

AM I ELIGIBLE FOR AN EMAP LOAN?

*** ANSWERING THE FOLLOWING QUESTIONS WILL HELP DETERMINE WHETHER YOU MAY QUALIFY FOR THE EMERGENCY MORTGAGE ASSISTANCE PROGRAM ***

- 1. IS THE PROPERTY LOCATED IN THE STATE OF CONNECTICUT?**
 - a. YES - Continue
 - b. NO - Stop you are not eligible

- 2. DO YOU OWN THE HOME & LIVE THERE AS YOUR FULL TIME PRIMARY RESIDENCE?**
 - a. YES - Continue
 - b. NO - Stop you are not eligible

- 3. DO YOU HAVE A FORECLOSURE SALE DATE OR LAW DATE?**
 - a. YES - Contact the CHFA call center at 1-877-571-2432 as soon as possible because this matter is time sensitive
 - b. NO - Continue
 - c. DON'T KNOW - Continue

- 4. ARE YOU OR THE CO-BORROWER CURRENTLY IN ACTIVE BANKRUPTCY?**
 - a. YES - Continue
 - **HAS THE BANKRUPTCY BEEN FULLY DISCHARGED?**
 1. Yes – Based on the information you have entered you may be eligible. Continue to the application.
 2. NO – Based on the information you have entered you are not eligible at this time. If you are currently in an active bankruptcy and you have not received a discharge, you will not qualify for assistance at this time. If you obtain permission from the Bankruptcy Court to work with CHFA and your Lender, please contact the CHFA call center at 1-877-571-2432.
 - b. NO – Based on the information you have entered you may be eligible. Continue to the application.

SHOULD YOU HAVE ANY QUESTIONS DURING THE APPLICATION PROCESS, PLEASE CONTACT THE NEAREST HUD APPROVED COUNSELOR FOR ASSISTANCE. THE LIST OF HUD APPROVED COUNSELORS CAN BE FOUND WITH THE EMAP APPLICATION.

*** PLEASE BE AWARE THE EMAP LOAN IS NOT A GRANT BUT A 30 YEAR MORTGAGE THAT MUST BE REPAID ***

EMERGENCY MORTGAGE ASSISTANCE PROGRAM

EMAP DISCLOSURES INCLUDED: (PLEASE SIGN, DATE AND RETURN)

- EMAP Application
- Supplement to Mortgage Application
- Certification of Assets
- CHFA EMAP Borrower Certificate
- Borrower's Certification and Authorization
- CHFA Owner-Occupancy Certification
- Customer Identification Form(s) (Complete one form for each Borrower)
- Mortgage Delinquency Questionnaire & Certification
- IRS Form 4506-T (Complete one form for each Borrower)
- Strategic Information Resources, Inc. Consent Form
- Financial Privacy Notice (For your records, DO NOT RETURN)

DOCUMENT CHECKLIST: (Documents below must accompany application)

****COPIES ONLY****

- ☐ **Hardship Letter:** Provide a detailed hardship letter and documentation to support the stated hardship. The letter must include the circumstances of your financial hardship including the specific month and year of occurrences(s).
- ☐ **Delinquency Notice:** Foreclosure letter from your current mortgage company indicating their intent to Foreclose.
- ☐ **Mortgage Promissory Note:** A copy of the Promissory Note is required for every mortgage on your property. (Obtained from your closing documents)
- ☐ **Mortgage Statement:** Current copy needed for every mortgage on your property. (Condo Owners – please provide evidence of Homeowners Assoc. dues/monthly condo fees.
- ☐ **Homeowners Hazard Insurance Policy:** Copy of the Declarations Page.
- ☐ **Federal Income Tax Returns, W-2's and 1099's:** Complete copies of every year from the prior date of your stated hardship. Must be signed and include supporting W-2's and 1099's.
- ☐ **Income Documentation:** One (1) month of recent paystubs (must cover full 30 days), Social Security, Disability, Unemployment and/or Pension benefit letters, Rental Agreements. Self-employed borrowers, please provide a year to date, Profit and Loss Statement from your Accountant.
- ☐ **Electric/Heat (Oil or Gas) Statements:** Prior 12 month history for each or copy of budget plan.
- ☐ **Asset Documentation:** Provide the most recent three (3) months statements for Checking, Savings, 401K, CD's, and/or Annuities.
- ☐ **Household Members over the age of 18:** Full income and Asset Documentation is required. Full time students over the age of 18 must provide verification of school enrollment.

