MauiWES Evidence on Post-Wildfire Socioeconomic Conditions in Lahaina Front Street 314.04 and Lahainaluna 314.05

UNIVERSITY OF HAWAI'I - MAUI WILDFIRE EXPOSURE STUDY

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Executive Summary

This report provides independent documentation from the Maui Wildfire Exposure Study regarding Lahaina Front Street Census Tract 314.04 and Lahainaluna Census Tract 314.05. This report documents post-wildfire socioeconomic conditions and displacement among MauiWES participants associated with these tracts by pre-fire residence.

MauiWES data show that participants associated with Lahaina Front Street and Lahainaluna experienced severe and continuing socioeconomic disruption following the August 2023 Maui wildfires. Compared with MauiWES participants outside the two specified tracts, participants associated with the Lahaina tracts reported higher levels of income loss, income below the poverty line, temporary housing, housing insecurity, food insecurity, employment disruption, inability to return to work, work-seeking caused by wildfire-related employment changes, and lack of health insurance.

The displacement findings imply that post-wildfire ACS estimates, typically used for evaluating Opportunity Zone eligibility, may not fairly represent the pre-fire community. More than **78** percent of Lahaina Front Street participants and **60** percent of Lahainaluna participants reported living in temporary housing. These findings demonstrate that many people associated with the two tracts by pre-fire residence were no longer living in their original homes or neighborhoods during the post-fire recovery period.

Because the wildfire occurred during the 2020–2024 American Community Survey measurement period, this displacement may have changed the socioeconomic composition of the population physically residing in the two tracts. MauiWES documents a major post-disaster population disruption that the State may consider when interpreting ACS estimates and other administrative data.

Purpose of This Report

This independent report documents evidence from MauiWES regarding Lahaina Front Street (314.04) and Lahainaluna (314.05), for use in evaluating Opportunity Zone eligibility. The report serves as supporting evidence documenting socioeconomic conditions among residents associated with these tracts following the August 2023 Maui wildfires.

The report focuses on three questions:

1. Whether MauiWES provides credible, current, tract-linked post-disaster evidence for Lahaina Front Street 314.04 and Lahainaluna 314.05.
2. Whether residents associated with these tracts experienced elevated socioeconomic hardship after the wildfires.
3. Whether the 2020–2024 ACS may understate economic distress due to non-random displacement and post-disaster changes in population composition.

The findings indicate that Lahaina Front Street 314.04 and Lahainaluna 314.05 remain highly impacted communities and that current tract-linked evidence should be considered when evaluating eligibility.

About MauiWES

The Maui Wildfire Exposure Study is one of the most comprehensive post-disaster population health and socioeconomic cohorts in the United States. It was developed after the August 2023 Maui wildfires to provide independent, community-based, longitudinal evidence on the disaster's health, economic, housing, environmental, and social impacts.

MauiWES was designed to measure the lived conditions of wildfire-affected residents over time. The study includes detailed information on demographics; pre- and post-fire residence; displacement; housing stability; income loss; employment disruption; food insecurity; access to health insurance; physical and mental health; environmental exposures; and social needs.

Unlike administrative datasets that often capture only a single dimension of recovery, MauiWES integrates family-level socioeconomic data with health, exposure, and displacement data. This makes the cohort uniquely valuable for understanding how disaster-related displacement affects the interpretation of tract-level economic indicators.

The analysis presented here is independent and evidence-based. MauiWES is not intended to replace ACS as an official data source for median family income or poverty status. Rather, its value for the purpose of this analysis lies in providing current, post-disaster, tract-linked evidence on whether the affected population associated with Lahaina Front Street 314.04 and Lahainaluna 314.05 remained economically vulnerable after the fire.

MauiWES Sample and Tract-Level Classification

The analytic sample for this report included **1,836** participants who completed baseline MauiWES data collection between February 2024 and February 2025. The sample included **60.9%** female participants and **39.1%** male participants. Nearly **23%** of participants were aged 18–34, nearly **60%** were aged 35–64, and **17.4%** were aged 65 and older. The racial distribution was similar between the MauiWES cohort and the 2024 ACS 5-year sample. In particular, one in three MauiWES participants was White, and more than a quarter were Asian. One in five MauiWES participants was Native Hawaiian and Pacific Islander. More than **61%** of the MauiWES participants were employed, the rate was close to the 2024 ACS 5-year cohort rate of **59.1%**.

MauiWES geocoded participants' pre-fire locations across Maui County and classified individuals by census tract. This report focuses on participants linked to:

Lahaina Front Street, Census Tract 314.04
Lahainaluna, Census Tract 314.05
Outside tracts: All other Maui tracts outside these two specified Lahaina tracts

Within the analytic sample, **254** participants had a pre-fire location in Lahaina Front Street 314.04, representing nearly **16%** of the sample. Another **303** participants were located in Lahainaluna 314.05, representing nearly **19%** of the sample. A total of **1,044** participants, or **64.8%**, were located outside Lahaina Front Street and Lahainaluna areas before the fire.

These tract-linked sample sizes provide sufficient aggregate evidence to compare post-disaster socioeconomic hardship across the two Lahaina tracts and the broader MauiWES cohort.

Figure 1. Demographic characteristics, Baseline MauiWES and 2024 ACS - 5-Year.

Four panels present the demographic information - age, gender, race, and employment in the baseline MauiWES and the 2024 ACS 5-Year survey (Maui County Population).

Key Finding

Across nearly all socioeconomic and housing measures examined, participants associated with Lahaina Front Street (314.04) and Lahainaluna (314.05) experienced more severe post-fire consequences than those outside these tracts. The evidence shows that these tracts were not merely affected by the wildfire; they experienced concentrated and persistent socioeconomic disruption.

The findings are especially important because the 2020–2024 ACS includes the post-fire period. If lower-income or economically vulnerable residents were displaced outside the tract during the ACS measurement window, the remaining in-tract population may not fully represent the pre-fire community of Lahaina. This creates a risk that the 2020–2024 ACS estimates understate economic distress in the very tracts most affected by the disaster.

Why Post-Disaster ACS Estimates May Understate Distress

The August 2023 wildfire created a sudden and severe disruption in Lahaina's population, housing stock, labor market, and family income. In this context, the 2020–2024 ACS should not be interpreted simply as "newer" data. For Lahaina, the 2020–2024 ACS is a hybrid pre-fire and post-fire estimate collected during a period when many residents were displaced, temporarily housed, or forced to relocate outside their original census tract.

The key methodological concern is denominator change. ACS tract estimates depend on the population residing in a tract during the survey period. But after the wildfire, many residents associated with Lahaina Front Street and Lahainaluna were no longer living in their original homes or neighborhoods. If displaced residents were disproportionately lower income, employed in disrupted sectors, renters, uninsured, or otherwise economically vulnerable, then post-fire ACS estimates may make the tract appear less distressed than the affected community actually was.

