

# Teachers Mortgage Assistance Program

## Eligible Borrowers

- Connecticut certified full-time and part-time public school teachers employed by priority or transitional school districts, certified teachers who are employed by regional vocational-technical schools located in priority or transitional school districts are eligible.
- Connecticut teachers certified to teach and are teaching in a state-identified subject matter shortage area are eligible.
- CHFA requires that you be a first-time homebuyer or have not had an ownership interest in a principal residence for the past three years.
- If you are a prior homeowner, you may still be eligible to utilize the program if purchasing a home in a targeted area of the State.
- When applying for a loan, you must submit a Statement of Eligibility letter from the school district Superintendent where you teach, verifying that you are a certified teacher in either a priority or transitional school district, employed by regional vocational-technical schools located in priority or transitional school districts, or teach in a state-identified subject matter shortage area.

## Priority and Transitional School Districts

The home you are purchasing must be located in the Priority or Transitional school district where you teach, except as noted below for state-identified subject matter shortage areas. The Priority and Transitional School Districts listed below are in effect July 1, 2011 through June 30, 2012. (See Subject Matter Shortage Areas below.)

<u>Priority</u>			<u>Transitional</u>	
Ansonia	Meriden	Norwich	Bloomfield	Naugatuck
Bridgeport	New Britain	Stamford	Bristol	Putnam
Danbury	New Haven	Waterbury	Derby	Stratford
East Hartford	New London	Windham	Hamden	West Hartford
Hartford	Norwalk		Manchester	West Haven
			Middletown	

## State-identified Subject Matter Shortage Areas

Each year the State Commissioner of Education determines the subject matter shortage areas. If you are a Connecticut certified full-time and part-time public school teacher or a certified teacher employed by a regional vocational-technical school teaching in a state-identified subject matter shortage area, you will be able to purchase a home statewide. The following state-identified subject matter shortage areas are in effect July 1, 2011 through June 30, 2012:

Bilingual Education, PK-12	Science, 7-12
Comprehensive Special Education, K-12	Speech and Language Pathologist
English, 7-12	Teachers of English to Speakers of other Languages (TESOL)
Intermediate Administrator	World Languages, 7-12
Mathematics, 7-12	
Remedial Reading and Language Arts, 1-12	

## Downpayment Requirements Exception

- With a Teachers Mortgage Assistance Program loan, you may apply for a DAP loan without regard to your current assets.
- All other requirements of the DAP program apply.
- Specific inquiries may be directed to CHFA's Single Family Underwriting Division at (860) 571-3502.