

# Hale Kama'āina Mortgage Rates

## Competitive Home Financing

The Hale Kama'āina Mortgage Program provides competitive financing to support first-time homebuyers in Hawai'i. Discover mortgage options tailored to help local residents achieve stable and lasting homeownership in our island community.



Discover how these incredible rates can work for you, connect with one of our participating lenders today!

## Rates & Offerings

Government 30 Year Fixed Rate			
Offering	FICO	DPA	Lock Rate
FHA, VA, USDA-RD	660	0%	5.40%
FHA, VA, USDA-RD	660	4%	5.65%

Conventional 30 Year Fixed Rate			
Offering	FICO	DPA	Lock Rate
Fannie Mae/ Freddie Mac	660	0%	5.70%
Fannie Mae/ Freddie Mac	660	4%	5.95%

## 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  
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