou ("To Rebuild Anew")

With the Action Plan approved, the County formally executed the grant agreement with HUD and began the implementation of CDBG-DR programs designed to address unmet housing, infrastructure, public facilities, and economic revitalization needs. These programs are guided by the principles of resilience, equity, and community restoration, ensuring that recovery investments benefit disaster-impacted residents and foster a more sustainable and disaster-resilient Maui.

The County continues to coordinate closely with HUD, residents, subrecipients, and local partners to ensure compliance with the Universal Notice, 2 CFR 200, and 24 CFR Part 58, as it transitions from planning to implementation and reporting through quarterly performance updates.

Quarterly Performance Report (QPR)

The first Quarterly Performance Report (QPR) due October 30, 2025, summarizes the progress of the County of Maui Office of Recovery's (OOR) Community Development Block Grant Disaster Recovery (CDBG-DR) Program to date.

The County of Maui expresses its deep gratitude to the United States Congress and the United States Department of Housing and Urban Development (HUD) for allocating \$1,639,381,000 in CDBG-DR funding to support Maui's wildfire recovery efforts.

Community Engagement and Planning

Throughout the disaster recovery process, the County has consulted extensively with disaster-affected citizens, stakeholders, local governments, State and Federal partners, nonprofit and private sectors representatives, and public housing authorities. These efforts, includes guidance from the Mayor's advisory group, were designated to ensure a comprehensive and inclusive approach to identifying and documenting disaster impacts and community needs.

The County recognizes that affected stakeholders are at the center of the recovery effort and serve as key partners in both program design and implementation. Opportunities for citizen participation were provided through multiple in-person and live-streamed public meetings, ensuring accessibility for fire-displaced residents currently living outside Maui County.

The County of Maui's Office of Recovery has launched the Ho'okumu Hou website (<https://hookumuhou.mauicounty.gov/>) as a central, transparent portal to support the recovery efforts funded under the Community Development Block Grant – Disaster Recovery (CDBG-DR) program. This web resource serves a pivotal role in community engagement, ensuring affected residents and stakeholders can access reliable, up-to-date information, submit applications, engage in public input, and track the progress of recovery programs.

On the website visitors will find:

- A description of the Ho'okumu Hou initiative and how it organizes alof the County's CDBG-DR programs, with emphasis on housing assistance for wildfire-impacted survivors.

- Program overviews for major assistance streams (e.g., homeowner reconstruction, reimbursement, first-time homebuyer assistance) including eligibility, application links and downloadable guidelines.
- A “Latest Updates” / news feed section with announcements about upcoming public meetings, updated policies, and fraud-prevention guidance.
- A document library and resource hub enabling users to review the draft and final Action Plan, public hearing material, income limits, fact-sheets, FAQs and more.
- Contact information and in-person resource center locations to support digital access with on-the-ground assistance.

From a performance-reporting perspective, the website plays three key roles:

1. Transparency and accessibility – By centralizing program materials, policies, application portals and updates, the site supports compliance with the Citizen Participation and public-input requirements of CDBG-DR.
2. Community outreach and engagement – The website complements physical meetings and webinars by offering 24/7 access to information, capturing a broader audience (including those unable to attend in-person). Meeting details and comment-opportunities posted on the site drive broader participation.
3. Operational streamlining – The site links directly to application processes, helps track funnel metrics (e.g., number of visits, applications submitted), and provides a follow-up channel for outreach, update notifications, and fraud-prevention communications (e.g., reminding applicants to use only the official site).

The Ho'okumu Hou website is a dynamic, interactive component of the County's recovery-communication infrastructure — designed to reach impacted residents, build awareness of the CDBG-DR assisted programs, facilitate access and encourage meaningful engagement through all phases of the recovery effort.

Technical Assistance

The County of Maui has been actively participating in technical assistance (TA) engagements provided by HUD's designated technical assistance provider, Capital Access, Inc. The partnership with Capital Access has been instrumental in supporting the County's efforts to build capacity, establish compliant systems, and ensure the effective administration of the Community Development Block Grant – Disaster Recovery (CDBG-DR) grant.

Since the County's CDBG-DR grant award, Capital Access has provided ongoing technical assistance focused on strategic program planning, policy development, and staff training. These efforts have been closely coordinated with HUD's Office of Disaster Recovery to align local implementation frameworks with federal requirements and best practices from other grantees nationwide.

Through this partnership, Capital Access has assisted the County in:

- Strategic Planning: Facilitating structured planning sessions with the County's Office of Recovery and its program management team to identify implementation priorities, develop program timelines, and establish cross-cutting coordination mechanisms for housing, infrastructure, and economic revitalization activities.
- Policy Development: Providing expert guidance in drafting and refining key CDBG-DR policies and procedures, including those related to procurement, environmental review, subrecipient management, duplication of benefits, and financial controls. These efforts have helped the County formalize consistent and compliant internal workflows in alignment with HUD's Universal Notice and 2 CFR 200 requirements.
- Training and Capacity Building: Supporting the County's leadership, program management, and departmental staff through tailored trainings and workshops. These sessions have focused on federal grant management principles, internal controls, monitoring, and program design, enabling staff to strengthen operational readiness ahead of large-scale program launches.

The County continues to coordinate closely with Capital Access to ensure that its systems, policies, and procedures meet HUD standards and position the County of Maui's CDBG-DR programs for long-term success. This ongoing technical assistance has played a critical role in helping the County transition from planning to implementation, while maintaining compliance, accountability, and efficiency in the delivery of disaster recovery resources.

Program Development and Launch

It is the intent of the County OOR to design and administer all programs in accordance with Federal and HUD regulations, with a focus on long-term recovery, compliance, internal control measures and audit readiness.

On August 11, 2025, the County of Maui officially launched its first two programs under the Ho'okumu Hou initiative: the Single-Family Homeowner Reconstruction and Reimbursement Program (HRRP) and the First-Time Homebuyer Opportunity Program (HOP). These programs represent a major milestone in the County's long-term disaster recovery strategy, funded through the U.S. Department of Housing and Urban Development's Community Development Block Grant – Disaster Recovery (CDBG-DR) program.

In preparation for program launch, the County developed and publicly posted comprehensive program policies and procedures to ensure transparency, accountability, and compliance with federal regulations. In addition, the County established the necessary case management systems, application intake processes, and record-keeping standards to support the efficient administration of all Ho'okumu Hou programs.

