



## City of New Haven

### Coronavirus Assistance and Security Tenant Landlord Emergency Program (CASTLE)

The City of New Haven Coronavirus Assistance and Security Tenant Landlord Emergency Program (“**CASTLE**”), will assist tenants and homeowners in New Haven who have experienced income loss due to Covid-19 and are experiencing housing insecurity.

CASTLE can assist as a standalone program or in conjunction with any of the State of Connecticut’s housing assistance programs, enabling tenant’s and homeowners to maximize their assistance. The program will assist in mitigating the risk of eviction and/or foreclosure and create housing stability.

#### Eligibility Requirements

For Tenants/Homeowners:	For Landlords:
<ul style="list-style-type: none"><li>• A resident of New Haven.</li><li>• Income does not exceed 80% of Area Median Income (AMI).</li><li>• Verified income disruption due to Covid-19.</li><li>• Property is primary residence of tenant.</li><li>• Property is Homeowner occupied and primary residence</li><li>• Tenant not under court ordered eviction prior to March 11, 2020</li></ul>	<ul style="list-style-type: none"><li>• Property is not delinquent on taxes or is on a payment plan and is part of the residential rental licensing program if required to enroll.</li><li>• Not receiving any other State or Federal subsidy towards mortgage assistance.</li></ul>

#### Assistance Terms

**Pre-COVID Back Rent/Mortgage:** Rent/Mortgage payments owed before March 2020 is considered *Pre-COVID back rent/mortgage*.

- **Pre-COVID Back Rent** must be **completely written off by the landlord and cannot be collected or used as a cause for eviction.**
- **COVID Back Rent:** Rent owed after March 2020.
  - CASTLE will fund up to \$3,000 of Covid Back Rent
  - Landlord will write off the balance of any Covid Back Rent after Castle payment
  - Landlords will waive all late fees and interest payments.
  - Landlords will deem tenant current in rent, and the rent records will show a zero balance on all Pre-Covid Back Rent and Covid Back Rent.
  - Landlord will agree NOT to commence eviction proceeding for Pre-COVID/COVID rent.
- **Pre-COVID/COVID Mortgage Payments** homeowner must be working with Lender and HUD Certified Counselor
  - **COVID Mortgage** for homeowner with mortgage payments owed after March 2020
  - HUD Certified Housing Counselor required to assist with mitigation with lender
  - CASTLE will fund up to \$4,000 of COVID Mortgage to assist with mortgage modification or forbearance