

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
- Purchase a primary residence in the community they serve
- 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 program
- **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**
- Certified (minimum FFI and/or Pump Operator) career or volunteer firefighter certified **by the Commission on Fire Prevention and Control**
- Licensed emergency medical service clinicians 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.

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