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







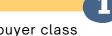
www.hartfordct.gov/housing

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 <u>as primary residences</u> 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 \$70,950
 - 2 Person \$81,050
 - 3 Person \$91,200
 - 4 Person \$101,300
 - 5 Person \$109,450
- 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



- 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



- 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 Greater New Britain
 - 860-224-2433

Required Inspections



The property must pass the HouseHartford inspection <u>prior to closing</u> 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.