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CHFA's Time to Own Program: Your Path to Affordable Homeownership!

Enjoy 0% Interest, Forgivable Loans, and Up to \$25,000 in Down Payment Assistance!

Eligibility Requirements

- The Time To Own loan is only available to eligible applicants that qualify for and receive a CHFA first mortgage.
- Applicants must be a current resident of Connecticut and able to demonstrate residency for the most recent three (3) years.
- Applicants who are not first-time homebuyers may also apply if they plan to purchase in a targeted area of the state. Borrowers may not own any other property at the time of the CHFA mortgage closing.

Benefits

- 0% Interest rate with no monthly payment required.
- Ten percent (10%) of the principal balance will be forgiven annually, on the anniversary date of the loan closing, until the loan is fully forgiven on the tenth anniversary.
- Financing to cover up to 20% down payment and up to 5% closing costs.
- Loan amounts up to \$25,000 for homes located in areas other than High or Very High Opportunity Areas.

Contact Me to Learn More! _____



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