Hardship Letter

To: CHFA EMAP DEPARTMENT

Date Financial Hardship began: _____.

We are requesting a review of our current financial situation to determine whether we qualify for mortgage assistance under the Emergency Mortgage Assistance Program (EMAP).

“Financial hardship due to circumstances beyond the homeowners’ control” means a significant reduction of aggregate family household income or increase in expenses, which reasonably cannot be or could not have been alleviated by the liquidation of assets by the homeowners, as determined by CHFA, which includes but is not limited to the following:

We are having difficulty making our monthly payment(s) because of reasons detailed below:

(Check **all** that apply and provide an explanation in the space provided.)

| Type of Hardship | Explain in a few sentences.... |
|--|--------------------------------|
| <input type="checkbox"/> Unemployment or underemployment of one or more of the homeowners. | |
| <input type="checkbox"/> A loss, reduction or delay in receipt of such federal, state or municipal benefits as Social Security, supplemental security income, public assistance and government pensions. | |
| <input type="checkbox"/> A loss, reduction or delay in receipt of such private benefits as pension, disability, annuity or retirement benefits. | |
| <input type="checkbox"/> Divorce or a loss of support payments. | |
| <input type="checkbox"/> Disability, illness, or death of a homeowner. | |

| VI. PREVIOUS EMPLOYMENT INFORMATION | | | | | |
|---|--|--|---|--|-------------------|
| Name & Address of Employer | | | Name & Address of Employer | | |
| Dates of Hire - from and to: | | Monthly Income \$ | Dates of Hire - from and to: | | Monthly Income \$ |
| V. INCOME EXPENSES FOR HOUSEHOLD | | | | | |
| Current income must include the income of all persons residing in the household including gainfully employed minors. | | | | | |
| Please Provide Number of People in Household _____ | | | | | |
| Monthly Household Income | | Monthly Household Expenses/Debt | | Household Assets | |
| Monthly Gross Wages | \$ | First Mortgage Payment | \$ | Checking Account(s) | \$ |
| Overtime | \$ | Second Mortgage Payment | \$ | Checking Account(s) | \$ |
| Child Support/Alimony/ Separation* | \$ | Insurance | \$ | Savings/Money Market | \$ |
| Social Security/SSDI | \$ | Property Taxes | \$ | CDs | \$ |
| Other monthly income from pensions, annuities or retirement plans | \$ | Credit Cards/Installment Loan(s) (total minimum payment per month) | \$ | Stocks/Bonds | \$ |
| Tips, commissions, bonus and self-employed income | \$ | Alimony, child support payments | \$ | Other Real Estate (estimated value) | \$ |
| Rents Received | \$ | Net Rental Expenses | \$ | 401K | \$ |
| Unemployment Income | \$ | HOA/Condo Fees/Property Maintenance | \$ | Other Retirement | \$ |
| Food Stamps/Welfare | \$ | Car Payments | \$ | Other | \$ |
| Other (investment income, royalties, interest, dividends etc.) | \$ | Other _____ — | \$ | | Description |
| Total (Gross Income) \$ | | Total Debt/Expenses \$ | | Total Assets \$ | |
| Real Estate Taxes | | | \$ | Annually | \$ Per Month |
| Condo Home Owner's Association Fee (if applicable) | | | | \$ | Per Month |
| Homeowner's Insurance Company: | | | | | |
| Address: | | Policy # | | Annual Premium \$ | |
| Utility Information | Participation in EMAP requires the homeowner to be enrolled in a monthly budget payment plan with utility companies. | | | | |
| | If not currently enrolled in a monthly budget payment plan, is homeowner willing to do so? ____YES ____NO | | | | |
| Electric Company: | | | | | |
| Phone #: | | Account # | | avg payment per mo. \$ | |
| Oil/Gas Company: | | | | | |
| Phone #: | | Account # | | avg payment per mo. \$ | |
| IX. INFORMATION FOR GOVERNMENT MONITORING PURPOSES | | | | | |
| <p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.</p> <p>The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not wish to furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p> | | | | | |
| BORROWER <input type="checkbox"/> I do not wish to furnish this information. | | | CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. | | |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | | | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | | |
| Race: American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> | | | Race: American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> | | |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | | | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | | |
| X. AGREEMENT | | | | | |
| <p>The undersigned acknowledges that any assistance granted pursuant to this application will be secured by a mortgage on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining a loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. In addition, the undersigned hereby consents to the acquisition of all pertinent data necessary by the Connecticut Housing Finance Authority in order to evaluate eligibility, including, but not limited to, personal income tax returns both State and Federal.</p> | | | | | |
| BORROWER SIGNATURE: | | | CO-BORROWER SIGNATURE: | | |
| Date | | | Date | | |
| DATE APPLICATION RECEIVED BY CHFA: _____ | | | | For Completion by CHFA This application was received: ____ Hand delivered ____ Mail ____ Telephone | |

