



DHHL NAHASDA DOWN PAYMENT ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

Who can qualify for a DHHL NAHASDA Down Payment Assistance (DPA)?

The DPA is available to qualifying first time home buyers earning up to 100 percent of area median income for a Hawaiian Home Lands turnkey residential single family home being purchased. Income limits are adjusted based on household size and must also:

- Complete a home buyer education class
- Qualify for mortgage financing with their lender

You must have a fully executed Purchase Agreement of a DHHL turnkey residential single family home offering on Hawaiian Home Lands.

How much grant money may I receive?

Lessees and/or awardees may receive up to \$25,000 and an additional \$20,000 with certain requirements.

How do I apply?

Your 1st mortgage lender must submit a full, complete credit file for consideration. Lender must be FHA and/or HUD 184a approved to participate or have an agreement with DHHL. Please inquire with your Loan Officer to take advantage of this program.

Are there any restrictions on the type of home I may purchase?

The DPA may be used to purchase a turnkey residential single family home that is located within the State of Hawaii on Hawaiian Home Lands and must be your primary residence.

Are there restrictions on how the grant may be used?

The DPA is a one-time assistance and funds must be used for down payment and/or assisting with closing costs or interest rate buy down for the purchase of a turnkey single family home within the State of Hawaii on Hawaiian Home Lands. No funds will be given directly to the buyer(s).

If you are receiving NAHASDA financing, you are ineligible for this program.

What happens if I sell my house?

If your home is purchased with DPA assistance, it is subject to a lease addendum restriction requiring you to return a portion of the grant if you fail to occupy the dwelling or sell or transfer your lease interest within 5-10 years or on a case-by-base basis.



If your lender has questions, please contact
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