



County of Hawai'i Office of Housing and Community Development **HOME IMPROVEMENT LOAN PROGRAM (HILP)**

Are you a low- to moderate-income homeowner on Hawai'i Island and in need of a loan to repair the dwelling unit you occupy as your primary residence? You may qualify for a low-interest loan to make much-needed repairs!

The Office of Housing and Community Development is proud to announce the launch of the Home Improvement Loan Program (HILP).

This low-interest loan program is available to eligible low- and moderate-income homeowners to repair the dwelling unit that they occupy as their primary residence.

Funds, which range from \$2,500 to \$50,000 at a 3% simple interest rate, may be used to repair, improve or modernize homes or remove health and safety hazards.

Loan payments are deferred for 15 years, at which time full payment will be due. Eligible homeowners who are age 62 years or older or persons with a disability may be eligible to have fifty percent (50%) of the loan's principal balance forgiven at the end of the loan period.

There is no deadline to apply! Applications are handled on a first-come, first-served basis until funding is exhausted.

Eligible repairs include:

- Repairing termite or wood rot damage
- Fixing a leaky roof or drainpipes
- Lead-based paint abatement
- Upgrading faulty electrical wiring/plumbing
- Connecting to County sewer systems
- Termite treatment
- Installing solar water heating systems
- Modifications to accommodate household members with disabilities



For more information and to apply, please visit www.hawaiicounty.gov/HILP or scan the QR code above!

Frequently Asked Questions

Q: What is the Home Improvement Loan Program (HILP)?

A: The HILP provides low-interest loans to low- and moderate-income homeowners in Hawai'i County to make essential home repairs that improve safety, health, and living conditions.

Q: Who is eligible to apply?

A: Applicants must: Be the legal owner of the property for at least one year before applying; occupy the home as their primary residence for at least one year before applying and continue to do so for one year after the loan closes; and meet income limits of no more than 80% of the area median income.

Q: How do the income limits work?

A: Income limits are based on household size, using a four-person household as the base and adjusting for smaller or larger households. All household members' incomes are counted unless they are an approved live-in attendant. Applicants must provide recent tax returns, pay stubs, and other income verification.

Q: What types of properties qualify?

A: Eligible properties must be single-family homes located on Hawai'i Island and used as the applicant's primary residence. Homes on Department of Hawaiian Home Lands (DHHL) are eligible if an agreement is in place with DHHL. Investment or business-use properties are not eligible.

Q: What repairs can be funded through HILP?

A: Eligible repairs include:

- Health and safety fixes (plumbing, electrical, structural repairs, roof repairs, hazardous material removal).
- Accessibility improvements for people with disabilities.
- Water and energy efficiency upgrades, including solar water heaters.
- Pest control, septic installation, and code compliance work.
- Additional bedrooms/bathrooms to address overcrowding.

Cosmetic upgrades or luxury items like non-medical air conditioning, new additions without overcrowding, and fences (except retaining walls) are not eligible.

Q: How much can I borrow?

A: Loan amounts range from \$2,500 to \$50,000 at a simple interest rate of 3%. In some cases, up to 50% of the loan may be forgiven as a grant for elderly or disabled homeowners.

Q: How do I apply?

A: Applications are accepted year-round while funds are available. You can pick up an application from OHCD offices, request one by mail, or download it from the OHCD website. A \$50 processing fee applies. Applications are reviewed in the order they are received, and priority may be given for disaster-related repairs.

Q: What is the application process like?

A: After you submit your application, OHCD will verify your eligibility, inspect your home to create a Priority List of Repairs, and work with you to approve a contractor and contract price. Repairs can begin only after a Notice to Proceed is issued.

Have a different question or need additional clarification? Please [send an email to ohcdloans@hawaiicounty.gov](mailto:ohcdloans@hawaiicounty.gov).