

WHAT TO KNOW BEFORE YOU APPLY



MyHomeCT

Foundation for a Brighter Future

To help with the application process, review the checklist below and gather all information and documentation before applying for the **MyHomeCT** program.

Applicant / Co-Applicant Proof of Identity

- Copy of a valid Driver's License, valid photo ID issued by the State of CT, valid Passport or other form of photo ID with identifying information
- Copy of the Social Security card or ITIN issued by the U.S. Internal Revenue Service

Current Annual Household Income

- Number of individuals who currently reside in your home (do not include individuals who are living there temporarily)
- Name, date of birth, and current income information for all permanent household members (including yourself)
- The current total annual household income for all members

Documentation of Current Household Income (examples include)

- Employment Income: Most recent 30 days' worth of paystubs
- Self-Employment Income: Most recent complete Federal Tax return and year to date Profit & Loss
- Unemployment/Worker's Compensation: Benefit notification letter or check stub/monthly/bi-weekly statement (if applicable)
- Social Security, Social Security Disability, Retirement/Pension: All applicable benefit verification letters (<https://www.ssa.gov/myaccount/proof-of-benefits.html>) and Retirement/Pension statement of benefits
- Alimony and/or Child Support: Separation Agreement or Divorce Decree reflecting type of support, amount and frequency, or payment ledger from child support enforcement agency or Court Order or other documentation to reflect receipt and frequency
- Rental Income (from 2-4 family home): Current Lease Agreement(s) or other documentation to reflect amounts received
- Armed Forces Payment: Most recent Leave and Earnings Statement (LES)

Annual Household Income for the Calendar Year Before you Experienced Hardship (e.g. if the hardship date was March 2020, you will provide 2019 information)

- Number of individuals who were residing in your home, including yourself, the calendar year before you experienced hardship (do not include individuals who are living there temporarily)
- Your total annual household income for the year before you experienced hardship

Documentation of Annual Household Income for the Year Before Your Hardship (examples include)

- Tax Return (or IRS Tax Return Transcript), W-2s/Applicable 1099s (or IRS Wage and Income Statement) (IRS website - <https://www.irs.gov/individuals/get-transcript>)

Financial Hardship related to COVID-19 pandemic

- The month and year in which your hardship began
- If you received COVID-19 related rental assistance, please provide the source (e.g. UniteCT), the date and the amount
- If you received COVID-19 related mortgage assistance, please provide the source (e.g. CASTLE program), the date and the amount

Documentation for Mortgage related assistance

- Most current mortgage statement, past due notice from the lender/servicer or reinstatement letter from lender/servicer. Document must include name of creditor, applicant name(s), property address, account number, current amount due and monthly payment amount
- If you live in a condominium or townhouse provide the most current condominium fee/homeowners association invoice
- If you are currently in foreclosure, provide the Foreclosure Sale/Law date, if one has been scheduled

Documentation for Non-Mortgage (e.g. property taxes, condominium/homeowners association fees, homeowner's insurance, water/sewer lien, ground lease or lot payments) related assistance

- Most current statement reflecting the full amount due

Required documentation for Proof of Ownership

- Mortgage Deed, Tax Bill or Assessor's Card

Required documentation for Proof of Occupancy

- Utility bill or cable bill

Required documentation if you are in an Active Bankruptcy

- Permission from Bankruptcy Trustee confirming you are permitted to receive grant funds from the program

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FOR MORE INFORMATION VISIT:
www.chfa.org/MyHomeCT



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