

Honolulu, Hawaii

MAY 01, 2026

RE: H.B. No. 2270
H.D. 1
S.D. 1
C.D. 1

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Madam and Sir:

Your Committee on Conference on the disagreeing vote of the House of Representatives to the amendments proposed by the Senate in H.B. No. 2270, H.D. 1, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO THE DOWNPAYMENT LOAN ASSISTANCE PROGRAM,"

having met, and after full and free discussion, has agreed to recommend and does recommend to the respective Houses the final passage of this bill in an amended form.

The purpose of this measure is to amend the Downpayment Loan Assistance Program by:

- (1) Removing the prohibition on combined loan-to-value ratios;
- (2) Clarifying the Hawaii Housing Finance and Development Corporation's authority to establish interest rates and to allow payment waivers and interest forgiveness;



- (3) Authorizing financial institutions, mortgage lenders, and other qualified loan originators to originate downpayment loans on behalf of the State, in certain circumstances;
- (4) Reducing the borrower's required personal contribution toward the downpayment; and
- (5) Authorizing borrowers to use a portion of a downpayment loan to pay for closing costs, prepaids, and reserves for the purchase of the residential property for which a downpayment loan is provided.

Your Committee on Conference has amended this measure by:


- (1) Changing the effective date to upon approval; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the managers of your Committee on Conference that is attached to this report, your Committee on Conference is in accord with the intent and purpose of H.B. No. 2270, H.D. 1, S.D. 1, as amended herein, and recommends that it pass Final Reading in the form attached hereto as H.B. No. 2270, H.D. 1, S.D. 1, C.D. 1.

Respectfully submitted on behalf of the managers:

ON THE PART OF THE SENATE

ON THE PART OF THE HOUSE



 STANLEY CHANG
 Chair



 LUKE A. EVSLIN
 Co-Chair



 TROY N. HASHIMOTO
 Co-Chair





 TYSON K. MIYAKE
 Co-Chair



Hawaii State Legislature

CCR 102-26

Record of Votes of a
Conference Committee

Bill / Concurrent Resolution No.: HB 2270, HD 1, SD 1					Date/Time: 04/29/26 10:14 AM				
<input checked="" type="checkbox"/> The recommendation of the House and Senate managers is to pass with amendments (CD).									
<input type="checkbox"/> The Committee is reconsidering its previous decision.									
<input type="checkbox"/> The recommendation of the Senate Manager(s) is to AGREE to the House amendments made to the Senate Measure					<input type="checkbox"/> The recommendation of the House Manager(s) is to AGREE to the Senate amendments made to the House Measure.				
Senate Managers	A	WR	N	E	House Managers	A	WR	N	E
CHANG, Stanley, Chr.	✓				EVSLIN, Luke A., Co-Chr.	✓			
HASHIMOTO, Troy N., Co-Chr.	✓				MIYAKE, Tyson K., Co-Chr.	✓			
FEVELLA, Kurt	✓				PIERICK, Elijah	✓			
TOTAL	3				TOTAL	3			
A = Aye		WR = Aye with Reservations			N = Nay		E = Excused		
Senate Recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted					House Recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Senate Lead Chair's or Designee's Signature: 					House Lead Chair's or Designee's Signature: 				
Distribution:		Original <i>File with Conference Committee Report</i>	Yellow <i>House Clerk's Office</i>	Pink <i>Senate Clerk's Office</i>	Goldenrod <i>Drafting Agency</i>				