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## STATE OF CONNECTICUT DEPARTMENT OF HOUSING



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### UniteCT Guidelines

#### *Emergency Rental Assistance for Connecticut's Economy*

#### **PROGRAM OVERVIEW**

The Department of the Treasury has made over \$25 billion available to assist households in the United States that are unable to pay rent and utilities due to the COVID-19 pandemic.

Acting through the Department of Housing (DOH), the State of Connecticut has implemented the UniteCT Program to respond to the housing issues associated with the onset of COVID-19.

#### **FUNDING AVAILABILITY**

- \$235,873,751.10 [Consolidated Appropriations Act, 2021]
- All funds must be *obligated* by September 30, 2021
- All funds must be *expended* by December 30, 2021

#### **ELIGIBLE ASSISTANCE**

##### *Types of assistance:*

- Utility Assistance – Arrears\*
- Rental Assistance – Arrears
- Rental Assistance – Prospective

*\*Utilities covered by landlord will be considered as part of rental assistance.*

##### *Limitations of assistance:*

- Assistance is dependent on the continued availability of funds in the program;
- Total Rental Assistance (Arrears and Prospective) may be provided for a maximum of twelve (12) months. An additional three (3) months may be available to certain households experiencing extenuating circumstances;
- Total amount of assistance may not exceed fifteen (15) total months;
- Total Rental Assistance (Arrears and Prospective) is capped at \$10,000;
- Up to six (6) months may be requested for outstanding rental and/or utility arrears. The six-month window begins retrospectively from the date of application;
- Rental arrears must be addressed by the program in some manner prior to receiving funds for prospective rents;
- Prospective rental assistance will be issued as a single lump sum payment to eligible landlords covering a three (3)-month period;



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- Applicants are required to submit an application every three (3) months (recertification) to continue receiving prospective rental assistance;
- Applicants will be required to contribute a portion of their rents;
- Total Utility Assistance is capped at \$1,500.
- Eligible utilities may only include electric.

See Conditions of Assistance section for more details.

### **ELIGIBLE APPLICANTS**

Persons eligible to apply:

- Eligible households;
- Landlords on behalf of eligible households.

See Eligibility Criteria section to determine what “eligible household” means.

### **ELIGIBILITY CRITERIA**

To qualify for the UniteCT Program the applicant must meet all of the following criteria:

- Be a permanent or primary resident of the State of Connecticut.
- Demonstrate need for assistance prior to or at the time of application as reflected by the eligibility criteria set forth below.
- Meet the definition of “eligible household”.
- Complete the online application in full and upload all necessary supporting documentation.

An “eligible household” is defined as a renter household in which one or more individuals meets all of the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19; and
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Certifies household income at or below 80% of the HUD area median income (AMI).

#### *Income Eligibility Source Documentation*

Applicants may provide either annual or monthly income source documentation to document income.

- The tenant may submit their 2020 annual household income documentation; or
- Most recent two months of household income source documentation. This documentation will be used to annualize household income amounts. If a household is qualified on the basis of



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monthly income, the household will be required to re-submit income documentation to re-certify household income every three months for the duration of assistance.

### *Income Definition*

- The Department has elected to utilize the IRS Form 1040 Adjusted Gross Income method as its definition of income.

*See Acceptable Forms of Documentation section for more information.*

Applications will be deemed ineligible if:

- Applicant is currently receiving other federal or state housing assistance\*
- Applicant or co-applicant cannot provide third-party verification of occupancy of the unit (such as a lease, utility bill, or other third-party documentation).
- Applicant is subleasing the unit.
- Applicant does not provide supporting documentation necessary to determine compliance with the eligibility requirements and support of amount of assistance required.

*\*An eligible household that occupies a federally subsidized residential unit may receive UniteCT ERA assistance, provided that UniteCT ERA funds are not applied to costs that have been or will be reimbursed under any other federal assistance. If an eligible household received a monthly federal subsidy and the rent is adjusted according to changes in income, the renter household may receive UniteCT ERA assistance for the tenant-owed portion of rent or utilities that is not subsidized. An analysis of income and sources of assistance will be performed in order to ensure no duplication of benefits exists.*

### **CONDITIONS OF RENTAL ASSISTANCE**

- Prospective Rental Assistance Tenant Contribution Requirements: Applicants whose income ranges between 31% and 80% AMI are required provide a contribution towards a portion of their rental payment in order to receive assistance from the Program.
- Payments are required to be made by the household to their landlord on a monthly basis in accordance with the terms of their lease. The Department will provide assistance to cover the remainder of the monthly rent in excess of the Tenant's contribution. The following thresholds outline the amount of the required contribution for each income level:
  - Income is 51% - 80% of AMI. Required contribution: Monthly amount of 30% of adjusted gross income.
  - Income is 41% - 50% of AMI. Required contribution: Monthly amount of 20% of adjusted gross income.



