



Litchfield County, CT

Litchfield County Affordable Homeownership Program *Program Overview & Pre-application Form*

Thank you for your interest in purchasing an affordable home. The Litchfield County Affordable Homeownership Program is currently building 9 new homes in Salisbury (4 homes), Cornwall (3 homes), Norfolk (1 home) and Washington (1 home) in partnership with the local housing non-profits in those towns. Below is information on the Program and the Pre-Application form. Please fill in and submit the Pre-Application form if you are interested.

Program Overview

WHO IS ELIGIBLE

To qualify, your total gross annual household income must be at or below 100% of the Litchfield County Area Median Income (AMI) For your reference, the current income limits by households size are listed below. Your assets will also be assessed to make sure your household is eligible.

2025 Litchfield County MSA Income Limits; see www.huduser.gov						
Household size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
100% AMI Limits	\$81,500	\$93,200	\$104,800	\$116,400	\$123,400	\$132,500

Applicants must be first-time homebuyers - that is defined as an individual or household of which no household member has had an ownership interest in a principal residence at any time during the past three (3) years. Please also note that all selected purchasers must occupy the affordable home as their primary residence. As these are all 3-bedroom homes, there will be a strong preference for households with three or more people. **Finally, we are requiring that applicants include a bank pre-qualification letter for a mortgage of at least \$250,000.** This pre-qualification does not have to be from the bank that you ultimately intend to borrow from, but you must show that you are able to qualify for a mortgage, based on your current household income.

We are also strongly encouraging applicants to conduct the Housing Development Fund (HDF) Pre-purchase Homebuyer Counseling. This is a FREE service in which a homeownership advisor will assess your ability to acquire a mortgage and review your eligibility for loan and downpayment assistance in Connecticut. [Click here to visit the HDF webpage](#) and learn more.

HOMES FOR SALE

These are three-bedroom Cape-style homes that are being built now. They will be sold to income eligible buyers for between \$250,000 and \$280,000 including a forgivable downpayment assistance loan of approximately \$25,000. This is a shared equity homeownership model where the homebuyers will purchase the house that sits on land owned by the local housing non-profit. The homeowners lease the land from the local housing non-profit in a long-term lease. The homeowners agree in the lease that when they want to sell the home they will sell it at a price to keep it affordable to households at or below 100% of the area median income. For more details, ask us for a sample ground lease.



WHEN WILL HOMES BE READY FOR PURCHASE? The first homes will be ready for purchase in Salisbury in June 2025. The next homes will be ready in Cornwall this summer and in Washington and Norfolk this Fall/Winter. These timelines are subject to change, please contact us for the latest news on specific homes in specific towns.

WHAT IS THE APPLICATION PROCESS?

- 1) Submit the Pre-Application form by emailing it to LindsayL@thehousingcollective.org or mailing it to the local housing organization in the town of interest.
- 2) If there are more than 3 eligible pre-applications per available home, all eligible pre-applications will be entered into a lottery. Three pre-applications per home will be selected to submit a full application.
- 3) If you are eligible and selected via lottery, you will be asked to submit a full application package including income and asset documentation like your tax returns, paycheck stubs, and bank statements to ensure that your household is income eligible for this homeownership opportunity.
- 4) If there are multiple income eligible households interested in a specific home, they will be entered into a lottery.

Addresses of homes being built
10 Dark Entry Rd, Cornwall
325 Town Street, Cornwall (No longer accepting applications)
349 Town Street, Cornwall (No longer accepting applications)
Old Colony Road, Norfolk
17 Perry Street, Salisbury (No longer accepting applications)
19 Perry Street, Salisbury (No longer accepting applications)
26 Undermountain Road, Salisbury
28 Undermountain Road, Salisbury
77 Baldwin Hill Road, Washington

QUESTIONS

If you have any questions about this, please contact:

Lindsay Larson, Project Manager
Litchfield County Center for Housing Opportunity
LindsayL@thehousingcollective.org
(475) 268-7882



2025 LC AHP
Pre - Application Form

Please check the box next to the home that this application is for. You may select more than one, but if you do, please rank your preference (or indicate no preference).

<input checked="" type="checkbox"/>	Address	Rank
	10 Dark Entry Rd, Cornwall	
	Old Colony Road, Norfolk	
	26 Undermountain Rd, Salisbury	
	28 Undermountain Rd, Salisbury	
	77 Baldwin Hill Rd, Washington	

Applicant Information

Name of Applicant and Co-applicant, if applicable

Current Residence Address (street address, town, state, zip code)

Mailing Address (if different from above)

Telephone #

Email Address (for primary contact)

Have you owned a home at any time in the past? (check one) NO YES

If yes, provide dates and addresses:

Have you recently been pre-qualified for a mortgage? NO YES, amount:

You must submit your pre-qualification letter with this pre-application form, to be considered.

Have you received [HDF Homebuyer Counseling Services](#)? NO YES, date conducted:

What is the size of your household? Please list all those who will occupy this home including the applicant and co-applicant, if applicable.

Name	Date of Birth	Relationship

Do you and/or the co-applicant identify as any of the following? (check all that apply)

Black or African-American

Hispanic or Latino

Other (Not White)

Employment/Income Information

Employment Status of Applicant FULL-TIME PART-TIME RETIRED OTHER:

Name of Present Employer

Address of Present Employer

Annual Taxable Income from this Employment (Box 1 on 2024 W2)

Do you hold more than one job? If yes, please provide the same information for your second job.

If other household members and/or the co-applicant are employed, complete the following for each:

Name of Family Member/ Relationship

Name of Present Employer

Address of Present Employer

Annual Taxable Income from this Employment (Box 1 on 2024 W2)

Do other household members and/or the co-applicant hold more than one job? If yes, please provide the same information for the second job.

Do you collect other forms of income not listed above? If Yes, please fill in Gross **Annual** Amounts for all relevant income listed below.

Social Security

SSI or Disability

Veteran's Benefit

Unemployment

Pension/Retirement

Child Support/alimony

Other income

Do you own any real estate (including vacant land or commercial holdings)? NO YES
If Yes, please provide details:

Other Assets

To fully assess whether your household is income eligible for this program, we will need to understand any other financial assets that you have including savings accounts, retirement accounts, CDs, Investment Accounts, and any other financial holdings. For now, we will just ask for a summary of your assets to determine eligibility to submit a full application package.

Amount and type of other assets that the applicant and/or co-applicant have:

Understanding of Shared Equity Homeownership Model

We understand that these homes are being sold under a shared equity homeownership model where the homebuyers will own the home and will enter into a long-term ground lease with the local housing non-profit. When we want to sell this home, we will sell it at a price that will be affordable to a household at or below 100% AMI like our household. I can request a sample copy of a ground lease to review.

(Please check one) YES we understand NO we do not understand

SIGNATURE

Please sign to acknowledge your agreement to the below statement.

I hereby certify that the above statements are true. Any false statements or misrepresentations may result in cancellation of my application. My signature below gives consent to the Litchfield County Center for Housing Opportunity to verify information contained in this application.

Applicant Signature:

Date:

Co-Applicant Signature:

Date:

Applicants will not be discriminated on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, receipt of public assistance, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