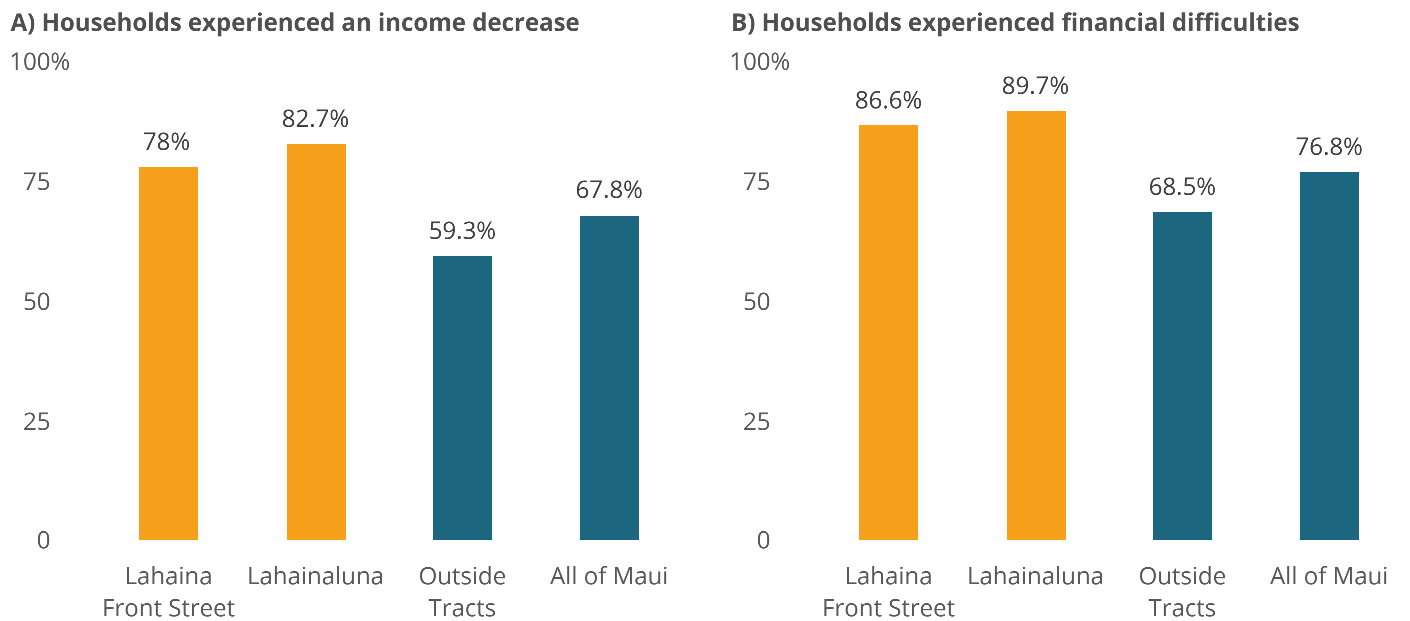
This is not a normal population change. It is a disaster-driven, non-random displacement shock. The affected residents did not cease to be part of the Lahaina community; many were temporarily displaced by the destruction of homes, loss of income, lack of available housing, and disruption of employment. MauiWES data provide current evidence that this displaced and affected population remained economically vulnerable.

For these reasons, the evidence supports interpreting 2020–2024 ACS estimates for Lahaina Front Street 314.04 and Lahainaluna 314.05 with caution and supplementing them with current tract-linked post-disaster data.

Evidence 1: Severe Income Loss

MauiWES participants were asked whether their **family income** had changed following the wildfires. The results document a widespread and severe loss of family income among participants associated with pre-fire residence in Lahaina Front Street (314.04) and Lahainaluna (314.05).

Figure 2. Decrease in family income and financial difficulties following the wildfire, by pre-fire census tract.



Panel A shows the percentage of MauiWES participants reporting a decrease in family income: 78.0% in Lahaina Front Street, 82.7% in Lahainaluna, 59.3% outside the two specified tracts, and 67.8% in the overall MauiWES cohort. Panel B shows the percentage reporting financial difficulties: 86.6% in Lahaina Front Street, 89.7% in Lahainaluna, 68.5% outside the two specified tracts, and 76.8% in the overall cohort.

In Lahainaluna, **82.7%** of participants reported a decrease in family income following the wildfire. In Lahaina Front Street, **78.0%** reported a decrease. By comparison, **59.3%** of participants outside the two specified tracts and **67.8%** of the overall MauiWES cohort reported a decrease in family income.

The prevalence of family income loss was therefore **23.4 percentage points higher in Lahainaluna** and **18.7 percentage points higher in Lahaina Front Street** than among participants outside the two specified tracts. This substantial difference demonstrates that the economic effects of the wildfire were disproportionately concentrated among participants associated with the two Lahaina communities.

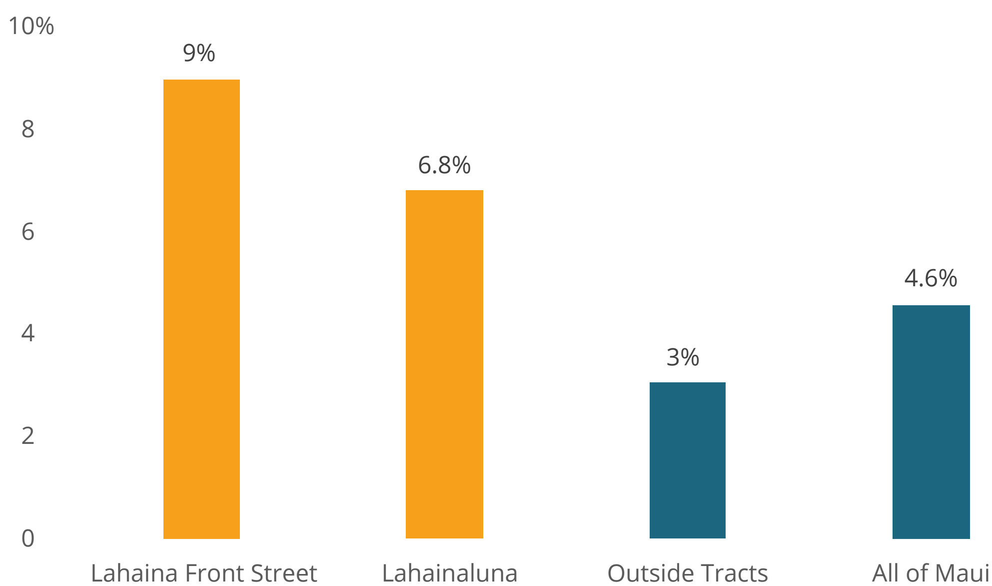
Participants associated with the two tracts were also more likely to report financial difficulties following the wildfire. Financial difficulties were reported by **89.7%** of Lahainaluna participants and **86.6%** of Lahaina Front Street participants, compared with **68.5%** of participants outside the two specified tracts and **76.8%** of the overall MauiWES cohort.