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- Income is 31% - 40% of AMI. Required contribution: Monthly amount of 10% of adjusted gross income.
  - Income is 0% - 30% of AMI. No contribution required. The Department will provide prospective rental assistance payments equaling 100% of monthly need.
- **Arrears Assistance - Tenant Contribution Requirements:** The Department will provide 85% of up to six (6) months of the rent arrears balance from the date of application. The Landlord is required to forgive the remaining 15% arrears balance as provision of assistance under this program.

Any outstanding rents in arrears beyond the 6-month limit will continue to be the responsibility of the Tenant, however the Landlord:

- May not pursue eviction, at any time, for nonpayment of such arrears; and
- May not initiate collection proceedings or pursue collections of such arrears with the Tenant during the period of assistance from the UniteCT program.

### **Example – Prospective Rents**

The Smith family of four residing in Hartford, CT has a calculated annual household income of \$60,000 (\$5,000 monthly) and a monthly lease amount of \$2,000. The 80% of Area Median Income (AMI) limit for a family of four in Hartford is \$78,500.

The Smith family income falls in the 51%-80% AMI range and therefore are required to contribute 30% of gross monthly income to their prospective rent payments. As shown below, the Smith family will be required to contribute \$1,500 during each month of rental assistance provided by the UniteCT program.

Gross Monthly Income	30% Requirement	Required Tenant Contribution
\$5,000 x	30% =	\$1,500

Monthly Rent Payment	Tenant Contribution	Remainder of Monthly Rent
\$2,000 -	\$1,500 =	\$500

Monthly UniteCT Rental Assistance Payment
\$500

### **Example – Rents in Arrears**

The Anderson family has been unable to pay rent since April 2020. Mr. Anderson applies for UniteCT on April 1, 2021 at which time his household has accrued 12-months of past-due rent (April 2020 – March 2021).



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The Anderson family may receive up to 85% of rents for the 6-months immediately prior to the month of application (October 2020 – March 2021), totaling \$7,650 for the 6-months. The remaining 15% must be forgiven by the landlord, totaling \$1,350 that would be written off for the 6-month time period.

The remaining initial 6-month period (April 2020 – September 2020) is the sole responsibility of the Andersons, however the Landlord may not pursue eviction at any time of such arrears, and may not initiate or pursue collection proceedings of such arrears with the household during the period that the Anderson family benefits from UniteCT assistance.

	# of Months	Monthly Rent	Total Rents
Total Rents in Arrears	12	\$1,500	\$18,000
UniteCT Rental Assistance (85%)	6	\$1,275	\$7,650
Rent forgiven by Landlord (15%)	6	\$225	\$1,350
Remaining rents due by Tenant	6	\$1,500	\$9,000

- Utility Arrears Assistance - Tenant Contribution Requirements:
  - No contribution required. The Department will fund 100% of utility arrears up to \$1,500 for a maximum of six (6) months from the date of application.

### **LANDLORD & UTILITY PROVIDER PARTICIPATION**

Assistance payments will be made directly to the landlord or utility company provided that their participation and all necessary information has been obtained to make proper payment.

#### *Landlord and Utility Outreach*

Outreach will be considered complete if:

- The Department has sent a request for participation in writing, by mail, to the landlord or utility provider, and the addressee does not respond to the request within 14 calendar days after mailing; or
- the grantee has made at least three attempts by phone, text, or e-mail over a 10 calendar-day period to request the landlord or utility provider's participation; or
- a landlord confirms in writing that the landlord does not wish to participate. The final outreach attempt or notice to the landlord must be documented.

Once it is determined that the landlord will not participate in the program, the Department will no longer attempt to provide assistance for the requested address. The Department encourages tenants in this situation to access relocation support assistance, identify a new housing unit, and re-apply to this program for the new unit with a new landlord.



