

# Home of Your Own Program

## (HOYO - For Persons with Disabilities)

CHFA offers 30-year fixed rate mortgages for persons with disabilities who wish to purchase their first home.

- Household income limits for this program are as follows.

One- and two-person households earning up to the set statewide income limit per year are eligible. Households of three or more may earn up to the set statewide income limit. (There are no exceptions.) All property eligibility requirements and additional considerations under the Homeownership Program apply. See brochure insert for income limits.

- In order to participate in this program, the borrower must provide proof of disability to Lender.
- Downpayment Assistance loans (DAP) are available statewide. The DAP loan interest rate may be reduced to as little as 1% (APR approximately 1.1%) depending on your need. All the other requirements of the DAP program apply.
- You will need to attend an approved 3-hour homebuyer education class prior to closing your loan. These classes are held at several locations in the State each month. Your lender will give you information on these classes. There is no fee for attending the class.
- Specific inquiries may be directed to CHFA's Single Family Underwriting Division at (860) 571-3502.