Emergency Mortgage Assistance Program

SUPPLEMENT TO MORTGAGE APPLICATION

IMPORTANT:
**READ THESE DIRECTIONS AND CHECK THE APPROPRIATE BOX
BEFORE COMPLETING THE ATTACHED APPLICATION.**

☐ If you are applying for **individual credit** in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable borrower sections.

☐ If this is an application for **joint credit** with another person; complete all sections, providing information about the borrower and the joint co-borrower.

We intend to apply for Joint Credit: _____ (Initials)
Borrower Co-Borrower

☐ If you are applying for individual credit, but **relying on income** from alimony, child support or separate maintenance or on the income **or assets of another person** as the basis for repayment of the credit requested, complete all applicable sections to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Emergency Mortgage Assistance Program

CERTIFICATION OF ASSETS

A. Borrower(s) Information

Borrower Name: _____

Co-Borrower Name: _____

Property Address: _____

B. Summary of Assets for all household members age 18+ (no fulltime students)

| <u>Name(s) on Account</u> | <u>Bank Name/Depository</u> | <u>Account #</u> | <u>Balance</u> |
|---------------------------|-----------------------------|------------------|----------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

C. Borrower(s) Acknowledgement and Certification

The undersigned acknowledges that the asset information contained in Section B. (Summary of Assets) is true and complete. False statements made herein are punishable under the Penalty for False Statement set out in Connecticut General Statutes Section 53A-157b.

Borrower

Date

Co-Borrower

Date

Emergency Mortgage Assistance Program

BORROWER CERTIFICATE

I, (We) _____ and _____
(Type or print name) (Type or print name)

hereinafter "Borrower", (a term used throughout this certificate in the plural but construed to be singular if there is only one borrower), as an essential part of the closing of a mortgage loan pursuant to the Emergency Mortgage Assistance Program (EMAP) of the Connecticut Housing Finance Authority (the "Authority") to finance a mortgage on an eligible property (the "residence/subject property") and with knowledge that the Authority will rely on the statements contained herein, do hereby certify:

1. I (We) reside at: _____

_____,
the residence/subject property which will be used as security for this mortgage loan.

2. The residence/subject property is a dwelling suitable for occupancy by
only one family. Yes____ No____

[IF THE ANSWER TO PARAGRAPH 2 IS NO, COMPLETE PARAGRAPH 2b.]

2b. The residence/subject property contains separate residential units suitable for occupancy
by _____ (number) families.

3. The undersigned Borrowers currently occupy the residence/subject property as their primary principal residence.

4. The undersigned Borrowers do not currently use or intend to use the residence/subject property as a vacation or second home.

5. The undersigned Borrowers do not currently use or intend to use more than fifteen (15%) percent of the total area of the residence/subject property in a trade or business.

