



Connecticut Housing Finance Authority

State-Sponsored
Housing Portfolio
Rent Calculation
Guidelines

2018

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Table of Contents

Rent Determination	3
Income Limits	4
Definitions	4
Recertification	5
Income Inclusions	5
Income Exclusions	6
Income from Assets	6
Asset Inclusions	7
Asset Exclusions	8
Adjusted Gross Income	8
Verification of Information	10
Income Verification	10
Verification of Assets	12
Verification of Medical Expenses	12
Verification to Support Adjustment of Income	12
Calculating Rent	13
Utility Allowance	16
Notification to Residents	17

This Guideline is to be used by Owners and Property Managers of Connecticut Housing Finance Authority (CHFA) – State-Sponsored Housing Portfolio (SSHP) as general guidance pertaining to the calculation of rent. This Guideline supplements the existing state program statutes and related regulations. It is also to be used as a supplement to the [Procedures of CHFA](#) and any other CHFA Guideline referenced in this document. If any statements in these documents conflict with the laws governing the SSHP, those laws take precedence. These materials should not be relied upon solely or as a substitute for an Owner’s own legal counsel or interpretation of laws. Referenced documents can be found on CHFA’s [website](#).

CHFA assumes no liability or responsibility for any use of this document beyond its intended purpose as guidance.

INTRODUCTION

The SSHP is a unique portfolio of properties operating under Connecticut Statutes and Regulations. The portfolio receives no on-going operating or capital subsidy. The primary source of income to operate the properties is rental income. Therefore, it is important for owners and managers to follow the program specific requirements in calculating the tenant’s rent. Owners and managers must also be aware of overlapping program requirements from Section 8 and State Rental Assistance programs. The following guidelines are written to provide clarification in what is included or excluded from income and assets, allowable deductions by program, verification requirements and calculation methodology for rent and utility allowances. Additional guidance should be sought from CHFA or the Department of Housing (DOH), as applicable for your programs.

RENT DETERMINATION

Tenants pay the **greater** of the base (minimum) rent or the percentage of income (as determined by the owner). Tenants with subsidy (Section 8 or Rental Assistance Program) shall have their portion of the total rent calculated according to the subsidy program guidelines. Note that the Moderate Rental Program imposes a 2% surcharge for over-income residents.

Owners set the base rent as well as the percentage of income charged for rent in accordance with statutory rent increase processes, including a 30-day notification to tenants of a proposed increase. Tenants are offered an opportunity to examine documents supporting the increase, attend a meeting and submit comments for consideration prior to the final vote. Following adoption and approval by CHFA (DOH if Congregate or RAP) residents are given a 30-day implementation notice. Further detail is provided in statute- [CT Statutes](#) and in the Calculating Rent section of this document.

INCOME LIMITS

Income limits apply to the SSHP depending on program type (Affordable, Moderate Rental, Elderly or Congregate). The chart below illustrates the income limit and whether gross income or adjusted gross income is used. Limits are based on area median income (AMI as published by HUD and available on CHFA's [website](#)).

SSHP Program	Income Limit	Type of Income
Affordable Housing	50% of AMI	Adjusted Gross Income
Moderate Rental	80% of AMI	Adjusted Gross Income
Elderly Housing	80% of AMI	Gross Income
Congregate Housing	80% of AMI	Gross Income

DEFINITIONS

Annual Income - The total gross income received from all sources by the family head of household, spouse and all other persons residing in the unit. This includes all net income from assets.

Gross Family Income - Total income prior to deductions (taxes, child support, health insurance, etc.)

Net Income - Gross income minus expenses (i.e., business)

Adjusted Gross Income - Annual income minus allowable deductions. Note that allowable deductions are program specific. Reference specific program sections within the guidelines for further clarification.

Adjusted Monthly Income – The Adjusted Gross Income divided by twelve.

Current Approved Percentage – The percentage by which the Adjusted Monthly Income is multiplied to determine if a tenant will pay more than base rent. The percentage is set by the owner and must be approved by CHFA (or DOH) as applicable.

Base Rent – The minimum rent that must be charged to meet the entire complex's operating expenses.

Available Monthly Income - The adjusted monthly income multiplied by the current approved percentage.

Adjusted Monthly Rent - The available monthly income minus the utility allowance.

Tenant Rent - The greater of the adjusted monthly rent or base rent.