Following program launch, eligibility determinations began for applicants to both the HRRP and HOP programs. Early implementation activities have focused on verifying applicant documentation, conducting duplication of benefits reviews, and coordinating environmental review processes required under 24 CFR Part 58.

The County anticipates that home reconstruction activities under HRRP will begin in early 2026, following completion of environmental clearance and contractor procurement processes. For the HOP program, several applicants are expected to achieve first-time homeownership and close on their new homes before the end of 2025, reflecting strong initial program engagement and the County's commitment to accelerating housing recovery for wildfire-impacted residents.

During this reporting period, the County OOR also continued to prepare for the launch of the remaining CDBG-DR programs under the Ho'okumu Hou recovery initiatives.

Key Accomplishments include:

- Financial Management System
 - Implementation of an internal tracking system to align with County fiscal controls and ensure financial transparency.
- Public Communications and Outreach
 - Launch of the Ho'okumu Hou website <https://hookumuhou.mauicounty.gov/> to serve as the primary information hub for CDBG-DR funded programs.
 - Comprehensive outreach campaign across social media, radio, television, digital ads, SMS messaging, and print media to ensure access to information.
 - Translated materials and interpretation services provided in Ilocano, Spanish, and Tagalog, along with accessibility enhancements such as closed captioning and ASL interpreters.
- Community Program Events - Two major public information sessions were held to announce the program launch:
 - Tuesday, July 30, 2025 – Lahaina Civic Center
 - Thursday, August 1, 2025 – Online Community Meeting

At program opening on August 11, 2025, Recovery Intake centers located at the Lahaina Gateway Center in Lahaina and Maui Mall in Kahului opened at 8 a.m. to welcome applicants.

Program results:

- Opening day August 11, 2025: 285 active applications submitted (20 walk-ins at Maui Mall and 50 walk-ins at Lahaina Gateway Center)
- On September 30, 2025 a total of 3,091 applications received which includes:
 - 2,809 applications for HOP
 - 166 applications for HRRP
 - 116 for HRRP Reimbursement

(See program informational one-pagers provided to the public at end of report.)

Next Quarter Objectives (October 1, 2025 - December 31, 2025)

- Submit QPR #1 by October 30, 2025 (for reporting period July 1–September 30, 2025).
- HOP Benchmarks: Eligibility determinations and initial award approvals (anticipated target – 4 approved applicants)
- HRRP Benchmarks: Eligibility determinations and initial award approvals (anticipated target – 1 approved applicant).
- RFP for Construction Management Team and conduct pre-bid meeting.
- Select and award contract for Construction Management Team.
- Complete and submit Tier 1 Environmental Review to HUD for approval.
- Finalize Grant Administration Policy Manual and implement financial workflow (verify status before listing as complete).
- Create essential program framework, policies, and procedures and applications to prepare for the launch of Multifamily Reconstruction Program.
- Create essential program framework, policies, procedures and applications to prepare for the launch of Infrastructure and Public Facilities Program.
- Finalize and approve subrecipient manual to ensure internal controls outside of OOR.
- Continue community outreach and technical assistance for pending HOP applicants.
- Ho'okumu Hou website updates and public dashboard for program transparency.
- Continued planning for Economic Revitalization and Public Services; and Single-Family New Construction Program.

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Project Summary

Project #, Project Title	This Report	To Date	
	Funds Drawndown	Funds Budgeted	Funds Drawndown
1000, CDBG-DR Admin ONLY	\$306,474.70	\$81,969,050.00	\$306,474.70
2000, Housing	\$0.00	\$903,579,950.00	\$0.00
3000, Infrastructure/Public Facilities	\$0.00	\$400,000,000.00	\$0.00
4000, Economic Revitalization	\$0.00	\$15,000,000.00	\$0.00
5000, Public Services	\$0.00	\$25,000,000.00	\$0.00
6000, Mitigation	\$0.00	\$213,832,000.00	\$0.00
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

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Activities

1000 / CDBG-DR Admin ONLY

Grantee Activity Number: 1000-1

Activity Title: Admin ONLY

Activity Type:

Administration

Project Number:

1000

Projected Start Date:

05/14/2025

Benefit Type:

N/A

National Objective:

N/A

Activity Status:

Under Way

Project Title:

CDBG-DR Admin ONLY

Projected End Date:

01/01/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$0.00	\$81,969,050.00
Total Budget	\$0.00	\$81,969,050.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$306,474.70	\$306,474.70
Program Funds Drawdown	\$306,474.70	\$306,474.70
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$475,136.19	\$475,136.19
Maui County, HI	\$475,136.19	\$475,136.19
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

Administration for the Maui Wildfires.

Location Description:

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

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Project # / 2000 / Housing

Grantee Activity Number: 156860 - A

Activity Title: SF Recon - LMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$202,005,965.00	\$202,005,965.00
Total Budget	\$202,005,965.00	\$202,005,965.00
Total Obligated	\$202,005,965.00	\$202,005,965.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Ho'okumu Hou Single-Family Homeowner Reconstruction & Reimbursement Program (HRRP) is designed for homeowners, or their surviving heirs, whose primary residences were destroyed by the Maui Wildfires. The program will rebuild homes for eligible households up to 80% AMI, in compliance with HUD requirements.

Key features include:

- Pre-approved home designs to expedite permitting
- Construction warranty
- Sustainability and resilience through energy-efficient designs and adherence to flood/fire mitigation standards.
- Assistance will be coordinated with other sources of recovery funding.

The program will cover the gap between verified recovery resources and the eligible cost to rebuild (e.g., Insurance is treated as a duplication of benefits (DOB). For insured applicants, the program will cover the gap between financial resources, such as but not limited to, insurance proceeds and the eligible reconstruction cost.

National Objectives include, LMI and LMH.

The HRRP Program is projected to deliver approximately 133 new homes. Awards will be capped at \$1,200,000.00 for this program.

Location Description:

Reconstruction activities will be undertaken within the burn zones of the County of Maui.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

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Grantee Activity Number: 156860 – B

Activity Title: SF Recon - UN

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Urgent Need

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$86,573,985.00	\$86,573,985.00
Total Budget	\$86,573,985.00	\$86,573,985.00
Total Obligated	\$86,573,985.00	\$86,573,985.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Ho'okumu Hou Single-Family Homeowner Reconstruction & Reimbursement Program (HRRP) is designed for homeowners, or their surviving heirs, whose primary residences were destroyed by the Maui Wildfires. The program will rebuild homes for eligible households above 80% to 140% AMI in compliance with HUD requirements.

