



Preferred Attorneys

- Brian Ajodhi
860-680-0240
- Jessica Dornelas
860-231-1208
- Otto Iglesias
860-760-0333
- Tony Jorgensen
860-856-8397
- Lynette Mendoza
860-345-5333 Ext. 101
- Stephen H. Minich
860-523-0709

Participating Lenders

- American Eagle Financial C.U.
860-461-6037
- CMG Financial
860-803-0810
- Dime Bank
860-982-6601
- First World Mortgage
860-233-5626
- Liberty Bank
860-667-9111

For more Information:

Visits by appointment
is preferred.

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



Questions?

Staff Contact:

Celina Caez
860-757-9028
caezc001@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

HouseHartford Down Payment Assistance

What is HouseHartford?

- HouseHartford is a HUD funded program that offers down payment assistance for low/moderate income families purchasing 1-4 family homes and condominiums as primary residences in Hartford.
- Homebuyers may receive up to 20% of the purchase price—as long as the purchase mortgage is affordable. The maximum is \$40,000. Some restrictions apply.
- Homebuyers must use their own funds.
 - Minimum of \$1,000 for households with income at ≤50% AMI and a
 - Minimum of \$2,000 for households with income >50%-80% AMI.
- Funds are loaned to buyers with a 2nd mortgage lien on the property. Loans are forgiven over a 5 to 15 year period as long as the property is the primary residence of the buyer.
- Income limits are updated annually, for 2025 80% AMI income limits are:
 - 1 Person — \$72,350
 - 2 Person — \$82,700
 - 3 Person — \$93,050
 - 4 Person — \$103,350
 - 5 Person — \$111,650
- A \$250.00 application fee will be charged after final funding approval is issued by the City and is due and payable at the time of the closing event.

How to Apply

1

- Complete an 8-hour homebuyer class offered by one of our education partners.
- Meet with City staff to learn more about HouseHartford.
- Meet with a participating lender to obtain preapproval for a first/purchase mortgage.
- Inform the lender that you would like to apply for HouseHartford assistance.
- Locate a Realtor and find your dream home!

Education Partners

2

- Community Renewal Team (CRT)
 - 860-560-5501 or 860-560-5600
- Mutual Housing Association of Greater Hartford
 - 860-296-1797
- Urban League of Greater Hartford
 - 860-527-0147
- Neighborhood Housing Services of New Britain
 - 860-224-2433

Required Inspections

3

The property must pass the HouseHartford inspection prior to closing in order to be eligible for down payment assistance. Inspections generally evaluate but are not limited to the following items:

1. Operational heat, hot water, & electricity Systems.
2. Roof, chimney & gutter free of significant defects.
3. Exterior siding & trim free of significant defects, including peeling paint.
4. Smoke detectors & carbon monoxide detectors should be operational with battery back-up in each unit, on every floor level, and common hallways if applicable.
5. GCFI protection on kitchen counters electrical outlets and bathroom electrical outlets.
6. Cracked/damaged/loose/missing electric outlet & light switch covers.
7. Properly operating entry doors & door locks (dead-bolt) operation.
8. Properly operating interior doors and latching mechanisms.
9. Window condition (broken/cracked glass, peeling paint, defective glazing) – proper operation of screens, sashes & locks.
10. Bathroom exhaust fans operational (vented to exterior) or working window for ventilation.
11. Tub/shower free of mold & mildew & properly caulked.
12. Exterior & interior painted surfaces, including ceiling, wall & trim paint, free of flaking, peeling etc.
13. Floor condition - cracked/missing tiles, torn carpet, trip hazards, etc.
14. Kitchen & bathroom sink drains & supply lines - free of leaks.
15. Property free of garbage, debris, insect & rodent infestation, & environmental hazards.
16. Home Improvements conducted without Building Permits; where a Building Permit is required.