



STATE OF HAWAII
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION
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CONSOLIDATED PLAN INFORMATIONAL PACKET

For Program Year 2026 *Annual Action Plan*
(July 1, 2026 – June 30, 2027)

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STATE OF HAWAII CONSOLIDATED PLAN CYCLE
PY2026 AAP
(July 1, 2026 to June 30, 2027)

DEVELOP PY2026 AAP

August – December 2025	Conduct Consultation Meetings for the AAP.
August 14, 2025 (Thursday, 5:00 am)	COUNTY OF HAWAII: In-person Public Hearing. Host: OHCD. Location: 1990 Kinoole Street, Existing Housing Conference Room, Suite 104, Hilo, Hawaii Island.
August 21, 2025 (Thursday, 12:00 pm)	COUNTY OF HAWAII: Virtual Public Hearing via ZOOM. Host: Office of Housing and Community Development (OHCD). For access to ZOOM, see instructions and link on OHCD's website: https://www.hawaiicounty.gov/office-of-housing .
September 17, 2025 (Wednesday, 10:00 am)	CITY & COUNTY OF HONOLULU: Hybrid Public Hearing. Host: HHFDC. Location: HHFDC Board Room; 677 Queen Street, Suite 300, Honolulu, Oahu. Virtual platform: Teams. Connectivity Information: See Notice of Public Hearing on HHFDC's website at www.dbedt.gov/hhfdc . Or call in (audio only): +1-808-829-4853, Meeting ID: 479080365#.
TBD	COUNTY OF KAUAI: Virtual Public Hearing.
TBD	COUNTY OF KAUAI: In-person Public Hearing.
TBD	COUNTY OF MAUI: Virtual Public Hearing.
TBD	COUNTY OF MAUI: In-person Public Hearing.
January 2026 – February 2026	Develop PY2026 AAP.
February 6, 2026	HHFDC-FIN & DHS-BESSD: Deadline to submit PY2026 AAP information to HHFDC-PECB.
February 27, 2026	Mail Draft PY2026 AAP to counties and libraries for public review and comment.
March 9, 2026	Publish Notice of Public Comment on Draft PY2026 AAP.
March 10, 2026	Start 30-day period to accept public comments on the Draft PY2026 AAP.
April 8, 2026	End of public comment period.
April 15, 2026	Deadline to respond to public comments.
May 14, 2026	HHFDC Board consideration of PY2026 AAP.
May 15, 2026	Submit PY2026 AAP to HUD.
July 1, 2026 – June 30, 2027	Implement PY2026 AAP.

PURPOSE OF THE CONSOLIDATED PLAN

The *Consolidated Plan* (ConPlan) is an application by the Hawaii Housing Finance and Development Corporation (HHFDC) to the U.S. Department of Housing and Urban Development (HUD) for funding through the HOME Investment Partnerships (HOME), National Housing Trust Fund (HTF) program, and Housing Opportunities for Persons with AIDS (HOPWA) programs. HHFDC's allocation of HOME funds is utilized in the counties of Hawaii, Kauai, and Maui; the City and County of Honolulu receives a separate allocation of these funds from HUD. HHFDC's allocations of HTF and HOPWA funds are utilized statewide, including in the City and County of Honolulu.

The ConPlan process is mandated by HUD to ensure that jurisdictions receiving direct federal assistance develop and utilize a plan for its housing and related needs of extremely low-, very low-, low-, and moderate-income families in a way that improves the availability and affordability of decent, safe, and sanitary housing within a suitable living environment.

In May 2025, HHFDC adopted the ConPlan for the period from July 1, 2025 through June 30, 2030. The ConPlan established these priorities:

- Construction of affordable rental units for both the general and special needs populations;
- Provision of tenant-based rental assistance;
- Development (new construction or rehabilitation of existing buildings) of transitional housing units;
- Project development and construction of affordable for-sale homes;
- Provision of down payment/closing cost assistance and gap loans;
- Housing information and rental assistance to persons with HIV/AIDS; and
- Support for fair housing education and training.

HHFDC will be adopting an *Annual Action Plan* (AAP) for the one-year period from July 1, 2026 through June 30, 2027. HHFDC administers the HOME and HTF programs, while the State of Hawaii Department of Human Services - Benefits, Employment and Support Services Division administers the HOPWA program.

During the review and comment period on the AAP, citizens may participate in the planning process through public hearings on needs and priorities, as will be the case with any proposed substantial amendments to the AAP.