The most severe losses of family income were also concentrated in the Lahaina tracts. A decrease of **90% to 99% in family income** was reported by **9.0%** of Lahaina Front Street participants and **6.8%** of Lahainaluna participants. The corresponding rates were **3.0%** among participants outside the two specified tracts and **4.6%** in the overall MauiWES cohort.

The Lahaina Front Street rate of catastrophic family income loss was three times the outside-tract rate, while the Lahainaluna rate was more than twice the outside-tract rate.

Taken together, these findings show that the wildfire caused more than a modest or temporary decline in income. Participants associated with Lahaina Front Street and Lahainaluna experienced a broader and substantially deeper loss of family income than participants elsewhere on Maui. Because participants were classified by their pre-fire residence, MauiWES captures the post-wildfire experiences of residents associated with these communities, even when they were displaced from their original census tracts.

Figure 3. Severe loss of family income following the wildfire, by pre-fire census tract.



A decrease of 90% to 99% in family income was reported by 9.0% of MauiWES participants associated with Lahaina Front Street 314.04 and 6.8% of participants associated with Lahainaluna 314.05. The corresponding rates were 3.0% among participants outside the two specified tracts and 4.6% in the overall MauiWES cohort.

Evidence 2: MauiWES Findings Meet the Poverty and Median Family Income Criteria

The Opportunity Zone criterion evaluated in this section has two requirements:

1. At least **20% of the population must have income below the poverty line**; and
2. Median family income must be **no more than 125% of the applicable area median family income**.

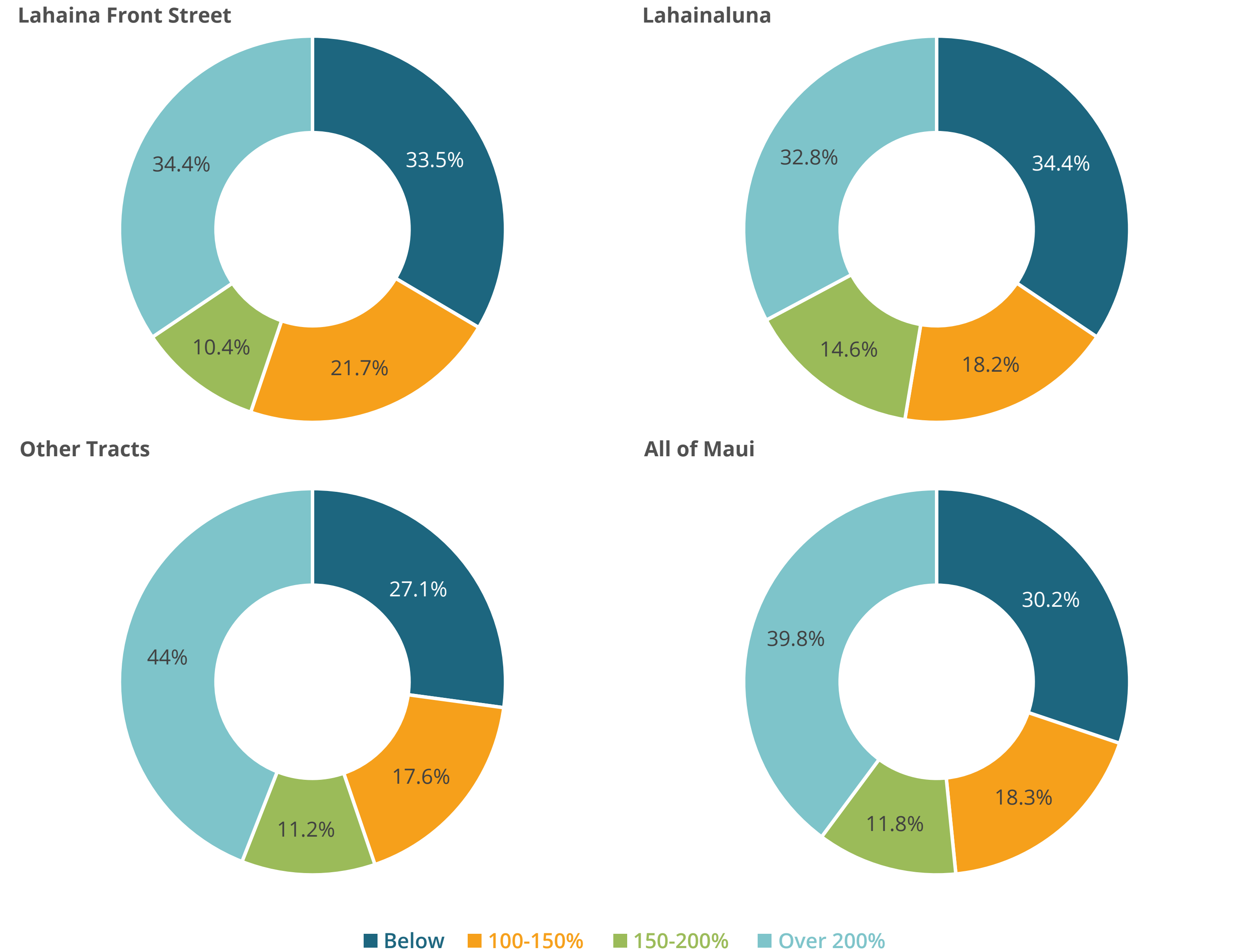
For this analysis, the applicable area median family income is the Maui County median family income of **$112,652**.

The MauiWES findings and the median family income figures show that the MauiWES populations associated with both Lahaina Front Street 314.04 and Lahainaluna 314.05 meet these two numerical criteria.

Poverty Criterion

MauiWES measured adjusted family income relative to the poverty line, accounting for family size.

Figure 4. MauiWES poverty findings compared across pre-fire census-tract groups.



Adjusted family income below the poverty line was observed among 33.5% of participants associated with Lahaina Front Street 314.04 and 34.4% of participants associated with Lahainaluna 314.05. Both percentages exceed the 20% criterion evaluated in this section. The corresponding percentages were 27.1% among participants outside the two specified tracts and 30.2% in the overall MauiWES cohort. Participants were classified according to their pre-fire residence.

Among participants associated with pre-fire residence at 314.04 Lahaina Front Street, **33.5% had adjusted family income below the poverty line**. Among participants associated with Lahainaluna 314.05, **34.4% had adjusted family income below the poverty line**.

Both percentages are substantially above the **20%** criterion:

- Lahaina Front Street exceeds the criterion by **13.5 percentage points.**
- Lahainaluna exceeds the criterion by **14.4 percentage points**.

