

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
- Fairway Independent Mortgage
 - 860-778-4518
- First World Mortgage
 - 860-233-5626
- Guild Mortgage Company, LLC
 - 860-462-8553 or
 - 860-936-3006
- Liberty Bank
 - 860-982-6601

For more Information

Visit us in person by appointment

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



Questions?

Staff Contact

Celina Caez

Phone

860-757-9028

Website

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

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www.hartfordct.gov/housing

City of Hartford 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 2024 80% AMI income limits are:
 - 1 Person — \$68,250
 - 2 Person — \$78,000
 - 3 Person — \$87,750
 - 4 Person — \$97,450
 - 5 Person — \$105,250
- 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.

Required Inspections

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.

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