

Washington State Housing Finance Commission Rates

9/1/2026 9:00AM

WSHFC Program	Effective Date/Time	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	7.250%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage		Government Loans	FHA, VA, USDA	7.500%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage		Government Loans	FHA, VA, USDA	7.750%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI	7.250%	1.00%	3.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI	7.375%	1.00%	4.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.625%	0.00%	4.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.875%	0.00%	5.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI, No DPA	6.750%	1.00%	0.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Less than 80% AMI, No DPA, No Orig Fee	7.000%	0.00%	0.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Greater than 80% AMI	7.250%	1.00%	3.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Greater than 80% AMI	7.500%	1.00%	4.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	7.750%	0.00%	4.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Greater than 80% AMI, No DPA	6.875%	1.00%	0.00%	N/A	0.50%	60
Home Advantage		Freddie Mac Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.125%	0.00%	0.00%	N/A	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI	7.250%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI	7.375%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.750%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.875%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI No DPA	6.750%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Less than 80% AMI No DPA, No Orig Fee	7.000%	0.00%	0.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI	7.375%	1.00%	3.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI	7.625%	1.00%	4.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.875%	0.00%	4.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.875%	0.00%	5.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI, No DPA	6.875%	1.00%	0.00%	2.00%	0.50%	60
Home Advantage		Fannie Mae Conventional	Greater than 80% AMI, No DPA, No Orig Fee	7.125%	0.00%	0.00%	2.00%	0.50%	60
								0.50%	
Energy Spark		Government Loans	Energy FHA, VA, USDA	7.000%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark		Fannie Mae Conventional	Energy Fannie less than 80% AMI	7.125%	1.00%	4.00%	2.00%	0.50%	75
Energy Spark		Fannie Mae Conventional	Energy Fannie less than 80% AMI No DPA	6.500%	1.00%	0.00%	2.00%	0.50%	75

								0.50%	
House Key Opportunity	Government Loans	FHA, VA, USDA	6.250%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Less than 80% AMI	6.375%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Freddie Mac Conventional	Greater than 80% AMI	6.750%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Less than 80% AMI	6.375%	1.00%	0.00%	0.00%		0.50%	60
House Key Opportunity	Fannie Mae Conventional	Greater than 80% AMI	6.750%	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
								0.50%	
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	6.750%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Less than 80% AMI, No Orig Fee	7.000%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI	6.875%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Freddie Mac Conventional	Greater than 80% AMI, No Orig Fee	7.125%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI	6.750%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Less than 80% AMI, No Orig Fee	7.000%	0.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI	6.875%	1.00%	0.00%	2.00%		0.50%	60
Covenant Homeownership	Fannie Mae Conventional	Greater than 80% AMI, No Orig Fee	7.125%	0.00%	0.00%	2.00%		0.50%	60