

**PAY IT FORWARD.** Tell your friends and loved ones how HDF can be *their* friend and adviser on buying a home or avoiding foreclosure. In these uncertain times, *YOU* can help another family find or keep a home. **Have heart and pay a good deed forward!**

hdf

Housing  
Development  
Fund

**Buying Your  
First Home?**

**We're here  
to help you.**

For more  
info, visit us:  
[hdf-ct.org](http://hdf-ct.org)

The Housing Development Fund (HDF) is a nonprofit organization that offers qualified first-time buyers the following programs in Connecticut:

**Down Payment  
Assistance**

Up to 20% of purchase price  
20-Year **3% FIXED INTEREST**

**Live Where You Work Program**

Up to \$20,000 towards purchasing a home in the town where you work  
30-year **0% INTEREST** for down payment or fees

**FREE** HUD-certified Counseling Services and Homebuyer Education Classes.\*

**Struggling with an unaffordable mortgage?**

You are not alone. HDF's Foreclosure Intervention Specialist may be able to assist you. We offer **FREE** monthly Foreclosure Intervention Clinics\* and one-on-one counseling to help keep you in your home.

Call **203.969.1830 ext. 31** or email [foreclosure@hdf-ct.org](mailto:foreclosure@hdf-ct.org)

To learn more, visit [hdf-ct.org](http://hdf-ct.org) or call any of our offices:

**STAMFORD** | 203.969.1830  
**DANBURY** | 203.798.6527  
**BRIDGEPORT** | 203.338.9035



Other loan products are also available. Income guidelines and eligibility requirements apply. Borrowers are required to contribute at least 1% of the purchase price of the home. \*A credit report fee of \$15.75 for one person and \$16.50 for a joint report will be required.