Market Value - The worth of an asset (amount of a CD or what a buyer would pay for real estate)

Imputed Asset Income - Income that would be received from an asset if it were converted to cash and placed in a savings account earning an average passbook rate.

Cash Value - The market value less reasonable expenses that would be incurred by the family to sell or convert an asset to cash. Include as reasonable costs:

- Penalties for early withdrawal of accounts
- Broker fees
- Legal fees
- Settlement costs for real estate sale

RECERTIFICATION

Residents are required to recertify annually (or every two years if elderly housing without Rental Assistance Program grants). The SSHP programs project income based on **the prior** calendar year income. The exception is when there is a 10% or more increase or decrease in **family** income. This event triggers a recertification and uses the current income.

INCOME INCLUSIONS

SSHP owners / managers will include the following types of income:

- a) **Wages** - Include the full amount of wages and salaries, overtime pay, commissions, fees, tips and bonuses as well as other compensation for personal services. All wages are included (before payroll deductions).
- b) **Net Business Income** - Include the net income from the operation of a business or profession. Note that depreciation and expenditures for business expansion are not deducted when determining net income. Include any withdrawal of cash or assets from the operation of a business or profession, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
- c) **Income from Personal Property** - Includes interest, dividends and other net income of any kind from real or personal property (i.e., rental housing). Do not deduct for depreciation.
- d) **Income from Investments** - Include any withdrawal of cash or assets from an investment, except to the extent the withdrawal is reimbursement of cash or assets invested by the family.
- e) **Income from Assets** - This includes interest, dividends and other income from net family assets. Included is income distributed from trust funds. For deeds of trust or mortgages, only include the interest portion of the monthly payment that is received by the family.
- f) **Periodic Payments** - Recurring payments such as Social Security, pensions, retirement funds, disability or death benefits, public assistance, annuities, insurance policies are examples. Included are lottery winnings paid in periodic payments. The full amount of Social Security is counted prior to the Medicare deduction. If the family's benefits are reduced to adjust for an overpayment, use the amount remaining after the adjustment for the overpayment.
- g) **Alimony and Child Support** - Court ordered amounts are counted for a person living in the unit.
- h) **Gifts and Contributions** - Regular contributions or gifts from persons not residing in the unit.
- i) **Military Pay** - All regular pay, special pay and allowances of a member of the Armed Forces.

INCOME EXCLUSIONS

- a) **Lump Sum Additions to Family Assets** - Inheritance, lottery winnings, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses.
- b) **Income of an Approved Live-in Aide**
- c) **Sporadic Income** - temporary, nonrecurring income including gifts. Sporadic income is neither reliable nor periodic.
- d) **Food Stamps**
- e) **Energy Assistance Payments**
 - Connecticut Energy Assistance Program (CEAP)
 - Contingency Assistance Program
 - Safety Net Services
- f) **Educational Scholarships**
- g) **Rental Assistance and/or Renter's Rebate**
 - Eligible families may receive rent subsidies through the Rental Assistance Program through the Department of Economic and Community Development (DECD) or DOH
- h) **Congregate Housing Employment Income**
 - For individuals who live in and are employed in a congregate housing facility up to \$200 dollars per month of their earnings are excluded.
 - The amount of the deduction may not exceed the amount actually earned by the individual.

INCOME FROM ASSETS

Assets are items of value that may be turned into cash.

Annual income includes amounts derived from assets to which family members have access. Value of assets may affect the family's annual income.

When assets are included in annual income, it is the income earned from the asset that is counted, not the value of the asset itself.

The owner must identify and verify:

- Assets
- The market value (what it is worth) of assets
- Expenses involved to convert the assets to cash
- Income from the asset (if any)

***NOTE-** The rule for calculating income from assets differs depending on whether the total cash value of family assets is \$5,000 or less or is greater than \$5,000.

- When total cash value is \$5,000 or less, use the actual income the family receives from assets

- Income from assets is the income that is generated by the asset in the previous calendar year.
 - Unless the family has experienced a 10% increase or decrease in their income since the end of the calendar year, in which case anticipated income from the asset is used.
- Some assets generate no income, such as non-interest-bearing checking accounts, homes and coin collections.
- Many assets do generate income, such as interest from investments and dividends.
- When **total cash value exceeds \$5,000**, use the greater of:
 - Actual income from assets, or
 - Imputed asset income (total cash value of assets multiplied by HUD passbook rate)
- **Imputed Asset Income** - Income that would be received from an asset if it were converted to cash and placed in a savings account earning an average passbook rate.
- The current HUD passbook rate can be found on [HUD's website](#).