The MauiWES poverty findings were also higher than the **27.1%** observed among participants outside the two specified tracts and the **30.2%** observed in the overall MauiWES cohort.

These findings show that approximately one in three MauiWES participants associated with each of the two Lahaina tracts had adjusted family income below the poverty line during the post-wildfire recovery period.

Median Family Income Criterion

The applicable Maui County median family income is **$112,654**. The criterion requires the median family income to be no more than **125% of the Maui County median family income**.

MauiWES participants living in Lahaina Front Street have a has a median family income of **$80,789**, which is **71.7% of Maui County's median family income**.

MauiWES participants living in Lahainaluna have a median family income of **$97,386**, equal to **86.4% of the Maui County median family income**.

Because both percentages are well below **125%**, both tracts meet the median family income component of the criterion.

Combined Finding

The results are direct and consistent:

> **Lahaina Front Street 314.04:** The MauiWES poverty measure is **33.5%**, exceeding the **20%** criterion, and median family income is **71.7%** of the Maui County median family income, below the **125%** limit.
>
> **Lahainaluna 314.05:** The MauiWES poverty measure is **34.4%**, exceeding the **20%** criterion, and the median family income is **86.4%** of the Maui County median family income, below the **125%** limit.

Direct Comparison with the Criteria

Eligibility measure	Required criterion	Lahaina Front Street 314.04	Lahainaluna 314.05	Result
MauiWES participants with adjusted family income below the poverty line	At least 20%	33.5%	34.4%	Both exceed 20%
Median family income	No more than 125% of Maui County MFI	$80,789	$97,386	Both meet the criterion
Median family income as a percentage of Maui County MFI	No more than 125%	71.7%	86.4%	Both are well below 125%
Combined result	Both criteria must be met	Meets both criteria	Meets both criteria	Both tract-linked populations meet the numerical criteria

Accordingly, the populations associated with both Lahaina Front Street 314.04 and Lahainaluna 314.05 meet the two numerical components evaluated here: poverty of at least **20%** and median family income no greater than **125%** of the Maui County median family income.

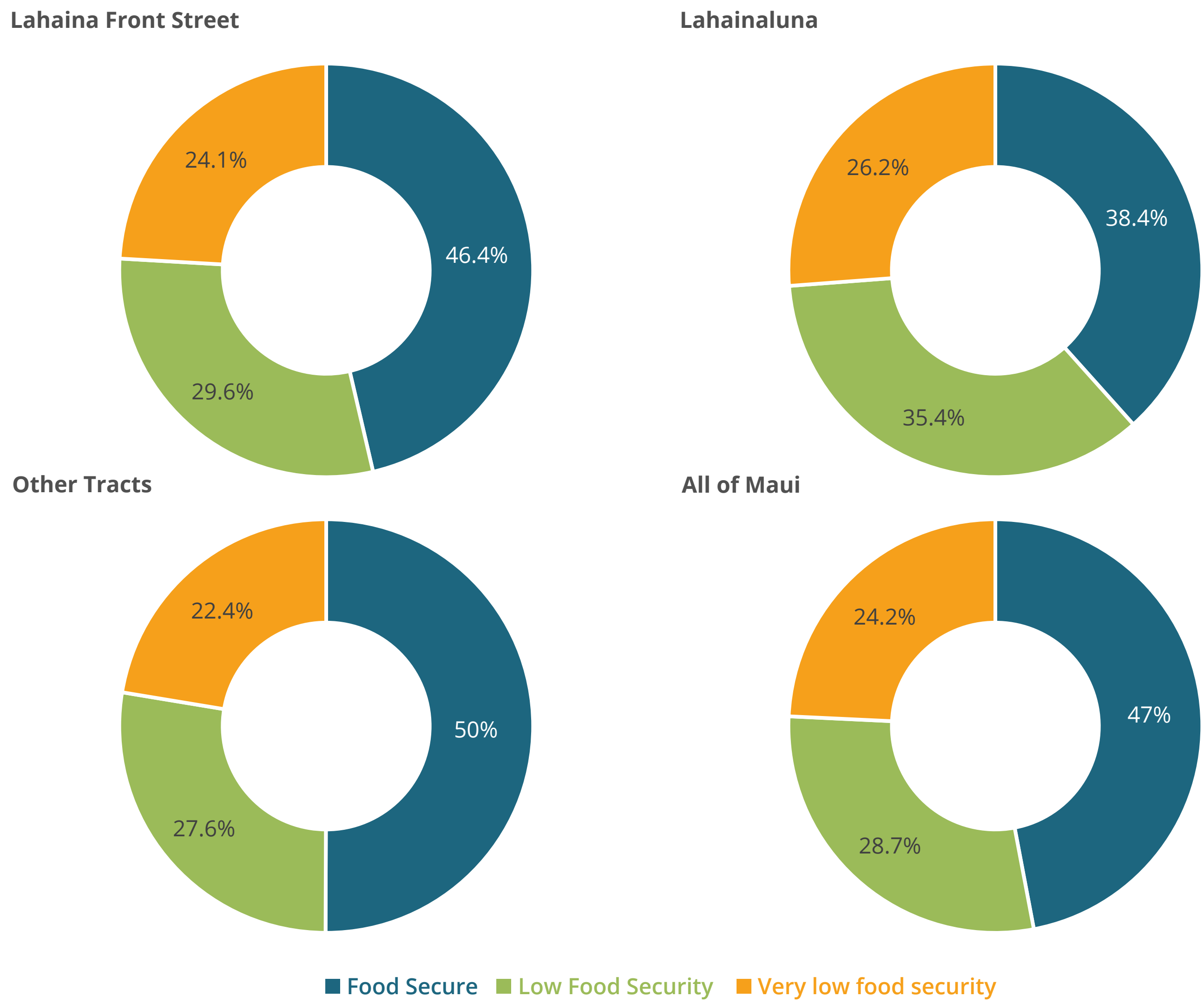
Evidence 3: Food Insecurity

Food insecurity is an important indicator of family economic strain. MauiWES data show elevated food insecurity among participants associated with Lahainaluna and persistent food insecurity among participants associated with Lahaina Front Street.

More than **26%** of Lahainaluna participants reported very low food security. This rate exceeded the overall MauiWES cohort average of **24.2%** and was higher than the outside-tract rate of **22.4%**. Lahaina Front Street participants also reported a high rate of very low food security at approximately **24.1%**.

These results show that many families associated with the two Lahaina tracts continued to experience basic material hardship well after the wildfire.

Figure 5. Share of MauiWES participants reporting very low food security.



Food insecurity was elevated among participants associated with Lahainaluna (314.05) and remained high among participants associated with Lahaina Front Street (314.04).