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The Department will proactively provide assistance payments directly to the utility company on behalf of the tenant for any approved arrears assistance for the tenant.

## **PRIORITY FACTORS**

Eligible applicants will be prioritized for assistance if the household meets either of the following criteria:

- Eligible household has an income less than 50% of area median income; or
- One or more members of the household has:
  - Been unemployed as of the date of the application; and
  - Been unemployed beginning on or after March 13, 2020; and
  - Not been employed within 90 days prior to the submittal of this application.

## **ACCEPTABLE FORMS OF DOCUMENTATION**

<b>Application Documentation Requirements</b>		
<p>The following matrix details the types of documentation that will be accepted under each eligibility factor. Each eligibility factor will require one (1) item of supporting documentation. The applicant must select one (1) of the acceptable documentation items under each eligibility factor listed, in order to satisfy the requirement. The applicant is not required to provide each item of documentation listed below. Some items of documentation may satisfy more than one eligibility factor, in such cases, reference the Notes column below which will indicate that a secondary upload is not necessary.</p>		
<b>Eligibility Factor</b>	<b>Acceptable Documentation</b>	<b>Notes</b>
<b>Tenant Identification</b>	<ul style="list-style-type: none"> <li>• Driver's License</li> <li>• State ID</li> <li>• Military ID</li> <li>• Native American Tribal ID</li> <li>• Passport</li> </ul>	
<b>Landlord Identification</b>	<p>If the landlord is a company:</p> <ul style="list-style-type: none"> <li>• Business License</li> <li>• I.D. of representative (see individual landlord below for list of allowable support)</li> </ul> <p>If the landlord is an individual:</p> <ul style="list-style-type: none"> <li>• Driver's License</li> <li>• State ID</li> <li>• Military ID</li> <li>• Native American Tribal ID</li> <li>• Passport</li> </ul>	





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<b>Landlord Business Verification</b>	<ul style="list-style-type: none"> <li>• W-9</li> <li>• Federal Tax Return (1040, 1065, etc.)</li> </ul>	
<b>Annual Household Income</b>  Income must be verified for each household member over the age of 18.	<b>Employment/Income Support*</b> <ul style="list-style-type: none"> <li>• Annual Income Support: <ul style="list-style-type: none"> <li>○ 2020 1040 Federal Income Tax Return</li> <li>○ 2020 CT Income Tax Return</li> <li>○ Wage Statements</li> <li>○ Interest Statements</li> <li>○ Unemployment Compensation Statements**</li> <li>○ Bank Statements</li> </ul> </li> <li>• Business Profit &amp; Loss Statement</li> </ul>	<b>*Please provide one of the following.</b> *Documentation in connection with another local, state, or federal government assistance program may be used to verify the applicant's income.  ** Unemployment benefits must include a letter of program inclusion and evidence of payment with amount and frequency.
	<b>Alimony/Child Support*</b> <ul style="list-style-type: none"> <li>• 2020 Federal Income Tax Return</li> <li>• 2020 CT Income Tax Return</li> <li>• Letter or payment schedule from State child support enforcement agency showing annual income.</li> <li>• Written Statement provided by ex-spouse indicating type of amount of annual income.</li> </ul>	
	<b>Other Income*</b> <ul style="list-style-type: none"> <li>• 2020 Federal Income Tax Return</li> <li>• 2020 CT Income Tax Return</li> <li>• Welfare Benefits statement &amp; payment amount</li> <li>• Social Security or Supplemental Security Income statement &amp; payment amount</li> <li>• Disability Benefits statement &amp; payment amount</li> </ul>	