Key features include:

- Pre-approved home designs to expedite permitting
- Construction warranty
- Sustainability and resilience through energy-efficient designs and adherence to flood/fire mitigation standards.
- Assistance will be coordinated with other sources of recovery funding.

The program will cover the gap between verified recovery resources and the eligible cost to rebuild (e.g., Insurance is treated as a duplication of benefits (DOB). For insured applicants, the program will cover the gap between financial resources, such as but not limited to, insurance proceeds and the eligible reconstruction cost.

The HRRP Program is projected to rebuild approximately 57 new homes. Awards will be capped at \$1,200,000.00 for this program.

Location Description:

Reconstruction activities will be undertaken within the burn zones of the County of Maui.

Activity Progress Narrative:**Accomplishments Performance Measures:**

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Grantee Activity Number: 156860 – C

Activity Title: SF Recon – LMI Reimbursement

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$7,000,000.00	\$7,000,000.00
Total Budget	\$7,000,000.00	\$7,000,000.00
Total Obligated	\$7,000,000.00	\$7,000,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Ho'okumu Hou Single-Family Homeowner Reconstruction & Reimbursement Program (HRRP) is designed for homeowners, or their surviving heirs, whose primary residences were destroyed by the Maui Wildfires. This program may reimburse applicants up to 80% AMI, in compliance with HUD requirements, for home reconstruction that has been completed within two (2) years after the applicability date of the County's Allocation Announcement Notice (AAN) and paid for prior the submission of their application to the program.

Reimbursement assistance will be capped at the amount deemed reasonable by a standardized cost estimation tool (e.g. Xactimate or similar), or \$400,000, whichever is less. Homeowners may elect to use higher-end materials or upgrades at their own expense, however, the program will not reimburse any costs beyond OOR's determination of reasonable reimbursement amount.

The HRRP Program is projected to serve approximately 35 homeowners.

Location Description:

Reconstruction activities will be undertaken within the burn zones of the County of Maui.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

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Grantee Activity Number: 156860 – D

Activity Title: SF Recon – UN Reimb

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Urgent Need

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$3,000,000.00	\$3,000,000.00
Total Budget	\$3,000,000.00	\$3,000,000.00
Total Obligated	\$3,000,000.00	\$3,000,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Ho'okumu Hou Single-Family Homeowner Reconstruction & Reimbursement Program (HRRP) is designed for homeowners, or their surviving heirs, whose primary residences were destroyed by the Maui Wildfires. This program may reimburse applicants above 80% up to 140% AMI, in compliance with HUD requirements, for home reconstruction that has been completed within two (2) years after the applicability date of the County's Allocation Announcement Notice (AAN) and paid for prior the submission of their application to the program.

Reimbursement assistance will be capped at the amount deemed reasonable by a standardized cost estimation tool (e.g. Xactimate or similar), or \$400,000, whichever is less. Homeowners may elect to use higher-end materials or upgrades at their own expense, however, the program will not reimburse any costs beyond OOR's determination of reasonable reimbursement amount.

The HRRP Program is projected to reimburse approximately 15 homeowners.

Location Description:

Reconstruction activities will be undertaken within the burn zones of the County of Maui.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

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Grantee Activity Number: 156862

Activity Title: MF Recon

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2000

Projected Start Date:

01/01/2026

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Planned

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$235,000,000.00	\$235,000,000.00
Total Budget	\$235,000,000.00	\$235,000,000.00
Total Obligated	\$235,000,000.00	\$235,000,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Multifamily Rental Housing Reconstruction Program is designed to provide gap funding in the form of a subsidy or a loan to support infrastructure or the reconstruction of affordable multifamily rental units (5 or more units) that were destroyed by the Maui Wildfires.

This program is not designed to fund displaced households directly, but rather to support the reconstruction of affordable rental housing developments in addressing unmet funding needs. Funds will supplement other sources such as, but not limited to, insurance proceeds, FEMA Public Assistance, and tax credit equity to ensure that projects are financially viable and can proceed to construction. All developments must meet long-term affordability requirements and comply with federal standards for disaster recovery, resilience, and sustainability. The completed developments will provide long-term affordable rental housing for income-eligible households. National Objectives include LMI, LMH and LMC.

Intended beneficiaries, Requirements and Prioritization - Households who meet LMI criteria (up to 80% AMI) must occupy a minimum of 51% of the constructed units and beneficiaries must occupy units as their primary residence.

A dedicated portion of Program funds will be reserved for eligible condominium projects, recognizing the unique governance and ownership structures associated with condominium developments. This set-aside ensures recovery for condominium associations impacted by the disaster. For condominium associations, proof must be provided to

demonstrate at least 1 unit in the building is being used as a primary, year-round residence and the building - either residential units or common areas sustained damage as a result of the wildfires.

Tenant Prioritization: To the extent feasible, the County encourages its subrecipients and development partners to implement tenant selection preferences that prioritize households displaced by the Maui Wildfires, particularly former renters of lost or damaged units in Lahaina. Final tenant selection policies and procedures will be developed and reviewed by the County of Maui and administered by the subrecipient in accordance with applicable laws, regulations, and CDBG-DR program requirements.

Other Program Considerations:

- Maintain a minimum 20-year affordability period.
- 51% of units must serve LMI households
- Must have exhausted all available funding options

Maximum assistance \$70,000,000 per project, \$400,000 per unit. This program is projected to build approximately 634 units.

Location Description:

The construction of new replacement housing will be conducted in the burn zone of Maui County.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Grantee Activity Number: 156864

Activity Title: MF New Con

Activity Type:

Construction of new housing

Project Number:

2000

Projected Start Date:

01/01/2026

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Planned

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$185,000,000.00	\$185,000,000.00
Total Budget	\$185,000,000.00	\$185,000,000.00
Total Obligated	\$185,000,000.00	\$185,000,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Multifamily New Construction Program provides funding to support the development of new multifamily rental housing across Maui County. The goal is to increase the long-term supply of resilient, affordable rental units, especially for households impacted by the Maui Wildfires. The completed developments will provide long-term affordable rental housing for income-eligible households.

