

# 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**)

*\*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	
County	1 - 2 Person Household	3 + Person Household	1 - 2 Person Household	3 + Person Household
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