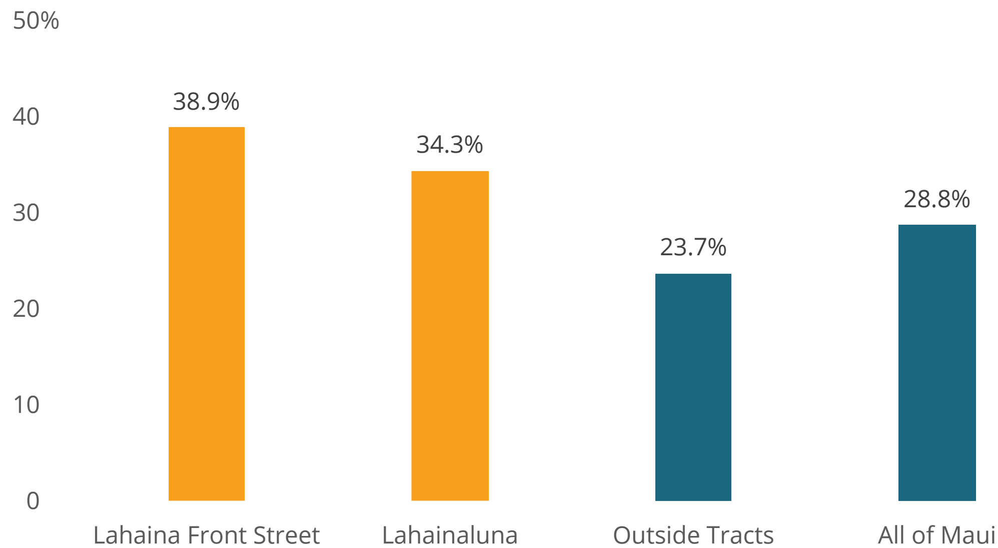
Evidence 4: Housing Insecurity

MauiWES also asked participants whether they felt secure in their current housing situation. Housing insecurity was elevated in both Lahaina tracts.

Nearly **39%** of Lahaina Front Street participants reported that they did not feel secure in their current housing situation. In Lahainaluna, **34.3%** reported housing insecurity. These rates were higher than the overall MauiWES cohort average of **28.8%** and substantially higher than the outside-tract rate of **23.7%**.

This evidence shows that displacement was not simply a short-term logistical issue. Many residents associated with these tracts continued to face unstable housing conditions well into the post-disaster recovery period.

Figure 6. Share of MauiWES participants reporting that they did not feel secure in their current housing situation.



Almost 40% the Lahaina Front reported housing insecurity, one in three of the Lahainaluna participants reported housing insecurity. The rates were substantially higher than the rates in the other tracts (23.7%) and the overall MauiWES cohort (28.8%).

Evidence 5: Inability to Return to Work and Looking for Work Due to Wildfire-Related Employment Changes

MauiWES asked participants whether they had been able to return to their jobs since the wildfire. The results show that residents associated with Lahaina Front Street and Lahainaluna were less likely to have returned to work.

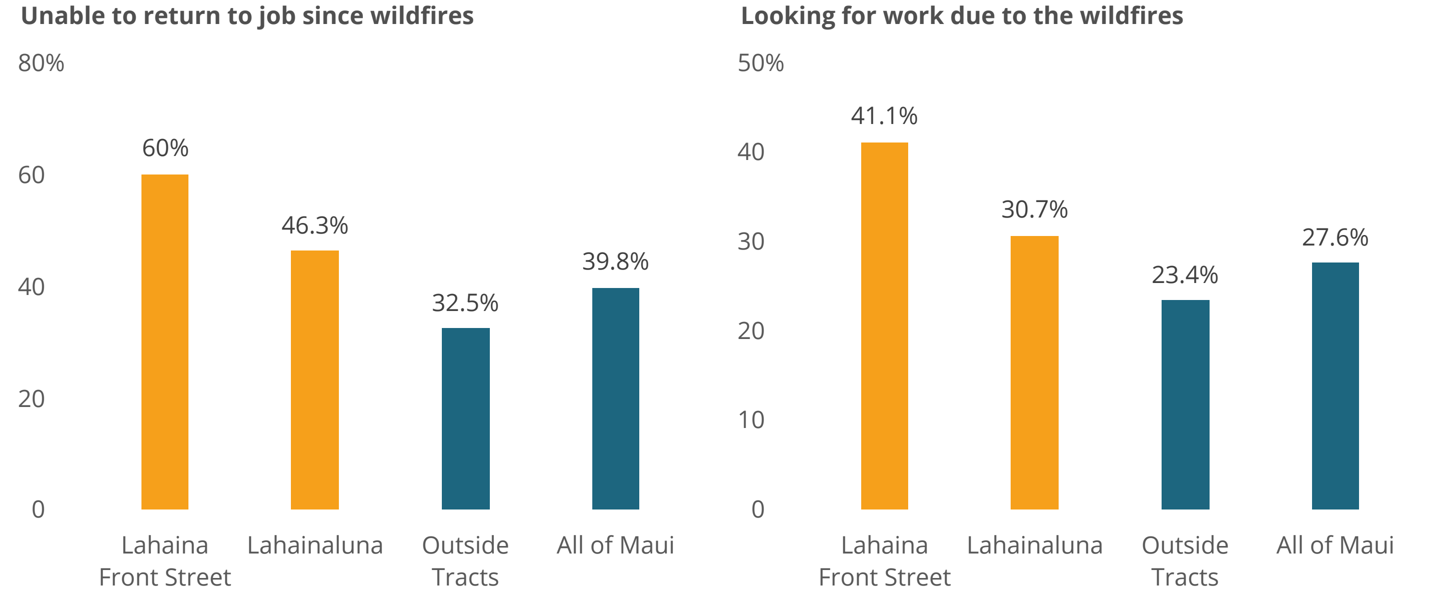
Only **40%** of Lahaina Front Street participants reported being able to return to their jobs after the wildfire. In Lahainaluna, **53.7%** reported being able to return to their job. By comparison, more than **60%** of the overall MauiWES cohort and **67.5%** of participants outside the specified tracts reported returning to work.

This finding is particularly important because it documents continuing economic disruption after the disaster. The affected residents were not simply displaced from housing; many were also disconnected from their prior employment.

MauiWES also asked whether participants were currently seeking work due to employment changes resulting from the wildfires. More than **41%** of Lahaina Front Street participants reported looking for work due to wildfire-related employment changes. In Lahainaluna, **30.7%** reported looking for work. These rates were substantially higher than the overall MauiWES cohort average of **27.6%** and the outside-tract rate of **23.4%**.

This evidence reinforces the conclusion that residents associated with these tracts continued to experience post-disaster economic instability.