ASSET INCLUSIONS

- Cash held in checking and savings accounts, safe deposit boxes, homes, etc.
 - The balance as of December 31st of the previous year is used for both savings accounts and checking accounts
- Assets owned jointly
 - If an asset is owned by more than one person, prorate the assets according to the percentage of ownership
 - If no percentage of ownership is specified by a state or local law, prorate the assets evenly among all owners
- IRA, Keogh and similar retirement savings accounts
 - Do not count a distribution or withdrawal from the account
 - Count imputed income from the asset
- Retirement/pension funds
 - While an individual is employed:
 - Count only those amounts the family can withdraw without retiring or terminating employment
 - After retirement:
 - Include any benefits received through periodic payments from a retirement or pension fund
- One time lump-sum payments
- Inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlements for personal or property loss, deferred periodic payments for the delayed start of Social Security or SSI benefits or disability benefits from the Department of Veterans Affairs
- Stocks, bonds, savings certificates, money market funds, and other investment accounts
- Equity in real property (land owned or bequeathed) or other capital investments
- Estimated current market value less the unpaid balance on all loans secured by the asset

- Market Value – Loan (mortgage) = Equity
- Personal property held as an investment
- Gems, jewelry, coin collections, antique cars, etc.
- Cash surrender value of life insurance policies

ASSET EXCLUSIONS

Assets that are not accessible to the family and provide no income to the family, such as:

- Irrevocable trusts
- Personal property
- Wedding rings
- Necessary personal property (e.g., clothing, furniture, cars, etc.)
- Vehicles specially equipped for the disabled
- Life insurance (no cash surrender value)
- Equity in a cooperative unit in which the family lives
- Assets that are part of an active business
 - Except for net rental income from a rental property
- Assets not effectively owned by an individual
 - The asset and any income accrue to the benefit of someone else who is not a member of the family
 - Another person is responsible for the income taxes incurred on the income that is generated

ADJUSTED GROSS INCOME

Adjusted gross income = Annual income minus allowable deductions

- Allowable deductions vary by program type
 - Elderly (and the DOH Congregate Program) have two deductions
 - Annual medical expenses not covered by insurance that exceed 3% of gross income
 - Alimony or child support payments paid by a person residing in the unit as ordered by the courts
 - Affordable and Moderate Rental Housing Program
The same 2 deductions used for Elderly and Congregate programs apply as well as:
 - Income from employment of dependents (including foster children) under 18 years of age
 - Payments received for the care of foster children or payments received under the State Department of Children and Families (DCF) adoption program
 - Income from employment of full-time students under 23 years of age
 - *Full-time student:* Carrying a subject load considered full-time for day students under standards of the educational institution attended

- *Educational institution* includes vocational school with a diploma or certificate program and institution offering a college degree
- Annual child care expenses, but only if:
 - Care enables a family member to work or further education
 - No adult household member capable of providing child care is available during the hours the care is needed
 - Deductions is reasonable for hours and type of care
 - Amount not paid to a person living in the unit
 - Amount not paid or reimbursed by an agency or individual outside household
 - Deduction does not exceed employment income derived because care is available
- \$750 per dependent is the deduction for any person residing in the unit who derives more than 50% or more of his/her support from the household

Medical Expenses includes:

- Out-of-pocket costs already paid for, not just billed
- Services of physicians, other health care professionals, and co-pays
- Services of health care facilities
- Medical insurance premiums , including Medicare premiums
- Prescription/non-prescription medicines
- Transportation to/from treatment
- Medical care of permanently institutionalized family member if his/her income is included in the family income
- Dental expenses
- Eyeglasses
- Hearing aids and batteries
- Attendant care or periodic medical care
- Payments on accumulated medical bills
 - NOTE: Only count the portion that was paid during the recent 12 month period, not the full amount of the bill
- Reasonable expenses for attendant care and auxiliary apparatus for a disabled individual if expenses are:
 - Necessary to enable a family member (including the disabled member) to **work**
 - Not paid or reimbursed by an outside source
 - Not paid to a family member living in the unit
 - The deduction may not exceed earned income received by family member(s) who is able to work
 - If more than one family member is enabled to work, consider who is enabled to work
 - Income must be combined to create cap if more than one member is enabled to work
- Auxiliary apparatus includes:
 - Wheelchairs
 - Reading devices for the visually impaired
 - Equipment added to cars and vans to permit their use by the disabled family member

