

## UniteCT Eviction Prevention Fund (EPF)

### OVERVIEW

UniteCT, administered by the Department of Housing, has allocated \$11 million to the Eviction Prevention Fund (EPF) for qualifying households. In addition, DOH has leveraged an additional \$1.5 million in Rent Bank funds as a supplement for individuals who are ineligible for the federal UniteCT funds. Tenants who have a summary process eviction action pending against them may qualify for up to 15 months or \$18,500 in a one-time rental assistance payment to cover their rental arrears.

To apply for the program, the tenant should call the Call Center at **1-844-864-8328**. If the tenant passes the verbal eligibility screening, staff at the Call Center will schedule the tenant for an appointment at a UniteCT Resource Center, where the staff will fill out an application on behalf of the tenant. Tenants may not complete an application on their own without the assistance of the Resource Center. If the tenant's application is approved, the check will be mailed directly to the landlord.

Quinnipiac University's Center on Dispute Resolution mediation services will be available for tenants who do not have access to legal representation and need support completing a mediation agreement with their landlord, which is a required document of the Eviction Prevention Fund. Only Quinnipiac mediators, attorneys, or judicial mediators are allowed to create voluntary stipulations or mediation agreements to be used in the Eviction Prevention Fund.

Financial assistance is intended to support one of the following circumstances below:

- 1) Pay rental arrearage of up to 15 months or \$18,500 with the understanding that the tenant will remain in the unit and re-establish tenancy. If the tenant received previous rental assistance through the UniteCT program, the tenant's maximum assistance will carry through to the Eviction Prevention Fund. Thus, between the two programs the tenant is only eligible for up to 15 months or \$18,500.
- 2) Provide up to two months security deposit for every eligible tenant, and potentially additional prospective rent for eligible tenants. Details on the Moving Assistance Program can be found below.

A tenant cannot receive both rental arrearage and security deposit/first month's rent through the Program. If a stipulated agreement between the parties provides for a move-out date and not a re-establishment of tenancy, or if a landlord refuses to participate in mediation, rental arrears will not be paid to the existing landlord. Tenants may use the following link to determine if they *may* be eligible – [Eviction Prevention Fund of UniteCT Pre-Qualification Survey](#). Please note that the final eligibility is determined by the CT Dept. of Housing and its subcontractors.

### ELIGIBILITY FACTORS

- The applicant must be a renter/have an obligation to pay rent for a dwelling unit.
- Applicant must be residing in the unit for which the eviction is pending at the time an application is submitted.

- There must be a rental balance owed, and the Tenant/Landlord must provide a rental ledger indicating the balance of rent that is currently owed.
- Applicant must have a pending eviction as evidenced by the filing of a Summons located on the [Superior Court Case Look-up](#) website at the time the application is created.
- The household must have an annual gross income of less than 80% of the Annual Median Income (AMI). Further income restrictions apply if the tenant previously maxed out on UniteCT rental assistance, see below for more details.
- The tenant must enter into a voluntary or court-ordered agreement with the landlord containing certain terms required by the Program. See the Eviction Prevention Fund website for more details.
  - a. The agreement may either allow for the tenant to remain in the unit through the payment of rental arrearage OR outline a plan to relocate to a new apartment. Rental arrearage payments are not permissible unless the tenant is able to re-establish tenancy. Rental arrearage payments will not be approved if the parties have established a move-out date, in which case the tenant would be eligible for the Moving Assistance Program.
- If a tenant currently has a rental subsidy (i.e. Housing Choice Voucher, State Rental Assistance Program, “Section 8” or resides in public housing), they are eligible for the UniteCT Eviction Prevention Fund. All other eligibility factors are applicable.
- The household’s previous UniteCT rental assistance:
  - a. If any member of the household has received the maximum assistance under UniteCT (\$18,500 or 15 months of rent).
- A tenant is eligible to apply if they have previously entered into a stipulated agreement, but have been unable to maintain rent or use and occupancy payments. The Program cannot pay for any arrearage accrued prior to April 1, 2020. In such cases, unpaid use and occupancy fees will be treated in the same manner as rental arrearages. A rental ledger indicating rental balance will be needed for the mediation agreement. Parties will not be required to enter into a new agreement, and conditions of the pre-existing agreement will be honored.
  - a. If intent is to reinstate tenancy upon fulfillment of the agreement, the tenant can access up to 15 months or \$18,500 in accordance with all other eligibility guidelines. Maximum assistance will be based upon the rental arrearage under the existing stipulated agreement at the time of the tenant’s EPF application.
  - b. If the landlord/tenant have an agreed upon move-out date, the tenant can access up to two month security deposit for a new apartment.
  - c. Given the availability of the new EPF, landlord/tenant may choose to renegotiate a new agreement based on program guidelines.
- A tenant will be ineligible if the court issues an execution prior to initiation of the application.
- A tenant will be ineligible if the landlord withdraws the eviction before the tenant applies to the Program, and the tenant will not be eligible to receive rental assistance.
  - a. If the landlord wishes to participate in the Program, and therefore withdraws the eviction during the tenant’s application process, the tenant’s rental arrearages may be covered, up to the household’s eligible maximum assistance.

## LATE FEES

Property owners are required to waive late fees. All other fees are negotiable between the landlord/tenant and will need to be addressed in voluntary or court-stipulated agreements. The EPF can only be used to pay rent/use and occupancy fees and cannot be used to pay for any fines or fees.

## FUTURE RENT TO NEW LANDLORDS – Moving Assistance Program

If the Voluntary or Court Stipulated Agreement denotes tenant relocation to a new unit, tenant is eligible for the Moving Assistance Program. In such cases, rental arrearages will not be paid.