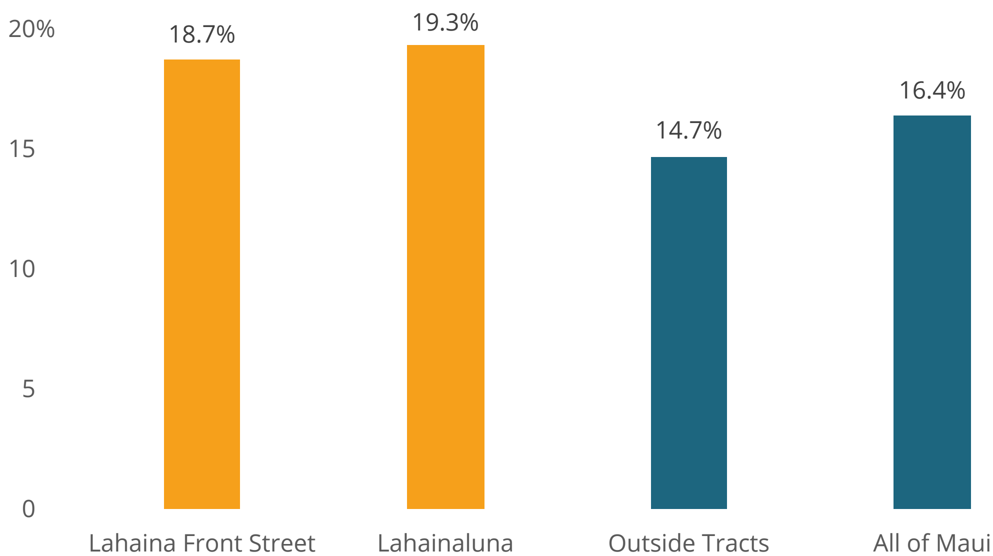
Figure 7. Share of MauiWES participants reporting that they were able to return to their jobs since the wildfire.



Return-to-work rates were substantially lower among Lahaina Front Street and Lahainaluna participants than among the outside-tract comparison group. Share of MauiWES participants currently looking for work due to wildfire-related employment changes. Work-seeking due to wildfire-related employment disruption was highest among Lahaina Front Street participants and elevated among Lahainaluna participants.

Evidence 6: Lack of Health Insurance

Figure 8. Share of MauiWES participants reporting that they did not currently have health insurance.



Uninsured rates were higher in Lahaina Front Street (314.04) and Lahainaluna (314.05) than outside the specified tracts.

Lack of health insurance is another indicator of economic vulnerability and reduced access to recovery resources. MauiWES data show that uninsured rates were higher among participants associated with the two Lahaina tracts.

Almost one in five Lahainaluna participants **(19.3%)** reported not having health insurance. A similar share of Lahaina Front Street participants **(18.7%)** reported being uninsured. These rates were higher than the outside-tract rate of **14.7%** and higher than the overall MauiWES cohort average of **16.4%**.

This finding suggests that residents associated with Lahaina Front Street and Lahainaluna faced not only income and employment disruption, but also reduced access to health coverage during the recovery period.

Evidence 7: Widespread Displacement and Reliance on Temporary Housing

MauiWES provides direct evidence that the wildfire fundamentally disrupted the residential population associated with Lahaina Front Street 314.04 and Lahainaluna 314.05.

MauiWES participants were classified by their **pre-fire residence** and subsequently asked whether they were living in their original home, in temporary housing, or in a new permanent location. This design allows MauiWES to document the circumstances of residents associated with the two Lahaina tracts even when those residents were no longer living in their original homes following the wildfire.

The results show extraordinary reliance on temporary housing. More than **78%** of participants associated with Lahaina Front Street 314.04 were living in temporary housing. **60.0%** of participants associated with Lahainaluna 314.05 were living in temporary housing. By comparison, **25.8%** of participants outside the two specified tracts and **41.4%** of the overall MauiWES cohort were living in temporary housing.

Direct Comparison of Temporary-Housing Rates

Pre-fire tract group	Participants living in temporary housing	Difference from outside-tract group
Lahaina Front Street 314.04	More than 78%	More than 52 percentage points higher
Lahainaluna 314.05	60.0%	34.2 percentage points higher
Outside the two specified tracts	25.8%	Comparison group
Overall MauiWES cohort	41.4%	—

The temporary housing rate among Lahaina Front Street participants was approximately **three times** that observed among participants outside the two specified tracts. The Lahainaluna rate was more than **twice** the outside-tract rate.

These differences demonstrate that displacement was not a marginal or isolated experience. More than three out of every four MauiWES participants associated with Lahaina Front Street and three out of every five associated with Lahainaluna were living in temporary housing during the post-wildfire recovery period.

Why This Evidence Matters

The temporary-housing findings are distinct from the poverty and median family income criteria presented in Evidence 2. Temporary housing is not itself one of those numerical criteria. Instead, it provides direct evidence that the wildfire substantially altered the residential circumstances of the population associated with the two tracts.