- If apparatus is not used exclusively for work, you must prorate the total cost
- If an individual/organization providing attendant care also provides other services, you must prorate the total cost
- The deduction must be reasonable in terms of the hours and type of care

VERIFICATION OF INFORMATION

Owners must verify and document all:

- Income
- Expenses
- Assets
- Household characteristics and circumstances that affect eligibility or tenant rent

The verification period is the preceding calendar year from January 1st to December 31st

- Unless there has been a 10% increase or decrease in the family income or a change in household composition since the end of the calendar year. In that case, the family's current income is used.
 - Owners / managers must maintain documentation of all verification efforts for at least 3 years after the effective date of the certification or recertification.
 - Owners /managers should develop a release form for residents to sign prior to contacting third-party sources.
 - The verification requirements are specific to the type of income, assets or deduction being verified.

Within the following categories are listed acceptable forms of verification:

INCOME VERIFICATION

Employment Income

- Verification form completed by the employer
- Check stubs or earning statements showing gross pay per pay period, frequency of pay, year-to-date earnings
- W-2 forms
- Notarized statements, affidavits or income tax returns signed by applicant describing self-employment and amount of income or income from tips and other gratuities

Social Security, Pensions, Supplemental Security Income (SSI), Disability

- Benefit verification form completed by agency providing the benefits
- Award or benefit notification letter prepared and signed by the authorizing agency

Bank statements and check stubs should not be used; net amounts shown may be used only when award letters can't be obtained. Remember to add back the Medicare premium to determine gross amount of Social Security.

Welfare

- A written statements as to type and amount of assistance family is receiving from the welfare agency

Alimony or Child Support

- A copy of a separation or settlement agreement or a divorce decree stating amount and type and payment schedules
- A letter from the person paying the support
- Copies of the last three (3) support checks
- Applicant's notarized statement or affidavit of amount received or that support payments are not being received and the likelihood of support payments being received in the future

Net Income from a Business

- IRS Tax Return, Form 1040, including any, Schedule C (Small Business), Schedule E (Rental Property Income), Schedule F (Farm Income)
- An audited or unaudited financial statement(s) of the business
- A loan application listing income derived from the business during the previous 12 months
- Applicant's notarized statement or affidavit as to net income realized from the business during previous years

Recurring Gifts

- Notarized statement or affidavit signed by the person providing the assistance
 - Must give the purpose, dates and value of gifts
- Applicant's notarized statement of affidavit

Rental Income

- IRS Form 1040 with Schedule E (Rental Income)
- Copies of latest rent checks, leases, or other records
- Documentation of applicant's income and expenses in renting the property
- Lessee's written statement identifying monthly payments due the applicant and applicant's affidavit as to net income realized
- Account statements, passbooks, certificates of deposit, etc.
- Broker's quarterly statements showing value of stocks or bonds and the earnings credited to the applicant
- IRS Form 1099

- Quotes from stock broker, real estate agent or appraiser
- Net amount the family would receive if they liquidated securities or real estate

VERIFICATION OF ASSETS

- Real estate tax statements
- Copies of closing documents
 - Showing selling price, the distribution of the sales proceeds and the net amount to the borrower
- Appraisals of personal property held as an investment
- Applicant's notarized statements or signed affidavits describing assets or verifying cash held at the applicant's home or in safe deposit boxes

VERIFICATION OF MEDICAL EXPENSES

- Written verification by a doctor, hospital or clinic personnel, dentist, pharmacist etc., of:
 - Medical costs incurred by the applicant and of regular payments on medical bills; and
 - Extent to which those expenses were/will be reimbursed by insurance or a government agency
- Insurance company's or employee's written confirmation of health insurance premiums paid by the applicant
- Social Security Administration's written confirmation of Medicare premiums paid by the applicant
- Receipts, cancelled checks, pay stubs
 - Indicate health insurance premium costs, or other documents that verify medical and insurance expenses
- Copies of payment agreements with medical facilities or canceled checks
- Attendant care:
 - Doctor's certification that the assistance of an attendant is medically necessary
 - Attendant's written confirmation of hours of care provided and amount and frequency of payments received from the family (or copies of cancelled checks the family used to make those payments)
 - Applicant's certification as to whether any of those payments have been or will be reimbursed by outside sources

VERIFICATION TO SUPPORT ADJUSTMENT OF INCOME

Age

Birth certificate, baptismal certificate, census record, official record of birth or other authoritative document, or receipt of SSI Old Age benefits or Social Security retirement benefits. For family membership of persons younger than age 1 - Birth certificate, adoption papers and/or custody agreements are acceptable verification.

