

# Homeownership Assistance Programs and Resources (City and Private Sources)

Below is a list of organizations that provide various forms of assistance for the purpose of homeownership.

## Down Payment Assistance Programs

- **City of Hartford – Division of Housing**  
**Program:** HouseHartford Homebuyer Assistance Program  
**Description:** A HUD funded program that offers down payment assistance for low/moderate income families purchasing 1-4 family homes and condominiums in Hartford. Homebuyers may qualify for up to 20% of the purchase price of down payment assistance. Maximum assistance is \$40,000.  
**Contacts:** Celina Caez and Rachel Cartagena  
**Phone:** 860-757-9028/ 860-757-9081  
**Email:** [caezc001@hartford.gov](mailto:caezc001@hartford.gov) / [Rachel.Cartagena@hartford.gov](mailto:Rachel.Cartagena@hartford.gov)
- **State of Connecticut – Department of Housing and the Housing Development Fund**  
**Program:** Statewide Downpayment Assistance Program  
**Description:** First time homebuyers may qualify for up to \$25,000 of down payment and/or closing costs assistance in select areas of Connecticut and New York.  
**Phone:** 203-969-1830  
**Email:** [ftfb@hdfconnects.org](mailto:ftfb@hdfconnects.org)  
**Website:** [www.hdfconnects.org/borrow/dap](http://www.hdfconnects.org/borrow/dap)
- **Connecticut Housing Finance Authority (CHFA)**  
**Programs:** Down Payment Assistance Program  
**Description:** Supplementary loans at below-market interest rates for eligible borrowers of home loans who are unable to raise sufficient funds to pay the upfront expenses associated with purchasing a home.  
**Contact:** Customer Service  
**Phone:** 860-571-3502  
**Email:** [sfaminquiry@chfa.org](mailto:sfaminquiry@chfa.org)  
**Website:** [www.chfa.org](http://www.chfa.org)
- **Neighborhood Assistance Corporation of America (NACA)**  
**Program:** NACA Mortgage  
**Description:** Provides affordable homeownership with a focus on low- to moderate-income people and communities. There is no eligibility limitation based on one's income, credit score or other criteria as long as the Member meets the eligibility criteria. These criteria allow NACA to meet its mission without limiting participation based on income.  
**Contact:** Member Services  
**Phone:** 425-602-6222  
**Website:** [www.nacalynx.com/naca/Purchase/purchase.aspx](http://www.nacalynx.com/naca/Purchase/purchase.aspx)

- U.S. Department of Veterans Affairs**  
**Program:** Home Loan Guaranty Program  
**Description:** Assists Veterans in obtaining mortgage loans from private lenders by guaranteeing a portion of the loan against loss. In administering VA Home Loan Guaranty benefits, VA is the direct contact for the lending, appraising, and building communities and for Veterans with questions or concerns about their home loan benefit.  
**Phone:** 1-800-729-5772  
**Website:** [www.benefits.va.gov/homeloans/index.asp](http://www.benefits.va.gov/homeloans/index.asp)
- Northside Institutions Neighborhood Alliance, Inc. (NINA)**  
**Program:** Homebuyer Initiative Program  
**Description:** Provides financial incentives to employees of Aetna, The Hartford, The MetroHartford Alliance, and Saint Francis Hospital and Medical Center to purchase a home.  
**Contact:** HIP Manager  
**Phone:** 860-244-9390  
**Website:** [www.ninahartford.org/hip/individualhips/](http://www.ninahartford.org/hip/individualhips/)
- Southside Institutions Neighborhood Alliance (SINA)**  
**Program:** Homebuyer Initiative Program  
**Description:** Provides financial incentives to employees of Hartford Hospital, Trinity College and Connecticut Children's Medical Center to purchase a home.  
**Contact:** Linda Valentin  
**Phone:** 860-493-1618  
**Website:** [www.sinainc.org/hip/](http://www.sinainc.org/hip/)
- The Housing Development Fund, Inc. (HDF)**  
**Program:** Lending and Homebuyer Counseling Services  
**Description:** First time homebuyers become homeowners through free counseling and unique lending products, developers build affordable housing units with competitive financing, and homeowners are encouraged and supported through innovative programs.  
**Phone:** 203-969-1830  
**Website:** <http://hdfconnects.org/about/>

