

THE FREE MONEY GUIDE

The CT First-Time Buyer Grant Stack

Up to \$50,000 toward your first Connecticut home — and how to claim it. No fluff.

\$50K

The most down-payment help a Connecticut first-time buyer can get in 2026 — and almost no one talks about it.



“Hi, I'm Belief. Let's get you your keys.”

Belief Holmes-Iyen

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You do not need 20% down to buy in Connecticut.

If you have been renting and thinking homeownership is years away, this guide is for you. Connecticut runs some of the most generous first-time buyer assistance in the country — and most of it is **forgivable**, meaning you may never pay it back. Here is the short version: the programs that matter, who qualifies, and the exact next step to claim them.

This is not legal or financial advice. Program details, amounts, and funding change. Always confirm current eligibility with CHFA or a CHFA-approved lender before making decisions.

AT A GLANCE

The 2026 grant stack, one screenshot

PROGRAM	MAX HELP	FORGIVABLE?	FIRST-TIME?	KEY REQUIREMENT
Time To Own	Up to \$50,000*	Yes, over 10 yrs	Yes	CHFA first mortgage + 3 yrs CT residency
Down Payment Assistance (DAP)	\$3,000–\$20,000	No — low-interest 2nd loan	Yes (or none in 3 yrs)	CHFA first mortgage
Homebuyer Education	Free	n/a	n/a	Required before closing
Targeted programs	Varies	Varies	Varies	Teachers, police, military (see p.4)

*Time To Own reaches \$50,000 in designated high and very-high opportunity areas; amounts are lower elsewhere and scale with household income. Source: CHFA, 2026.

Fair Housing Notice. This guide is provided in accordance with the Federal Fair Housing Act and Connecticut Fair Housing Law (CGS §46a-64c). It is affirmative marketing intended to educate Connecticut buyers, including buyers from groups historically underrepresented in homeownership, about programs and pathways available to them. All buyers, regardless of protected class, are welcome to use this information. The Bella Group, LLC is an Equal Housing Opportunity brokerage.

The two that move the needle

THE HEADLINE FORGIVABLE GRANT

Time To Own

\$50,000
maximum

A 0% interest, forgivable loan for down payment and closing costs. One tenth is forgiven each year — so after 10 years, you owe nothing.

WHO QUALIFIES

- ✓ First-time buyer (or no home owned in 3 years)
- ✓ Connecticut resident the last 3 years
- ✓ Qualifies for a CHFA first mortgage
- ✓ Completes free homebuyer education

WHAT YOU GET

- ◆ Up to \$50,000 in high-opportunity areas
- ◆ 0% interest, non-amortizing
- ◆ Forgiven 10% per year over 10 years
- ◆ Amount scales with household income

How to claim it: You cannot apply directly. You access Time To Own through a CHFA-approved lender when you get your CHFA first mortgage. Start there — and I can connect you with one.

THE RELIABLE SECOND-LOAN OPTION

Down Payment Assistance (DAP)

\$3K–\$20K
typical range

A low-interest second mortgage that covers your down payment and closing costs when Time To Own does not cover everything — or as a stand-alone.

WHO QUALIFIES

- ✓ First-time buyer (or none owned in 3 years)
- ✓ Qualifies for a CHFA first mortgage
- ✓ Completes free homebuyer education

WHAT YOU GET

- ◆ \$3,000 minimum, up to about \$20,000
- ◆ Low interest, often matched to your first loan
- ◆ Covers down payment and closing costs

How to claim it: Same path as Time To Own. Ask your CHFA-approved lender to structure DAP alongside your first mortgage.

Source: CHFA Time To Own & Down Payment Assistance Program, 2026 (chfa.org). Maximums, forgiveness, and interest terms vary by property location and income; confirm current terms with a CHFA lender.

If this is you, there is more

These stack on top of Time To Own and DAP for buyers who qualify.

Teachers

Teachers Mortgage Assistance for eligible Connecticut educators.

Police

Police Homeownership Program for municipal and state officers.

Military

Reduced-rate CHFA loans for veterans and active service members.

Education

Free CHFA homebuyer class, online or in person, required before closing.

Eligibility and amounts for targeted programs change year to year. Do not assume — confirm current terms with a CHFA-approved lender. Source: CHFA, 2026.

YOUR MOVE

Three steps to claim your stack

1

Get pre-qualified

Talk to a CHFA-approved lender. This unlocks Time To Own and DAP, which you cannot get on your own.

2

Take the free class

Complete CHFA's free homebuyer education, online or in person. Required before closing — and genuinely useful.

3

Find the home

We shop with your real budget plus assistance in hand, and I help you stack every program you qualify for.

YOUR NEXT STEP

Let's find out what you actually qualify for.

A free 30-minute consultation. We look at which of these programs fit you and map the real numbers for your situation. No pressure, no scripts — just real talk.

[Book at homeswithbelief.com/book-a-consultation](https://homeswithbelief.com/book-a-consultation)

ABOUT



Belief Holmes-Iyen

LICENSED CT REALTOR® · THE BELLA GROUP, LLC

I am a licensed Connecticut REALTOR® with nine years of experience helping buyers across Hartford, Litchfield, New Haven, and Fairfield counties. First-time buyers are my favorite people to work with, because the difference between renting forever and owning a home is usually just information no one bothered to share. I know the data, and I care about your outcome — not just the transaction.

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