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STATE OF HAWAII
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION
HOME INVESTMENT PARTNERSHIPS PROGRAM
(Program Year 2026-2027)

The HOME Investment Partnerships (HOME) Program is a federally funded program created by the National Affordable Housing Act of 1990. This program is intended to be a locally designed and administered program which: 1) expands the supply of decent, safe, affordable, and sanitary housing, with primary attention to low-income rental housing; 2) strengthens the abilities of state and local governments to design and implement affordable housing strategies; and 3) provides both federal financing and technical assistance.

According to the HOME Program regulations, the State of Hawaii (the State) is the Participating Jurisdiction (PJ); the Hawaii Housing Finance and Development Corporation (HHFDC) is the agency designated to administer the HOME Program for the State. The HOME Program requires that all HOME funds be utilized to assist households earning 80% of the area median income and below.

Each year, the U.S. Department of Housing and Urban Development (HUD) determines by formula the amount of HOME funds that states and units of local governments are eligible to receive. In Program Year 2026 (PY2026), the State anticipates receiving approximately \$3,000,000 in HOME funds. The State distributes its HOME funds in accordance with the State *Consolidated Plan*, which provides information on the State's housing needs, primarily in the counties of Hawaii, Kauai, and Maui; and a strategic plan to address those needs. The State has designated the counties of Hawaii, Kauai, and Maui as HOME State Recipients to administer the State's HOME funds and address their respective housing needs. In accordance with HHFDC's allocation policy, the County of Maui is designated to receive the State's entire HOME allocation in PY2026, less five percent for HHFDC's administration of the program.

HOME funds may be used to expand and/or preserve the supply of safe, decent, and affordable rental housing. This includes new construction or acquisition and/or rehabilitation of rental housing units affordable to very low- and low-income families. HOME funds also can be used for tenant-based rental assistance and new construction, acquisition and/or rehabilitation of housing for affordable homeownership.

The State's HOME Program encourages any program or activity funded in whole or in part with HOME funds to avoid the displacement of individuals and families unless it is the only practical alternative. Should HOME funds be utilized for such an activity, HHFDC and the State Recipients will comply with Section 104(d) of the Housing and Community Development Act of 1974, as amended, and the Uniform Relocation Act.

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STATE OF HAWAII
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION
NATIONAL HOUSING TRUST FUND PROGRAM
(Program Year 2026-2027)

The National Housing Trust Fund (HTF) Program is a federally funded program which was created by Section 1131 of Title I of the Housing and Economic Recovery Act of 2008. This program is intended to be locally designed and administered to increase and preserve the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing for extremely low- and very low-income households, including homeless families. The U.S. Housing and Urban Development (HUD) launched the program in Program Year 2016 (PY2016), and the Hawaii Housing Finance and Development Corporation (HHFDC) is designated to administer the HTF program for the State of Hawaii.

HUD issued the HTF Interim Rule to establish regulations that will govern the program. HUD will determine annually by formula the amount of HTF that states are eligible to receive. By statute, HUD will provide to the states a minimum annual allocation of \$3,000,000 or, if funding is insufficient, publish an alternative methodology for public comment. HTF funds may be used for the new construction or acquisition and/or rehabilitation of rental housing units affordable to extremely low-income families earning up to 30% of the area median income and some operating costs for rental projects. Up to 10% of HTF funds may also be used for homeownership housing, with funding restricted to extremely low-income first-time homebuyers.

HHFDC's HTF allocation plan sets forth the distribution of HHFDC's HTF funds in accordance with the State's *Consolidated Plan*. Due to the limited amount of HTF funds available, HHFDC's allocation plan allows for the utilization of its HTF funds solely for rental housing activities serving extremely low-income households in all four counties. In accordance with HHFDC's allocation policy, HHFDC will retain five percent for its administrative costs and split the remaining allocated equally between the County of Maui and the City and County of Honolulu. Staff will present a proposed PY2026 HTF Allocation Plan to the HHFDC Board of Directors in October 2025.

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STATE OF HAWAII
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS
(Program Year 2026-2027)

The Housing Opportunities for Persons with AIDS (HOPWA) Program, authorized by Title 24 Code of Federal Regulations Part 574, provides resources and incentives to states, local governments, and private non-profit organizations to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families.

HOPWA funds may be used to support all forms of housing designed to prevent homelessness, including emergency housing, shared housing arrangements, apartments, single-room occupancy (SRO) dwellings, and community residences. Eligible uses of HOPWA funds also include providing housing information services; support services; resource identification; acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services; new construction for SRO dwellings and community facilities; project or tenant-based rental assistance; permanent housing placement and; short-term rent, mortgage, and utility payments to prevent homelessness of the tenant or mortgagor of a dwelling.

The State anticipates receiving approximately \$1,000,000 of HOPWA funds for Program Year 2026-2027.

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