### **Homebuyer Education Providers**

<b>AGENCY</b>	<b>CONTACT</b>	<b>PHONE (S)</b>	<b>EMAIL</b>	<b>WEBSITE</b>
Mutual Housing Association of Greater Hartford, Inc	Deborah Broaden	860-296-1797	<a href="mailto:dbroaden@mutualhousing.org">dbroaden@mutualhousing.org</a>	<a href="http://www.wdww.mutualhousing.org/">http://www.wdww.mutualhousing.org/</a>
Connecticut Housing Finance Authority (CHFA)	Customer Service	860-571-4396	<a href="mailto:counseling@chfa.org">counseling@chfa.org</a>	<a href="http://www.chfa.org/default.aspx">http://www.chfa.org/default.aspx</a>
Urban League of Greater Hartford, Inc	Valgene Gripes Hazel Joseph	860-527-0147	<a href="mailto:v_genegripes@ulgh.org">v_genegripes@ulgh.org</a> <a href="mailto:hjoseph@ulgh.org">hjoseph@ulgh.org</a>	<a href="http://ulghyp.org">http://ulghyp.org</a>
Community Renewal Team (CRT)	Elizabeth Horten-Sheff	860-560-5501	<a href="mailto:eliz@crtct.org">eliz@crtct.org</a>	<a href="http://www.crtct.org/en/">http://www.crtct.org/en/</a>
Neighborhood Housing Services of New Britain	Lucretia Jones	860-224-2433	<a href="mailto:Ljones@nhsnb.org">Ljones@nhsnb.org</a>	<a href="http://www.nhsnb.org">www.nhsnb.org</a>
Neighborhood Housing Services of Waterbury	Bonnie Volpe	203-753-1896	<a href="mailto:Bvolpe@nhswaterbury.org">Bvolpe@nhswaterbury.org</a>	<a href="http://nhswaterbury.org/">http://nhswaterbury.org/</a>

## Foreclosure Prevention Programs

- Connecticut Housing Finance Authority (CHFA)**  
**Program:** Emergency Mortgage Assistance Program  
**Description:** A loan from EMAP can help cover past due as well as a portion of current monthly mortgage payments for up to five years to eligible Connecticut homeowners facing foreclosure due to a temporary financial hardship beyond their control, such as job loss, health or family financial hardship. An EMAP loan is secured by a fixed-rate, second mortgage on the homeowner's residence.  
**Contact:** Customer Service  
**Phone:** 860-571-3500  
**Website:** [www.chfa.org](http://www.chfa.org)
- Neighborhood Assistance Corporation of America**  
**Program:** Home Save Program  
**Description:** For homeowners with an unaffordable mortgage, provides affordable solutions. Whether you cannot afford your monthly payments or your ARM has skyrocketed, NACA will help you achieve economic stability while keeping your home.  
**Contact:** Home Save Department  
**Phone:** 801-401-6222  
**Website:** [www.naca.com/home-save/](http://www.naca.com/home-save/)
- U.S. Department of Veterans Affairs**  
**Program:** Foreclosure Assistance  
**Description:** Works with loan servicers to help Veterans avoid foreclosure.  
**Phone:** 1-800-729-5772  
**Website:** [www.benefits.va.gov/cleveland/regional-loan-center.asp](http://www.benefits.va.gov/cleveland/regional-loan-center.asp)

## Housing Counseling Agencies

AGENCY	CONTACT	PHONE (S)	EMAIL	WEBSITE
Mutual Housing Association of Greater Hartford, Inc	Deborah Broaden	860-296-1797	<a href="mailto:dbroaden@mutualhousing.org">dbroaden@mutualhousing.org</a>	<a href="http://www.wdww.mutualhousing.org/">http://www.wdww.mutualhousing.org/</a>
Connecticut Housing Finance Authority (CHFA)	Customer Service	877-571-2432 or 860-571-3500	<a href="mailto:counseling@chfa.org">counseling@chfa.org</a>	<a href="http://www.chfa.org/default.aspx">http://www.chfa.org/default.aspx</a>
Community Renewal Team (CRT)	Customer Service	860-761-7937	<a href="mailto:foreclosure@crtct.org">foreclosure@crtct.org</a>	<a href="http://www.crtct.org/en/need-help/housing-a-shelters/housing-counseling">http://www.crtct.org/en/need-help/housing-a-shelters/housing-counseling</a>
Neighborhood Housing Services of New Britain	Lucretia Jones	860-224-2433	<a href="mailto:ljones@nhsnb.org">ljones@nhsnb.org</a>	<a href="http://www.nhsnb.org">www.nhsnb.org</a>
Neighborhood Housing Services of Waterbury	Bonnie Volpe	203-753-1896	<a href="mailto:Bvolpe@nhswaterbury.org">Bvolpe@nhswaterbury.org</a>	<a href="http://nhswaterbury.org/">http://nhswaterbury.org/</a>
Connecticut Fair Housing Center	Customer Service	860-247-4400	<a href="mailto:info@ctfairhousing.org">info@ctfairhousing.org</a>	<a href="http://www.ctfairhousing.org/foreclosure-resources/">http://www.ctfairhousing.org/foreclosure-resources/</a>

*This document consists of programs throughout the State of Connecticut. Most of these programs are run by an entity not affiliated with the City of Hartford and their appearance on this list does not constitute an endorsement by the City of their program.*

*This is not an exhaustive list of funding sources. As the City is made aware of other residential funding opportunities, they will be listed here.*