Gap funding may be provided in the form of a subsidy or a loan, and may be used for land acquisition, infrastructure development, and/or construction. The County will prioritize shovel-ready projects with entitlements and may co-locate multifamily housing with other developments to maximize infrastructure and community benefit. All units must meet modern safety, energy, and disaster-resilient standards, with a required affordability period of no less than 20 years.

National Objectives include LMI, LMH, and LMC.

Other program considerations:

- Maintain a minimum 20-year affordability period
- Solar and energy-efficiency features are strongly encouraged

Maximum assistance \$70,000,000 per project, \$400,000 per unit. This program is projected to build approximately 370 units.

Location Description:

Construction activities will be undertaken within the County of Maui.

Activity Progress Narrative:**Accomplishments Performance Measures:**

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156866-A

Activity Title: SF New Con - LMI

Activity Type:

Construction of new housing

Project Number:

2000

Projected Start Date:

01/01/2026

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Planned

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$64,750,000.00	\$64,750,000.00
Total Budget	\$64,750,000.00	\$64,750,000.00
Total Obligated	\$64,750,000.00	\$64,750,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Single-Family New Construction Program provides funds to acquire and/or develop turnkey, affordable homes for first-time homebuyers or leaseholders earning up to 80% of the Area Median Income (AMI). The County will provide funds to developers, as defined in eligible applicants, for projects in the form of a subsidy or loan. Affordable housing units may be developed on lands that include, but is not limited to, County acquired/ owned land, or long-term land stewardship models. Homes will be constructed and sold at affordable prices to eligible households. To ensure long-term affordability, the County will evaluate project proposals for cost reasonableness and may subsidize infrastructure or construction materials as needed.

For this program, the County will recoup all or a portion of the CDBG-DR subsidy provided to the homebuyer(s)/leaseholder(s) if the unit ceases to be the principal residence of the homebuyer(s)/leaseholder(s) during the required affordability period.

All subsidy amounts that directly benefit the homebuyer are subject to recapture, including development subsidies used to reduce the sales price below market. The affordability period and recapture terms will be defined in a written agreement and recorded in the property title.

Intended beneficiaries, requirements and prioritizations:

Eligible homeowner applicants must:

- Be first-time homebuyers (Defined as an individual or household who has not owned a home during the three years prior to the purchase of a home with HUD assistance)
- Occupy the home as their primary residence
- Be able to secure a mortgage
- Complete HUD-certified housing counseling Priority will be given to disaster-impacted renters.

This program is projected to build approximately 81 LMI units with a maximum assistance of \$800,000 per unit.

Location Description:

Construction activities will be undertaken within the County of Maui.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156868-A

Activity Title: 1st Time Homebuyer Opportunity Prog (HOP) - LMI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod-Income Housing

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$64,750,000.00	\$64,750,000.00
Total Budget	\$64,750,000.00	\$64,750,000.00
Total Obligated	\$64,750,000.00	\$64,750,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Ho'okumu Hou First-Time Homebuyer Program (HOP) provides an opportunity to become a homeowner to eligible households in need of permanent housing. This program will prioritize renters displaced by the Maui wildfires, while remaining open to all first-time homebuyers with priority given to households with incomes at or below 80% AMI.

Homebuyers must be able to secure a fixed-rate mortgage. As a general guideline, housing costs should not exceed 30% of gross monthly income. The County will work with lenders and housing counselors to assess mortgage readiness.

The County will ensure that it recoups all or a portion of the CDBG-DR assistance provided to the homebuyer(s) if the housing unit ceases to be the principal residence of the homebuyer(s) for the duration of the period of affordability. All subsidy amounts that directly benefit the homebuyer(s) are subject to recapture, including development subsidies used to reduce the sales price below market. The affordability period and recapture terms will be defined in a written agreement and recorded in the property title.

Intended beneficiaries, requirements, and prioritization:

- The intended beneficiary is the same as the applicant for this program.
- Priority will be given to - disaster impacted renters and households that meet LMI criteria

National Objectives include LMI and LMH.

This program projects to assist approximately 105 LMI families become homeowners.

Location Description:

Approved First time homebuyer applicants are able to purchase homes within the County of Maui once they are issued a shopping letter by County of Maui Office of Recovery.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156868-B

Activity Title: 1st Time Homebuyer Opportunity Prog (HOP) - UN

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

2000

Projected Start Date:

08/11/2025

Benefit Type:

Direct (HouseHold)

National Objective:

Urgent Need

Activity Status:

Under Way

Project Title:

Housing

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$27,750,000.00	\$27,750,000.00
Total Budget	\$27,750,000.00	\$27,750,000.00
Total Obligated	\$27,750,000.00	\$27,750,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The First-Time Homebuyer Program provides an opportunity to become a homeowner to eligible households in need of permanent housing. This program will prioritize renters displaced by the Maui wildfires, while remaining open to all first-time homebuyers with priority given to households with incomes from 80% to 120% AMI.

Homebuyers must be able to secure a fixed-rate mortgage. As a general guideline, housing costs should not exceed 30% of gross monthly income. The County will work with lenders and housing counselors to assess mortgage readiness.

The County will ensure that it recoups all or a portion of the CDBG-DR assistance provided to the homebuyer(s) if the housing unit ceases to be the principal residence of the homebuyer(s) for the duration of the period of affordability. All subsidy amounts that directly benefit the homebuyer(s) are subject to recapture, including development subsidies used to reduce the sales price below market. The affordability period and recapture terms will be defined in a written agreement and recorded in the property title.

Intended beneficiaries, requirements, and prioritization:

- The intended beneficiary is the same as the applicant for this program.
- Priority will be given to - disaster impacted renters and households that meet UN criteria.

National Objectives include Urgent Need.

This program projects to assist approximately 45 UN families become homeowners.

Location Description:

Approved First time homebuyer applicants are able to purchase homes within the County of Maui once they are issued a shopping letter by County of Maui Office of Recovery.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156890-A

Activity Title: Critical Infrastructure-LMA

Activity Type: INF – Public improvements
Project Number: 3000
Projected Start Date: 01/01/2026
Benefit Type: Area (Census)
National Objective: Low/Mod

Activity Status: Planned
Project Title: Infrastructure/Public Facilities
Projected End Date: 05/02/2031
Completed Activity Actual End Date:
Responsible Organization: Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$87,500,000.00	\$87,500,000.00
Total Budget	\$87,500,000.00	\$87,500,000.00
Total Obligated	\$87,500,000.00	\$87,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Infrastructure Program provides CDBG-DR gap funding in the form of a subsidy or a loan to repair, upgrade, and construct essential infrastructure damaged or affected by the 2023 Maui Wildfires. The program addresses long-term recovery and resilience needs across transportation, water, and sewer. Funds will be prioritized for projects that serve Low and Moderate Income (LMI) populations.

