

# Program Overview



**MyHomeCT**

Foundation for a Brighter Future

Connecticut has been awarded approximately \$123 million from the U.S. Department of the Treasury's Homeowner Assistance Fund ("HAF") program. The HAF Program in the State of CT is known as **MyHomeCT** and is being administered by the Connecticut Housing Finance Authority (CHFA).

The goal of **MyHomeCT** is to provide assistance to eligible CT homeowners who have experienced a COVID-19 related financial hardship. The assistance is meant to cure and/or prevent mortgage and housing related delinquencies and foreclosure. Qualified expenses under this program include:

- ▶ Mortgage delinquencies/payment assistance
- ▶ Non-escrowed real estate taxes (not included in mortgage payment)
- ▶ Condominium and/or homeowners' association fees or special assessments
- ▶ Non-escrowed (not included in mortgage payment) homeowners' insurance and flood insurance
- ▶ Water and sewer liens
- ▶ Ground lease or lot payments
- ▶ Fees that were advanced by the loan servicer/lender on behalf of an applicant with a reverse mortgage

*Assistance can be made in the form of a one-time reinstatement, ongoing forward payments, or a combination of both.*

**Homeowners may apply for up to \$30,000 in grant assistance**

## How to Apply:

Visit: [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT) to learn more and to apply. You can also complete a short online questionnaire to see if you may be eligible.

If you need help with your application, you may call 877-894-4111 or visit one of the **MyHomeCT** Resource Centers for help with your application. The list of resource centers can be found on [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT).



## Eligibility Requirements:

- ▶ Applicant must live in the state of Connecticut and occupy the property as their primary residence.
- ▶ Applicant/household member must have experienced a COVID-19 related financial hardship after January 21, 2020, or experienced a financial hardship before January 21, 2020, which was then exacerbated by the pandemic. Assistance for a delinquency prior to January 21, 2020, is capped to three months.
- ▶ Property must be an owner-occupied 1-to-4 unit house, condominium, townhouse, or manufactured home.
- ▶ Homeowners applying for mortgage assistance must have a mortgage that had a principal balance at or below the Federal Housing Finance Agency's conforming loan limits for Fannie Mae and Freddie Mac at time of origination.
- ▶ Household income must be equal to or less than 150% area median income (AMI), adjusted for household size.



CONNECTICUT HOUSING FINANCE AUTHORITY 999 West Street, Rocky Hill, CT 06067 | (860) 721-9501 | [www.chfa.org](http://www.chfa.org)

*The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf.*

This project is being supported, in whole or in part, by federal award number HAFP-0206 awarded to Connecticut by the U.S. Department of the Treasury.

# WHAT TO KNOW BEFORE YOU APPLY



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To help with the application process, review the checklist below and gather all information and documentation before applying for the **MyHomeCT** program.

## Applicant / Co-Applicant Proof of Identity

- Copy of a valid Driver's License, valid photo ID issued by the State of CT, valid Passport or other form of photo ID with identifying information
- Copy of the Social Security card or ITIN issued by the U.S. Internal Revenue Service

## Current Annual Household Income

- Number of individuals who currently reside in your home (do not include individuals who are living there temporarily)
- Name, date of birth, and current income information for all permanent household members (including yourself)
- The current total annual household income for all members

## Documentation of Current Household Income (examples include)

- Employment Income: Most recent 30 days' worth of paystubs
- Self-Employment Income: Most recent complete Federal Tax return and year to date Profit & Loss
- Unemployment/Worker's Compensation: Benefit notification letter or check stub/monthly/bi-weekly statement (if applicable)
- Social Security, Social Security Disability, Retirement/Pension: All applicable benefit verification letters (<https://www.ssa.gov/myaccount/proof-of-benefits.html>) and Retirement/Pension statement of benefits
- Alimony and/or Child Support: Separation Agreement or Divorce Decree reflecting type of support, amount and frequency, or payment ledger from child support enforcement agency or Court Order or other documentation to reflect receipt and frequency
- Rental Income (from 2-4 family home): Current Lease Agreement(s) or other documentation to reflect amounts received
- Armed Forces Payment: Most recent Leave and Earnings Statement (LES)

## Annual Household Income for the Calendar Year Before you Experienced Hardship (e.g. if the hardship date was March 2020, you will provide 2019 information)

- Number of individuals who were residing in your home, including yourself, the calendar year before you experienced hardship (do not include individuals who are living there temporarily)
- Your total annual household income for the year before you experienced hardship

