TIME TO OWN

FIRST RESPONDERS' TIME TO OWN



Up to $25,000

in Forgivable Down Payment & Closing Cost Assistance

Your commitment to serving Connecticut deserves a path to homeownership.

The First Responders' Time to Own Program provides eligible first responders with up to $25,000 in forgivable assistance to help purchase a home in Connecticut.

WHO IS ELIGIBLE?

First responders who:

- Have been employed in the state of Connecticut for at least two years
- Meet CHFA program requirements

PROGRAM BENEFITS

- **Up to $25,000 in Forgivable Assistance** for down payment and closing costs
- **No Area Median Income (AMI) Restrictions** for amount of assistance eligibility
- Available to Borrowers earning up to **CHFA's maximum income limits** under the Make It Yours programs
- **No Minimum Housing-to-Income (Front-End) Ratio Requirement**
- **No 3 Year Connecticut Residency Requirement**

ELIGIBLE FIRST RESPONDERS INCLUDE:

- Police officers certified by the **Police Officer Standards and Training Council**
- Volunteer or paid fire service personnel Certified **by the Commission on Fire Prevention and Control**
- Emergency medical service personnel licensed or certified by the **Department of Public Health**

TAKE THE NEXT STEP TOWARD HOMEOWNERSHIP

Whether you're protecting our communities, responding to emergencies, or providing critical lifesaving care, CHFA is committed to helping you achieve the dream of homeownership.

SCAN HERE TO LEARN MORE

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