

COVID-19 Housing Assistance

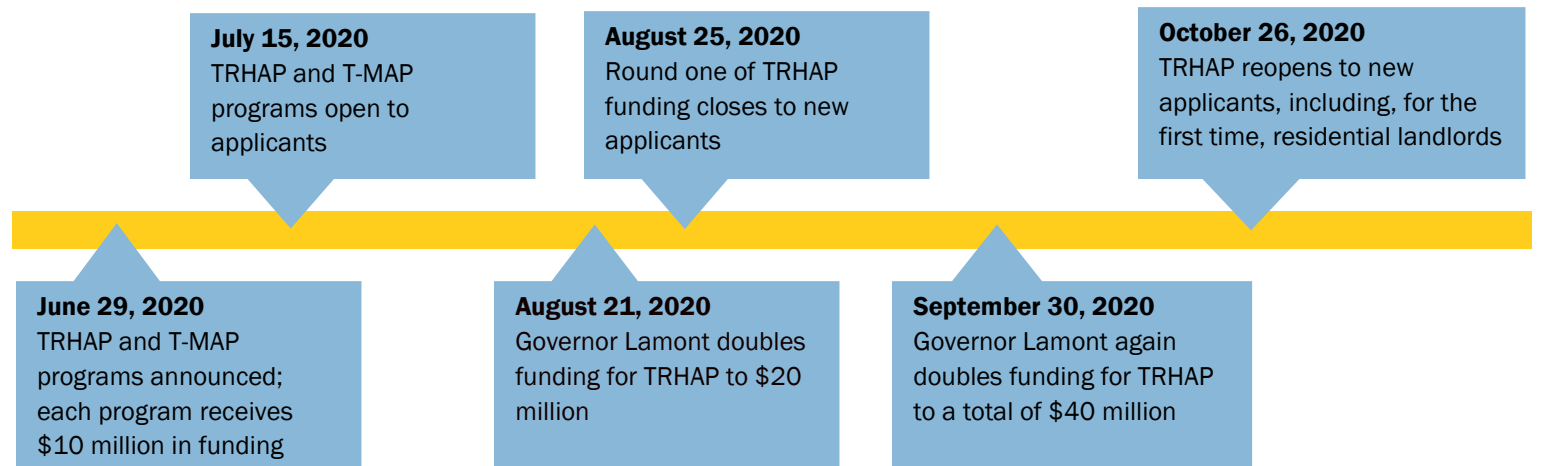
State Housing Response to COVID-19

In response to the COVID-19 pandemic, Connecticut implemented several programs to assist impacted renters, landlords, homeowners, and other vulnerable populations. The Temporary Rental Housing Assistance Program (TRHAP) is the most expansive program for assisting renters and residential landlords, while the Temporary Mortgage Assistance Program (T-MAP) assists homeowners. The state has allocated a combined \$50 million to these two programs out of \$63.3 million in total funding for housing-related COVID-19 assistance (see Table 1). Funding for the TRHAP program comes from the state's Coronavirus Relief Fund, which the Office of Policy and Management manages, while the Connecticut Housing Finance Authority (CHFA) funds TMAP through repayments from the Emergency Mortgage Assistance Program.

Table 1: COVID-19 Housing-Related Assistance

TRHAP (rental assistance)	\$40.0 million
T-MAP (mortgage assistance)	\$10.0 million
Support for renters facing eviction before the pandemic	\$5.0 million
Rehousing individuals exiting homelessness or incarceration	\$5.8 million
Support for undocumented renters excluded from federal assistance	\$2.5 million

Source: [Office of Governor Lamont](#)



Overview of Programs

	TRHAP	T-MAP
Administering Agency	Department of Housing (DOH), in coordination with CHFA	CHFA
Authorizing Authority	Executive Order 7GGG , § 1, Jul. 13, 2020	Executive Order 7GGG , § 2, Jul. 13, 2020
Funding Availability	\$40 million	\$10 million
Target Population	Connecticut renter households and residential landlords (landlords may apply on behalf of up to ten tenants)	Connecticut homeowners without federally insured mortgages (i.e., loans not insured by FHA, Fannie Mae, Freddie Mac, VA, or USDA)
Eligibility Criteria	<p>Household:</p> <ul style="list-style-type: none"> is unable to pay full rent due to COVID-19 on or after March 1, 2020 is not receiving other federal or state rental subsidy has a current monthly income that does not exceed 80% of the Area Median Income when multiplied by 12 is headed by an individual that can provide Social Security Number or equivalent documentation of immigration status 	<p>Homeowner:</p> <ul style="list-style-type: none"> has documented and demonstrated an inability to pay full mortgage payment due to COVID-19 on or after March 1, 2020 (and must continue to do so on a monthly basis) does not have household income exceeding 120% of the Area Median Income is not delinquent more than 45 days for February 1, 2020 due payment must demonstrate payment arrearage for March 2020 or any subsequent month previously attempted to negotiate repayment plan with lender employed or can demonstrate pending employment
Assistance Type	Grant (may include arrearage and subsidy component)	Loan (in the form of a subordinate 30-year-mortgage)
Maximum Assistance Available	Up to \$4,000 in total assistance over the 12-month period for rent due beginning March 1, 2020; payments are made directly to landlords	Up to \$25,000 for mortgage payments due beginning March 1, 2020; payments are made directly to applicant's first mortgagee
Where to Apply	Visit CHFA's TRHAP web form or call (860) 785-3111	Visit CHFA's T-MAP web form or call (860) 785-3111

Source: [CHFA](#), [DOH](#)

Learn More

"COVID-19 Executive Orders Affecting, Business, Labor, and Housing," OLR Report [2020-R-0109](#)

[COVID-19 Updates & Resources](#), Connecticut Fair Housing Center

[Temporary Mortgage Assistance Program Description](#), CHFA

[Temporary Rental Housing Assistance Program Description](#), DOH