The County will evaluate and prioritize infrastructure investments based on wildfire-related impacts, mitigation potential, cost-effectiveness, and community benefit. Projects must comply with all HUD CDBG-DR eligibility and environmental requirements.

Projects may include, but are not limited to:

- Repair, upgrade, or reconstruct disaster-damaged infrastructure
- Improve drainage and stormwater systems to reduce future flood risk
- Support road, water, and sewer improvements that aid in housing and economic recovery

The County may acquire property to construct or improve critical ingress and egress routes for emergency vehicles in disaster-impacted areas. The County may seek reimbursement for properties acquired pre-award with CDBG-DR funds, provided that all HUD requirements for acquisition and mitigation are met, including compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA).

Maximum assistance for eligible infrastructure projects will be \$100,000,000.00.

Location Description:

Critical infrastructure will be constructed within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Grantee Activity Number: 156890-B

Activity Title: Critical Infrastructure-UN

Activity Type:

INF – Public improvements

Project Number:

3000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Urgent Need

Activity Status:

Planned

Project Title:

Infrastructure/Public Facilities

Projected End Date:

05/02/2031

Completed Activity Actual End Date:
Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$37,500,000.00	\$37,500,000.00
Total Budget	\$37,500,000.00	\$37,500,000.00
Total Obligated	\$37,500,000.00	\$37,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Infrastructure Program provides CDBG-DR gap funding in the form of a subsidy or a loan to repair, upgrade, and construct essential infrastructure damaged or affected by the 2023 Maui Wildfires. The program addresses long-term recovery and resilience needs across transportation, water, and sewer. Funds will be prioritized for projects that serve urgent need populations.

The County will evaluate and prioritize infrastructure investments based on wildfire-related impacts, mitigation potential, cost-effectiveness, and community benefit. Projects must comply with all HUD CDBG-DR eligibility and environmental requirements.

Projects may include, but are not limited to:

- Repair, upgrade, or reconstruct disaster-damaged infrastructure
- Improve drainage and stormwater systems to reduce future flood risk
- Support road, water, and sewer improvements that aid in housing and economic recovery

The County may acquire property to construct or improve critical ingress and egress routes for emergency vehicles in disaster-impacted areas. The County may seek reimbursement for properties acquired pre-award with CDBG-DR funds, provided that all HUD requirements for acquisition and mitigation are met, including compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA).

Maximum assistance for eligible infrastructure projects will be \$100,000,000.00.

Location Description:

Critical infrastructure will be constructed within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:**Accomplishments Performance Measures:**

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156892-A

Activity Title: Public Facilities - LMA

Activity Type:

INF – Public facilities

Project Number:

3000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Low/Mod

Activity Status:

Planned

Project Title:

Infrastructure/Public Facilities

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$192,500,000.00	\$192,500,000.00
Total Budget	\$192,500,000.00	\$192,500,000.00
Total Obligated	\$192,500,000.00	\$192,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Public Facilities Program provides CDBG-DR gap funding in the form of a subsidy or a loan to repair, upgrade, and construct essential public facilities damaged or affected by the 2023 Maui Wildfires. The program addresses long-term recovery and resilience needs for the Lahaina Community. Funds will be prioritized for projects that serve Low/Moderate Area (LMA) populations.

The County will evaluate and prioritize public facilities investments based on wildfire-related impacts and community benefit. Projects must comply with all HUD CDBG-DR eligibility and environmental requirements.

Projects may include, but are not limited to:

- Repair, upgrade, or reconstruct disaster-damaged public facilities
- Develop public transit and parking that supports recovery and accessibility

Maximum assistance for eligible projects will be \$100,000,000.00.

Location Description:

Public Facilities will be constructed within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156892-A

Activity Title: Public Facilities - UN

Activity Type:

INF – Public facilities

Project Number:

3000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Urgent Need

Activity Status:

Planned

Project Title:

Infrastructure/Public Facilities

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$82,500,000.00	\$82,500,000.00
Total Budget	\$82,500,000.00	\$82,500,000.00
Total Obligated	\$82,500,000.00	\$82,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Public Facilities Program provides CDBG-DR gap funding in the form of a subsidy or a loan to repair, upgrade, and construct essential public facilities damaged or affected by the 2023 Maui Wildfires. The program addresses long-term recovery and resilience needs for the Lahaina Community. Funds will be prioritized for projects that serve Urgent Need populations.

The County will evaluate and prioritize public facilities investments based on wildfire-related impacts and community benefit. Projects must comply with all HUD CDBG-DR eligibility and environmental requirements.

Projects may include, but are not limited to:

- Repair, upgrade, or reconstruct disaster-damaged public facilities
- Develop public transit and parking that supports recovery and accessibility

Maximum assistance for eligible projects will be \$100,000,000.00.

Location Description:

Public Facilities will be constructed within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156894-A

Activity Title: Econ Rev-LMA

Activity Type:

Econ. development or recovery activity that creates/retains

Project Number:

4000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Low/Mod

Activity Status:

Planned

Project Title:

Economic Revitalization

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$10,500,000.00	\$10,500,000.00
Total Budget	\$10,500,000.00	\$10,500,000.00
Total Obligated	\$10,500,000.00	\$10,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Economic Revitalization Program provides CDBG-DR funding to expand economic opportunities for individuals and businesses impacted by the 2023 Maui Wildfires. The program focuses on job training and placement, job retention, and business recovery that will benefit individuals from a Low/Moderate Income Area.

The County is specifically exploring program models that support workforce development in skilled trades, construction, and hazard mitigation, as well as the expansion of essential disaster-related services such as healthcare, emergency response, and community support functions critical to long-term recovery.

