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Governor Lamont Announces Launch of MyHomeCT: A Federally-Funded Mortgage Relief Program for Connecticut Homeowners Financially Impacted by the COVID-19 Pandemic

Press Releases



STATE OF CONNECTICUT

GOVERNOR NED LAMONT

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Governor Lamont Announces Launch of MyHomeCT: A Federally-Funded Mortgage Relief Program for Connecticut Homeowners Financially Impacted by the COVID-19 Pandemic

(HARTFORD, CT) – Governor Ned Lamont today announced the launch of **MyHomeCT** (<https://www.chfa.org/myhomect/>), a new State of Connecticut program that is providing mortgage relief to homeowners who have experienced financial hardships due to the COVID-19 pandemic.

It is being funded by \$123 million that the Connecticut Department of Housing received from the federal American Rescue Plan Act, and it is being administered by the Connecticut Housing Finance Authority.

“The public health crisis that we’ve experienced over the last two years has had a significant impact on the ability of many homeowners to pay for the costs of their housing, which is why we are dedicating this funding to provide much-needed support,” **Governor Lamont said**. “Thanks to the American Rescue Plan Act and the support of our Congressional delegation, MyHomeCT will ease some of the financial burden that homeowners have faced during this pandemic and will help ensure that their housing situation remains stable. I encourage any homeowner who has come across difficult times since the pandemic to learn more about the program and consider applying.”

The program is providing grant assistance to homeowners who have experienced difficulty meeting their mortgage obligations or other housing costs due to a COVID-19-related financial hardship. For homeowners who meet the eligibility requirements, this assistance may include bringing a mortgage current or making future mortgage payments. Assistance is also available for other associated housing costs, including but not limited to non-escrowed real estate taxes, condominium and homeowners’ association fees, non-escrowed homeowners’ insurance, and municipal tax liens. Homeowners may apply for up to \$30,000 in grant assistance, and payments will be made directly to the mortgage servicer or debt holder.

To be eligible, an applicant must live in Connecticut and occupy the property as their primary residence. The applicant also must have experienced a COVID-19-related financial hardship after January 21, 2020, or experienced a financial hardship before that date that was then exacerbated by the pandemic. The property must be an owner-occupied, one-to-four-unit house, condominium, townhouse, or manufactured home. A complete list of eligibility criteria and program parameters can be found at www.chfa.org/MyHomeCT (<http://www.chfa.org/MyHomeCT>).

“The COVID-19 pandemic has only exacerbated our nation’s severe affordable housing crisis,” **the members of Connecticut’s Congressional delegation said in a joint statement.** “Thanks to the American Rescue Plan Act, the Connecticut Department of Housing received \$123 million to help keep people in their homes. Connecticut families can apply through MyHomeCT to receive assistance paying their mortgage or other housing costs.”

“Due to many unforeseen circumstances, such as job losses or the need to care for loved ones, thousands of Connecticut homeowners are now in the situation where they need assistance or they will be in danger of losing their homes,” **Seila Mosquera-Bruno, commissioner of the Department of Housing, said.** “The MyHomeCT program will address a great need in our state by providing direct assistance to cure or prevent mortgage delinquencies and pay for other housing related costs.”

“We encourage homeowners who have experienced financial difficulty during the pandemic to learn more about this very important assistance program, which will provide them a much-needed lifeline back to financial recovery,” **Nandini Natarajan, executive director and CEO of the Connecticut Housing Finance Authority, said.** “Our primary goal is to keep people in their homes, and we will work hard to ensure the assistance reaches eligible homeowners as quickly as possible.”

Homeowners seeking more information about MyHomeCT or who want to apply have several options for doing so:

- **Online:** To read more information about the program or apply online, visit www.chfa.org/MyHomeCT (<http://www.chfa.org/MyHomeCT>). This website also contains a short online questionnaire that helps homeowners to learn if they are eligible.
- **In-person:** Homeowners who may need additional assistance or who would like to speak to someone in-person can visit one of several MyHomeCT Resource Centers throughout the state. A list of those locations can be found at www.chfa.org/MyHomeCT (<http://www.chfa.org/MyHomeCT>).
- **Telephone:** Homeowners who have questions can call the MyHomeCT hotline at **877-894-4111**.

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