



# RESOURCES FOR HOMEOWNERS AND FIRST-TIME HOMEBUYERS

**FROM STATE REPRESENTATIVE KADEEM ROBERTS**

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## **CONTACT ME FOR HELP WITH:**

State mortgage assistance,  
housing insecurity,  
and home energy programs

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STATE REPRESENTATIVE KADEEM ROBERTS

# BUYING YOUR FIRST HOME IS CHALLENGING, BUT THE STATE MAY BE ABLE TO HELP

“Buying a home is the American Dream, but with the housing market, inflation and rising interest rates it is increasingly challenging for Connecticut residents. It’s why I’ve been working on responding to inflation by putting more money back in your pocket through income tax cuts while still funding housing assistance programs.

To learn more about the many CHFA programs, visit [chfa.org](http://chfa.org) or scan the QR code your smartphone camera.”



State Representative  
Kadeem Roberts

## FOR HOMEOWNERS:

### **Emergency Mortgage Assistance**

CHFA’s Emergency Mortgage Assistance Program (EMAP) provides temporary assistance to eligible CT homeowners who are facing foreclosure due to a financial hardship.

### **Foreclosure Prevention Counseling**

CHFA offers free foreclosure prevention counseling to all eligible homeowners.

### **Reverse Annuity Mortgage (RAM)**

For elderly homeowners with long-term illnesses and disabilities who need help with housing expenses.

## FOR HOMEBUYERS:

### **Down Payment Assistance**

CHFA’s Down Payment Assistance Program (DAP) and Time To Own loan program can help first-time homebuyers with up-front costs.

## LEARN MORE ABOUT STATE-BACKED MORTGAGE PROGRAMS

To learn more, call  
1-844-CT1-HOME or visit  
[chfa.org](http://chfa.org) (scan below)