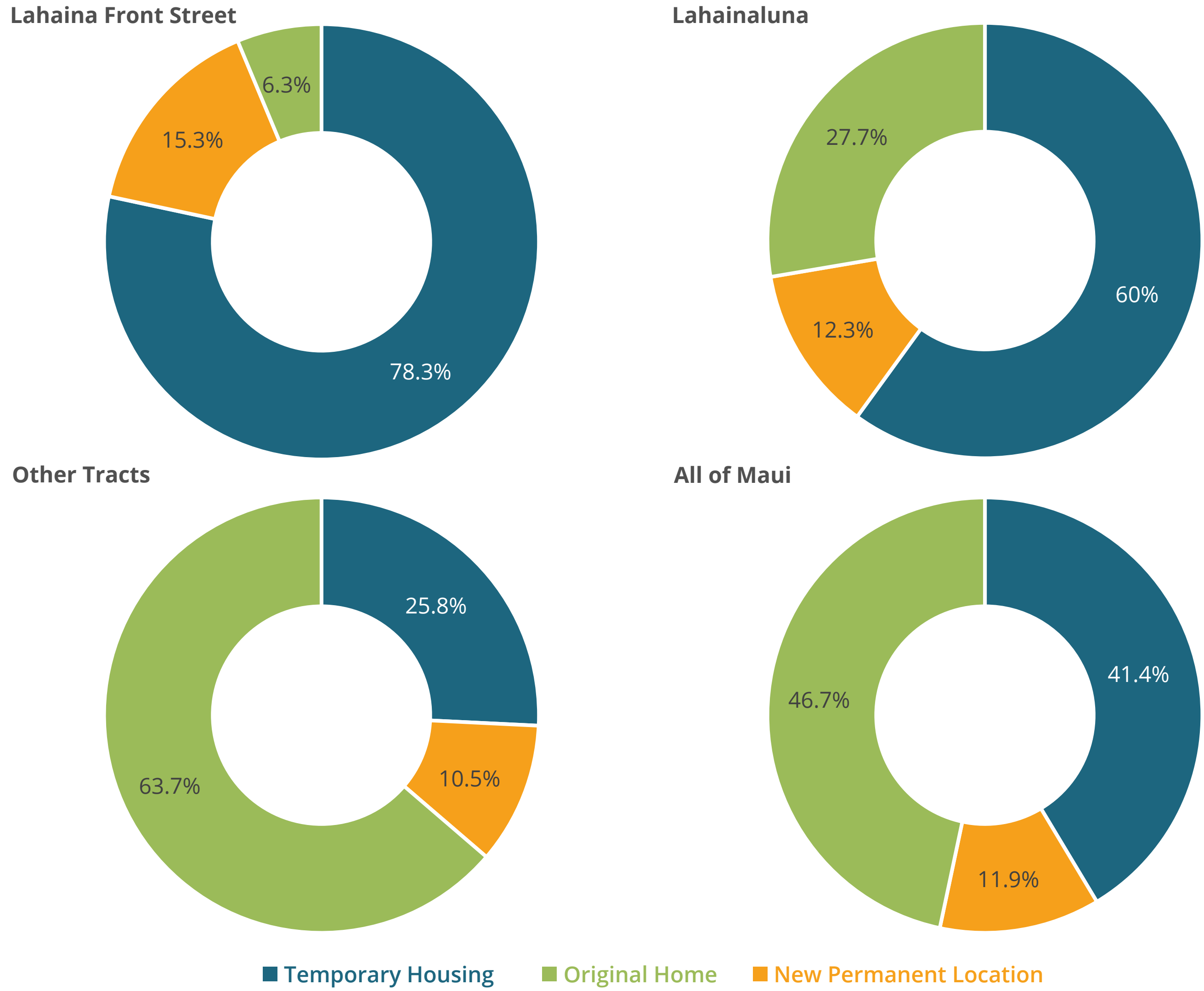
This distinction is critical because MauiWES assigns participants to census tracts using their **pre-fire addresses**. MauiWES therefore preserves the connection between displaced residents and their original Lahaina communities, even when those residents were living in temporary housing or had relocated after the wildfire.

By contrast, resident-based tract estimates generally describe the population physically residing in a tract during the applicable measurement period. When more than **78%** of the Lahaina Front

Street population represented in MauiWES, and **60%** of the Lahainaluna population were living in temporary housing, the population physically present in the tracts after the wildfire may have differed substantially from the communities that lived there before the disaster.

MauiWES does not establish that any official estimate is incorrect. It does, however, document the underlying population disruption that must be considered when interpreting post-fire tract-level estimates.

Figure 9. Share of MauiWES participants reporting that they were living in temporary housing.



Temporary housing was reported by more than 78% of Lahaina Front Street participants and 60% of Lahainaluna participants, compared with 41.4% of the overall MauiWES cohort and 25.8% outside the specified tracts.

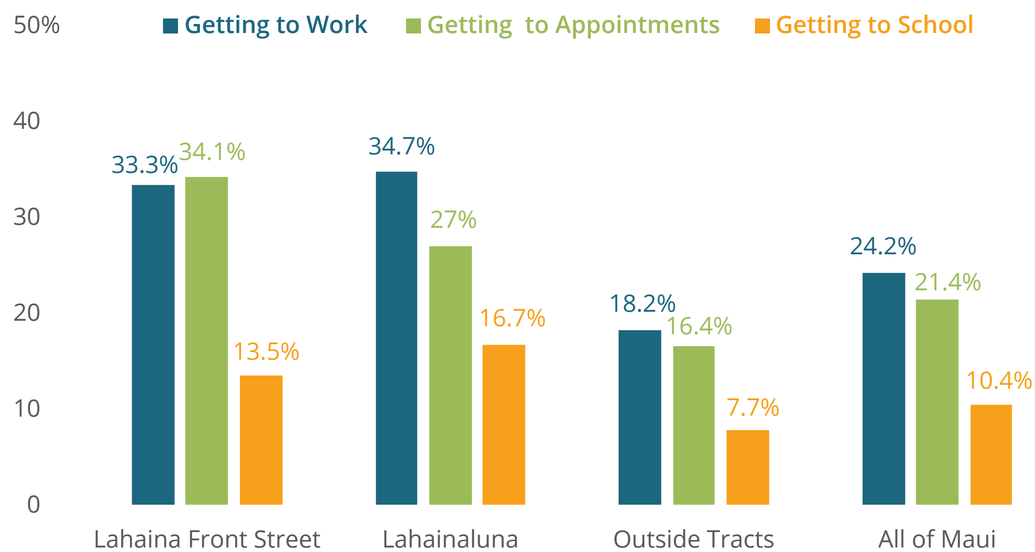
Evidence 8: Wildfires impacted transportation options to work, schools, and appointments

The Maui wildfire disrupted transportation through damage to transportation infrastructure, road closure, loss of personal vehicles, and prolonged displacement. These disruptions can substantially impact transportation options for getting to work, school or appointments. The participants in Lahaina Front and Lahainaluna were more likely to report the wildfire impacts on transportation than those in the other tracts and in the overall cohort.

More than one in three Lahainaluna participants **(34.7%)** reported the impact of wildfires on getting to work. A similar share of Lahaina Front Street participants **(33.3%)** reported transportation difficulties for getting to work. These rates were higher than the outside-tract rate of **18.2%** and higher than the overall MauiWES cohort average of **24.2%**. A similar pattern was observed for getting to school. More than **34%** of Lahaina Front reported having transportation difficulties getting to the appointments due to the fire whereas the rate was **27%** in Lahainaluna. The rates were substantially higher than the rate **16.4%** in the outside specified tracts and the rate of the overall cohort (**21.4%**).

This finding suggests that residents associated with Lahaina Front Street and Lahainaluna faced transportation disruptions that can substantially reduce access to employment, healthcare, education, and other essential services.

Figure 10. Share of MauiWES participants reporting that the impact of wildfires on transportation getting to work, getting to school, and getting to the appointment.



More than one in three of the participants in Lahainaluna reported that the wildfire impacted their transportation to work, the same rate was in Lahaina Front (33.3%). The rates were substantially higher than the rate in the other tracts (18.2%) and the overall MauiWES cohort (24.2%).

Integrated Interpretation

Taken together, the MauiWES findings provide strong evidence that Lahaina Front Street 314.04 and Lahainaluna 314.05 experienced concentrated and continuing socioeconomic disruption after the August 2023 wildfires.

The two tracts showed elevated hardship across multiple independent indicators:

Severe income loss
Any family income loss
Poverty
Food insecurity
Temporary housing
Lower employment
Lower return-to-work rates
Higher rates of looking for work due to wildfire-related employment changes
Higher uninsured rates
Difficulties in transportation and traveling

The consistency of these findings matters. No single indicator alone defines the economic condition of a census tract. However, when multiple independent indicators all point in the same direction, the evidence becomes much stronger. MauiWES shows that residents in these tracts were disproportionately affected by the disaster and remained economically vulnerable after the fire.

