

How to Apply

Application Process:

1. Meet with a lender to obtain preapproval for a first/purchase mortgage. Inform the lender that you would like to apply for EHAP assistance.
2. Find a home and sign a sales contract.
3. Once you have an executed sales contract, you may complete the EHAP application. The necessary documentation includes:
 - The City EHAP application
 - EHAP disclosure forms
 - A copy of the sales contract
 - The lender pre-approval letter
4. All necessary documents are available at www.HartfordCT.gov/Housing

If approved, you will be notified and your check will be available at the closing event!

Is there a cost to apply?

There is no cost to apply for this assistance.

For more Information:

Visits by appointment is preferred.

**Division of Housing
260 Constitution Plaza, Plaza Level
Hartford, CT 06103**



Questions?

Staff Contact:

Lorie Lurtin
860-757-9022
Lorie.Lurtin@hartford.gov

Whyon Robinson
860-757-9030
Whyon.Robinson@hartford.gov

Website:

<https://www.hartfordct.gov/housing>

City of Hartford Housing Division



www.hartfordct.gov/housing

Employee Homebuyer Assistance Program

What is EHAP?

The City's Employee Homebuyer Assistance Program (EHAP) is a no-interest forgivable loan up to \$40,000 to help City and Board of Education employees affordably **LIVE, WORK, & PLAY** in Hartford.

Program Highlights:

- 0% Interest Loan: Secured via a mortgage lien.
- 4-Year Forgiveness: Forgiven $\frac{1}{4}$ annually across 4 years of primary residence and employment.
- Primary Residence: Owner-occupancy required (investors ineligible).
- Annual Audit: Yearly certification required to verify occupancy and employment status.

Repayment Triggers

Repayment is required if any of the following occur within the 4-Year Forgiveness Period:

- Property is sold/transferred
- Property is non-owner-occupied
- City/Board of Education employment is terminated
- Grant/Loan Agreement is not recorded in Land Records

Unlock Your Dream Home in Hartford

Program Eligibility

You are eligible if you meet all of the following criteria:

- Permanent full-time employee OR permanent part-time employee with the City of Hartford or the Hartford Board of Education for at least 3 consecutive months.
- In good standing based on your most recent performance review.
- First-time homebuyer (or haven't owned a home in the last 3 years).
- Purchasing the Hartford Property as your **primary residence**.
(Note: You may own an investment property outside of Hartford, provided the EHAP-funded home is where you live.)
- No Income Restrictions: Eligibility is not capped by income level.
- City Obligations: Applicants must be current on all City taxes, parking tickets, and other municipal obligations.

Eligible Uses for these Funds

- Downpayment
- Closing costs

Eligible Properties

EHAP may be used to support the purchase of:

- Single family homes
- Two and three family homes
- Condominiums
- Townhomes

All home purchases must be located within the City of Hartford.

Home must be habitable (move in ready), as demonstrated by the home inspection report and other inspections as required by the City.

The Sales Price Limit for existing or new structures is \$686,750 as published by the Connecticut Housing Finance Authority (CHFA) on January 15, 2026. Sales price limits are subject to change on an annual basis, pursuant to revised CHFA Sales Price Limits.

