



**Housing
Development
Fund**

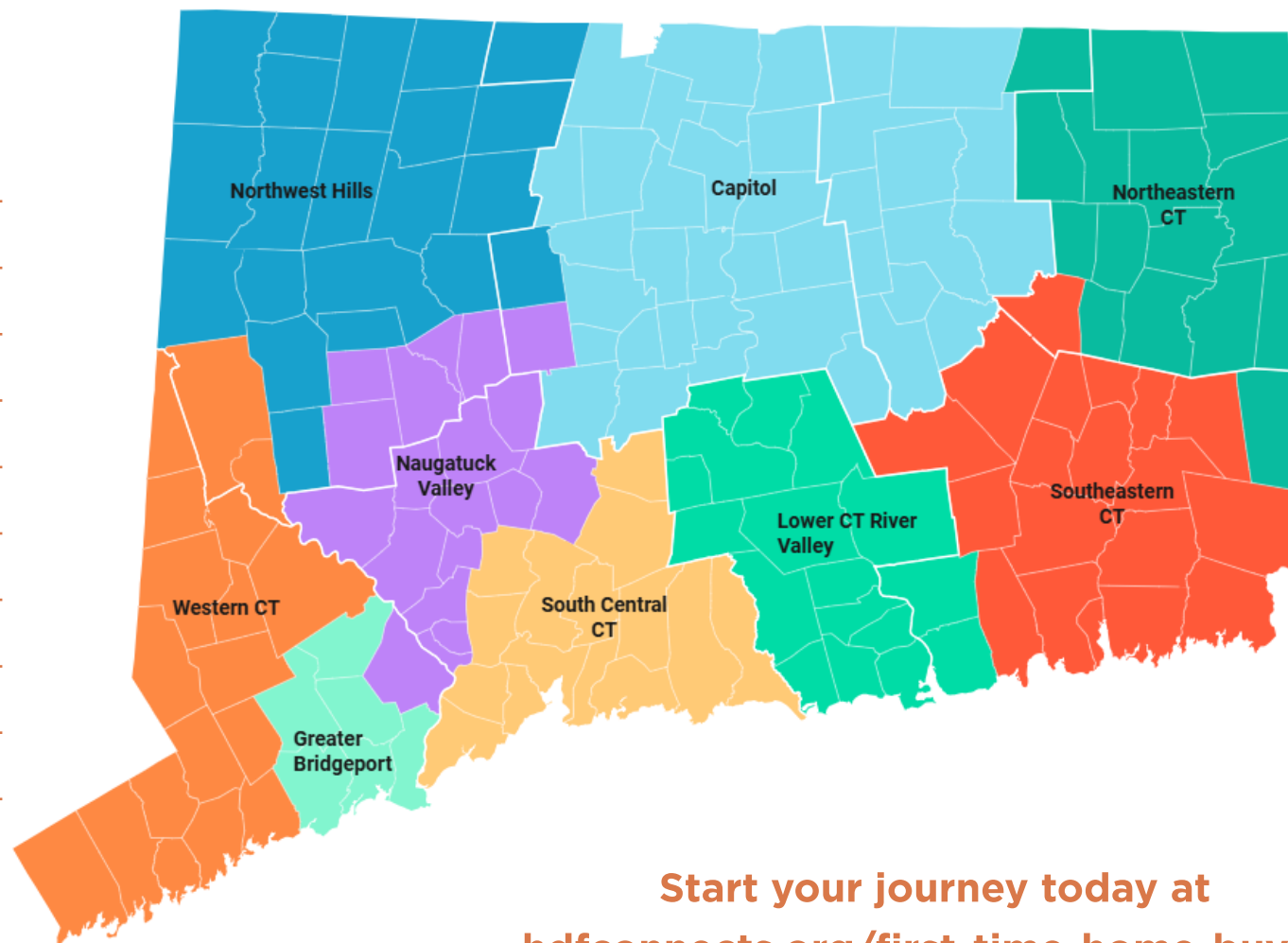
CONNECTICUT SERVICE AREA

Thinking of buying a home in Connecticut? Wherever you are in the home buying process, HDF's expert homebuyer development and down payment assistance programs can help you achieve your homeownership goals.

Income Limits by Planning Regions

Limits refer to the total income of all adults in your household

| | |
|-----------------------|-----------|
| Capitol | \$126,600 |
| Greater Bridgeport | \$148,900 |
| Lower CT River Valley | \$126,600 |
| Naugatuck Valley | \$110,000 |
| NorthEastern CT | \$122,700 |
| NorthWest Hills | \$113,700 |
| South Central | \$113,200 |
| SouthEastern CT | \$110,300 |
| Western CT | \$148,900 |



These income limits represent 100% median family income based off the most recent FFIEC data, and apply only to HDF SmartMove program.

Eligibility, including income eligibility, varies by program.

*** Increased Income Limits in targeted areas throughout the state.*

Start your journey today at
hdfconnects.org/first-time-home-buyer/



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Available Loan Programs in CT

HDF can connect you with a variety of down payment and closing cost assistance programs. All our loan products can be used together, giving eligible purchasers a 'jump-start' toward homeownership!

SmartMove CT Low interest downpayment and closing cost assistance loan for CT first time homebuyers. For up to 25% of the purchase price.

Live Where You Work 0% interest downpayment assistance loan for first time homebuyers purchasing homes in the city where they work. Up to \$25,000.

Local Downpayment Assistance Programs Additional loan programs available to people buying in specific towns and cities. Amounts and terms vary.

Counseling Locations

HDF's offices are located in Stamford and Bridgeport. You can work with your HDF advisor in person, by phone, or online. You can also work with an HDF Partner Counseling Agency - listed below.

HDF Office

| | | |
|--------------|--|---|
| HDF Stamford | 100 Prospect Street, Stamford CT 06901 | 203.969.1830 X 1010 |
| | | hdfconnects.org/first-time-home-buyer/ |

Counseling Partners

| | | |
|---------------------------------------|---|-----------------------------|
| NYC Housing Partnership | housingpartnership.com | 646.217.3370 |
| Westchester Residential Opportunities | wroinc.org | 914.428.4507 |
| Community Housing Innovations | communityhousing.org | 914.683.1010 / 631.475.6390 |

Four Walls. One Dream. No Barriers.