

Eligibility Requirements

A borrower qualifies for the Hale Kama‘āina Mortgage Program if all the following eligibility criteria are met:

1. U.S. Citizen or Resident Alien
2. Bona fide resident of Hawaii
3. At least eighteen years of age
4. Household Income within Program limits
5. Received Recapture Tax Notice
6. Successfully completed a homeownership counseling program through a housing counseling agency approved by the United States Department of Housing and Urban Development
7. *First-time Homebuyer: The borrower, including the spouse, must not have owned or held any interest in a principal residence within the past three (3) years
8. Is financing a property that will be the eligible borrower's principal residence
9. Does not own in fee simple or in leasehold any other residential property within the State (**DPA only**); and
10. Has not previously received DPA from HHFDC's programs, past and current. (**DPA only**)



**HALE
KAMA‘ĀINA**

**Exceptions may apply to Veterans or purchases in targeted areas.*

Household Income and Purchase Price Limits

Household Income and Purchase Price Limits are updated annually. See below for 2025 limits.

Household Income Limits

Household income limits are based on household size and whether the property is in a targeted area or not. Targeted areas may have higher income limits.

| Area | Non-Targeted | | Targeted | |
|----------|------------------------|----------------------|------------------------|----------------------|
| | 1 - 2 Person Household | 3 + Person Household | 1 - 2 Person Household | 3 + Person Household |
| County | | | | |
| Hawaii | \$123,000 | \$141,450 | \$147,600 | \$172,200 |
| Honolulu | \$152,000 | \$174,800 | \$182,400 | \$212,800 |
| Kalawao | \$133,080 | \$155,260 | \$147,600 | \$172,200 |
| Kauai | \$159,480 | \$186,060 | \$159,480 | \$186,060 |
| Maui | \$161,520 | \$188,440 | \$161,520 | \$188,440 |

Purchase Price Limits

Purchase price limits are based on whether the property is in a targeted area or not. Targeted areas have higher purchase price limits.

| County | Non-Target Areas | Targeted Areas |
|--------------|------------------|----------------|
| Hawaii | \$593,364 | \$725,222 |
| Honolulu | \$809,458 | \$989,337 |
| Kalawao/Maui | \$1,141,360 | \$1,394,995 |
| Kauai | \$1,153,299 | \$1,409,587 |