## Documentation of Annual Household Income for the Year Before Your Hardship (examples include)

- Tax Return (or IRS Tax Return Transcript), W-2s/Applicable 1099s (or IRS Wage and Income Statement) (IRS website - <https://www.irs.gov/individuals/get-transcript>)

## Financial Hardship related to COVID-19 pandemic

- The month and year in which your hardship began
- If you received COVID-19 related rental assistance, please provide the source (e.g. UniteCT), the date and the amount
- If you received COVID-19 related mortgage assistance, please provide the source (e.g. CASTLE program), the date and the amount

## Documentation for Mortgage related assistance

- Most current mortgage statement, past due notice from the lender/servicer or reinstatement letter from lender/servicer. Document must include name of creditor, applicant name(s), property address, account number, current amount due and monthly payment amount
- If you live in a condominium or townhouse provide the most current condominium fee/homeowners association invoice
- If you are currently in foreclosure, provide the Foreclosure Sale/Law date, if one has been scheduled

## Documentation for Non-Mortgage (e.g. non-escrowed property taxes, condominium/homeowners association fees, non-escrowed homeowner's insurance, water/sewer lien, ground lease or lot payments) related assistance

- Most current statement reflecting the full amount due

## Required documentation for Proof of Ownership

- Mortgage Deed, Tax Bill or Assessor's Card

## Required documentation for Proof of Occupancy

- Utility bill or cable bill

## Required documentation if you are in an Active Bankruptcy

- Permission from Bankruptcy Trustee confirming you are permitted to receive grant funds from the program

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FOR MORE INFORMATION VISIT:  
[www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT)



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Homeowners may apply for up to \$30,000 in grant assistance

## DID YOU KNOW?

**MyHomeCT can help if you've been impacted by COVID-19 and need assistance with your mortgage and other housing related expenses.**

The online application portal for **MyHomeCT** is now **OPEN**. The program offers reinstatement to bring payments current, up to 12 months of ongoing payments, or a combination of both to eligible Connecticut homeowners who have suffered a financial hardship as a result of the COVID-19 pandemic.

### Qualified expenses under this program include:

- ▶ Mortgage delinquencies/payment assistance
- ▶ Non-escrowed real estate taxes (not included in mortgage payment)
- ▶ Condominium and/or homeowners' association fees or special assessments
- ▶ Non-escrowed (not included in mortgage payment) homeowners' insurance and flood insurance
- ▶ Water and sewer liens
- ▶ Ground lease or lot payments
- ▶ Fees that were advanced by the loan servicer/lender on behalf of an applicant with a reverse mortgage



*Assistance can be made in the form of a one-time reinstatement, ongoing forward payments, or a combination of both.*



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### To learn more visit:

[www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT) where you will also find the link to check your eligibility and to apply.

If you need help with your application, you can call **877-894-4111**. You may also visit one of the MyHomeCT Resource Centers that can help with your application or answer any questions that you have on an existing application. The list of resource centers can also be found at [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT).



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# MyHomeCT Marketing Toolkit Newsletter Template



## Option #1 – Short Piece:

**The MyHomeCT Program offers help to eligible Connecticut homeowners by paying mortgage and/or other qualified housing expenses. This can include a reinstatement, up to 12 months of forward payments, or a combination of both.**

Under the American Rescue Plan Act of 2021, Connecticut has been awarded approximately \$123 million to establish MyHomeCT, a program funded by the Homeowner Assistance Fund. The goal of **MyHomeCT** is to cure mortgage delinquencies and defaults, and prevent foreclosures among eligible homeowners that occurred as a result of the COVID-19 pandemic. The program also includes assistance for qualified non-mortgage expenses including, but not limited to, non-escrowed real estate taxes and insurance as well as condominium or homeowners' association fees.

The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf.

To learn more, please visit [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT).

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## Option #2 – Long Piece:

**The MyHomeCT Program offers help to eligible Connecticut homeowners by paying mortgage and/or other qualified housing expenses. This can include a reinstatement, up to 12 months of forward payments, or a combination of both.**

Connecticut has been awarded approximately \$123 million to establish MyHomeCT, a program established Under the American Rescue Plan Act of 2021, and funded by the Homeowner Assistance Fund. The goal of **MyHomeCT** is to cure mortgage delinquencies, and prevent foreclosures among eligible homeowners that occurred as a result of the COVID-19 pandemic. The program also includes assistance for qualified non-mortgage expenses including, but not limited to, non-escrowed real estate taxes and insurance as well as condominium or homeowners' association fees.

The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf.

