

Ned Lamont Governor



Seila Mosquera-Bruno Commissioner

TEMPORARY RENTAL HOUSING ASSISTANCE PROGRAM (TRHAP)

I. STATEMENT OF OBJECTIVES

State of Connecticut Comprehensive Response to Housing Issues as a result of COVID-19

Acting through the Department of Housing (DOH) and the Connecticut Housing Finance Authority (CHFA), the State of Connecticut has created the Temporary Rental Housing Assistance Program to respond to the housing issues associated with the advent of COVID-19. This program will address the economic impact on rental housing stability.

The State will be offering assistance to renters in order to prevent eviction actions. This will address both the arrearage caused by income loss and/or greater expenses due to COVID-19 that have negatively impacted a household's ability to pay their full monthly rent over the next number of months.

II. FUNDING AVAILIBITY

Funding Available: \$10,000,000 from the CARES Act

III. ELIGIBLE ASSISTANCE

Eligible households may receive up to \$4,000 in total assistance over the twelve-month period for rent due beginning March 1, 2020, with a limit of \$1,000 per month.

- A. Payments will be made directly to the Landlord/Property Manager on Applicant's behalf.
- B. Applicant households must pay a **minimum** 30% of gross income toward rent based on lowest consecutive 30-day income during the months of March, April, and May.
- C. Assistance is calculated at time of application and once established will not change during eligibility period.
- D. Applicant's eligibility is reviewed monthly to determine continuation in the program. An Applicant is no longer eligible when there is no further impact by COVID-19 on their ability to pay rent or they reach the assistance cap of \$4,000. An Applicant's failure to pay their balance of the rent disqualifies them from further assistance.



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IV. ELIGIBILITY THRESHOLD FACTORS

Eligibility Threshold Factors:

- A. The rental must be the Applicant's primary residence in Connecticut.
- B. The Applicant must not be receiving subsidy from a Federal or State rental assistance program.
- C. The Applicant must not be under a court ordered eviction prior to March 11, 2020.
- D. The Applicant's household 2019 Income must not be greater than 80% of Area Median Income (AMI), adjusted for family size. Income from minors and full time students is excluded. (Exhibit A)
- E. The Applicant must certify that the household was negatively impacted by COVID-19 resulting in the Applicant's inability to pay full rent on or after March 1, 2020 (i.e. job loss, furlough, layoff, reduction in hours/wages, other reasons that resulted in a loss or reduction of income, etc.).
- F. The Applicant is "Current in rent"
 - a. The Applicant has paid rent in full up to the date of application; OR
 - b. The Applicant is under a voluntary or court-ordered Repayment Agreement with the landlord for all past due rent, <u>less anticipated assistance</u> from the Program.

V. ELIGIBLE APPLICANTS

Eligible Applicants: Renter Households with incomes up to 80% of the AMI by household size for Calendar 2019. After initial screening, an Applicant must complete the application form and provide the following:

A. Must document impact of COVID-19 on their ability to pay their full rent, on or after March 1, 2020.

Examples of Impact by COVID-19 (not limited to the following)

- 1. Job loss, furlough or layoff
- 2. Reduction in hours of work or pay
- 3. Store, restaurant or office closure
- 4. The need to miss work to care for a home-bound, school age child or elderly person
- B. Must demonstrate need for assistance at the time of or prior to application
- C. Cannot have been under an eviction order for non-payment of rent prior to March 11, 2020
- D. Applicant must be "current on their rent" (see above)



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VI. PRIORITY FACTORS

Participation in this program will be implemented in three tiers.

For the Period Wednesday, July 15 thru Tuesday, July 28, Tier 1 Applicants will be Prioritized as follows:

Tier 1 Priority: Eligible households denied unemployment benefits and/or denied Pandemic Unemployment Assistance, with at least one minor household member, and income of not more than 60% of AMI based on 2019.

For the Period Wednesday, July 29 thru Tuesday, August 11, Tier 2 Applicants will be Prioritized as follows:

Tier 2 Priority: Eligible households denied unemployment benefits and/or denied Pandemic Unemployment Assistance with income of not more than 80% of AMI based on 2019.

For the Period beginning Wednesday, August 12 and for the duration of the program:

Tier 3: All other eligible households with income of not more than 80% of AMI based on 2019.

VII. APPLICATION PROCESS

- A. Threshold Eligibility: Prospective applicants will be instructed to contact a Centralized Call Center where intake staff will collect information on the eligibility threshold and priority factors.
- B. Call Center will summarize all caller information received and transmit to CHFA/DOH for review/prioritization.
- C. CHFA/DOH will review threshold eligible Callers for priority eligibility and assign all priority eligible threshold callers to a Housing Counseling Agency (HCA) based on geographic proximity, workload of the agency and other distribution considerations.
- D. CHFA/DOH will reserve program funds, input the approval date and priority tier, generate an
- E. HCA will work with the prospective Applicant to complete the Application.