

## What is HouseHartford?

In an effort to increase homeownership opportunities in Hartford, the City of Hartford, Fannie Mae, Freddie Mac and Housing and Urban Development (HUD), together with local mortgage lenders created *HouseHartford*. This program offers home buyers downpayment assistance and closing cost (Hartford Housing buyers **ONLY**), for purchasing 1-4 family homes. *HouseHartford* can provide an opportunity for persons and families to purchase homes in Hartford for their primary residence who without such assistance would not be able to acquire their own homes.

## What Type Of Properties Are Eligible?

1-4 family homes and condominium units located in the City of Hartford.

## Who Can Apply?

Low and moderate income potential homeowners can apply for assistance under this program. There are, however, program restrictions based upon the total annual household income of the applicant(s).

The total annual household income of the homebuyer cannot exceed the following income limits shown by household size. These maximum income limits are established by HUD and are based upon 80% of the Hartford Area Median Family Income (published annually by HUD):

### Medina Income Limits

1 Person	— 45,500	5 Person	— 70,200
2 Person	— 52,000	6 Person	— 75,400
3 Person	— 58,500	7 Person	— 80,600
4 Person	— 65,000	8 Person	— 85,800

Box #1

HouseHartford applicants must enroll in and successfully complete an Eight (8)-Hour Homebuyer Education Class.

## Who is eligible to attend?

Anyone who is considering or planning to purchase a home within the next year.

## How do I enroll?

Contact one of the HUD approved housing counseling agencies listed below:

8-Hour Education Class Provider	Address	Agency Contact
Urban League	140 Woodland St. Hartford , CT	Tymina Follins Phone: (860) 527-0147x295 Fax: (860) 727-0935 <a href="mailto:tfollins@ulgh.org">tfollins@ulgh.org</a>
Co-opportunity	20-28 Sargeant St. Hartford , CT	Jerry Morgan Phone: (860)-236-3617 Fax: (860) 808-1757 <a href="mailto:jerrym@co-opportunity.org">jerrym@co-opportunity.org</a>
HART	423 Washington St. Hartford , CT	Marilyn Santiago/Rica Charparro Phone: (860) 525-3449 Fax: (860) 525-7769 <a href="mailto:rica.chaparro@hartofhartford.org">rica.chaparro@hartofhartford.org</a> <a href="mailto:Marilyn.santiago@hartofhartford.org">Marilyn.santiago@hartofhartford.org</a>
Mutual Housing	95 Niles St. Hartford , CT	Patricia Bell Phone: (860)-296-1797 x 15 Fax: (860) 524-8963 <a href="mailto:pbell@mutualhousing.org">pbell@mutualhousing.org</a>
Neighborhood Housing Services-NB	223 Broad St. New Britain , CT	Rosa Rivera/Evelyn Branch Phone: (860) 224-2433 Fax: (860) 225-6131 <a href="mailto:Ebranch@NHSNB.org">Ebranch@NHSNB.org</a> <a href="mailto:Rivera@NHSNB.org">Rivera@NHSNB.org</a>
Christian Activities Council	47 Vine St. Hartford , CT	Tori Hamilton Phone: (860) 527-6087 Fax: (860) 727-9558 <a href="mailto:Thamilton@christianactivities.org">Thamilton@christianactivities.org</a>
NACA	1623 Main St. Springfield, MA	Chris Lee Phone: (413)-788-6220 x 1499 <a href="mailto:clee@naca.com">clee@naca.com</a>

## HOUSEHARTFORD FAQ's

### 1. Is HouseHartford assistance available to buy homes outside of Hartford?

No, HouseHartford is a City of Hartford program providing downpayment and closing cost assistance to income eligible applicants that want to purchase a home in the City of Hartford. You do not have to be a Hartford resident to apply.

### 2. What is the maximum amount of homebuyer assistance that I could receive?

The program maximum is \$14,999. However Hartford Housing Authority buyers **ONLY** get \$3,000 for closing cost

### 3. Do I have to use my own funds to purchase a home?

Yes, eligible homebuyers must use a portion of their own funds toward closing costs. The amount of required homebuyer funds will range from a minimum of \$1000 for households with income less than or equal to 50% AMI and a minimum of \$2,000 for households with income at 51%- 80% AMI.

### 4. Are HouseHartford funds provided as a grant?

No, funds are loaned to buyers and are secured by a 2<sup>nd</sup> mortgage lien on the property and forgiven over a five year period as long as the property maintains a primary residency to the buyer.

### 5. Can investor landlords apply for assistance through this program?

No, buyers must maintain the property as their primary residence for the full affordability period.

## How Can I Apply?

Meet with an approved lender and get pre approved for a First mortgage notify you lender you like to use the HouseHartford program.

Register for your 8hr homebuyer class

Meet your realtor

Sign Contract

Meet with one of our approved attorney to review contract and other legal documents

Meet HouseHartford staff

City performs HQS Inspection

City provides lender with a preliminary or Final approval letter



# HouseHartford

## A MORTGAGE PROGRAM OFFERING DOWNPAYMENT AND CLOSING ASSISTANCE



### For Additional Information:

Regarding *HouseHartford* please visit our WEB page at [hartford.gov- under services](http://hartford.gov-under-services) or Contact:

**Paola Mantilla**  
**Project Manager**

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Housing & Property Management Division  
250 Constitution Plaza, 4th Floor  
Hartford CT 06103  
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Fax (860) 722-6630  
email: [MANTP001@HARTFORD.GOV](mailto:MANTP001@HARTFORD.GOV)

### Revised 5/2012 Participating Lenders:

NewAlliance Bank  
Webster Bank  
People's United Bank  
Prospect Mortgage  
REMNI, Inc.  
Wells Fargo, NA  
McCue Mortgage  
Bank of America N.A.  
Neighborhood Assistance Corporation  
of America – (NACA)

### Preferred Attorneys:

Lynette Mendoza  
(860) 847-1617  
  
Otto Iglesias  
(860) 913-6886  
  
Tony Jorgensen  
(860) 246-2500  
  
David Purvis  
(860) 523-4499  
  
Jessica Marques  
(860) 563-7510



## CITY OF HARTFORD DEPARTMENT OF DEVELOPMENT SERVICES HOUSING & PROPERTY MANAGEMENT DIVISION

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