This pattern also supports the argument that the 2020–2024 ACS may understate economic distress. If many economically vulnerable residents were displaced into temporary housing or outside their original census tracts, then the ACS resident denominator changed. The remaining population physically present in the tract may not represent the full pre-fire community. In that case, ACS estimates may reflect selective displacement rather than true improvement in socioeconomic conditions.

Relevance to Opportunity Zone Eligibility

Opportunity Zone eligibility depends on socioeconomic measures such as poverty and median family income. In normal circumstances, ACS data provide the standard basis for these determinations. However, Lahaina's situation is not normal. The wildfire occurred during the 2020–2024 ACS measurement period and caused an abrupt, non-random disruption to the population being measured.

The evidence suggests that Lahaina Front Street 314.04 and Lahainaluna 314.05 should be evaluated using a broader post-disaster evidentiary framework. Such a framework should recognize that disaster displacement can temporarily remove economically vulnerable residents from the tract denominator, making the tract appear less distressed than the affected community actually is.

MauiWES does not claim to replace ACS. Rather, it provides current, tract-linked, independent evidence that the affected residents associated with these tracts experienced substantial economic hardship. This evidence should be considered alongside ACS 2019–2023, ACS 2020–2024, vacancy and active-address data, tax migration indicators, housing data, and other administrative sources.

A triangulated approach is the most appropriate way to evaluate Lahaina because the disaster affected both the population and the measurement system used to assess that population.

Why Lahaina Front Street 314.04 Is Especially Compelling

The evidence is particularly strong for Lahaina Front Street 314.04. MauiWES data show that Lahaina Front Street participants experienced exceptionally high rates of temporary housing, housing insecurity, income loss, low employment, inability to return to work, looking for work due to wildfire-related employment changes, and lack of health insurance.

More than **78%** of Lahaina Front Street participants were living in temporary housing. Nearly **39%** reported housing insecurity. Almost one in ten Lahaina Front Street participated reported severe decrease in income of 90-99% due to the fire. Only **63%** were employed. Only **40%** had been able to return to their job since the wildfire. More than **41%** were looking for work due to wildfire-related employment changes.

This is a clear pattern of continuing economic distress. It also directly supports the argument that ACS estimates may be distorted by displacement. When more than three-quarters of tract-linked participants report temporary housing, a post-fire tract-level resident estimate may not fully capture the affected community's economic status.

Why Lahainaluna 314.05 Is Also Strongly Supported

The evidence also supports consideration of Lahainaluna 314.05. MauiWES data show that Lahainaluna participants experienced some of the highest levels of income loss and poverty in the analysis.

Nearly **83%** of Lahainaluna participants reported a decrease in income after the wildfire. Almost **6.8%** reported a catastrophic income decrease of 90% to 99%. Approximately **35%** reported family income below the poverty line. **Sixty** percent were living in temporary housing. More than **34%** reported housing insecurity. Only **53.7%** had returned to their job since the wildfire, and **30.7%** were looking for work due to wildfire-related employment changes.

These findings show that Lahainaluna remained economically vulnerable and substantially affected by the disaster. The evidence supports including Lahainaluna in a disaster-adjusted evaluation of Opportunity Zone eligibility.

Strengths of the MauiWES Evidence

The MauiWES evidence has several strengths for this purpose.

First, the data are current. The baseline sample analyzed here was collected after the wildfire, during the recovery period, and therefore captures the lived socioeconomic conditions of affected residents after displacement and disruption occurred.

Second, the data are tract-linked. Participants' pre-fire locations were geocoded and classified using census tract boundaries, allowing analysis of Lahaina Front Street 314.04 and Lahainaluna 314.05.

Third, the data are multidimensional. MauiWES includes income, poverty, food insecurity, temporary housing, housing insecurity, employment, return to work, work seeking, and insurance coverage. This allows the analysis to identify consistent patterns across multiple socioeconomic domains.

Fourth, the data are independent and community-based. MauiWES was designed as a research cohort to assess post-disaster impacts, not as an advocacy dataset. The analysis provides empirical evidence of socioeconomic conditions among affected residents.

Fifth, the data are directly relevant to the methodological problem facing Treasury. The central question is whether the 2020–2024 ACS accurately represents Lahaina's socioeconomic conditions after a major disaster-driven displacement shock. MauiWES directly measures displacement, temporary housing, housing insecurity, and economic disruption among residents associated with the affected tracts.

Limitations and Appropriate Use

MauiWES should be interpreted appropriately. It is not a replacement for ACS and should not be used alone to produce official tract-level median family income estimates. MauiWES is a post-disaster cohort designed to measure health, exposure, displacement, and social impacts among wildfire-affected residents.

The appropriate use of MauiWES in this context is to provide current, supporting, tract-linked evidence to help interpret ACS estimates in light of the wildfire. Its strongest contribution is demonstrating that residents associated with Lahaina Front Street and Lahainaluna experienced severe and ongoing socioeconomic disruption, and that displacement likely altered the composition of the population reflected in post-fire ACS estimates.

This is precisely the kind of evidence needed when standard population estimates may be affected by a disaster-related denominator shock.

Conclusion

The evidence suggests that Lahaina Front Street Census Tract 314.04 and Lahainaluna Census Tract 314.05 should be considered for Opportunity Zone designation under a post-disaster evidentiary framework.

MauiWES data show that residents in these tracts experienced severe and ongoing socioeconomic disruption after the August 2023 Maui wildfires. Compared with the overall MauiWES cohort and participants outside the specified tracts, participants on Lahaina Front Street and at Lahainaluna had higher rates of income loss, poverty, temporary housing, housing insecurity, employment disruption, inability to return to work, work-seeking due to wildfire-related employment changes, and lack of health insurance.

The evidence also suggests that the 2020–2024 ACS may understate economic distress in these tracts because the wildfire caused a sudden, non-random displacement shock during the ACS measurement period. Many residents of the affected Lahaina community were no longer living in their original homes or census tracts. As a result, the post-fire ACS resident denominator may not fully represent the pre-fire community or the population most affected by the disaster.

For Treasury, the key issue is not whether Lahaina's displaced residents disappeared from need. The issue is whether the eligibility methodology should recognize that many of the residents most in need were displaced from the denominator used to assess the tract. MauiWES provides current, independent, tract-linked evidence that they were.

Taken together, the evidence supports a disaster-adjusted, triangulated evaluation of Lahaina Front Street 314.04 and Lahainaluna 314.05 that considers MauiWES alongside ACS and other administrative indicators of displacement, vacancy, migration, housing disruption, and economic hardship.