HHFDC
HAWAII HOUSING FINANCE & DEVELOPMENT CORPORATION

Hale Kama‘āina Mortgage Program



Competitive Mortgage Financing

Hale Kama‘āina offers competitive mortgage financing to support first-time homebuyers in Hawai‘i. Discover mortgage options tailored to help residents achieve stable and lasting homeownership in our island community.



Rates & Offerings

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

Hale Kama‘āina Mortgage Program

677 Queen Street, Suite 300 Honolulu, HI 96813

https://dbedt.hawaii.gov/hhfdc/hk-mortgage-program/

For more information, please contact us at

808-587-0578

or

dbedt.hhfdc.mortgage@hawaii.gov