6. The undersigned Borrowers do not currently use or intend to use the residence/subject property as an investment property.

7. The undersigned Borrowers do not intend to deduct any portion of the costs of the residence/subject property as a business or investment expense for Federal Income Tax purposes, except as permitted in the case of certain business expenses referred to in paragraph 5 above or except for costs associated with the non-owner occupied units in the case of a two-to-four family residence.

8. No portion of the residence/subject property was specifically designed for commercial use.

9a. The land on which the residence/subject property is located will not provide a source of income to the Borrowers, other than incidentally.

9b. The undersigned Borrowers do not currently farm the land being financed, or intend to do so; nor do the undersigned Borrowers intend to subdivide the land or to apply for a zoning variance regarding minimum lot size or set back requirements.

9c. The size of the lot allows one, and only one, building lot, and the land cannot be subdivided.

10. The undersigned Borrowers have delivered copies of their most recent Federal Income Tax returns including any amendments to these returns and have executed either IRS form 4506(T) or 8821 Request for Copy or Transcript or Tax Authorization form. To the best of the Borrowers' knowledge, the tax return(s) are complete and accurate.

[INITIAL ONLY THE APPLICABLE PARAGRAPH 11a or 11b AND STRIKE OUT THE OTHER PARAGRAPH.]

NOTE: A present ownership interest includes ordinary full ownership (fee simple), joint tenancy, tenancy in common or tenancy by the entirety, an interest held in trust for the Borrower that would constitute a present ownership interest if held directly by the Borrower. A present ownership interest does not include a remainder interest, an ordinary lease with or without a purchase option or an expectancy to inherit.

11a. The undersigned Borrower does not have a present ownership interest in any other real estate other than the residence/subject property indicated above. _____
(initial)

11b. The undersigned Borrower currently has an ownership interest in real estate other than their principal residence/subject property indicated above. _____
(initial)

12. The undersigned Borrowers understand that any transfer of possession or title of the residence/subject property may cause the entire balance of the loan to be declared due and payable. The Borrowers understand and agree that the mortgage is not assumable.

13 The undersigned Borrowers agree to notify the Authority in advance of any contemplated sale, rental or other transfer affecting the property.

14. The undersigned Borrowers further agree to notify the Authority immediately in the event they should vacate the property and to keep the Authority informed of their current mailing address.

15. The undersigned Borrowers further agree to notify the Authority of any change in their financial status and to cooperate fully with an annual recertification process required for continued participation in the Emergency Mortgage Assistance Program.

16. The undersigned Borrowers are not now entertaining proposals for the sale of the residence/subject property to a third party.

17. The following are all the members of the undersigned Borrowers' household who currently occupy the residence/subject property. (please include the names of borrowers):

| <u>Name</u> | <u>Relationship</u> | <u>Age</u> |
|-------------|---------------------|------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Listed above are all members of the undersigned borrowers' present household unit and any person engaged to be married to the borrower.

18. The household income of the undersigned Borrowers does not exceed the applicable income limit unless the residence/subject property is located in a CHFA designated targeted area.

19. The undersigned Borrowers understand that, if approved, they will be required to complete the eMoney Financial Fitness counseling education class. This course must be completed prior to the EMAP closing. In addition, Borrowers who become delinquent must attend loss mitigation counseling with an approved CHFA counseling agency.

21. All of the information provided in this Borrower Certificate is true and complete to the best of the undersigned Borrowers' knowledge. The undersigned Borrowers understand that if the Borrowers knowingly make any false statement of any material fact or submit fraudulent evidence in connection with this Borrower Certificate, the loan is subject to becoming immediately due and payable.

22. All of the information, including any and all materials and documents provided in connection with this mortgage loan application, is true and complete to the best of the Borrowers' knowledge.

23. False statements made herein are punishable under the Penalty for False Statement set out in Connecticut General Statutes Section 53A-157b.

