

How to Apply

Application Process

- Meet with a lender to obtain preapproval for a first/purchase mortgage. Inform the lender that you would like to apply for EHAP assistance.
- Find a home and sign a sales contract.
- Once you have an executed sales contract, you may complete the EHAP application. The necessary documentation includes:
 - The City EHAP application
 - EHAP disclosure form
 - A copy of the sales contract
 - The lender pre-approval letter

All necessary documents are available at www.HartfordCT.gov/Housing

If approved, your check will be available at your closing event!

Is there a cost to apply?

There is no cost to apply for the assistance.

For more Information

Visit us in person by appointment

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



Questions?

Staff Contact

Lorie Lurtin *or*
Whyon Robinson

Phone

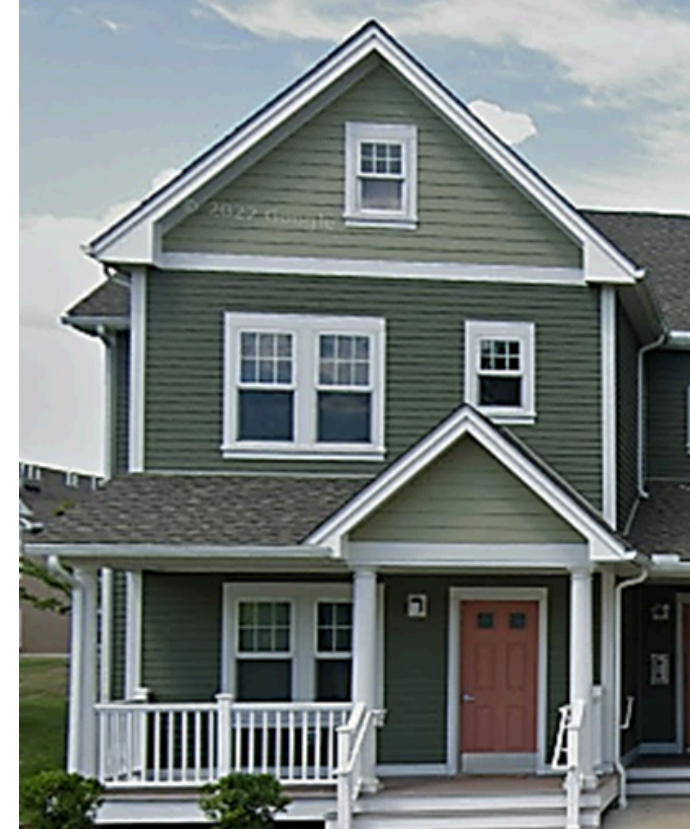
860-757-9022 *or*
860-757-9030

Website

<https://www.hartfordct.gov/housing>

Email

Lorie.Lurtin@hartford.gov *or*
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www.hartfordct.gov/housing

City of Hartford

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 \$10,000 to cover the cost of purchasing a home [in Hartford](#). The program will help City employees 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 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 not in a probationary status.

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 the program.

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

Eligible Uses for Funds

- Down payment
- Closing costs
- Moving expenses
- Furniture and appliances
- Improvements or repairs post-closing
- Other expenses as determined by the homebuyer

Eligible Properties

EHAP may be used to support the purchase of:

- Single family homes
- Two and three family homes
- Condominiums
- Townhomes

The Sales Price Limit for existing or new structures is \$510,935 as published by the Connecticut Housing Finance Authority (CHFA) on May 13, 2024. The sales price limit is subject to change on an annual basis.

