

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?

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City of Hartford Housing Division



www.hartfordct.gov/housing

Employee Homebuyer Assistance Program

What is EHAP?

The City of Hartford's Employee Homebuyer Assistance Program (EHAP) provides no-interest forgivable loans of up to \$40,000 to cover the cost of purchasing a home in Hartford. The program will help City employees to affordably LIVE where they currently WORK and PLAY.

Funds are loaned to buyers with a mortgage lien on the property. The loan is forgiven and becomes a grant as long as the home has served as a primary residence for the first 3 years. Investors are not eligible to apply.

The City will monitor annually for compliance with the provisions of the EHAP. The homeowner must respond to the City of Hartford's annual certification monitoring notice during the 3-year residency period attesting to their ongoing primary residency at the property.

The forgivable loan must be repaid if:

- the assisted property is sold in less than 3 years
- the owner fails to owner-occupy the property for 3 years
- the closing attorney of record fails to properly record the City's Grant/Loan agreement in Hartford's Land Records Office

Who is eligible for this City Assistance:

Prospective homebuyers must:

- Be a City or Hartford Board of Education employee who is a permanent full-time employee OR part-time permanent employee scheduled to work 20 hours or more per week and is in good standing based on most recent Performance Review.

AND

- Be a first time homebuyer (never have owned a home) **OR**
- Not have owned a home in the last 3 years **OR**
- Sell a current, non-Hartford home and purchase a home in Hartford

There are no income restrictions for potential homebuyers under this program.

In addition, the buyer must be current as it relates to City taxes, outstanding parking tickets, and other City obligations.

Eligible Uses for these Funds

- Down payment
- 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 \$650,000 as published by the Connecticut Housing Finance Authority (CHFA) on January 1, 2025. Sales price limits are subject to change on an annual basis, pursuant to revised CHFA Sales Price Limits.