Additionally, if a landlord will not enter into either Voluntary or Court Stipulated Agreement, the tenant may be able to access the Moving Assistance Program funds. These funds are payable directly to a new landlord once a tenant has signed a new lease for a new address. This provision assumes the EPF Review Team has made contact with the landlord to confirm their request of nonparticipation. Once all other programmatic requirements are met, the new landlord will receive the assistance directly.

Details on the payments for the Moving Assistance Program are as follows:

- **Security Deposit Rent Calculation:** *All eligible tenants will receive up to a 2-month security deposit, as indicated in the lease, through the UniteCT Moving Assistance Program. Eligibility is determined at the time of application review. Security deposit assistance is considered to be separate and distinct when calculating the tenant's UniteCT maximum assistance, see below for more details.*

**Rental Assistance Calculation:** *All rent calculations are determined based on the household's receipt of previous UniteCT assistance and the UniteCT program guidelines, not to exceed a total of \$18,500 or 15 months of rental assistance. Eligible tenants may only receive either 1 or 2 two months of rent. If a household previously received \$18,500 or 15 months of rental assistance, then they are NOT eligible for any rent through the UniteCT Moving Assistance Program. At the time of review, rent is calculated based on the remainder of the tenant's UniteCT eligible maximum, which are listed above, not to exceed two months of rent.*

## APPLICATION PROCESS

1. Tenant receives Summons.
2. Tenant calls the Call Center, **1-844-864-8328**, to schedule an appointment with the Resource Center.
3. Tenant attends in person or virtual appointment with the Resource Center to complete their application.
4. Tenant's application is reviewed by an EPF Auditor. At this point, the auditor may request additional documents from the tenant via email. Once the application is reviewed, the tenant will receive a Pre-Qualification Letter via email that will indicate the maximum amount of arrearage assistance available to the household. The landlord will receive a notification of the tenant's Pre-Qualification Letter and will be asked to attend a mediation session if they wish to participate in the EPF.
5. Tenant and landlord work with Legal Aid, Housing Court mediators, or Quinnipiac to create a mediation agreement using the information in the Pre-Qualification Letter. The agreement needs to be submitted with 30 days of the application date. A tenant may request an extension of up to 30 days. The final award amount is based upon the total arrearage outlined in the Voluntary or Court-Stipulated Agreement.

6. The tenant (or represented on the tenant's behalf) must submit the Voluntary or Court-Stipulated Agreement to [doh.eviction@ct.gov](mailto:doh.eviction@ct.gov). In addition, the landlord must submit a signed W9 to [doh.eviction@ct.gov](mailto:doh.eviction@ct.gov), which will be used to issue the landlord's check. Both documents are required before the case is reviewed further.
7. Once all documents are submitted, the EPF Supervisor will review the application for final approval and issue the check to the landlord's address listed on the W9. Approval letters will be sent to both the tenant and landlord via email. Once approved, the check may take up to 10-15 business days to arrive at the landlord's address.

## REQUIRED DOCUMENTATION

Tenant's required documents include:

1. Government issued photo identification.
2. Receipt of a Summons will be verified by the UniteCT EPF staff via the CT Judicial website.
3. Landlord Verification Form
4. Any adult, age 18 and over, will need to submit verification of income. If employed, any adult household member will need to submit the most recent 4 weeks of consecutive paystubs to demonstrate the household's income eligibility. If the tenant is not employed, then 3<sup>rd</sup> party verification of income is needed (i.e. verification of unemployment benefits, Social Security Administration letter, etc.). Any tenant over age 18 who does not have income will need to submit a *Zero Income Attestation*.
5. Mediation agreement or court ordered agreement containing terms required by the Program. Such agreement must be submitted within 30 days of initial application.
  - a. As a condition of receiving rental arrearage assistance, Plaintiff/Landlord is required to waive late fees. All other fees are negotiable between the landlord/tenant and will need to be addressed in voluntary or court-stipulated agreements. The EPF can only be used to pay rent/use and occupancy fees and cannot be used to pay for any fines or fees.
  - b. Landlord and tenant agree that any payments made as part of the agreement are intended to keep the tenant housed in the subject premises. Payments of rental arrearage to the property owner will be contingent on the signing of an agreement whereby the parties intend to re-establish the landlord-tenant relationship, whether by the signing of a lease, the fulfillment of a court-ordered reinstatement or other agreement, or other agreement between the parties. This provision is not applicable to agreements that are intended for the tenant to vacate the current unit.
  - c. Verification of arrears statement must be included in the mediated/court-ordered agreement.
6. The **landlord's** signed W9. A check will be forwarded to the address listed on the W9 unless written documentation with an alternate mailing address is provided.

## PAYMENT PROCESS

Landlords do not need to submit an application

- The check will be sent to the address listed on the landlord's W9.
- Checks will be received within 10-15 business days of application approval.

<u>Version</u>	<u>Date</u>	<u>Updates</u>
1.0	1/5/2023	<ul style="list-style-type: none"> <li>• Document created</li> </ul>
1.1	4/6/23	<ul style="list-style-type: none"> <li>• Updated eligibility maximum to include 12 months and \$15,000</li> <li>• Added clarification about withdrawal of eviction and eligibility</li> <li>• Clarified who is allowed to create stipulated agreements or mediation agreements.</li> </ul>
1.2	6/23/23	<ul style="list-style-type: none"> <li>• Updated guidelines to include new UniteCT maximum of \$18,500 or 15 months of rental assistance. The RentBank fund will no longer be used. Also included eligibility details about the UniteCT Moving Assistance Program.</li> </ul>