HHFDC
HAWAII HOUSING FINANCE & DEVELOPMENT CORPORATION

Hale Kamaʻāina Mortgage Program

NOTICE OF RATE REDUCTION

The Hawaii Housing Finance and Development Corporation (HHFDC) is pleased to announce that **mortgage interest rates through the Hale Kamaʻāina Mortgage Program will decrease, effective April 1, 2026.**

30-Year Fixed Rate Loan Type	Rates effective April 1, 2026
FHA, VA, USDA-RD	**4.65%**
Fannie/Freddie	**4.95%**
Downpayment Assistance 2nd mortgage loans of up to 4% of the first mortgage loan amount are available with a 0.25% rate premium to the applicable loan rate.	

This change reflects HHDFC's ongoing commitment to advance housing opportunities for the residents of Hawaii by ensuring access to affordable homeownership.

All participating lenders are encouraged to update their systems and inform their teams accordingly to ensure a smooth transition. Updated program materials will be distributed and made available on HHFDC's website as well as eHousingPlus' website.

If you have any questions regarding this change or need assistance, please do not hesitate to contact us at 808-587-0578 or dbedt.hhfdc.mortgage@hawaii.gov.

Mahalo for your continued support and partnership of the Hale Kamaʻāina Mortgage Program!

HALE
KAMAʻĀINA