**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;
* Maximum of twelve (12) months total assistance per applicant household (additional three months available in extenuating circumstances);
* Total amount of assistance may not exceed fifteen (15) total months’
* Up to six (6) months may be applied to outstanding rental and/or utility arrears. The six-month window begins on 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;
* Applicants are required to submit an application every three (3) months (recertification) to continue receiving prospective rental assistance;
* Total Rental Assistance Cap (arrears & prospective): $10,000;
* Total Utility Assistance Cap: $1,500.

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.

**CONDITIONS OF ASSISTANCE**

* Prospective Rental Assistance Tenant Contribution Requirements:
  + Household Income 50%-80% AMI: required contribution totaling 30% of gross monthly household income. The Department will provide prospective rental payments in the amount over the tenant’s contribution.
    - Tenant contribution payments are required to be made by the household on a monthly basis in line with the payment due date according to their lease.
    - Example: The Smith family of four residing in Hartford, CT has a calculated annual household income of $60,000 ($5,000 monthly). 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 50%-80% AMI range and will be required to contribute 30% of gross monthly income to their rent payments. As shown below, the Smith family will be required to contribute $1,500 for each month of rental assistance received from the UniteCT program.

|  |  |  |
| --- | --- | --- |
| Gross Monthly Income | 30% Requirement | Required 30% 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 |

* + Household Income 0%-50% AMI: No required contribution. The Department will provide prospective rental assistance payments equaling 100% of monthly rent amount.
* Arrears Assistance Tenant Contribution Requirements (Rent & Utility):
  + No contribution required. The Department will fund 100% of arrears payments for all program eligible households up to a maximum of six months from the month the application is submitted subject to program limitations on maximum assistance.

**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 at the time of or prior to 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

* Most recent two months of income source documentation. This documentation will be used to annualize household income amounts.
* If a tenant’s monthly income exceeds 80% AMI, the tenant may submit their 2020 Annual Income Tax documentation.

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.*

**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 not longer attempt to provide assistance to 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.

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**

Hyperlink to Documentation Matrix

|  |  |  |  |
| --- | --- | --- | --- |
| **UniteCT** | | | |
| Eligibility Documentation Requirements | | | |
| **Eligibility Factor** | **Acceptable Documentation** |  |  |
| **Identification** | * Driver’s License * State ID * Military ID * Native American Tribal ID * Passport |  | |
| **Monthly Household Income**  Income must be verified for each household member over the age of 18. | **Employment Income Support\***   * Most recent two-months of Income Support:   + Wage Statement   + Interest Statement   + Unemployment Compensation Statement\*\*   + Bank Statements   + Business Profit & Loss Statement | \*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. | |
| **Alimony/Child Support**   * Letter or payment schedule from State child support enforcement agency showing two-months of income * Written Statement provided by ex-spouse indicating type of amount of monthly income. |
| **Other Income**   * Welfare Benefits statement & payment amount * Social Security or Supplemental Security Income statement & payment amount * Disability Benefits statement & payment amount |
| **Annual Household Income**  Income must be verified for each household member over the age of 18. | **Employment Income Support\***   * Annual Income Support:   + 2020 Federal Income Tax Return   + Wage Statements   + Interest Statements   + Unemployment Compensation Statements\*\*   + Bank Statements * Business Profit & Loss Statement | \*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. | |
| **Alimony/Child Support**   * 2020 Federal Income Tax Return * Letter or payment schedule from State child support enforcement agency showing annual income. * Written Statement provided by ex-spouse indicating type of amount of annual income. |
| **Other Income**   * 2020 Federal Income Tax Return * Welfare Benefits statement & payment amount * Social Security or Supplemental Security Income statement & payment amount * Disability Benefits statement & payment amount |
| **Verification of no employment** | * Self-Certification of Zero-Income * Employer Verification of employment termination * Student Transcript\* | \* Income earned by HH Members over 18 who are full-time students will be excluded from income calculation in excess of $480. | |
| **COVID-19 Financial Hardship** | * Employer Verification of employment termination\* * Unemployment Income letter and payment schedule \*\* * Written Attestation signed by the applicant. * Other documentation\*\*\* | \* 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.  \*\*\* Documentation of increased expenses or other financial hardship as a result of COVID-19 related issues. | |
| **Risk of Homelessness/Housing Instability** | * Past due rent notice * Past due utility notice * Notice to Quit * Notice of Eviction * Notice of utility shut-off * Demonstration that rent payment is more than 30% of income: lease or rent payment schedule |  | |
| **Current Connecticut Residency** | * Utility/Rent or other bill dated within the last 3 months, evidencing resident address. * Bank Statement dated within the last 3 months, evidencing resident address. * Current lease evidencing resident address. |  | |
| **Primary Residence** | * Photo ID address matches rental/utility assistance address. * Tax Return does not indicate mortgage interest/property tax deduction. * Bank Statement dated within the last 2 months matches rental/utility assistance address. |  | |
| **Rental Assistance** | **Arrears**   * Rent Statement for all months in arrears, and * Evidence of non-payment   + Past due rent notice.   + Certification from landlord. |  | |
| **Prospective**   * Lease document to include:   + Term of lease.   + Monthly rent amount. * Attestation by landlord. * Bank Statements that show the regular payment of rent to verify rent amount (2 months consecutive). |
| **Utility Assistance** | **Arrears**   * Utility Statement for all months in arrears, and * Evidence of non-payment   + Past due utility notice.   + Letter from utility company. |  | |