

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 Whyon Robinson

Phone: 860-757-9028 / 860-757-9030

Email: caezc001@hartford.gov / whyon.robinson@hartford.gov

- **Housing Development Fund (HDF)**

Program: SmartMove CT & NY

Description: Enables CT homebuyers to purchase homes with as little as 1% down. Borrowers avoid mortgage insurance and benefit from lower monthly payments. 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.

Program: Live Where You Work

Description: Live Where You Work is a program designed to help Connecticut homebuyers buy their first home in the same town where they work - reducing commutes, and increasing time spent with family. - LWYW is a 30-year, 0% loan for up-to \$25,000 for down payment or closing costs.

Program: HDF Homeownership Equity Fund CT

Description: If you're a Black, Indigenous, and Person of Color (BIPOC) first-time homebuyer purchasing a home in Connecticut, you may be eligible for up to an additional \$20,000 at 0% down-payment assistance.

Phone: 203-969-1830

Email: fthb@hdfconnects.org

Website: <https://hdfconnects.org/services/fthb/>

- **Connecticut Housing Finance Authority (CHFA)**

Program: Down Payment Assistance Program (DAP)

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.

Program: Time To Own - Forgivable Down Payment Assistance

Description: For a limited time, CHFA will offer the Time To Own - Forgivable Down Payment Assistance loan to help alleviate potential homebuyers' inability to cover the down payment and closing costs required to purchase their first home.

Administered by CHFA on behalf of the CT Department of Housing, the Time To Own loan is available to eligible homebuyers in conjunction with a CHFA first mortgage loan. Eligible homebuyers may also take advantage of the CHFA Down Payment Assistance (DAP) loan, in addition to the Time To Own - Forgivable Down Payment Assistance loan Program.

Contact: Customer Service

Phone: 860-571-3502

Email: sfaminquiry@chfa.org

Website: <https://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. NACA mortgage benefits:

No down payment

No closing costs

No hidden fees

No mortgage insurance

Contact: Member Services

Phone: 425-602-6222

Website: 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: 1-877-827-3702

Website: www.benefits.va.gov/homeloans/

- **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/

- **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 ext. 101

Website: www.sinainc.org/hip/

Homebuyer Education Providers

AGENCY	CONTACT	PHONE (S)	EMAIL	WEBSITE
Mutual Housing Association of Greater Hartford, Inc	Anita Rojas	860-206-5266	arojas@mutualhousing.org	https://www.mutualhousing.org/
Urban League of Greater Hartford Inc.	Hazel Joseph	860-527-0147 ext. 283	hjoseph@ulgh.org	https://www.ulgh.org/
Community Renewal Team (CRT)	Eileen Feliciano	860-560-4210	felicianoe@crtct.org	https://www.crtct.org/
Neighborhood Housing Services of New Britain	Lucretia Jones	860-224-2433	Ljones@nhsnb.org	https://www.nhsnb.org/
NEST	Maria I Rivera	203-753-1896 ext. 14	maria@nestct.org	https://www.nestct.org/hec

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: <https://www.chfa.org/homeowners/foreclosure-prevention-counseling/>
- **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: 425- 602-6222 x3
Website: homesave@naca.com
- **U.S. Department of Veterans Affairs**
Program: Foreclosure Assistance
Description: Works with loan servicers to help Veterans avoid foreclosure.
Phone: 1-877-827-3702
Website: <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>

Housing Counseling Agencies

AGENCY	CONTACT	PHONE (S)	EMAIL	WEBSITE
Mutual Housing Association of Greater Hartford, Inc	Anita Rojas	860-206-5266	arojas@mutualhousing.org	https://www.mutualhousing.org/
Urban League of Greater Hartford, Inc	Dawn Davis	860-728-4295	ddavis@ulgh.org	https://www.ulgh.org/
Community Renewal Team (CRT)	Herman Gibson	860-761-2381	gibsonh@crt.org	https://www.crtct.org/
Neighborhood Housing Services of New Britain	Lucretia Jones	860-224-2433	Ljones@nhsnb.org	https://www.nhsnb.org/
NEST	Maria I. Rivera	203-753-1896 Ext. 13	maria@nestct.org	https://www.nestct.org

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.