



TIME TO OWN

FORGIVABLE DOWN PAYMENT ASSISTANCE PROGRAM

PROGRAM AREA MEDIAN INCOME (AMI) LIMITS

Effective June 19, 2023

COUNTY	100% Area Median Income	80% Area Median Income
FAIRFIELD	\$142,800	\$114,240
HARTFORD	\$118,700	\$ 94,960
LITCHFIELD	\$114,700	\$ 91,760
MIDDLESEX	\$118,700	\$ 94,960
NEW HAVEN	\$110,800	\$ 88,640
NEW LONDON	\$114,400	\$ 91,520
TOLLAND	\$118,700	\$ 94,960
WINDHAM	\$115,600	\$ 92,480

✓ **80% or Less AMI:** Up to 100% of the eligible loan amount based on the Opportunity Area property location.

✓ **Greater than 80% up to 100% AMI:** Up to 75% of the eligible loan amount based on the Opportunity Area property location.

See Opportunity Areas – next page

Time To Own - Forgivable Down Payment Assistance Program Only

HIGH & VERY HIGH - OPPORTUNITY AREAS

Effective June 15, 2022

Fairfield County	Census Tracts	Hartford County	Census Tracts
Bethel	2001, 2003.01, 2003.02	Avon	4621.01, 4621.02, 4622.01, 4622.02
Brookfield	2051, 2052, 2053	Berlin	4001, 4002, 4003
Danbury	2105, 2109	Burlington	4101.01, 4101.02
Darien	0301, 0302, 0303, 0304, 0305	Canton	4641.01, 4641.02
Easton	1051, 1052	East Granby	4701
Fairfield	0601, 0602, 0603, 0604, 0605, 0606, 0607, 0608, 0609, 0610, 0611, 0612, 0613, 0614, 0615, 0616	East Hartford	5111
Greenwich	0101.01, 0101.02, 0102.01, 0102.02, 0103, 0104, 0105, 0106, 0107, 0108, 0109, 0110, 0111, 0112, 0113	Farmington	4601, 4602.02, 4602.03, 4602.04, 4603.01, 4603.02
Monroe	1001, 1002, 1003	Glastonbury	5201, 5202.01, 5202.02, 5203.01, 5203.02, 5204, 5205.01
New Canaan	0351, 0352, 0353, 0354	Granby	4681.01, 4681.02
New Fairfield	2201, 2202, 2203	Marlborough	5241
Newtown	2301, 2302, 2303, 2304, 2305.01, 2305.02	Newington	4941, 4942.01, 4942.02, 4943, 4944, 4945, 4946
Norwalk	0425, 0426, 0428, 0429, 0430, 0431, 0435, 0436, 0446	Plainville	4204
Redding	2401, 2402	Rocky Hill	5242, 4903.02
Ridgefield	2451, 2452, 2453, 2454, 2455, 2456	Simsbury	4661.01, 4661.02, 4662.01, 4662.02, 4663, 4664
Shelton	1102.01, 1102.02, 1103.01, 1103.02, 1104, 1105, 1106	Southington	4301, 4302.01, 4302.02, 4302.03, 4303.01, 4303.02, 4304, 4305, 4306.01, 4306.02
Sherman	2571	South Windsor	4871, 4872.01, 4872.02, 4873, 4874, 4875
Stamford	0202, 0203, 0204, 0205, 0206, 0207, 0208, 0210, 0211, 0212, 0213, 0224, 0217, 0218.01	Suffield	4771.01, 4771.02, 4772
Stratford	0809, 0811, 0812	West Hartford	4962, 4963, 4964, 4965, 4966, 4968, 4969, 4970, 4971, 4972, 4973, 4974, 4975, 4976, 4977
Trumbull	0901, 0902, 0903, 0904, 0905, 0906, 0907	Wethersfield	4921, 4922, 4924, 4925, 4926
Weston	0551, 0552	Windsor	4731, 4735.01, 4735.02, 4736.01
Westport	0501, 0502, 0503, 0504, 0505, 0506		
Wilton	0452, 0453, 0454, 0451.01, 0451.02	Middlesex County	Census Tracts
Litchfield County	Census Tracts	Chester	6001
Barkhamsted	2901	Clinton	6104
Bethlehem	3421	Cromwell	5701, 5702, 5703
Bridgewater	2501	Durham	5851
Harwinton	2983, 2984	East Haddam	5951.01, 5951.02
Litchfield	3001, 3004, 3005	East Hampton	5501, 5502.01
New Hartford	3061	Killingworth	6401
New Milford	2534	Middlefield	5801
Roxbury	2681	Middletown	5414.01
Warren	2651	Old Saybrook	6701, 6702
Washington	2671	Portland	5601
Watertown	3602, 3604	New London County	Census Tracts
Woodbury	3621.02	Bozrah	7131
New Haven County	Census Tracts	Colchester	7141.03
Beacon Falls	3411	East Lyme	7161.02
Bethany	1611	Franklin	7121
Branford	1843, 1845, 1846	Groton	7026, 7029
Cheshire	3431.01, 3431.02, 3432, 3433, 3434	Old Lyme	6601.01, 6601.02
Guilford	1901, 1902, 1903.01, 1903.02, 1903.03	Stonington	7053, 7054
Hamden	1652, 1653, 1658.02	Waterford	6937
Madison	1942.01, 1942.02	Windham County	Census Tracts
Middlebury	3441, 3442	Hampton	8200
Milford	1501, 1502, 1503, 1505, 1506, 1507, 1508, 1509, 1510, 1511, 1512	Pomfret	9025
North Branford	1861, 1862	Scotland	8250
North Haven	1671, 1672.01, 1672.02, 1673	Tolland County	Census Tracts
Orange	1571, 1572, 1573, 1574	Andover	5281
Oxford	3461.01, 3461.02	Bolton	5291
Prospect	3471, 3472	Columbia	8601
Southbury	3481.22, 3481.23	Coventry	8501, 8502
Wallingford	1756, 1757, 1758, 1760	Ellington	5351, 5352
Wolcott	3611, 3612, 3613	Hebron	5261.01, 5261.02
Woodbridge	1601, 1602	Somers	5382.01
		Tolland	5331.01, 5331.02
		Union	8902.01