

HOW
TO

Stay HHFDC* Compliant

For properties subject to the buyback and SAE programs

HHFDC's affordable programs
MANDATE owner occupant
for as long as the HHFDC
program(s) is/are in effect

MAINTAIN OWNER OCCUPANT

HHFDC recommends
lender submit request and
borrower's signed
authorization on behalf of
the owner.

REFINANCE or HELOC

Property placed into your
trust without prior consent
will require correction by
taking the property out of
the trust.

PUT YOUR PROPERTY INTO A TRUST

Owner, owner's agent or
owner's escrow agent may
submit request for
information with signed
authorization or purchase
contract.

SAE PAYOFF

GET HHFDC PRIOR WRITTEN CONSENT

Submit request on HHFDC's -- [Request Form](#)

or, Use your own paper.

Mail to: HHFDC - ATTN: RES,
677 Queen St #300, Honolulu HI 96813
or Fax to (808) 587-0600, or Email
HHFDC.RES.INFO@Hawaii.gov

ADD TO TITLE

Adding someone to title.
Must be approved and meet
HHFDC qualifications.

REMOVE FROM TITLE

Documentation is required
to remove someone from
title.

SELL PROPERTY

Sale may still be subject to
HHFDC's affordable
program requirements.
Send written request for
confirmation.

SEEK LEGAL ADVICE

Contact your financial advisor or
legal counsel to understand your
obligations and options under
HHFDC's affordable program.