

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 Rachel Agosto
Phone: 860-757-9028/ 860-757-9081
Email: caezc001@hartford.gov / agosr001@hartford.gov
- **State of Connecticut – Department of Housing and the Housing Development Fund**
Program: Statewide Downpayment Assistance Program
Description: 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.
Phone: 203-969-1830
Email: fthb@hdfconnects.org
Website: www.hdfconnects.org/borrow/dap
- **Connecticut Housing Finance Authority (CHFA)**
Programs: Down Payment Assistance Program
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.
Contact: Customer Service
Phone: 860-571-3502
Email: sfaminquiry@chfa.org
Website: 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.
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: 1-800-729-5772
Website: www.benefits.va.gov/homeloans/index.asp
- 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
Website: www.sinainc.org/hip/
- The Housing Development Fund, Inc. (HDF)**
Program: Lending and Homebuyer Counseling Services
Description: First time homebuyers become homeowners through free counseling and unique lending products, developers build affordable housing units with competitive financing, and homeowners are encouraged and supported through innovative programs.
Phone: 203-969-1830
Website: <http://hdfconnects.org/about/>

Homebuyer Education Providers

AGENCY	CONTACT	PHONE (S)	EMAIL	WEBSITE
Mutual Housing Association of Greater Hartford, Inc	Deborah Broaden	860-296-1797	dbroaden@mutualhousing.org	http://www.wdww.mutualhousing.org/
Connecticut Housing Finance Authority (CHFA)	Customer Service	860-571-4396	counseling@chfa.org	http://www.chfa.org/default.aspx
Urban League of Greater Hartford, Inc	Valgene Gripes Hazel Joseph	860-527-0147	v_genegripes@ulgh.org hjoseph@ulgh.org	http://ulghyp.org
Community Renewal Team (CRT)	Elizabeth Horten-Sheff	860-560-5501	elizs@crtct.org	http://www.crtct.org/en/
Neighborhood Housing Services of New Britain	Pricilla Garcia	860-224-2433	Pgarcia@nhsnb.org	www.nhsnb.org
Neighborhood Housing Services of Waterbury	Bonnie Volpe	203-753-1896	Bvolpe@nhswaterbury.org	http://nhswaterbury.org/

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: www.chfa.org
- 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: 801-401-6222
Website: www.naca.com/home-save/
- U.S. Department of Veterans Affairs**
Program: Foreclosure Assistance
Description: Works with loan servicers to help Veterans avoid foreclosure.
Phone: 1-800-729-5772
Website: www.benefits.va.gov/cleveland/regional-loan-center.asp

Housing Counseling Agencies

AGENCY	CONTACT	PHONE (S)	EMAIL	WEBSITE
Mutual Housing Association of Greater Hartford, Inc	Deborah Broaden	860-296-1797	dbroaden@mutualhousing.org	http://www.wdww.mutualhousing.org/
Connecticut Housing Finance Authority (CHFA)	Customer Service	877-571-2432 or 860-571-3500	counseling@chfa.org	http://www.chfa.org/default.aspx
Urban League of Greater Hartford, Inc	Valgene Gripes Hazel Joseph	860-527-0147	v_genegripes@ulgh.org hjoseph@ulgh.org	http://ulghyp.org
Community Renewal Team (CRT)	Customer Service	860-761-7937	foreclosure@crtct.org	http://www.crtct.org/en/need-help/housing-shelters/housing-counseling
Housing Education Resource Center (HERC)	Customer Service	860-296-4372 (Tues & Fri 9am-5pm)		www.herc-inc.org/
Neighborhood Housing Services of New Britain	Pricilla Garcia	860-224-2433	Pgarcia@nhsnb.org	www.nhsnb.org
Neighborhood Housing Services of Waterbury	Bonnie Volpe	203-753-1896	Bvolpe@nhswaterbury.org	http://nhswaterbury.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.