### **ELIGIBILITY REQUIREMENTS:**

- Applicants must have experienced a COVID-19 related financial hardship after January 21, 2020, or experienced a financial hardship before January 21, 2020 which was then worsened/extended by the pandemic.
- Assistance for a delinquency existing from prior to January 21, 2020 is capped to three months so any amounts owed before October 2019 will not be eligible. Real estate property taxes that

## MyHomeCT Marketing Toolkit Newsletter Template

were assessed on the October 2018 Grand List and subsequent Grand Lists are eligible expenses.

- Homeowner must live in the state of Connecticut and occupy the property as their primary residence.
- Property must be an owner-occupied 1-to-4 unit house, condominium or manufactured home.
- Homeowners applying for mortgage assistance must have a mortgage that had a principal balance at or below the Federal Housing Finance Agency's conforming loan limits for Fannie Mae and Freddie Mac at the time of origination.
- Household income must be equal to or less than 150% area median income (AMI), adjusted for household size.

### THE PROGRAM CAN ASSIST WITH THE FOLLOWING:

- Mortgage delinquencies
- non-escrowed (not included in mortgage payment) real estate taxes (2018 Grand List forward)
- non-escrowed (not included in mortgage payment) homeowners' insurance and flood insurance
- water and sewer liens
- ground lease or lot payments
- condominium and/or homeowners' association fees
- condominium and/or homeowners' association special assessments
- fees that were advanced by the loan servicer/mortgage company on behalf of an applicant with a reverse mortgage

*A homeowner may be eligible for one or more grants, not to exceed the MyHomeCT program maximum award of **\$30,000**.*

### LEARN MORE:

To learn more, please visit [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT).

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# MyHomeCT Marketing Toolkit

## Social Media Posts Template



### **Option #1:**

#### **Caption:**

“Did you know the MyHomeCT program can help homeowners that are struggling to pay mortgage and other housing-related expenses? The application portal is now open! Apply today by visiting [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT) or call 877-894-4111 (toll free) #COVID19 #MortgageRelief #MyHomeCT

*The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf”*

### **Option #2:**

#### **Caption:**

“The MyHomeCT program offers relief to Connecticut homeowners that have been impacted by the COVID-19 pandemic. Visit [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT) or call 877-894-4111 (toll free) to see if you qualify and begin your application today! #COVID-19 #MortgageRelief #MyHomeCT

*The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf”*

### **Option #3:**

#### **Caption:**

“The program will provide assistance to eligible Connecticut homeowners financially impacted by the COVID-19 pandemic by offering reinstatement, up to 12 months of forward payments, or a combination of both. The assistance is meant to cure and/or prevent mortgage and housing related delinquencies and foreclosure.

To learn about the MyHomeCT Program or to apply, please visit [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT). Here you will find program details and eligibility information, a document checklist, a list of frequency asked questions, a list of resource centers and more.

#COVID-19 #MortgageRelief #MyHomeCT

*The CT Department of Housing is the responsible entity for the program, and has designated the Connecticut Housing Finance Authority (CHFA) to administer it on its behalf”*

## MyHomeCT Marketing Toolkit Social Media Posts Template



### **Option #4:**

#### **Caption:**

“If you are a homeowner who has fallen behind on your mortgage payments, MyHomeCT can help provide mortgage relief. To see if you qualify or apply, go to [www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT) or call 877-894-4111 (toll free) #MortgageRelief #COVID-19 #MyHomeCT

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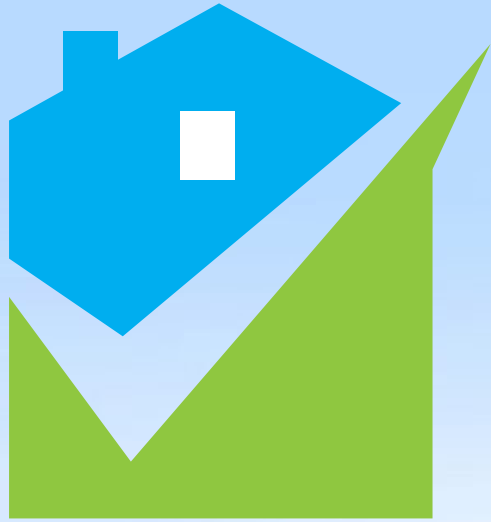
# Homeowner Assistance

*Apply Now*

[www.chfa.org/MyHomeCT](http://www.chfa.org/MyHomeCT)



EQUAL HOUSING  
OPPORTUNITY



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**We're Here  
to Help**  
*Apply Now*

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# Homeowner *Assistance*



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## Homeowner *Assistance*



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