Disability

Evidence of receipt of SSI; Social Security disability benefits or certification from any Federal agency or board (e.g., the Veteran's Administration)

CALCULATING RENT

Rent is calculated in accordance with program specific rules as well as the local housing authority or owner approved (by CHFA/DOH as applicable) schedule.

Affordable Housing and Moderate Rental Housing

- Rents are based on the **higher** of either:
 - A base rent; or
 - A percentage of the household's adjusted gross income, not to exceed the approved percentage, minus a utility allowance for tenant-paid utilities
 - There is an exception for tenants with federal or state housing assistance
 - Applicable federal or state agency determines the amount of tenant-paid rent and rental assistance
- Base (or minimum) rent is determined by management
 - Should be an amount that ensures the development's operating expenses are met
 - Established annually on the Management Plan for each development
- Percentage of the household's adjusted gross income to be used is established by the owner
 - Approved by CHFA as part of the approval process for the development's Management Plan

The following items shall be deducted from the total (gross) family income to arrive at adjusted income. (Reference CT regulation Moderate Rental Program- **Sec. 8-79a-14. Rent determination**)

1. Income from all dependents who have not reached their 18th birthday, including income received as compensation for the care of foster children, and the state department of children and youth services (DCYS) adoption program. (Note: DCYS is currently known as Department of Children and Families (DCF).)
2. Income from full-time students who have not reached their 23rd birthday.
3. Annual medical expenses which exceed 3% of the family's gross income.
4. Child care costs which enable one or both parents to be gainfully employed and alimony payments ordered by the courts for dependents and certified as paid.
5. Each dependent as defined by the internal revenue service, will be allowed a deduction of \$ 750. This amount may be adjusted from time to time by the commissioner of housing in his sole discretion.
6. Any other item which may from time to time be determined by the commissioner of housing.

7. An amount which equals ten percent of the difference between total family income, less deductions 1 through 6.

Use the following steps to calculate the rent:

- **Step 1:** Calculate Gross Income
- **Step 2:** Calculate Allowable Deductions
- **Step 3:** Gross Income – Allowable Deductions
- **Step 4:** Amount from Step 3 x 10% = Standard Deduction
- **Step 5:** Amount from Step 3 – Standard Deduction = Adjusted Income
- **Step 6:** Adjusted Income / 12 = Monthly Adjusted Income
- **Step 7:** Adjusted Monthly Income x Current approved % = Available Monthly Income
- **Step 8:** Amount from Step 7 – Approved Utility Allowance
- **Step 9:** Compare Amount from Step 8 to Base Rent

[\(Utilize the rent calculation workbook found here for Affordable Housing.\)](#)

[\(Utilize the rent calculation workbook found here for Moderate Rental.\)](#)

NOTE - Rent is the **higher** of the two numbers

NOTE- There are provisions regarding surcharges on rent for over-income residents. Section 8-73 of Chapter 128 of the Connecticut General Statutes provides that a tenant must vacate his dwelling unit no later than sixty (60) days after the date that the owner mails him a notice to inform him that his annual income exceeds the limit set for continued occupancy in such housing. A tenant who does not vacate his dwelling unit after the 60-day period is subject to eviction. Section 8-73 also provides that a tenant who continues in occupancy beyond the 60-day period must pay a monthly surcharge equal to 2% of the amount by which his annual income exceeds the continued occupancy limit.