Date: _____
Borrower Signature

Date: _____
Borrower Signature

Emergency Mortgage Assistance Program

BORROWER'S CERTIFICATION AND AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Connecticut Housing Finance Authority. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents; nor did I/We omit any pertinent information.
2. I/We understand and agree that the Lender or Broker reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1001, et seq.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Connecticut Housing Finance Authority. As part of the application process, the Lender or Broker and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the Lender or Broker, and to any investor to whom the Lender or Broker may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns.
3. The Lender or Broker or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA).

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Signature _____ Date _____

Social Security Number _____

Borrower Name(s): _____

Property Address: _____

City, State, Zip: _____

Mortgage Lender: _____

Lender Loan #: _____

Emergency Mortgage Assistance Program

OWNER-OCCUPANCY CERTIFICATION

Borrower: _____

Co-Borrower: _____

Property: _____
Street Address

Town/City State Zip Code

By signing below, the borrower(s) certify and agree that the above indicated property is the permanent primary residence of the borrower(s) and will remain as such throughout the term of the EMAP mortgage loan.

Borrower Signature Date

Co-Borrower Signature Date

Emergency Mortgage Assistance Program

CUSTOMER IDENTIFICATION PROGRAM

(Separate form to be completed for all individuals associated with loan)

Customer Name: _____

Date of Birth: _____ Tax Identification Number: _____

Physical Address: (if different than application form) _____

Form of Identification: (ID Type)

☐ Connecticut Driver's License

~ OR ~

- ☐ Out of State Driver's License with Photo
- ☐ US Passport or Alien Registration Card
- ☐ Connecticut Issued Photo ID

Together with one of the following:

- ☐ Government Issued Photo ID
- ☐ College Photo ID
- ☐ Employer ID Card
- ☐ Major Credit Card
- ☐ Electric or Telephone Bill

ID Number _____

ID Issue Date _____

ID Expiration Date _____

Issuing State _____

Issuing Country USA or _____

Verified by: _____

Date: _____

Emergency Mortgage Assistance Program

CUSTOMER IDENTIFICATION PROGRAM

(Separate form to be completed for all individuals associated with loan)

Customer Name: _____

Date of Birth: _____ Tax Identification Number: _____

Physical Address: (if different than application form) _____

Form of Identification: (ID Type)

() Connecticut Driver's License

~ OR ~

- () Out of State Driver's License with Photo
- () US Passport or Alien Registration Card
- () Connecticut Issued Photo ID

Together with one of the following:

- () Government Issued Photo ID
- () College Photo ID
- () Employer ID Card
- () Major Credit Card
- () Electric or Telephone Bill

ID Number _____

ID Issue Date _____

ID Expiration Date _____

Issuing State _____

Issuing Country USA or _____

Verified by: _____

Date: _____

Emergency Mortgage Assistance Program

MORTGAGE DELINQUENCY Questionnaire & Certification

Borrower(s): _____

Property Address: _____

Y/N

1. Have you received a Civil Summons of Foreclosure from the Superior Court?*
- *In the event a homeowner has received a Civil Summons of Foreclosure, participation in the Judicial Mediation program is a requirement for EMAP eligibility.
2. Are you currently participating in Judicial Mediation? _____
- 2a. If yes, provide name of Judicial Mediator: _____
3. Have you received a Delinquency Notice of Intent to foreclose from your lender? _____
4. Are you 60 days or more behind on the mortgage? _____
5. Are you more than 30 days but less than 60 days delinquent on your mortgage? _____
6. Are you current on your mortgage but anticipating becoming delinquent? _____
- 6a. If yes, briefly explain why.

7. Are you working with a Counseling Agency? _____
8. If yes, what agency are you working with _____
9. Have you contacted your Mortgage Lender in an effort to resolve the mortgage delinquency? _____
- 9a. If yes, what were the results or outcome of your efforts? (Please provide details below)

All of the information provided herewith, including any and all materials and documents provided in connection with this EMAP loan application, is true and complete to the best of the Borrowers’ knowledge.

False statements made herein are punishable under the Penalty for False Statement set out in Connecticut General Statutes Section 53a-157b.

