

# Town of Enfield First Time Homebuyer Loan Program



The Office of Community Development offers their First Time Homebuyer (FTHB) program that is funded by a Community Development Block Grant. This FTHB program is offered to encourage home ownership in town and residents may be eligible for a zero-interest deferred loan or even a forgivable loan if purchasing a home within the Thompsonville Area.

## Eligibility:

- ✓ The Applicant is a first-time homebuyer and the mortgage will not exceed the sales price limit of \$250,000.
- ✓ The property must be the primary residence of the Applicant(s) for the duration of the loan.
- ✓ The property to be purchased must be a single-family house, condominium, or a two- to four-family structure.
- ✓ The Applicant receives a certificate of participation from an approved homebuyer-counseling program.
- ✓ Total household income must not exceed the federal income limits for Community Development Block Grants. Such income limits are updated annually by the U.S. Department of Housing and Urban Development (“HUD”). Current income limits for Hartford County are as follows:

# of People in Household:	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
Income Limit	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500

Please visit the Town Website for the complete First Time Homebuyer Loan Program Guidelines & Application by using the below QR code or visiting <http://www.enfield-ct.gov/1248/CDBG-Loan-Programs>.



Office of Community Development  
820 Enfield Street Enfield, CT 06082  
860-253-6390

Flip over for information on local lending institutions and real estate agents

## Local Lending Institutions

Familiar with the FTHB guidelines and program

Berkshire Bank	Morgan Kleckner	860-460-6327	<a href="mailto:mkleckner@berkshirebank.com">mkleckner@berkshirebank.com</a>
First World Mortgage	Denise Lanouette Oguz Kuruca	860-944-0280 860-970-1870	<a href="mailto:denise@firstworld.com">denise@firstworld.com</a> <a href="mailto:okuruca@firstworld.com">okuruca@firstworld.com</a>
Guaranteed Rate Affinity	Maureen Elkins	860-500-4851	<a href="mailto:Maureen.Elkins@grarate.com">Maureen.Elkins@grarate.com</a>
Westfield Bank	Daniel Danillowicz	860-305-7487	<a href="mailto:ddanillowicz@westfieldbank.com">ddanillowicz@westfieldbank.com</a>

## FTHB Qualified Local Real Estate Agents

Attendees of our First Time Homebuyer Seminar in March 2022 who are familiar with the FTHB guidelines and program

BHHS Realty Pros	Allie Armstrong	860-992-2400	<a href="mailto:AllieArmstrong.realtor@gmail.com">AllieArmstrong.realtor@gmail.com</a>
BHHS Realty Pros	Dawn Ezold	860-543-3266	<a href="mailto:dawnezold@gmail.com">dawnezold@gmail.com</a>
Coldwell Banker	Melania Hasiuk	860-817-1366	<a href="mailto:melania.hasiuk@cbmoves.com">melania.hasiuk@cbmoves.com</a>
Coldwell Banker	Rachel Loneau	860-819-4310	<a href="mailto:Rachel.Mooney1@yahoo.com">Rachel.Mooney1@yahoo.com</a>
Coldwell Banker	Angel Negron Rivera	860-977-6575	<a href="mailto:angel.negron@cbrealty.com">angel.negron@cbrealty.com</a>
Coldwell Banker	Kathleen Sarno	860-989-8470	<a href="mailto:ksarno@cox.net">ksarno@cox.net</a>
CT Hometown	Lori Longhi	860-463-9997	<a href="mailto:DLLonghi@aol.com">DLLonghi@aol.com</a>
CT Hometown	Vanessa Smith	860-394-9098	<a href="mailto:vanessasmithrealtor@gmail.com">vanessasmithrealtor@gmail.com</a>
EXIT Realty Infinity	Dominique Arsenault	860-882-8673	<a href="mailto:darsenault76@gmail.com">darsenault76@gmail.com</a>
EXIT Realty Infinity	Dennisse Rivera-Mercado	860-313-9964	<a href="mailto:riviera.dennisse@gmail.com">riviera.dennisse@gmail.com</a>
Trend 2000	Rose Canha	860-716-0160	<a href="mailto:realtorrosecan@yahoo.com">realtorrosecan@yahoo.com</a>
Rovi Homes	Alyssa McMahon	860-869-2966	<a href="mailto:amcmahon@rovihomes.com">amcmahon@rovihomes.com</a>

These lists are an aid to applicants and are not an endorsement of the above lending institutions and real estate agents. Applicants are free to work with any lending institution and real estate agent of their choosing. Applicants may consult the yellow pages or the internet in their selection for a lending institution and real estate agent.