Elderly Housing Program

- Tenant rent is based on the higher of:
 - A percentage of monthly adjusted gross income, minus a utility allowance, or
 - Base rent
- Base (or minimum) rent is determined by management
- Should be an amount that ensures the development's operating expenses are met
- Established annually on the Management Plan for each development
- Percentage of the household's adjusted gross income to be used is established by the owner
- Approved by CHFA (and DOH if receiving Rental Assistance Program funds) as part of the approval process for the development's Management Plan

NOTE - Eligible residents may receive a rental subsidy through DOH's Elderly Rental Assistance Payments (E-RAP) program or the State Rental Assistance Program (S-RAP). DOH

may provide rental assistance if tenant's base rent exceeds 30% of adjusted gross income. Funds are available based on appropriations in the state budget- contact DOH for more information. [DOH Elderly Rental Assistance](#)

Use the following steps to calculate the rent:

- **Step 1:** Calculate Gross Income
- **Step 2:** Calculate Allowable Deductions
- **Step 3:** Calculate Adjusted Income (Gross Income – Allowable Deductions = Adjusted Income)
- **Step 4:** Calculate Monthly Adjusted Income (Adjusted Income / 12 = Monthly Adjusted Income)
- **Step 5:** Monthly Adjusted Income x Approved Percentage
- **Step 6:** Amount from Step 5 – Approved Utility Allowance
- **Step 7:** Compare Amount from Step 6 to Base Rent. Rent is the higher of the two numbers.

[\(Utilize the rent calculation workbook found here for Elderly Housing.\)](#)

Congregate Housing for the Elderly

NOTE - This program is administered by the DOH. For clarification regarding the following information, please contact DOH.

The Tenant payment consists of 2 components:

- A rent calculation
 - Tenant pays the lesser of base rent or 30% of adjusted gross income
- A cost of services calculation
 - Tenant pays the lesser of core services or a calculated contribution

The Budget approval consists of 2 components which require DOH approval:

- Administration Management Plan
- Core Services Management Plan

NOTE - Residents do not receive state Rental Assistance Program (RAP) funds. The rental subsidy for the base rent charge is included as part of congregate services subsidy funding.

Congregate Subsidy provided by DOH covers:

- Rental Assistance
- Core Services
- Expanded Core Services
- Assisted Living Services (for those properties that participate)

UTILITY ALLOWANCE

- It is the owner's responsibility to calculate the utility allowance for tenant paid utilities.
- Typically an owner will request resident information to contact the utility company to verify costs. In estimating various utility bills, typically the highest and lowest grouping is pulled out to determine the "average monthly utility bills for an energy conscious household".
- Utilities include gas, electric, water, sewer, oil, and/or propane.
- Owners participating in energy monitoring contracts would use data available through that resource.
- If all of utilities are included in rent, there is no utility allowance.

NOTE - Calculate monthly adjusted income times applicable percentage PRIOR to deducting the utility allowance. See steps in above program sections for further guidance.

NOTIFICATION TO RESIDENTS

NOTE - Tenants must be notified 30-days in advance of a rent increase following recertification. (Reference CT regulation Sec. 8-79a-15. Rent increase) State Regulations

INCREASE TO BASE RENT AND/OR PERCENTAGE OF INCOME CHARGED FOR BASE RENT

Any proposed change to the property's base rent and/or the percentage to be charged in the calculation of the rent must follow the process outlined below.

At least 90 days before rent increase: 30-day written notice to tenants	<ul style="list-style-type: none">• Send a notice to all tenants informing them:<ul style="list-style-type: none">○ That a change in the base rent and/or the percentage of income will be considered○ A formal meeting is occurring○ The date and time of meeting• Notice must be sent to all tenants at least 30-days prior to the meeting<ul style="list-style-type: none">○ It is not sufficient to post a notice in the community room or any other area• The notice must advise tenants:<ul style="list-style-type: none">○ They can attend the meeting or submit written comments within the 30-day notice period○ They can review any documents supporting the proposed change
At least 60 days before rent increase: Submit to CHFA/DOH, as applicable	<ul style="list-style-type: none">• Within 15 days of the meeting, submit any tenant comments and the proposed Management Plan (operating budget) to CHFA and/or DOH, as applicable• CHFA/DOH will approve, disapprove, or modify the proposed change and will notify the owner within the second 15-day period
At least 30 days before rent increase: Notice of a rent increase to tenants	<ul style="list-style-type: none">• If the change is approved, send all tenants a 30-day written notice of the rent increase

REFERENCES

[Moderate Rental Program Regulations](#)

[Affordable Housing Program Regulations](#)

[Congregate Housing for the Elderly Regulations](#)

[Connecticut Title 8 Housing Regulations](#)