Borrower’s signature

Date

Co- Borrower’s signature

Date

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

| | |
|---|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. | |

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . . . ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . . ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| | | | |
|---|---|---|---|
| / | / | / | / |
|---|---|---|---|

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

| | |
|---|--|
| <input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. | Phone number of taxpayer on line 1a or 2a _____ |
| Sign Here ▶ Signature (see instructions) | Date |
| ▶ Title (if line 1a above is a corporation, partnership, estate, or trust) | |
| ▶ Spouse's signature | Date |

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

| | |
|--|--|
| Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 |
| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | 512-460-2272 |
| Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia | Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 |
| | 816-292-6102 |

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

| | |
|--|--|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 |
| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | 801-620-6922 |
| | Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 |
| | 859-669-3592 |

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



CAUTION You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

| | |
|---|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. | |

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . . . ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . . ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| | | | |
|---|---|---|---|
| / | / | / | / |
|---|---|---|---|

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

| | |
|--|--|
| <input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. | Phone number of taxpayer on line 1a or 2a _____ |
| <div style="display: flex; justify-content: space-between;"> <div style="width: 50%;"> Signature (see instructions) </div> <div style="width: 50%;"> Date </div> </div> | |
| Sign Here | |
| <div style="display: flex; justify-content: space-between;"> <div style="width: 50%;"> Title (if line 1a above is a corporation, partnership, estate, or trust) </div> <div style="width: 50%;"> Date </div> </div> | |
| <div style="display: flex; justify-content: space-between;"> <div style="width: 50%;"> Spouse's signature </div> <div style="width: 50%;"> Date </div> </div> | |

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | 512-460-2272 |
| Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia | Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 |
| | 816-292-6102 |

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| | |
|--|--|
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| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | 801-620-6922 |
| | Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 |
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Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

XACTUS

(Formerly Data Facts Lending)

Consent Form

We hereby give our consent to have the Connecticut Housing Finance Authority (CHFA) and Xactus, their credit reporting agency, to obtain any and all information regarding credit obligations and any credit related matters required in connection with our mortgage application.

This form may be reproduced and that copy shall be as effective as the original consent form which we have signed.

Borrower's signature

Date

Co-Borrower's signature

Date

Emergency Mortgage Assistance Program

FINANCIAL PRIVACY NOTICE

This Notice provides you with a summary of the financial privacy policies and practices of the Connecticut Housing Finance Authority (CHFA).

I. Information CHFA collects:

CHFA collects nonpublic personal information about you from the following sources:

- Information received on an application or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

II. Information CHFA discloses:

CHFA does not disclose any nonpublic personal information about you to anyone, except as permitted by law. If your loan with CHFA is paid off or otherwise becomes inactive, CHFA will continue to adhere to the privacy policies and practices as described in this notice.

III. Policies and Practices with respect to protecting information:

CHFA restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. CHFA maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Emergency Mortgage Assistance Program

EMAP RETURN ADDRESS

***Please use the following address when returning your
completed EMAP Application package and
documentation.***

**Connecticut Housing Finance Authority (CHFA)
Attention: EMAP Department
999 West Street
Rocky Hill, CT 06067-4005**

FORECLOSURE PREVENTION COUNSELING AGENCIES

(CHFA APPROVED LISTING)

AGENCY CONTACT INFORMATION

Bridgeport Neighborhood Trust, Inc.

(203) 290-4248

570 State Street
Bridgeport, CT 06604
Program Mgr. -Doris Latorre doris@bntweb.org
Executive Director – Elizabeth Torres elizabeth@bntweb.org

Capital for Change

(203) 624-7406

171 Orange Street
New Haven, CT 06510
Program Mgr. - Earl Randall-earl@gnhclf.org
Executive Director – Carla Weil-carla@gnfclf.org

Neighborhood Housing Services of New Britain, Inc.

(860) 224-2433

223 Broad Street
New Britain, CT 06053
Program Mgr. – Rosa Rivera rrivera@nhsnb.org
Executive Director – John Kukulka jkukulka@nhsnb.org

New Haven HomeOwnership Center, Inc.