The County will prioritize subrecipients and business assistance programs that provide the most benefit for:

- Households, individuals, and businesses impacted by the wildfire
- LMI Households and LMI owned businesses and or small or microbusinesses.
- Essential businesses operating in LMI areas

Subrecipients will be selected and scored using the following criteria:

Criteria	Weight
Alignment with identified Recovery Needs	25%
Population Served	25%
Impact on Economic Revitalization	20%
Financial Considerations	15%
Applicant Attributes and Readiness to Launch	15%
Total	100%

Maximum assistance for eligible activities is \$7,500,000.00.

Location Description:

Economic Revitalization Programs will be conducted within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Grantee Activity Number: 156894-B

Activity Title: Econ Rev - UN

Activity Type:

Econ. development or recovery activity that creates/retains

Project Number:

4000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Urgent Need

Activity Status:

Planned

Project Title:

Economic Revitalization

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$4,500,000.00	\$4,500,000.00
Total Budget	\$4,500,000.00	\$4,500,000.00
Total Obligated	\$4,500,000.00	\$4,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Economic Revitalization Program provides CDBG-DR funding to expand economic opportunities for individuals and businesses impacted by the 2023 Maui Wildfires. The program focuses on job training and placement, job retention, and business recovery that will benefit Urgent Need individuals.

The County is specifically exploring program models that support workforce development in skilled trades, construction, and hazard mitigation, as well as the expansion of essential disaster-related services such as healthcare, emergency response, and community support functions critical to long-term recovery.

The County will prioritize subrecipients and business assistance programs that provide the most benefit for:

- Households, individuals, and businesses impacted by the wildfire
- Households, individuals, and owned businesses and or small or microbusinesses that were directly affected by the wildfire.
- Essential businesses operating in LMA areas.

Subrecipients will be selected and scored using the following criteria:

Criteria	Weight
Alignment with identified Recovery Needs	25%
Population Served	25%
Impact on Economic Revitalization	20%
Financial Considerations	15%
Applicant Attributes and Readiness to Launch	15%
Total	100%

Maximum assistance for eligible activities is \$7,500,000.00

Location Description:

Economic Revitalization Programs will be conducted within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Project # / 5000 / Public Services

Grantee Activity Number: 156896-A

Activity Title: Public Services - LMI

Activity Type:

Public services

Project Number:

5000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Low/Mod

Activity Status:

Planned

Project Title:

Public Services

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$17,500,000.00	\$17,500,000.00
Total Budget	\$17,500,000.00	\$17,500,000.00
Total Obligated	\$17,500,000.00	\$17,500,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The Public Services Program provides funding to support services that improve recovery outcomes and reduce impediments for disaster-impacted and LMI communities in Maui County.

This program will fund new or expanded services, including, but not limited to:

- Health and wellness services
- Public transportation access
- Support for individuals experiencing homelessness
- Childcare

While capital improvements like buses and shelters can be addressed through infrastructure programs, this program supports the operation of expanded bus routes, outreach services, and staffing necessary to restore and improved access to critical services.

National Objectives include LMI and LMC.

Services within this program must:

- Address a disaster related unmet need
- Primarily benefit LMI households or individuals
- Be distinct from general government functions or existing public services (unless it's an expansion of services due to disaster demand)
- Not create a duplication of benefits.

Subrecipients will be selected and scored using the following criteria:

Criteria	Weight
Alignment with identified Recovery Needs	25%
Population Served	25%
Impact on Economic Revitalization	20%
Financial Considerations	15%
Applicant Attributes and Readiness to Launch	15%
Total	100%

The County does not intend to subgrant funds under this program.

Location Description:

Public Services Programs will be conducted within the County of Maui to support the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

Project # / 6000 / Mitigation

Grantee Activity Number: 156898-A

Activity Title: MIT-LMI

Activity Type:

MIT/INF-Public improvements

Project Number:

6000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Low/Mod

Activity Status:

Planned

Project Title:

Mitigation

Projected End Date:

05/02/2031

Completed Activity Actual End Date:

Responsible Organization:

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$149,682,400.00	\$149,682,400.00
Total Budget	\$149,682,400.00	\$149,682,400.00
Total Obligated	\$149,682,400.00	\$149,682,400.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The CDBG-DR mitigation set-aside is a required allocation equal to 15% of the total grant and cannot be reduced or reprogrammed for other recovery uses. This dedicated portion must be used for activities that reduce future disaster risk and increase community resilience, as defined by HUD and informed by Maui County's FEMA-approved Hazard Mitigation Plan.

This program is designed to serve two distinct purposes:

1. FEMA Hazard Mitigation Grant Program (HMGP) Match – Mitigation funds will provide the required non-federal match (typically 25%) for FEMA-approved mitigation projects. These projects are generally capital improvements aimed at reducing risk from wildfires, floods, wind, and seismic activity.
2. Community Resilience Set-Aside – The remaining portion of mitigation funds broader, forward-looking projects that enhance the County's long-term resilience. These investments may not qualify under FEMA's hazard-specific definitions but play a critical role in stabilizing housing, infrastructure, and local economies in the face of future threats. Together, these initiatives enable Maui County to strengthen its built environment, safeguard public health and safety, and promote sustainable recovery practices.

Projects may address:

- Flood control, wildfire mitigation, fire-resistant infrastructure
- Wind and seismic retrofits for public facilities
- Energy resilience: microgrids, backup power, solar + battery storage
- Water systems: access, distribution, and storage upgrades
- Transportation: mobility, emergency access, transit enhancements
- Housing resilience and affordability
- Parking and access improvements o Development of designated parking areas and related access infrastructure that directly support eligible CDBG-DR projects or facilities (e.g., housing for LMI households, public services, or critical community facilities).
- Improvements must be necessary to ensure operational functionality, accessibility, or life-safety access, and may include traffic flow enhancements to reduce congestion and improve emergency response access

Strategic business relocation and hazard-resilient economic redevelopment

- Assistance to eligible businesses in high-risk areas to support voluntary relocation, continuity of operations, and hazard risk reduction through strategic buyouts or site transitions
- The creation or retention of permanent jobs for LMI individuals

Priority will be given to:

- Projects that mitigate wildfire, flood, or storm risks.
- Critical Infrastructure upgrades that enhance community resilience.
- Mitigation measures that protect LMI communities or essential public services.

The County may also offer voluntary buyouts for properties located in high-risk areas, as part of its long-term strategy to reduce future hazard exposure and promote safer, more resilient land use.

Intended beneficiaries, requirements and prioritizations:

- LMI individuals
- LMA - Areas or populations that suffered disaster damage and continue to face risk
- Critical community systems (e.g., water) that serve HUD-designated MID areas

Maximum assistance per project will be \$50,000,000.

