

Washington State Housing Finance Commission Rates

| Effective Date/Time | | 5/21/2026 | 9:00 AM | | | | | | |
|---------------------|--------------------------|---|---------------|-----------------|------------|--------------|-------------------|-----------|--|
| WSHFC Program | Loan Type | Product | Interest Rate | Origination Fee | DPA Option | High Balance | Temporary Buydown | Lock Term | |
| Home Advantage | Government Loans | FHA, VA, USDA | 6.875% | 1.00% | 3.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Government Loans | FHA, VA, USDA | 7.000% | 1.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Government Loans | FHA, VA, USDA | 7.125% | 0.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Government Loans | FHA, VA, USDA | 7.375% | 0.00% | 5.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI | 7.000% | 1.00% | 3.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI | 7.125% | 1.00% | 4.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 7.375% | 0.00% | 4.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 7.625% | 0.00% | 5.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No DPA | 6.625% | 1.00% | 0.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Less than 80% AMI, No DPA, No Orig Fee | 6.750% | 0.00% | 0.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI | 7.125% | 1.00% | 3.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI | 7.250% | 1.00% | 4.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No Orig Fee | 7.500% | 0.00% | 4.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No DPA | 6.750% | 1.00% | 0.00% | N/A | 0.50% | 60 | |
| Home Advantage | Freddie Mac Conventional | Greater than 80% AMI, No DPA, No Orig Fee | 6.875% | 0.00% | 0.00% | N/A | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI | 7.000% | 1.00% | 3.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI | 7.125% | 1.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 7.375% | 0.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 7.625% | 0.00% | 5.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI No DPA | 6.625% | 1.00% | 0.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Less than 80% AMI No DPA, No Orig Fee | 6.750% | 0.00% | 0.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI | 7.125% | 1.00% | 3.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI | 7.250% | 1.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 7.500% | 0.00% | 4.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 7.750% | 0.00% | 5.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No DPA | 6.750% | 1.00% | 0.00% | 2.00% | 0.50% | 60 | |
| Home Advantage | Fannie Mae Conventional | Greater than 80% AMI, No DPA, No Orig Fee | 7.000% | 0.00% | 0.00% | 2.00% | 0.50% | 60 | |
| Energy Spark | Government Loans | Energy FHA, VA, USDA | 6.750% | 1.00% | 4.00% | 2.00% | 0.50% | 75 | |
| Energy Spark | Fannie Mae Conventional | Energy Fannie less than 80% AMI | 6.875% | 1.00% | 4.00% | 2.00% | 0.50% | 75 | |
| Energy Spark | Fannie Mae Conventional | Energy Fannie less than 80% AMI No DPA | 6.375% | 1.00% | 0.00% | 2.00% | 0.50% | 75 | |

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|------------------------|--|-----------------------------------|--------|-------|-------|-------|-------|----|
| House Key Opportunity | Government Loans | FHA, VA, USDA | 6.125% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Freddie Mac Conventional | Less than 80% AMI | 6.250% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Freddie Mac Conventional | Greater than 80% AMI | 6.625% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie Mae Conventional | Less than 80% AMI | 6.250% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie Mae Conventional | Greater than 80% AMI | 6.625% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie CLT/Habitat- Less than 65% Habitat for Humanity | | 4.500% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| House Key Opportunity | Fannie CLT/Habitat- Less than 65% Community Land Trust | | 4.500% | 1.00% | 0.00% | 0.00% | 0.50% | 60 |
| Covenant Homeownership | Government Loans | FHA, VA, USDA | 6.375% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Less than 80% AMI | 6.625% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Freddie Mac Conventional | Less than 80% AMI, No Orig Fee | 6.875% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
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| Covenant Homeownership | Fannie Mae Conventional | Less than 80% AMI | 6.625% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Less than 80% AMI, No Orig Fee | 6.750% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Greater than 80% AMI | 6.750% | 1.00% | 0.00% | 2.00% | 0.50% | 60 |
| Covenant Homeownership | Fannie Mae Conventional | Greater than 80% AMI, No Orig Fee | 7.000% | 0.00% | 0.00% | 2.00% | 0.50% | 60 |