(203) 777-6925

333 Sherman Avenue
New Haven, CT 06511
Program Mgr. - Bridgette Russell brussell@nhsofnewhaven.org
Executive Director – James Paley jpaley@nhsofnewhaven.org

Neighborhood Housing Services of Waterbury, Inc.

(203) 753-1896

161 North Main Street
Waterbury, CT 06702
Supervisor Housing Counselor-Maria Rivera mrivera@nhswaterbury.org
Executive Director – Kevin Taylor ktaylor@nhswaterbury.org

Urban League of Southern Connecticut, Inc.

(203) 327-5810

137 Henry St
Stamford, CT 06902
Program Mgr.-Kevin Wingo kwingoulsc@gmail.com
Executive Director – Valarie Shultz-Wilson vswilson@ulsc.org

2020

FAIR LENDING & MORTGAGE CLINICS

Know Your Legal Rights in the Home Mortgage and Foreclosure Processes

WHO CAN ATTEND: The clinics are open to anyone applying for a home mortgage loan and any homeowner facing foreclosure. The clinics are **FREE** and no pre-registration is required.

WHAT: The clinics offer information to homebuyers at different stages of homeownership about their legal rights, whether they are applying for home loans or dealing with foreclosure. The clinic will include information about fair lending laws and about the judicial foreclosure and mediation process. The presentations will also provide information on resources available to homeowners from state agencies. Following presentations, homeowners may meet one-on-one with volunteer attorneys to discuss their concerns or questions.



WHEN & WHERE:

| <u>Date</u> | <u>Time</u> | <u>Location</u> |
|-----------------------|----------------|--|
| Tuesday, March 24 | 5:30-7:00 p.m. | Mutual Housing Association, 95 Niles St, Hartford |
| Tuesday, April 14 | 5:30-7:00 p.m. | Neighborhood Housing Services of Waterbury , 193 Grand Street, 3rd Fl |
| Wednesday, May 20 | 6:00-7:30 p.m. | Burroughs Community Center, 2470 Fairfield Ave, Bridgeport Featuring Sen. Marilyn Moore |
| Thursday, June 4 | 6:00-7:30 p.m. | Neighborhood Housing Services of New Haven , 333 Sherman Avenue |
| Tuesday, September 15 | 6:00-7:30 p.m. | Building One Community, 75 Selleck St, Stamford |
| Wednesday, October 21 | 6:00-7:30 p.m. | Shiloh Baptist Church, 477 Broad St, Bridgeport |

Parking is available at each location. For more information, please visit www.ctfairhousing.org or call (860) 263-0731.



The clinics are jointly sponsored by the Connecticut Fair Housing Center and Homes Saved by Faith in collaboration with the above organizations in Bridgeport, Hartford, New Haven, Stamford, and Waterbury

MORTGAGE CRISIS
JOB TRAINING
PROGRAM

There is an Answer to Your Personal Mortgage Crisis

**Improve Your Earnings
with No-Cost Job Training
and Career Services**



If loss of work, insufficient income, overwhelming medical bills, or other financial challenges are putting you at risk of losing your home, there are services available for household members in jeopardy of foreclosure.

Earning More Could Be The Solution

The Mortgage Crisis Job Training Program is a unique solution offering eligible homeowners an opportunity to increase their earnings and become more financially stable.

This no-cost program offers:

- Identification of skills gaps and transferable talents
- Job training scholarships including programs that lead to certification or licensure
- Personal finance counseling
- Employment search assistance
- Referrals to other services

If you are:

- Past due on mortgage payments for your primary residence in Connecticut
- Have household income less than \$120,000

APPLY TODAY!

Visit: www.workplace.org/apply

OR call 1-866-683-1682



Email: info2@workplace.org

Follow The WorkPlace: [f](#) [t](#)

The Mortgage Crisis Job Training Program is a WorkPlace Opportunity in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. It is an equal opportunity program and auxiliary aids and services are available upon request to individuals with disabilities.

FORECLOSURE VOLUNTEER ATTORNEY PROGRAM

Please note that the schedule is subject to change due to the availability of volunteers, holidays, and inclement weather. To confirm the program schedule, please call 860-263-2734.