Location Description:

MIT Projects will be conducted within the County of Maui to aid in mitigation of future risks that may occur in the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Grantee Activity Number: 156898-B

Activity Title: MIT-UN

Activity Type:

MIT/INF-Public improvements

Project Number:

6000

Projected Start Date:

01/01/2026

Benefit Type:

Area (Census)

National Objective:

Urgent Need

Activity Status:

Planned

Project Title:

Mitigation

Projected End Date:

05/02/2031

Completed Activity Actual End Date:**Responsible Organization:**

Maui County, HI

Overall	Jul 1 thru Sep 30, 2025	To Date
Total Projected Budget from All Sources	\$64,149,600.00	\$64,149,600.00
Total Budget	\$64,149,600.00	\$64,149,600.00
Total Obligated	\$64,149,600.00	\$64,149,600.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Maui County, HI	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

The CDBG-DR mitigation set-aside is a required allocation equal to 15% of the total grant and cannot be reduced or reprogrammed for other recovery uses. This dedicated portion must be used for activities that reduce future disaster risk and increase community resilience, as defined by HUD and informed by Maui County's FEMA-approved Hazard Mitigation Plan.

This program is designed to serve two distinct purposes:

1. FEMA Hazard Mitigation Grant Program (HMGP) Match – Mitigation funds will provide the required non-federal match (typically 25%) for FEMA-approved mitigation projects. These projects are generally capital improvements aimed at reducing risk from wildfires, floods, wind, and seismic activity.
2. Community Resilience Set-Aside – The remaining portion of mitigation funds broader, forward-looking projects that enhance the County's long-term resilience. These investments may not qualify under FEMA's hazard-specific definitions but play a critical role in stabilizing housing, infrastructure, and local economies in the face of future threats. Together, these initiatives enable Maui County to strengthen its built environment, safeguard public health and safety, and promote sustainable recovery practices.

Projects may address:

- Flood control, wildfire mitigation, fire-resistant infrastructure
- Wind and seismic retrofits for public facilities

- Energy resilience: microgrids, backup power, solar + battery storage
- Water systems: access, distribution, and storage upgrades
- Transportation: mobility, emergency access, transit enhancements
- Housing resilience and affordability
- Parking and access improvements o Development of designated parking areas and related access infrastructure that directly support eligible CDBG-DR projects or facilities (e.g., housing for UN households, public services, or critical community facilities).
- Improvements must be necessary to ensure operational functionality, accessibility, or life-safety access, and may include traffic flow enhancements to reduce congestion and improve emergency response access

Strategic business relocation and hazard-resilient economic redevelopment:

- Assistance to eligible businesses in high-risk areas to support voluntary relocation, continuity of operations, and hazard risk reduction through strategic buyouts or site transitions
- The creation or retention of permanent jobs for urgent need individuals

Priority will be given to:

- Projects that mitigate wildfire, flood, or storm risks.
- Critical Infrastructure upgrades that enhance community resilience.
- Mitigation measures that protect LMI communities or essential public services.

The County may also offer voluntary buyouts for properties located in high-risk areas, as part of its long-term strategy to reduce future hazard exposure and promote safer, more resilient land use.

Intended beneficiaries, requirements and prioritizations:

- Urgent Need Individuals
- Areas or populations that suffered disaster damage and continue to face risk
- Critical community systems (e.g., water) that serve HUD-designated MID areas

Maximum assistance per project will be \$50,000,000.

Location Description:

MIT Projects will be conducted within the County of Maui to aid in mitigation of future risks that may occur in the community of Lahaina.

Activity Progress Narrative:

Accomplishments Performance Measures:

No Accomplishments Performance Measures

Beneficiaries Performance Measures:

No Beneficiaries Performance Measures found.

Activity Locations:

No Activity Locations found.

Other Funding Sources:

No Other Funding Sources Found.

Other Funding Sources Budgeted - Detail:

No Other Match Funding Sources Found

Activity Supporting Documents:

None

DRAFT

Single-Family Homeowner Reconstruction Program

The road to recovery is long...but
What if it was possible to rebuild?

Ho'okumu Hou's Single-Family Homeowner Reconstruction Program helps local families and homeowners whose primary residence was destroyed by the wildfires to return home by providing funds to **rebuild**.

Do you Qualify?



You may be eligible for this program if you:

- Owned a home that was **destroyed by the Maui wildfires**.
- Occupied the home as your **primary residence** at the time of the Maui wildfires.
- Have a household income **at or below 140% of the area median income**

**Maximum assistance available:
\$1,200,000**

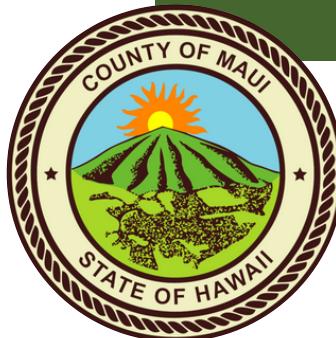


INCOME ELIGIBILITY

The program will prioritize homeowners displaced by the Maui wildfires while remaining open to all eligible households up to 140% area median income (AMI), with priority given to households with incomes at or below 80% AMI. (See income limits below)

2025 Income Limits	Household Size							
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
50% AMI	\$ 47,150	\$ 53,850	\$ 60,600	\$ 67,300	\$ 72,700	\$ 78,100	\$ 83,500	\$ 88,850
80% AMI	\$75,400	\$86,200	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
120% AMI	\$113,050	\$129,200	\$145,350	\$161,500	\$174,450	\$187,350	\$200,350	\$213,200
140% AMI	\$132,020	\$150,780	\$169,680	\$188,440	\$203,560	\$218,680	\$233,800	\$248,780

Applications begin
August 11, 2025



HO'OKUMU HOU

Restoring Community, Building Our Future

APPLICATION PROCESS

Applications open on August 11, 2025

1 Submit Your Application



Submit your application online, via the Maui OOR mobile app, or by calling the Ho'okumu Hou Service Center at 808-865-4007.

2 Application Assigned to Case Manager



A case manager will reach out to you after your application is received. They will help you through the whole process and work with you to collect all the needed documents.

3 Determine Eligibility



Your case manager will review your documents and determine the program you qualify for. Once qualified, your case manager will set up a meeting for you to select the floor plan for your new home.