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<b>Monthly Household Income</b>  Income must be verified for each household member over the age of 18.	<b>Employment/Income Support*</b> <ul style="list-style-type: none"> <li>Most recent two-months of Income Support: <ul style="list-style-type: none"> <li>Wage Statement</li> <li>Interest Statement</li> <li>Unemployment Compensation Statement**</li> <li>Bank Statements</li> <li>Business Profit &amp; Loss Statement</li> </ul> </li> </ul>	<b>*Please provide one of the following.</b> *Documentation in connection with another local, state, or federal government assistance program may be used to verify the applicant's income.  ** Unemployment benefits must include a letter of program inclusion and evidence of payment with amount and frequency.
	<b>Alimony/Child Support</b> <ul style="list-style-type: none"> <li>Letter or payment schedule from State child support enforcement agency showing two-months of income</li> <li>Written Statement provided by ex-spouse indicating type of amount of monthly income.</li> </ul>	
	<b>Other Income</b> <ul style="list-style-type: none"> <li>Welfare Benefits statement &amp; payment amount</li> <li>Social Security or Supplemental Security Income statement &amp; payment amount</li> <li>Disability Benefits statement &amp; payment amount</li> </ul>	
<b>Verification of no employment</b>	<ul style="list-style-type: none"> <li>Self-Certification of Zero-Income</li> <li>Employer Verification of employment termination</li> <li>Student Transcript*</li> </ul>	* Income earned by HH Members over 18 who are full-time students will be excluded from income calculation in excess of \$480.
<b>COVID-19 Financial Hardship</b>	<ul style="list-style-type: none"> <li>Employer Verification of employment termination*</li> <li>Unemployment Income letter and payment schedule **</li> <li>Written Attestation signed by the applicant.</li> <li>Other documentation***</li> </ul>	* Termination or layoff must have occurred due to the impacts of COVID-19 and cannot have occurred prior to March 13, 2020.  ** Unemployment benefits must include a letter of program inclusion dated after March 13, 2020 and evidence of payment with amount and frequency.





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		*** Documentation of increased expenses or other financial hardship as a result of COVID-19 related issues.
<b>Risk of Homelessness/Housing Instability</b>	<ul style="list-style-type: none"> <li>• Past due rent notice</li> <li>• Past due utility notice</li> <li>• Notice to Quit</li> <li>• Notice of Eviction</li> <li>• Notice of utility shut-off</li> <li>• Demonstration that rent payment is more than 30% of income: lease or rent payment schedule</li> </ul>	
<b>Current Connecticut Residency</b>	<ul style="list-style-type: none"> <li>• Utility/Rent or other bill dated within the last 3 months, evidencing resident address.</li> <li>• Bank Statement dated within the last 3 months, evidencing resident address.</li> <li>• Current lease evidencing resident address.</li> </ul>	
<b>Primary Residence</b>	<ul style="list-style-type: none"> <li>• Photo ID address matches rental/utility assistance address.</li> <li>• Tax Return does not indicate mortgage interest/property tax deduction.</li> <li>• Bank Statement dated within the last 2 months matches rental/utility assistance address.</li> </ul>	
<b>Rental Assistance - Applicant</b>	<p style="text-align: center;"><b>Arrears</b></p> <ul style="list-style-type: none"> <li>• Rent Statement for all months in arrears, and</li> <li>• Evidence of non-payment               <ul style="list-style-type: none"> <li>○ Past due rent notice</li> <li>○ Payment ledger</li> <li>○ Certification from Landlord (signed)</li> </ul> </li> </ul>	
	<p style="text-align: center;"><b>Prospective</b></p> <ul style="list-style-type: none"> <li>• Lease or written agreement to include:               <ul style="list-style-type: none"> <li>○ Term of rental agreement</li> <li>○ Monthly rent amount</li> </ul> </li> </ul>	



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	<ul style="list-style-type: none"> <li>○ Number of adult occupants</li> <li>○ Agreement signed by landlord and tenant</li> <li>• Bank Statements that show the regular payment of rent to verify tenant's obligation (2 months consecutive).</li> </ul>	
<b>Rental Assistance - Landlord</b>	<p><b>Arrears</b></p> <ul style="list-style-type: none"> <li>• Rent Statement for all months in arrears, and</li> <li>• Evidence of non-payment               <ul style="list-style-type: none"> <li>○ Past due rent notice</li> </ul> </li> </ul> <p>Payment ledger</p>	
	<p><b>Prospective</b></p> <ul style="list-style-type: none"> <li>• Lease or written agreement to include:               <ul style="list-style-type: none"> <li>○ Term of rental agreement</li> <li>○ Monthly rent amount</li> <li>○ Number of adult occupants</li> </ul> </li> </ul> <p>Agreement signed by landlord and tenant</p>	
<b>Utility Assistance</b>	<p><b>Arrears</b></p> <ul style="list-style-type: none"> <li>• Utility Statement for all months in arrears, and</li> <li>• Evidence of non-payment               <ul style="list-style-type: none"> <li>○ Past due utility notice.</li> <li>○ Letter from utility company.</li> </ul> </li> </ul>	