BRIDGEPORT

When: Every Wednesday
Time: 9:00 a.m. – 11:00 a.m.
Where: Bridgeport Superior Court
1061 Main Street
Room 2.08 (2nd Floor)

HARTFORD

When: Every Tuesday
Time: 9:00 a.m. – 11:00 a.m.
Where: Hartford Superior Court
95 Washington Street
Room 103 (1st Floor)

NEW BRITAIN

When: Every Wednesday
Time: 9:00 a.m. – 11:00 a.m.
Where: New Britain Superior Court
20 Franklin Square
Room 406 (4th Floor)

NEW HAVEN

When: Every Wednesday
Time: 9:00 a.m. – 11:00 a.m.
Where: New Haven Superior Court
235 Church Street
Room 7B (7th Floor)

NEW LONDON

When: Every Wednesday
Time: 2:00 p.m. – 4:00 p.m.
Where: New London Superior Court
70 Huntington Street
Room E-309 (3rd floor, historic building)

STAMFORD

When: Every Wednesday
Time: 9:30 a.m. – 11:30 a.m.
Where: Stamford Superior Court
123 Hoyt Street
Rooms 704 & 705 (7th Floor)

WATERBURY

When: Every Wednesday
Time: 9:00 a.m. – 11:00 a.m.
Where: Waterbury Superior Court
300 Grand Street
Rooms 9.05 & 9.06 (2nd Floor)

EMERGENCY MORTGAGE ASSISTANCE PROGRAM (EMAP)

| Median Income 2023 | | | | | | |
|--------------------|---------------|-------------------------------------|--|------------|------------------------|-------------------------------------|
| County | Town | EMAP - Max Monthly Payment | | County | Town | EMAP - Max Monthly Payment |
| Fairfield | Bethel | \$4,860.80 | | Litchfield | All Towns | \$3,746.87 |
| | Bridgeport | \$3,835.07 | | Middlesex | Clinton | \$4,746.47 |
| | Brookfield | \$4,860.80 | | | Deep River | \$4,746.47 |
| | Danbury | \$4,860.80 | | | Essex | \$4,746.47 |
| | Darien | \$5,595.80 | | | Killingworth | \$4,746.47 |
| | Easton | \$3,835.07 | | | Old Saybrook | \$4,746.47 |
| | Fairfield | \$3,835.07 | | | Westbrook | \$4,746.47 |
| | Greenwich | \$5,595.80 | | | All Other Towns | \$3,857.93 |
| | Monroe | \$3,835.07 | | New Haven | Ansonia | \$4,116.00 |
| | New Canaan | \$5,595.80 | | | Beacon Falls | \$4,116.00 |
| | New Fairfield | \$4,860.80 | | | Derby | \$4,116.00 |
| | Newtown | \$4,860.80 | | | Middlebury | \$3,302.60 |
| | Norwalk | \$5,595.80 | | | Milford | \$4,116.00 |
| | Redding | \$4,860.80 | | | Naugatuck | \$3,302.60 |
| | Ridgefield | \$4,860.80 | | | Oxford | \$4,116.00 |
| | Sandy Hook | \$4,860.80 | | | Prospect | \$3,302.60 |
| | Shelton | \$3,835.07 | | | Seymour | \$4,116.00 |
| | Sherman | \$4,860.80 | | | Southbury | \$3,302.60 |
| | South Norwalk | \$5,595.80 | | | Waterbury | \$3,302.60 |
| | Stamford | \$5,595.80 | | | Wolcott | \$3,302.60 |
| | Stratford | \$3,835.07 | | | All Other Towns | \$3,655.40 |
| | Trumbull | \$3,835.07 | | New London | Colchester | \$4,635.40 |
| | Weston | \$5,595.80 | | | Lebanon | \$4,635.40 |
| | Westport | \$5,595.80 | | | All Other Towns | \$3,668.47 |
| | Wilton | \$5,595.80 | | Tolland | All Towns | \$3,857.93 |
| Hartford | All Towns | \$3,857.93 | | Windham | All Towns | \$3,260.13 |

Eff 5/15/23