4 Construction



A contractor will be assigned by the program to complete the reconstruction of your home. The contractor will get all the permits and complete construction. Your case manager will keep you updated on construction progress.

5 Return Home



After construction is complete, go to the meeting with your case manager, sign all the papers, and get the keys to your new home.

What are the Terms?

You must agree to live in the home, and if you choose to sell in the future, the County of Maui will have the first right of refusal to purchase it.

With up to \$200,000 in assistance, terms apply for 5 years.
With up to \$600,000 in assistance, terms apply for 10 years.
With up to \$1.2M in assistance, terms apply for 25 years.



For more information visit
hookumuhou.mauicounty.gov

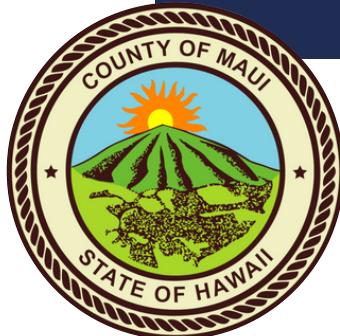


Single-Family Homeowner Reimbursement Program

Did you finish rebuilding your home and are seeking reimbursement?

This Program helps local families and homeowners stay local by providing partial reimbursement for funds spent to **rebuild** homes.

Applications begin
August 11, 2025



HO'OKUMU HOU

Restoring Community, Building Our Future

Maximum assistance available:
\$400,000

Do you Qualify?

You may be eligible for this program if you:

- **Completed reconstruction** prior to applying for this program
- Owned and occupied the home as your **primary residence** at the time of the Maui Wildfires
- Have a household income **at or below 140% of the area median income** (see reverse)

What are the Terms?

You must agree to live in the home, and if you choose to sell in the future, the County of Maui will have the first right of refusal to purchase it.

With up to \$200,000 in assistance, terms apply for 5 years.
With up to \$400,000 in assistance, terms apply for 10 years.



For more information visit
hookumuhou.mauicounty.gov



APPLICATION PROCESS

Applications open on August 11, 2025

1 Submit Your Application



Submit your application online, via the Maui OOR mobile app, or by calling the Ho'okumu Hou Service Center at 808-865-4007.

2 Application Assigned to Case Manager



A case manager will reach out to you after your application is received. They will help you through the whole process and work with you to collect all the needed documents.

3 Determine Eligibility



Your case manager will review your documents and determine the program you qualify for.

4 Reimbursement



Go to the meeting with your case manager to sign all the papers and get your reimbursement check!

INCOME ELIGIBILITY

The program will prioritize fire-impacted homeowners within the lower income ranges while remaining open to all eligible households up to 140% area median income (AMI). (See income limits below)

2025 Income Limits	Household Size							
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
50% AMI	\$ 47,150	\$ 53,850	\$ 60,600	\$ 67,300	\$ 72,700	\$ 78,100	\$ 83,500	\$ 88,850
80% AMI	\$ 75,400	\$ 86,200	\$ 96,950	\$ 107,700	\$ 116,350	\$ 124,950	\$ 133,550	\$ 142,200
120% AMI	\$ 113,050	\$ 129,200	\$ 145,350	\$ 161,500	\$ 174,450	\$ 187,350	\$ 200,300	\$ 213,200
140% AMI	\$ 132,020	\$ 150,780	\$ 169,680	\$ 188,440	\$ 203,560	\$ 218,680	\$ 233,800	\$ 248,780

First-Time Homebuyer Opportunity Program

Get help to secure and afford a mortgage on **your first home, at home.**

Buying a home can feel really hard, especially after the wildfires. This program helps eligible families with costs like closing costs, down payment help, lowering your mortgage rate (discount points), reducing the loan amount (principal buydown), and other approved expenses for buying a home in Maui County.

Do you Qualify?

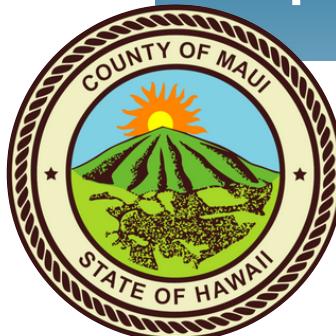
You may be eligible for this program if you:

- **Do not currently own a home**, and have not owned a home within the past 3 years
- Have a household income **at or below 120% of the area median income** (see reverse)

The program will prioritize renters displaced by the Maui wildfires while remaining open to all first-time homebuyers up to 120% area median income (AMI).



Applications close
September 30, 2025



HO'OKUMU HOU

Restoring Community, Building Our Future



What are the Terms?

- The amount of help you can get is based on what you need to **keep your housing costs at or below 30% of your household's total monthly income** before taxes.
- You must buy a single-family home, townhouse, or condo in Maui County that is **not in a flood zone**.
- You must agree to live in the home, and if you choose to sell in the future, sell it at an affordable rate to an income-qualified buyer. These terms apply for 99 years.

For more information visit
hookumuhou.mauicounty.gov

APPLICATION PROCESS

Applications open on August 11, 2025

1 Submit Your Application



Submit your application online, via the Maui OOR mobile app, or by calling the Ho'okumu Hou Service Center at 808-865-4007.

2 Application Assigned to Program Specialists



A program specialist will reach out to you after your application is received. They will help you through the whole process and work with you to collect all the needed documents.

3 Determine Eligibility



Your program specialist will review your documents and determine the program you qualify for. Once qualified, you'll need to get approved for a first mortgage by a lender. If you need assistance with obtaining a mortgage, your program specialist will connect you with a housing counselor to help you get ready. Once you're approved and qualified for the program by your program specialist, you'll get an award letter.

4 Find a Home



Work with a licensed realtor to find a home. When you're ready to make an offer, tell your program specialist. The program will then do some checks to make sure everything follows the rules, including a required HUD environmental review.

5 Closing



Go to the real estate closing, sign all the papers, and get the keys to your new home!

INCOME ELIGIBILITY

2025 Income Limits	Household Size							
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
50% AMI	\$ 47,150	\$ 53,850	\$ 60,600	\$ 67,300	\$ 72,700	\$ 78,100	\$ 83,500	\$ 88,850
80% AMI	\$75,400	\$86,200	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
120% AMI	\$113,050	\$129,200	\$145,350	\$161,500	\$174,450	\$187,350	\$200,300	\$213,200