

Bulletin # 298
September 23, 2026

To: CHFA Participating Lenders
From: CHFA Homeownership Department
Subject: **TTO Program – Documentation Update**

A requirement of the TTO Program is to provide documentation to verify three years of continuous Connecticut residency. To substantiate residency, CHFA requires the borrower(s) to submit **three years of Federal Tax Returns**.

If a Federal Tax Return reflects an out-of-state address while the borrower(s) indicates they resided in Connecticut, the borrower(s) will be required to provide the following:

- **Connecticut State Tax Returns for each year filed in another state**, along with documentation confirming that any refund indicated on the tax return was received or any payment due was made.
- Additional proof of residency will also be required, such as **lease(s) and canceled checks and/or bank statements** demonstrating that rent was paid in Connecticut during the applicable period.

Please note that CHFA reserves the right to request additional/alternative documentation to support Connecticut residency.

There are no exceptions to the residency requirement for any borrower.

Thank you!

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